

**SOCIO ECONOMIC STATUS OF WOMEN
ENTREPRENEURS IN KATHMANDU
METROPOLIS**

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By

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LETTER OF RECOMMENDATION

We certify that this dissertation entitled **Socio-economic Status of Women Entrepreneurs in Kathmandu Metropolis** has been prepared by Ms. Indira Shrestha (Maskey) under our guidance. We hereby recommend this dissertation for final acceptance by the Research Committee of the Faculty of Humanities and Social Sciences, Tribhuvan University, in fulfillment of the requirements for the Degree of **Doctor of Philosophy in Economics**.

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DECLARATION

I hereby declare that this Ph.D. dissertation entitled **Socio-economic Status of Women Entrepreneurs in Kathmandu Metropolis** submitted to the office of the Dean, Faculty of Humanities and Social Sciences, Tribhuvan University, is an entirely original work prepared under the supervision of my supervisor, Prof. Dr. Parthibeshwar Prasad Timilsina. I have made due acknowledgement to all ideas and information borrowed from different sources in the course of writing this dissertation. The results presented in this dissertation have not been presented or submitted anywhere else for the award of any degree or for any other reasons. No part of the content of this dissertation has ever been published in any form before. I shall be solely responsible if any evidence is found against my declaration.

Indira Shrestha (Maskey)

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Indira Shrestha (Maskey)

ABSTRACT

It is generally accepted that gender equality significantly helps economic development of the country. Since the early 1980s policy makers and planners have become acutely aware of the women's role on productive activities and the nature of their contributions to income generation. It has been firmly established that women in Nepal are vital and productive contributors to the national economy, however, their access to knowledge, skills, resources, opportunities and power are still low.

The women constitute a little over one half of Nepal's population, even though they are ranked lower than men in almost every social indicators of the country. Nepal is a least developed poor country and women are the poorest of the poor, a relatively more deprived segment even from among the poor. However, over the past decades, women's participation in economic activities has moved beyond agriculture towards the local market economy demonstrating sunshine to women entrepreneurship. Nepalese women gradually are moving into small businesses and self-employment ventures thereby creating many formal and informal opportunities of employment. Women are increasingly migrating to urban areas for the employment in cottage industries, such as carpet weaving, textiles and handicrafts. In this context, women's entrepreneurship and their socio-economic status is relevant issue for the study.

This issue needs to be studied separately for two main reasons: the first reason is that women's entrepreneurship has been recognized during the last decade as an important untapped source of economic growth. Women entrepreneurs create new jobs for themselves and others and by being different also provide society with different solutions to management, organization and business problems as well as to the exploitation of entrepreneurial opportunities. However, they still represent a minority of all entrepreneurs. Thus there exists a market failure discriminating against women's possibility to become entrepreneurs and their possibility to become successful entrepreneurs. This market failure needs to be addressed by policy makers so that the economic potential of this group can be fully utilized. While without a doubt the economic impact of women is substantial, it still lacks a reliable picture describing in detail that specific impact.

The second reason is that the topic of women entrepreneurship has been largely neglected in the society. Not only have women lower participation rates in

entrepreneurship than men but they also generally choose to start and manage firms in different industries than men tend to do. The industries chosen by women are often perceived as being less important to economic development and growth than high-technology and manufacturing. Furthermore, mainstream research, policies and programs tend to be “men streamed” and too often do not take into account the specific needs of women entrepreneurs and would-be women entrepreneurs. Consequently, equal opportunity between men and women from the perspective of entrepreneurship is still not a reality.

Women entrepreneurs are defined as those who use their knowledge, skills and resources to develop or create new business opportunities. Women entrepreneurs - whether they may be informally in a home environment without formally registering their business or formally by registering the business, hiring office premises, etc. - who are actively involved in managing their businesses, are responsible in some way for the day-to-day running of the business, and have been in operation for longer than a year.

The essence of women entrepreneurs are the ‘willingness to assume risk’ arising out of the creation and implementation of new ideas. New ideas are always tentative and their results may not be instantaneous and positive. An entrepreneur has to have patience to see her efforts bear fruit. In the intervening period (time gap between the conception and implementation of an idea and its results), an entrepreneur has to assume risks. If a woman does not have the willingness to assume risk, entrepreneurship would never succeed.

The women, who venture entrepreneurship, played a commanding role within the family by controlling resources, making crucial planting and harvesting decisions, and determining the expenses and budget allocations. Educated women entrepreneurs are seen in higher-status positions in the society and in the private service sectors too. However, within the family, an educated entrepreneur did not necessarily hold a higher status than her uneducated counterpart. Also within the family, a woman's status, especially a daughter-in-law's status, was more closely tied to her husband's authority and to her parental family's wealth and status than anything. Hence, woman's entrepreneurship is both about women's position in society and the role of entrepreneurship in the same society.

Women are faced with the obstacles of family responsibilities. These obstacles should have to be overcome in order to give them access to the same opportunities as

men. Their standing in society is mostly contingent on their husbands' and parents' social and economic positions. Since, the social milieu restricts women's role within the household, they are mostly involved in home base industries such as food processing, garments hosiery, crafts, etc. However; these industries are in the crisis due to open competitions from imported products or being replaced by organized formal units. Other constraints are also very significant to accelerate the crisis.

This study reveals that women-owned businesses are no more likely to fail than men-owned. It has been reported that women perform less well on quantitative measures such as job creation, sales turnover and profitability since women do not enter business for financial gain but to pursue intrinsic goals for example, independence, and the flexibility to run business and domestic lives. Implicitly, women are deemed to assess success in relation to their achievement in attaining personal goals, i.e., self- fulfillment, goal attainment, etc.

The findings of this study have indicated that women who were into their own enterprising activities had become empowered as they were able to contribute monthly to household income, a thing they were previously unable to do. In this respect, women entrepreneurship development programs are strongly recommended because women entrepreneurs will not only benefit to their households but to the national economy as well. This is because women are more likely to use their income for the benefit of the family than men.

ACRONYMS AND ABBREVIATION

AD	-	Anno Domini
ACORD	-	Association for Cooperative Operations Research and Development
ADB	-	Asian Development Bank
AIDS	-	Acquired Immune Deficiency Syndrome
AusAID	-	Australian Agency for International Development
BA	-	Bachelors of Arts
BCCI	-	Bangladesh Chambers of Commerce and Industries
BDS	-	Business Development Services
BIMSTEC	-	Bay of Bengal Initiative for Multi-Sectoral Technical and Economic Cooperation
CBS	-	Central Bureau of Statistics
CECI	-	Centre for International Studies and Cooperation
CEDAW	-	Convention on the Elimination of all Forms of Discrimination Against Women
CEO	-	Chief Executive Officer
CERID	-	Centre for Educational Research Innovation and Development
CHANCE	-	Chamber of Advisory Network for Women Entrepreneurs
CGT	-	Cameroon Gatsby Trust
DACAW	-	Decentralized Action for Children and Women
DCSI	-	Department of Cottage and Small Industries
DDC	-	District Development Committee
DFID	-	Department for International Development
FAN	-	Floriculture Association Nepal

FLO	-	Food and Labor Organization
FNCCI	-	Federation of Nepalese Chambers of Commerce and Industries
FNCSI	-	Federation of Nepal Cottage and Small Industries
FWEAN	-	Federation of Women Entrepreneurs Associations of Nepal
GAD	-	Gender and Development
GDP	-	Gross Domestic Product
GIZ	-	Deutsche Gesellschaft für Internationale Zusammenarbeit
HIV	-	Human Immunodeficiency Virus
HR	-	Human Resource
IA	-	Intermediate of Arts
IMF	-	International Monetary Fund
ICT	-	Information and Communication Technology
IGA	-	Income Generating Activity
ILO	-	International Labor Organization
IT	-	Information Technology
LDC	-	Less Developed Countries
LGP	-	Local Governance Program
LSGA	-	Local-Self -Government Act
MCPW	-	Micro-Credit Project for Women
MD	-	Managing Director
MDG	-	Millennium Development Goals
MEDEP	-	Micro Enterprise Development Program
MoLD	-	Ministry of Local Development
MoWCSW	-	Ministry of Women, Children and Social Welfare
MoI	-	Ministry of Industry

NBF	-	Nepal Business Forum
NGO	-	Non-Governmental Organization
NKC	-	Nepal Knot Craft Centre
NPC	-	National Planning Commission
NRB	-	Nepal Rastra Bank
NRSP	-	National Rural Support Program
NTIS	-	Nepal Trade Integrated Strategy
NWC	-	Nepal Women Craft
NWET	-	National Women Entrepreneurs Trust
OPEN	-	Organization for Pakistani Entrepreneurs of North America
OECD	-	Organization for Economic Cooperation and Development
PCRW	-	Production Credit for Rural Women
PDDP	-	Participatory District Development Program
PFA	-	Platform for Action Plan
PPAF	-	Pakistan Poverty Alleviation Fund
SAFTA	-	South Asian Free Trade Area
SAARC	-	South Asian Association for Regional Cooperation
SAP	-	Structural Adjustment Program
SCWEC	-	SAARC Chamber Women Entrepreneurs Council
SEWA	-	Self Employed Women's Association
SHDF	-	Self Help Development Foundation
SIRF	-	Social Inclusion Research Fund
SLC	-	School Leaving Certificate
SME	-	Small and Medium Enterprises
STFC	-	SEWA Trade Facilitation Centre

TV	-	Television
UMN	-	United Media Network
UN	-	United Nations
UNDAW	-	United Nations Division for the Advancement of Women
UNDP	-	United Nations Development Program
UNESCO	-	United Nations Educational, Scientific and Cultural Organization
UNICEF	-	United Nations International Children's Emergency Fund
UNIFEM	-	United Nations Development Fund for Women
US	-	United States
USA	-	United States of America
USAID	-	United States Agency for International Development
VDCs	-	Village Development Committees
WCCI	-	Women's Chambers of Commerce and Industry
WEAN	-	Women Entrepreneurs Association of Nepal
WEDF	-	Women Entrepreneurs Development Fund
WEDP	-	Women Entrepreneurship Development Program
WHO	-	World Health Organization
WID	-	Women in Development
WOREC	-	Women's Rehabilitation Centre
WTO	-	World Trade Organization

TABLE OF CONTENTS

LETTER OF RECOMMENDATION.....	I
DECLARATION	II
ACKNOWLEDGMENTS	III
ABSTRACT.....	IV
ACRONYMS AND ABBREVIATION	VII
TABLE OF CONTENTS	XI
LIST OF TABLES	XVIII
LIST OF FIGURES.....	XVIII
CHAPTER I	1
INTRODUCTION.....	1
1.1 BACKGROUND.....	1
1.2 CONCEPTUAL DEFINITION.....	6
1.3 ENTREPRENEURSHIP IN ECONOMIC DEVELOPMENT.....	11
1.4 WOMEN ENTREPRENEURSHIP.....	13
1.5 ROLE OF WOMEN ENTREPRENEURS	19
1.6 WOMEN ENTREPRENEURSHIP DEVELOPMENT IN NEPAL.....	19
1.7 STATEMENT OF THE PROBLEM	21
1.8 OBJECTIVES OF THE STUDY.....	23
1.9 SIGNIFICANCE OF THE STUDY.....	24
1.10 JUSTIFICATION FOR THE AREA OF THE STUDY.....	26
1.11 ORGANIZATION OF THE DISSERTATION.....	26
CHAPTER II.....	27
REVIEW OF LITERATURE.....	27
2.1 LOW SOCIO ECONOMIC PROFILES OF WOMEN IN NEPAL.....	27
2.2 WOMEN AND EDUCATION	30
2.2.1 Factors Determining Women's Education.....	31
2.2.2 The Economic and Social Gains from Women Education.....	33
2.3 WOMEN AND HEALTH	33

2.4	WOMEN, POLITICS AND LAW	35
2.5	WOMEN AND INFORMAL SECTORS	40
2.6	WOMEN IN BUSINESS.....	41
2.7	WOMEN AND DEVELOPMENT	43
2.8	WOMEN’S DEVELOPMENT: THIRD WORLD POLICY APPROACH	44
2.9	THE CHALLENGES AND STRUGGLES OF WOMEN IN NEPAL	49
2.10	WOMEN AND THE ECONOMY: KEY ISSUES.....	50
2.11	THEORETICAL PERSPECTIVES.....	51
2.11.1	Conceptual Review of Entrepreneur	51
2.11.2	Entrepreneurs Can Be Created.....	54
2.11.3	Profiles of Women Entrepreneurs.....	58
2.11.4	The Role of Enterprises in Development	62
2.11.5	Women Entrepreneurship in Nepal.....	63
2.11.6	International Development Programs	65
2.11.7	Local Governmental, Financial, and Not-for-Profit Institutions	65
2.11.8	Management Style and Personal Attributes	69
2.11.9	Family Upbringing and Networking	71
2.11.10	Goals.....	73
2.11.11	Constraints of Entrepreneurs	74
2.12	PRACTICAL EXPERIENCES AND EVIDENCES	79
2.12.1	Income Earning for Women and Intra-Household Power Relations	79
2.12.2	Enterprises and Women Empowerment	82
CHAPTER III		89
RESEARCH METHODOLOGY		89
3.1	RESEARCH DESIGN AND CONCEPTUAL FRAMEWORK	89
3.2	TARGET POPULATION	90
3.3	METHODS OF DATA COLLECTION.....	90
3.4	SOURCES OF DATA AND INFORMATION.....	91
3.4.1.	Primary Sources	91
3.4.2.	Secondary Sources	92
3.5	SAMPLING PROCEDURE.....	92
3.5.1.	Selection of Pocket Area	92
3.5.2.	Entrepreneurs Survey	93

3.5.3. Tools and Techniques.....	93
3.6 THE SAMPLE AND PROCEDURE FOR SELECTING THE SAMPLE	96
3.7 OPERATIONAL DESIGN	96
3.7.1. Variables Identification	96
3.7.2. Parameters for Measuring Women’s Empowerment	97
3.7.3. Operationalization.....	98
3.8 DATA ANALYSIS	99
3.9 VALIDITY AND RELIABILITY OF THE STUDY	99
3.10 ETHICAL CONSIDERATION	101
3.11 LIMITATIONS.....	101
CHAPTER - IV	103
STATUS OF WOMENENTREPRENEURS IN KATHMANDU METROPOLIS	103
4.1 CHARACTERISTICS OF WOMEN ENTREPRENEURS.....	103
4.1.1. Age Profile of Women Entrepreneurs.....	105
4.1.2. Marital Status of Women Entrepreneurs.....	106
4.1.3. Education Profile of Women Entrepreneurs.....	107
4.1.4. Family Profile of Women Entrepreneurs	112
4.1.5. Reason of Women Entrepreneurs for Their Settlement	114
4.1.6. Allocation of Time by Women Entrepreneurs.....	115
4.1.7. Decision Taken by Women Entrepreneurs.....	116
4.1.8. Women Entrepreneurs Involved in Other Organizations	116
4.1.9. Participation of Women Entrepreneurs inEconomic Decision Making	117
4.1.10. Women Entrepreneurs Involved in Major Decision Taking Activities	118
4.1.11. Causes of Absentees of Women Entrepreneurs in Participation for Decision Making Process	119
4.2 DESCRIPTION OF BUSINESS PROFILES	119
4.2.1. Ownership of the Business	119
4.2.2. Businesses Starting Age of Women Entrepreneur.....	120
4.2.3. Duration of Women Entrepreneurs' and TheirOccupations	121
4.2.4. Employment Profiles of Women’s Enterprises	122
4.2.5. Male and Female Employment Profiles	126
4.3 SOURCES OF CAPITAL AND FINANCIAL ACCESSIBILITY	127

4.3.1.	Sources of Starting Capital	128
4.3.2.	Access to Institutional Credit Facilities	129
4.4	AMOUNT OF LOAN FOR THE WOMEN OWNED ENTERPRISES	130
4.5	EXPENDITURE OF WOMEN ENTREPRENEURS.....	131
4.6	ROLE OF WOMENENTREPRENEURS IN BUSINESS AND FAMILY.....	132
4.7	CONTRIBUTION OFWOMEN IN FAMILY EXPENSES	132
4.8	REASONS FOR INITIATING THE ENTERPRISES	133
4.9	MOTIVATING FACTORS FOR INITIATIONOF BUSINESSES	134
4.10	NATURE OF OWNERSHIP	135
4.11	SIZE OF WOMEN ENTERPRISES	136
4.12	STATUS OF WOMEN ENTREPRENEURS INVOLVED IN BUSINESS ORGANIZATIONS	137
4.13	FACILITIES GAINED BY ENTREPRENEURS FROM THEIR ORGANIZATIONS...	138
4.14	EXPERIENCES IN TRADE LICENSING AND COMPANY REGISTRATIONS	139
4.15	REASONS BEHIND NOT HAVING TRADE LICENSES.....	140
4.16	MARKETING AND BUSINESS PROMOTION.....	141
4.17	SHOWROOM AND LOCATION	141
4.18	BUSINESS PROMOTIONAL MATERIALS AND PROCESSES	142
4.19	ACCESS TO INFORMATION TECHNOLOGY.....	144
4.20	TARGET MARKETSAS WELL AS TARGET CUSTOMERS.....	145
4.21	REASON FOR SELECTING THE AREAS.....	146
4.22	MARKETING METHODS.....	148
4.23	BUSINESS EXTENSION PLAN	149
4.24	CUSTOMER INFORMATION PROCESS	149
4.25	PER YEAR PRODUCTION FROM DIFFERENT ENTERPRISES	150
4.26	MANAGEMENT OF THE RAW MATERIALS.....	151
4.27	CONCLUDING REMARKS	152
CHAPTER - V	154
ROLE OF WOMEN ENTREPRENEURS FOR SOCIO ECONOMICDEVELOPMENT	154
5.1	ROLES, RESPONSIBILITIES AND STATUS OF WOMEN ENTREPRENEURS IN THEIR FAMILY.....	154

5.2	ROLE OF HOUSEHOLD PERCENTAGE DISTRIBUTION OF WOMEN ENTREPRENEURS	155
5.3	ROLES OF FAMILY MEMBERS IN BUSINESS AND DOMESTIC WORKS	156
5.4	MONETARY CONTRIBUTIONS OF WOMEN ENTREPRENEURS TO THEIR FAMILIES	158
5.5	MARITAL STATUS AND NATURE OF ENTREPRENEURS	159
5.6	MARITAL STATUS AND NATURE OF OWNERSHIP	161
5.7	NATURE OF FAMILY AND ITS LINKAGES INTO NATURE OF ENTERPRISES...	162
5.8	CLASSIFICATION OF EDUCATIONAL LEVEL AND NATURE OF ENTREPRENEURS	163
5.9	AGE GROUP AND NATURE OF ENTREPRENEURS	166
5.10	NATURE OF SETTLEMENT AND NATURE OF ENTERPRISES OF WOMEN ENTREPRENEURS	167
5.11	NATURE OF FAMILY AND TIME GIVEN TO ENTERPRISES.....	169
5.12	NATURE OF ENTERPRISES AND TIME ALLOCATION OF WOMEN ENTREPRENEURS	170
5.13	MARITAL STATUS AND TIME ALLOCATION OF WOMEN ENTREPRENEURS TO THEIR ENTERPRISES	171
5.14	NATURE OF ENTERPRISES AND MARKETING SYSTEM	172
5.15	NATURE OF ENTERPRISES AND INCOME.....	173
5.16	CAUSE OF INVOLVING INTO THE ENTERPRISES ACCORDING TO AGE.....	174
5.17	MARRIAGE AS AN INFLUENCING FACTOR TO ENTER INTO BUSINESS ENTERPRISES.....	176
5.18	CONCLUDING REMARKS	177
CHAPTER VI.....		178
OBSTACLES FOR THE DEVELOPMENT OF WOMEN ENTREPRENEURS IN NEPAL		178
6.1	MAJOR OBSTACLES ENCOUNTERED BY WOMEN ENTREPRENEURS IN NEPAL	179
CHAPTER VII.....		200

ALTERNATIVE APPROACHES TO IMPROVE WOMEN	
ENTREPRENEURS IN NEPAL	200
7.1 ASSESSMENT ON EXISTING APPROACHES	200
7.2 ASSESSMENT ON GOVERNMENT SUPPORTED PLAN-WISE AND OTHER APPROACHES	201
7.3 ASSESSMENT ON FINANCIAL INSTITUTIONS SUPPORTED APPROACHES	208
7.3.1 Assessment on Credit Facilities for Women Entrepreneurs	209
7.3.2 Supporting Services of Financial and Credit Institutions	211
7.3.3 Assessment on the Supporting Services	211
7.4 SELF-MOTIVATED APPROACHES OF WOMEN ENTREPRENEURS	214
7.4.1 Some Views of Well-established Nepali Women Entrepreneurs	215
7.5 STUDY BASED ALTERNATIVE APPROACH	224
7.5.1 Government Support	225
7.5.2 Financial Support	226
7.5.3 Educational Support	227
7.5.4 Family Support	227
7.5.5 Tailored Programs for Support	227
7.5.6 Entrepreneurial Networking Support	228
7.5.7 Women Entrepreneur's Groups and Stakeholders Support	228
7.5.8 Women Entrepreneurial Awareness and Security Support	229
7.5.9 Mainstream Gender Support on Regulatory Framework	229
7.6 CONCLUDING REMARKS	231
CHAPTER VIII	232
MAJOR FINDINGS, CONCLUSION AND FUTURE RESEARCH AREAS ..232	
8.1 MAJOR FINDINGS	232
8.1.1 Source of Capital Formation and Job Creation	232
8.1.2 Model Role Player	232
8.1.3 Appropriate Age for Entrepreneurship	233
8.1.4 Time Spent for the Entrepreneurship Development	233
8.1.5 Influential Factors to Involve in Entrepreneurship	233
8.1.6 Extent of Contribution to Household Income	234
8.1.7 Freedom to Use Own Income	234

8.1.8	Ownership of Assets	234
8.1.9	Involvement in Business Associations	235
8.1.10	Perception of Intra-Household Decision Making	235
8.1.11	Perception of Intra-Household Division of Labor	235
8.1.12	Participation in Activities to Raise Women's Awareness of Injustice	236
8.1.13	Association between Women Entrepreneurship and Empowerment...	236
8.1.14	Constraints to Women's Entrepreneurship.....	237
8.2	CONCLUSION.....	237
8.3	FUTURE RESEARCH AREAS	247
APPENDIX - I.....		249
APPENDIX -II.....		254
APPENDIX - III.....		262
APPENDIX - IV		264
APPENDIX - V.....		269
REFERENCES		270

LIST OF TABLES

Table 1: Categorical Classification of Women Entrepreneurs	59
Table 2: Distribution of Sample Size of Women Entrepreneurs	93
Table 3: Variable for the Measurement of Women's Empowerment.....	97
Table 4: Description of the Operational Definitions	98
Table 5: Age Profile of Women Entrepreneurs	105
Table 6: Marital Status of Women Entrepreneurs.....	106
Table 7: Education Profile of Women Entrepreneurs	108
Table 8: Academic Specialization of Agriculture Sector	109
Table 9: Academic Specialization of Industrial Sector	110
Table 10: Academic Specialization of Service Oriented Activities	111
Table 11: Academic Specialization of Trade and Trading Activities	111
Table 12: Family Profile of Women Entrepreneurs	112
Table 13: Distribution of Family Heads	113
Table 14: Family Settlement Pattern in Kathmandu	114
Table 15: Allocation of Time by Women Entrepreneurs in Their Businesses	115
Table 16: Decision Taking Process of Women Entrepreneurs	116
Table 17: Women Entrepreneurs Involved in Other Organizations.....	117
Table 18: Participation of Women Entrepreneurs in Economic Decision Making.....	117
Table 19: Women Entrepreneurs Involved in Major Decision Taking Activities	118
Table 20: Cause of Absentees of Women Entrepreneurs in Participating for Decision Making Process	119
Table 21: Business Starting Age of Women Entrepreneurs	120
Table 22: Duration of Women Entrepreneur's Occupations.....	122
Table 23: Employment Profile of Women Entrepreneurs in Enterprises.....	123
Table 24: Gender Disparity in Employment Opportunities.....	124
Table 25: Male vs. Female Employment Profile	126
Table 26: Status of Starting Capital and Increment in Investment	127
Table 27: Percentage Distribution of Women Entrepreneurs According to Sources of Starting Capital.....	128
Table 28: Percentage Distribution of Women Entrepreneurs According to Their First Impression in the Banks.....	129
Table 29: Loan Distribution Amount for the Women Owned Enterprises.....	130

Table 30: Headings of Expenses by Women Entrepreneurs	131
Table 31: Percentage Distribution of the Respondents by Their Roles in Business and Family.....	132
Table 32: Contributions of Women Entrepreneurs in Family Expenses.....	133
Table 33: Women Entrepreneurs and Reasons for Initiating the Enterprise	134
Table 34: Encouraging Factors of Women to Enter into the Business	135
Table 35: Distribution of Sizes of Women Enterprise	137
Table 36: Organizational Status of Women Entrepreneurs	138
Table 37: Organizational Facilities Gained by Entrepreneurs.....	139
Table 38: Cause of Trade License Deficiency.....	140
Table 39: Percentage Distribution of Women Entrepreneurs by the Status of Having Showroom and Location.....	141
Table 40: Percentage Distribution of the Respondents by Business Promotional Materials	143
Table 41: Percentage Distribution of the Respondents by Their Process of Customers Information	144
Table 42: Percentage Distribution of Women Entrepreneurs by Their Target Customer Market.....	146
Table 43: Distribution of Reasons for Selecting the Place	147
Table 44: Distribution of Different Marketing Methods.....	148
Table 45: Distribution of Expansion Plan	149
Table 46: Different Processes of Customer Information.....	150
Table 47: Production Distribution.....	151
Table 48: Different Methods of Raw Materials Management.....	152
Table 49: Percentage Distribution of the Respondents by Their Roles in Business and Family.....	157
Table 50: Time Allocation by Women Entrepreneurs for Various Tasks	158
Table 51: Contribution of Women Entrepreneurs for Family Expenditures and Savings.....	159
Table 52: Distribution of Marital Status and Nature of Entrepreneurs	160
Table 53: Distribution of Marital Status and Nature of Ownership.....	161
Table 54: Distribution of Nature of Family and Nature of Enterprises.....	163
Table 55: Distribution of Education Level and Nature of Enterprises.....	165
Table 56: Distribution of Age Group and Nature of Enterprises.....	166

Table 57: Distribution of Nature of Settlement and Nature of Enterprises	168
Table 58: Distribution of Family Nature and Time Given to Enterprises	169
Table 59: Distribution of Nature of Enterprises and Time Allocation.....	170
Table 60: Distribution of Marital Status and Time Allocation to Enterprises.....	171
Table 61: Distribution of Nature of Enterprises and Marketing System.....	172
Table 62: Distribution of Nature of Enterprises and Income.....	173
Table 63: Age Influencing Factors to Enter into Business Enterprises	175
Table 64: Marriage Influencing Factor to Enter into Business Enterprises	176
Table 65: Major Challenges Faced by Women Entrepreneurs in Nepal.....	192
Table 66: Major Problems Faced by Women Entrepreneurs in Nepal.....	197

LIST OF FIGURES

Figure 1: Study Site Selection Process Chart	92
Figure 2: Pie- Chart Percentage Distribution of Businesses.....	103
Figure 3: Pie- Chart Percentage Distribution of Enterprises by the Nature of Ownership	136
Figure 4: Pie-Chart Percentage Distribution of Company Registered Enterprises.....	139
Figure 5: Pie-Chart Percentage Distribution of Role Played by Women Entrepreneurs	156
Figure 6: Study Based Alternative Conceptual Framework.....	225

CHAPTER I

INTRODUCTION

1.1 Background

Nepal is a small mountainous country bestowed with extremely rich biodiversity (in terms of plants, vegetables, flora and fauna). It is geographically spread mostly over mountains and hills (over 75 percent) (MoAD, 2012). Nepal has population of 26,494,504 with growth rate of 1.35 per annum (CBS, 2012). It is estimated that 83.1 percent of its population are living in rural area, including mountainous regions where access remains extremely difficult. The average expectancy of life is 67.44 years for female and 64.94 years for male, and around 65.90 percent of the population is literate (CBS, 2012).

Nepal is one of the least developed countries (LDCs) in the world. A big size of its population lives below the poverty line with per capita income of US\$ 742 per annum (MoF, 2012). Over the last decade Nepal has made considerable progress towards reducing poverty. Though the poverty rate is continuously declining from 42 percent in 1991, to 38 percent in 1996, to 31 percent in 2001 and to 25.4 percent in 2009/10, people living far off the village of hilly and mountainous area are still socially and economically in disadvantaged position (CBS, 2011). Still 24 percent people are living with an income of less than US Dollar One a day (Right and Democracy, 2007). The poverty rate of some disadvantaged groups and women is almost double that of the national average, with many of the rural poor relying on temporary or long term labor migration as their livelihood strategy. Consequently, Nepal is classified as one the least developed countries and ranked 22nd position out of 192 in the list of poor countries in the world (UNDP, 2010).

Development assistance, tourism, the export of carpets and garments, as well as the remittances of millions of Nepalese working abroad, play an important role in the Nepalese economy. Besides this, agriculture is the mainstay of the economy providing a livelihood for three-fourth of the population accounting for over one third of Gross Domestic Product (GDP) (ICIMOD, 2014). So far the industrial sector is concerned, it mainly involves the processing of agricultural products, including pulses, jute, sugarcane, tobacco, and grain. Nepal has considerable scope for sufficient

hydropower generation(ICIMOD, 2014). Some major challenges of Nepalese economy are its landlocked geographic location, civil strife and labor unrest along with its susceptibility to natural disaster.

This country was isolated and agrarian until mid-20th century. Nepal entered into modern-era in 1951 with opening of few schools, hospitals, roads, telecommunications, electric power, industry and some modern mechanism of civil services. The Country has been continuously making progress towards sustainable economic growth and is committed to a program of economic liberalization. Since 1996, government recognized the private sector as an important backbone of national economy to generate employment and the government started to strengthen private sector through various policy measures. The government initiated to create a liberal economy by adopting several liberalized and private sector friendly policies, enacting new rules, and regulations, and establishing new institutions; privatizing public enterprises and giving importance to the private sector in the mainstream of the national economy (WTO, 2012).

Despite over 6 decades continuous efforts, there still exist several problems in the Nepalese society. Society is paternalistic and women are dominated in all spheres of life. Society has created glass ceilings for women and preserved tightly by gender biases. Inequity between men and women prevails almost everywhere in the social life. Compared to men, women are still deprived from possession of wealth, access to education and lead role in the society (FWEAN, 2012).

Education provides light on the ways of life. It provides awareness and power to lead self-life. In the Nepalese context, to uplift women, women's access to education is vital. However, literacy rate of women is far less than men, as compared to men literacy rate of 75.1 percent, only 57.4 percent of Nepali women are literate (CBS, 2012). The social stigma towards women education has been the main hurdle to increase the women literacy rate in the country. As a result, it has been difficult to overcome this social mindset even to the supporter of education for the women.

A high percentage of the country's 60 ethnic groups do not benefit from free education due to social prejudice and geographical restrictions. Additionally, the education offered is based on curricula and methodologies that are outdated. Children of Nepal have not luxury of attending in school. From primary school age, they are often considered old enough to work and to help support their family. Girls, not considered to be of intellectual value, are often entirely denied the benefits of an

education. Trafficking in women and child labor remain serious problems. Discrimination against women and lower castes is prevalent. In those private institutions where early childhood education is available, there are many impediments to the quality of education. The kindergartens teach children through rote memorization, forcing students to absorb great quantities of information they do not understand. The current early childhood education practices in Nepal turn children away from the joys of learning. Formal and informal education program have been run for more than five decades in Nepal. Despite the efforts to raise educational status of women through literacy program, women haven't much benefited from it according to various studies.

Education is essential to train civil life, making citizenship, evaluation of democratic society, self-realization which leads to social change and achieve development goals. In Nepal, many children suffer from malnutrition and disease, which affects their health for the rest of their lives. Nepalese children daily encounter the demoralizing effects of poverty. As a result, the Nepalese identity is at risk of disintegrating, crippling Nepal as its people try to maneuver in today's world.

The glass ceiling created for women in the society does not allow women freely to use their conscience for leaving house, select desired profession and accompany with suitable partner. They have also to look after the family in absence of their male members. They are humiliated themselves to participate in socio-economic activities. Women have more biological responsibility to bear child and care them. It loses their physical strength and personality.

In addition of biological responsibilities of women, they are also involving at household works. They are not free to handle any sort of risky jobs by being far away from their location. Women as housewives handle their houses efficiently and play important roles to structure a better society. When families (houses) are well disciplined they can make their environment for better earning. Expanding women's opportunities, especially in ways that enhance their productivity and earning potential will raise women's own living standards and contribute to better economic performances, alleviation of poverty and improved family welfare. A large numbers of women in South Asian countries are affected by social evils, conservative tradition culture. In these countries the birth of a son is celebrated with a great joy whereas a birth of a girl is perceived as a great misfortune to them. Underlying causes of poverty both the women and men is that of entrenched traditional structure as castes and class

hierarchies, ethnic or religious discrimination, and unequal distribution of land. Situations of powerlessness restrict the women and ethnic population to access the economic resources and control are affecting to improve their well-being. Most ethnic minorities in Nepal have less direct access to resources and opportunities (Support Nepal,2012). It is equally applicable for women and ethnic communities. Socio-economic situation of ethnic communities is vulnerable in term of social, economic, education, and access to resources and opportunities for their livelihood. There is no special program focusing these disadvantaged communities to improve their living conditions to meet basic human needs. Hence, participation of these communities in development process is minimal almost not exist (Support Nepal, 2012).

Nepal's historically evolved patriarchal tradition and cast based social structure are not letting women and weaker section to come in front of the mainstream of the society. This has affected not only the country's economy but also the process of development.They have been deprived of most of the opportunities including access to the business, trade, industry, gainful employment, entrepreneurial and skills development opportunities, education, health, etc.but the recent restoration of democracy and conflict settlement confirm the fact that the power of powerless is expressed fully through non-violent means of politics by solidarity. Hence, there is suitable social policy for socially, economically and physically weaker section of the society(Upreti, B. R., Bhattarai, R. & Wagle, G.S.,2013).

In Nepal, in fact, social policy has not been developed beneficial to the powerless population. The weaker section of society has less access to economic opportunities(Upreti, B. R., Bhattarai, R. & Wagle, G.S., 2013). Historical biases remain against poor, women, ethnic groups, children, oppressed classes, landless, and minorities. Biases against women are well-known fact in our society. Life expectancy of Nepalese male and female is the lowest in the world(WHO,2012). Continued exclusion of a large number of ethnic, indigenous, tribal, and service castes groups from the mainstream of development is endangering human rights and social equity. However, numbers of ethnic organizations have been emerged after restate of democracy in 1990.The National Committee of Nationalities which noted 59 distinct cultural groups as ethnic groups (*janajati*) as published in Nepal Gazette (02 Feb 2002) also identified them in different ecological regions:18 groups from the mountain, 23 groups from the hill, 7 groups from the inner terrain, and 11 groups from the terrain (CBS, 2003b).

The ethnic groups are advocating for social justice, human right, social equity and their justified participation in the development process in order to maintain social integration and harmony. Creation of social opportunities through public services, education, health care, and development of a free and independent press, can contribute both to economic development and social change, which are important determinants to eliminate inequality.

Kathmandu is not only the capital of Federal Democratic Republic of Nepal but also the largest urban agglomerate of the country. The agglomerate consists of Kathmandu Metropolitan City at its core and its sister cities Patan, Kritipur, Thimi and Bhaktapur. It also includes the recently recognized urban areas of Shankhapur, Karyabinayak and Champapur. Banepa, Dhulikhel and Panauti are satellite urban areas of Kathmandu located just outside the Valley. According to the census conducted in 2011, Kathmandu district has 1,744,240 population in which 913,001 are male and 831,239 are female whereas Kathmandu metropolitan city alone has 1,003,285 population in which 533,127 are male and 470,158 are female. The metropolitan city area is 50.67 square kilometers (19.56 sq mi). The city stands at an elevation of approximately 1,400 meters (4,600 ft) in the bowl-shaped Kathmandu Valley of central Nepal. It is surrounded by four major mountains: Shivapuri, Phulchoki, Nagarjun, and Chandragiri. Kathmandu Valley is the part of three districts (Kathmandu, Lalitpur, and Bhaktapur), has the highest population density in the country, and is home to about a twelfth of Nepal's population (CBS, 2012).

Kathmandu, the headquarters of the Central Region (Madhyamanchal), among the five development regions constituted by the 14 administrative zones of Nepal, located at the central part of the country. The Central Region has three zones namely, *Bagmati*, *Narayani* and *Janakpur*. Kathmandu is located in the Bagmati Zone. Kathmandu, as the gateway to Nepal Tourism, is the nerve center of the country's economy. Tourism is providing employment to around 20 percent of active population of the country and the Kathmandu valley is the main contributor to the same. The income from tourism of Kathmandu valley account for 3.8 percent of the country's GDP in 1995-96. The city's rich history is nearly 2000 years old, as inferred from an inscription in the valley. Due to the numerous ancient sculptures and temples, varieties of cultural / religious activities, as well as magnificent sceneries of sun-rise and snowy Himalayas, Kathmandu valley has always been the primary attraction of tourists around the world. Its religious affiliations are dominantly Hindu followed by

Buddhism side by side. People of different religions also live in Kathmandu which has given it a cosmopolitan culture. Nepali is the common language of the city, though many speak the Nepal Bhasa (*Newari*) as it is the center of the *Newar* people and their culture. English is understood by all of the educated population of the city. The literacy rate is 98 percent in the city. Kathmandu is now the premier cultural and economic hub of Nepal and is considered to have the most advanced infrastructure among urban areas in Nepal. From the point of view of tourism, economy and cultural heritage, the sister cities of Patan (Lalitpur) and Bhaktapur are integral to Kathmandu (KMC, 2014).

1.2 Conceptual Definition

Entrepreneurship is an economic activity of people in the world. Various activities have been carried out in course of livelihood when the people started to enter into the production activities. Its structure as well as trend is changed over the years with other economic activities of human beings. There are various versions on the explanation about the origin of entrepreneurship. It had not got significant attention in the past and the relationships with economic development were explaining little. But at present various economists have been, especially in the developing countries, convinced about its potentiality for the socio-economic development process. As a result numbers of studies have been carried out to explore its potentiality. Since the beginning of the civilization, as people started various methods of living process, such as cultivation of land which were not adequate for supporting ever growing population of the world, they intended towards productive activities and started to be good entrepreneurs. Hence, entrepreneurship stands as a good supplementary occupation for socio-economic development not merely of a person but as a whole of the countries.

There are many types of definitions about the term of 'entrepreneurs' and 'entrepreneurship' in the literature. Generally, entrepreneurs are found in almost all professions, such as, teaching, medicine, research, law, architecture, engineering, social work, etc. However, an economic definition of entrepreneurial behavior can be defined as: 'Entrepreneurship is the process of creating something different with value by devoting the necessary time and effort, assuming the accompanying financial, psychic, and social risks, that gives the rewards of monetary and personal satisfaction.

Of course entrepreneurship, known as mindset creativity, is based on creating new innovation, creating new ventures, exploring new product as well exploiting the available resources, where risks and rewards prevail. Therefore, an entrepreneur is a person, who is responsible for setting up a business or an enterprise, who has the initiative and who looks for the high achievements.

The term entrepreneurship can be traced back to as early as the Middle Ages, when the entrepreneur was simply someone who carried out tasks, such as buildings and construction projects by applying all the resources at his disposal. Throughout the theoretical history of entrepreneurship, different scholars have different views regarding the concept of entrepreneurship and they interpreted it differently. Originally, the term entrepreneurship has been derived from French word *entreprendre*, which means to undertake. In the early 16th century, French men who scientifically managed a mechanism for military expenditure was known to be an entrepreneur. Around 1700 A.D., the term was used for architects and contractors of public works (Drucker, 1985).

Many studies and their findings have indicated that entrepreneurs are innovators, but it can be difficult to apply this theory of entrepreneurship to least developed countries (LDCs). Often in LDCs, entrepreneurs are not truly innovators in the traditional sense of the word. For example, entrepreneurs in LDCs rarely produce brand new products; rather, they imitate the products and production processes that have been invented elsewhere in the world (Drucker, 1985).

This process, which occurs in developed countries as well, is called "creative imitation" (Drucker, 1985). The term appears initially paradoxical; however, it is quite descriptive of the process of innovation that actually occurs in LDCs. Creative imitation takes place when the imitators better understand how an innovation can be applied, used, or sold in their particular market niche (namely their own countries) than do the people who actually created or discovered the original innovation. Thus, the innovation process in LDCs is often that of imitating and adapting, instead of the traditional notion of new product or process discovery and development. Based on the above discussion, it is clear that different scholars have different view regarding entrepreneur and entrepreneurship. Entrepreneurship is a function of innovation, imitation, creating new products, coordinating, gap filling, leading, bearing risks and uncertainty. Entrepreneurship is the process of discovering new ways of combining resources.

Similarly, entrepreneurs coordinate the productive resources by possessing their innovative ideas, abilities, skills and knowledge to transform innovations or imitations into economic goods. In doing so, they must take risks of uncertainty of success or failure in their endeavor under the dynamic modern markets. The functions of entrepreneur are different depending on types of business and organizations; some need to involve oneself to run day to day activities whereas others may need just to provide directions to the business. In the same way, some are doing simple functions whereas some of them perform difficult works, and they are the leader of the organization. The leader has to take decisions, take risks and control the overall activities of the business. The form of ownership can be either sole owner or partnership or shareholder of other's company.

In terms of a small rural business, an entrepreneur is someone who identifies a market opportunity for agricultural commodities and products and ultimately creates a business organization to pursue the opportunity. There are four characteristics of successful entrepreneurs as follows.

- i. Successful entrepreneurs are able to identify potential business opportunities better than most people. They focus on opportunities - not problems - and try to learn from failure,
- ii. Successful entrepreneurs are action-oriented. This comes from a sense of urgency. They have a high need for achievement, which motivates them to turn their ideas into action,
- iii. Successful entrepreneurs have a detailed knowledge of the key factors needed for success and have the physical stamina needed to put their lives into their work, and
- iv. Successful entrepreneurs seek outside help to supplement their skills, knowledge and ability. Through their enthusiasm they are able to attract key investors, partners, creditors and employees.

It is commonly believed that entrepreneurs are risk-takers. However, the evidence suggests that they are risk-averse. Successful entrepreneurs attempt to minimize their risk exposures whenever appropriate, by carefully assessing the risk/reward relationship of their actions. Risk is assumed only when the opportunity for reward is sufficiently large enough to warrant the risk.

Entrepreneurs tend to have a strong internal locus of control. Locus of control is a concept defining whether a person believes he/she is in control of his/her future or someone else is in control of it. Entrepreneurs want to be self-directed. They want to be in control of their activities. This is linked to the “locus of control” already discussed above. Entrepreneurs often don’t fit well in traditional employment positions. Since entrepreneurs are creators, they don’t want to be told what to do. Successful entrepreneurs know what they have to do and how to do it. Entrepreneurs like to create new things in new way. A business entrepreneur likes to create businesses and organizations. Often the more unique the business the better entrepreneurs like it. They like the challenge of coming up with new solutions.

Entrepreneurs have a vision of what the future could be like for them and their business. And, more importantly, they have the ability to implement their vision and progress. They don’t procrastinate. They make decisions swiftly. Their swiftness is a key factor for their successes. They decide on a course of action once and implement it as quickly as possible. They implement their ventures with total commitments. They seldom give up, even when confronted by obstacles that seem insurmountable. They are totally dedicated to their business, sometimes at considerable cost to their relationships with their friends and families. They work tirelessly. Twelve-hour days and seven-day work weeks are not uncommon when an entrepreneur is striving to get a business off the ground. Entrepreneurs love what they do. It is that love that sustains them when the going gets tough. And it is love of their product or service that makes them so effective at selling it. It is said that the devil resides in the details. That is never truer than in starting and growing a business. The entrepreneur must be on top of the critical details. They want to be in charge of their own destiny rather than dependent on an employer. Getting rich is not the prime motivator of entrepreneurs. Money is more a measure of their success. They assume that if they are successful they will be rewarded.

Entrepreneurship is an economic activity which ultimately involves the creation and operation of an enterprise with a view to creating value or wealth by ensuring optimum utilization of scarce resources. Since this value creation activity is performed continuously in the midst of uncertain business environment, therefore, entrepreneurship is regarded as a dynamic force. Entrepreneurs distribute the ownership of their business with key employees who are critical to the success of the business. Entrepreneurship management is basically concerned with the development

and coordination of entrepreneurial functions or the function of an entrepreneur is co-ordination of the business management of the enterprise. Mostly, an entrepreneur is expected to perform the functions relating to the (1) Planning, which sets targets convert new idea into reality, that is setting goals and developing business plans,(2) Organizing factors co-ordination for group tasks,(3) Mobilizing financial resources, human resources, technological resources,(4) Maintaining relationship such as financial relationship, professional relationship, government relationship and social relationship,(5) Organizational control, such as, financial control, product control, management control, and (6) Assertiveness. These are the key roles for a successful entrepreneur.

An entrepreneur is a practical activist who does a lot of ground-work before taking a leap in his ventures. In other words, an entrepreneur finalizes an idea only after considering a variety of options, analyzing their strengths and weaknesses by applying analytical techniques, testing their applicability, supplementing them with empirical findings, and then choosing the best alternative. The entrepreneur arranges for proper division of labor. Right type of men is placed at the right place. He also provides the workers with suitable machines and tools. In order to achieve maximum output at the lowest possible cost he often supervises the activities of different departments.

The entrepreneur exercises proper and effective control over business with the help of paid managers, accountants etc. After the product is produced, the entrepreneur has to explore markets for his products. He has to foresee the trends of the market and ascertain the nature of demand for his product. He has to appoint efficient sales representative, and arrange for proper advertisements for his goods through newspapers, magazines, radio, TV etc. The entrepreneur determines the reward for the various factors of production in the production process. He makes payment to the property owner, laborer and capitalist in the form of rent, wage and interest. While making payment the entrepreneur is governed by the principle of marginal productivity theory of distribution. The entrepreneur has to follow the rules and regulations prescribed by the government and the changes in industrial policy effected from time to time. Moreover, he has to see whether taxes are paid regularly without delay.

1.3 Entrepreneurship in Economic Development

The entrepreneur who is a business leader looks for new and innovative ideas and puts them into effect in fostering economic growth and development. Entrepreneurship is one of the most important inputs in the economic development of a country. The entrepreneur acts as a trigger head to give spark to economic activities by his entrepreneurial decisions. He plays a pivotal role not only in the development of industrial sector of a country but also in the development of farm and service sector. The major roles played by an entrepreneur in the economic development of the nationaleconomy are discussed in a systematic and orderly manner in this dissertation.

Entrepreneurs promote capital formation by mobilizing idlepublicsavings. They employ their own as well as borrowed resources for setting up their enterprises. Such type of entrepreneurial activities leads to value addition and creation of wealth, which is very essential for the industrial and economic development of the country.Entrepreneurs provide immediate employment to the unemployed which is a chronic problem of underdeveloped nations. With the setting up of more and more units by entrepreneurs, both on small and large-scale numerous job opportunities are created for others. As time passes, these enterprises grow, providing direct and indirect employment opportunities to many more. In this way, entrepreneurs play an effective role in reducing the problem of unemployment in the country which in turn clears the path towards economic development of the nation.

Entrepreneurs help to remove regional disparities through setting up of industries in less developed and backward areas. The growth of industries and business in these areas lead to a large number of public benefits like road transport, health, education, entertainment, etc. Setting up of more industries leads to more development of backward regions and thereby promotes balanced regional development.It stimulates equitable redistribution of wealth and income in the interest of the country to more people and geographic areas, thus giving benefit to larger sections of the society. Entrepreneurial activities also generate more activities and give a multiplier effect in the economy. Economic power is the natural outcome of industrial and business activity. Industrial development normally leads to concentration of economic power in the hands of a few individuals which results in the growth of monopolies. In order to redress this problem a large number of

entrepreneurs need to be developed, which will help to reduce the concentration of economic power amongst the population.

Entrepreneurs are always curious for different opportunities available to them. They explore and exploit opportunities, encourage effective resource mobilization of capital and skill, bring in new products and services and develop markets for growth of the economy. In this way, they help increasing gross national product as well as per capita income of the people in a country. Increase in gross national product and per capita income of the people in a country, is a sign of economic growth. Increase in the standard of living of the people is a characteristic of economic development of the country. Entrepreneurs play a key role in increasing the standard of living of the people by adopting latest innovations in the production of wide variety of goods and services in a large scale with minimum possible cost. This enables the people to avail better quality goods at lower prices which results in the improvement of their standard of living. Entrepreneurs help in promoting a country's export-trade, which is an important ingredient of economic development. They produce goods and services in large scale for the purpose earning huge amount of foreign exchange from export in order to combat the import dues requirement. Hence import substitution and export promotion ensure economic independence and development.

Entrepreneurs like to work in an environment of change and try to maximize profits by innovation. When an enterprise is established in accordance with the changing technology, it induces backward and forward linkages which stimulate the process of economic development in the country. Entrepreneurs act as catalytic agent for change which results in chain reaction. Once an enterprise is established, the process of industrialization is set in motion. This unit will generate demand for various types of units required by it and there will be so many other units which require the output of this unit. This leads to overall development of an area due to increase in demand and setting up of more and more units. In this way, the entrepreneurs multiply their entrepreneurial activities, thus creating an environment of enthusiasm and conveying an impetus for overall development of the area (Ravi, 2009).

It is generally believed that entrepreneurs help for economic growth of a nation from their entrepreneurial capacities. Another main role of entrepreneur is to take risk in uncertainty and imperfect information as well as in new venture. In new venture there is not sure that there may be chance of profit. It means that there may

be equal chance of loss too. So, entrepreneurs should bear risk when opening new venture. Another role of entrepreneur is innovating new things by exposing their ideas, skills and abilities. They have to innovate the goods as per market demand. They should give more efforts to satisfy unfulfilled demands of market. Entrepreneurs should have special abilities to connect with different markets and make up for market failure and deficiencies. But in reality it is not applied in less developed countries. In less developed countries, it is difficult to innovate new products. The first and perhaps the most obvious factor affecting entrepreneurship in developing countries is the lack of capital and financial innovation. Many people in these countries have limited personal savings and lack the necessary capital to start their own business. Again, in developing countries due to the lack of various exposures, people do not have enough ideas regarding innovation of new products. They rarely innovate new things by using their new ideas and skills (Pennisi, 2012). Many people there imitate the products and production process; this is called “creative imitation”. When imitators imitate new products it means that they better understand that how the innovation is applied, used and sold in the market.

1.4 Women Entrepreneurship

The social status of women in society is intimately related with its economic position which depends of rights, roles and opportunities for participation in economic activities. The economic status of women is accepted recently as an indicator of a society's stage of development and patterns of women's activity are greatly affected by social attitudes and institutions which has been a major tool in changing woman's role from traditional work to non - traditional work. Thus, it is entrepreneurship that can help to make changes on socio economy condition of woman and woman's access to and control over the resources. Empowerment of women through self-reliance is possible of course by entrepreneurship skills and management.

There is one gender-specific definition the authors came across that specifically appealed to them due to its emphasis on women entrepreneurship. “Women entrepreneurs are defined as those who use their knowledge and resources to develop or create new business opportunities, who are actively involved in managing

their businesses, and own at least 50 percent of the business and have been in operation for longer than a year” (Moore & Buttner, 1997).

In the context of this study, the definition is extended to explicitly include home-based women entrepreneurs. According to Moore and Buttner “Women entrepreneurs are defined as those who use their knowledge and resources to develop or create new business opportunities – whether this be informally in a home environment without formally registering their business or formally via business registration, hiring office premises, etc. - who are actively involved in managing their businesses, are responsible in some way for the day-to-day running of the business, and have been in operation for longer than a year. A woman entrepreneur is a confident, innovative and creative woman capable of achieving self-economic independence individually or in collaboration, generates employment opportunities for others through initiating, establishing and running the enterprise by keeping pace with her personal, family and social life.

The influx of women into the workplace over the past half century and their growing interest in managerial and professional careers is one of the major developments of contemporary society. Women employment has increased substantially. Paralleling the movement of women into the work-force is an increasing number of women deciding to start their own business. Women owned and operated businesses vary in different countries. Mostly in every country women owned business tend to stand with less capital than their male owned counterparts, but once they get off the ground, they often grow faster. The growing number of women owned businesses is concentrated mostly in retail trade, home based operations, and personal service industries (FWEAN, 2012). Studies have shown that successful women entrepreneurs start their businesses as a second or third profession. Because of their previous careers, women entrepreneurs enter the business world later on in life, around 40–60 years old. As women are now overtaking their male peers when it comes to education, having higher education degrees is one of significant characteristics that many successful women entrepreneurs have in common (Donald et.al, 1986).

Based on the general concept of entrepreneur discussed earlier, women entrepreneur may be defined as a woman or group of women who initiate organize and run a business enterprise. It is the process of creating new venture by women through risk-taking, innovating and managing for rewards. Therefore, woman who

can initiate, organize and run an enterprise is an entrepreneur. In sum, women entrepreneurs are those women who think of a business enterprise, initiate it, organize and combine the factors of production, operate the enterprise and undertake risks and handle economic uncertainty involved in running a business enterprise. In general, women have lower personal financial assets than men (FWEAN, 2012). This means that for a given opportunity and equally capable individual, women must secure additional resources compared to men in order to exploit the opportunity because they have less accessibility on capital. A question that has developed into its own sub-field in the women's entrepreneurship literature is if women have a harder time getting finance than men for the same business opportunity. A specific solution for solving women's difficulties for obtaining financing has been micro financing. Micro-finance is a financial institution that has become exceptionally popular especially in developing economies.

Studies on women entrepreneurs show that women have to cope with stereotypic attitudes of society towards women on a daily basis. Business relations as customers, suppliers, banks, etc. constantly remind the entrepreneur that she is different, sometimes in a positive way such as by praising her for being a successful entrepreneur even though being a woman. Employees tend to mix the perceptions of the manager with their images of women role models leading to mixed expectations on the woman manager to be a manager as well as a "mother". The workload associated with being a small business manager is also not easily combined with taking care of children and a family. However, even if the revenues are somewhat smaller, women entrepreneurs feel more in control and happier with their situation than if they worked as an employee.

A specific problem of women entrepreneurs seems to be their inability to achieve growth especially sales growth. Another previously addressed issue is finance as early stated above, the entrepreneurial process is somewhat dependent on initial conditions. In other words, as women often have a difficult time to assemble external resources, they start less ambitious firms that can be financed to a greater degree by their own available resources. This also has consequences for the future growth of the firm. Basically, firms with more resources at start-up have a higher probability to grow than firms with fewer resources. By resources is meant here societal position, human resources and financial resources. This initial endowment in the firm is therefore of great importance for firm survival and especially for firm growth. Despite

that many women entrepreneurs face growth barriers; they are still able to achieve substantial firm growth. The surveyed conducted by ILO exemplifies the successes of women entrepreneurship in developing economies such as Ethiopia, Tanzania, and Zambia, as well as in developed economies such as the United States.

Research into the general issues facing women entrepreneurs sheds light on a number of gender-specific factors and challenges. A study by Das (2000) puts forward the idea that women entrepreneurs can be categorized into three types.

- i. 'Chance' entrepreneurs, who start their business without clear goals- their business may have evolved from hobbies or been passed to them by a family member.
- ii. 'Forced' entrepreneurs, who have been compelled to start their business because of financial circumstances.
- iii. 'Created' or 'pulled' entrepreneurs, who were motivated through entrepreneurship programs or who were looking for a challenge and wanted to build their own identity, develop leadership skills, and contribute to society through their venture.

The following key points indicate both the social and personal characteristics that are considered impediments for aspiring women entrepreneurs.

- i. Traditional stereotyping of sex roles relegates women to being 'oriented',
- ii. Women may experience low social integration due to the few ties they have to the core social system,
- iii. Women require flexible financial support mechanisms. In the absence of coordinated effort among government and other lending institutions, women entrepreneurs cannot be successful,
- iv. As there are relatively few veteran women entrepreneurs, there tends to be little solidarity within their group – networking is not established to the same degree as with male entrepreneurs. A high degree of group solidarity or cohesion within such a marginal group is seen as necessary to counteract whatever opposition may be forthcoming from mainstream groups within the larger social system,
- v. Women are generally low risk-takers, due to their primary responsibility for dependents, and

- vi. Women's perception of risk involves loss, danger, ruin, and hurt. Though the risk-tolerance ability of women in day-to-day life is high compared with that of men, in business it is found to be the opposite.

Women entrepreneurs can make a particularly strong contribution to the economic well-being of the family and communities, poverty reduction and women's empowerment. They create new jobs for themselves as well as others and provide society with different solutions to manage organization and business problems. Generally, five functions of a women entrepreneur are as follows:

- a. Exploration of the prospects of starting a new business enterprise,
- b. Undertaking of risks and the handling of economic uncertainties involved in business,
- c. Introduction of innovations or imitation of innovations,
- d. Coordination, administration, control, and
- e. Supervision and leadership.

Hence it is found that innovation; risk taking and management are the basic role of women entrepreneurs. Every successful women entrepreneur should be very much conscious about the first stage pre-start-up stage, start-up stage, early growth stage and later growth stage. By understanding their place in the economy, women entrepreneurs can better position themselves for success. Women entrepreneurs are uniquely capable of bringing together the money, raw materials, manufacturing facilities, land and buildings required to produce a product or service. And, they are also capable of arranging the marketing, sales and distribution of products or services as well as they are flexible, willing to change quickly when they get new information. Thus, it is releasing that women entrepreneurs are a national treasure, and should be protected, nourished, encouraged and rewarded as much as possible. They create all wealth, all jobs, all opportunities, and all prosperity in the nation. They are the most important people in a market economy and there are never enough of them. The economic success of nations worldwide is the result of encouraging and rewarding the entrepreneurial instinct of women.

1.5 Role of Women Entrepreneurs

Human resources, both men and women, of working age constitute the main strength of economic development of a nation. Women form an important segment of the labor force and the economic role played by them cannot be isolated from the framework of development as the role and degree of integration of women in economic development is always indicator of women's economic independence and social status.

Women are increasingly seeking entrepreneurship as an avenue for economic development. Entrepreneurship itself is recently being recognized as a full-fledged profession and women entrepreneurship is an even newer phenomenon (FWEAN, 2012). More recently a new trend has emerged where women are venturing as entrepreneurs and contributing to the economic development.

Women entrepreneurs represent a group of women who have broken away from the beaten track and are exploring new vistas of economic participation. They have long stories of trials and hardship. Their task has been full of challenges. They have had to encounter public prejudices and criticism, family opposition and social constraints before establishing themselves as independent entrepreneurs. Women endowed with high drive, creativity, innovation and those who are keen on achieving on their own are taking on the challenging role of entrepreneurship. Mostly, the urban and educated women are no longer confined to conventional fields like embroidery, knitting and tailoring, they are venturing into new fields like electronics, pharmaceuticals, engineering and services and also they, now-a-days, enter not only in selected professions but in professions like trade and industry. They are also willing to take up business and contribute to the Nation's growth. Thus, the role of women entrepreneurs is inevitable. Women also find micro enterprise attractive because of low barriers to entry and the flexible nature of the work which makes it easy to combine gainful employment with domestic responsibilities. As such women both in the rural and urban sector are turning towards entrepreneurship to fulfill their aspirations both economically and socially. Therefore, one can see the rational for women entrepreneurship development in recent year.

1.6 Women Entrepreneurship Development in Nepal

Women entrepreneurship is a relatively new phenomenon in Nepal. The concept of women entrepreneurship has progressively been gaining recognition over the past two decades within the Nepalese society. Certain ethnic communities in the country, especially the *Newars*, *Sherpas*, *Gurungs*, and *Thakalis* are known to have a long tradition of women being involved in small business enterprises (Bradley & Bindloss, 2009). Within the growing recognition that women have unique talents which could be harnessed for development, and for creating employment opportunities for others, development of women entrepreneurship has become an important part of national development planning. Since the early 1980s, the policy makers and planners have become acutely aware of the economic significance of women's productive activities and the nature of their contribution to income generation. It has been firmly established that women in Nepal are vital and productive contributors to the national economy, but their access to knowledge, skills resources, opportunities and power still found within the family and their roles have been limited to the family taking the roles of a nurturer and caregiver. In order to understand the situation of women as a whole, it is first helpful to get a general sense of Nepal's development level, through the composite indices contained in the Human Development Reports (UNDP, 2008). These highlight the low level of development for the country as a whole. The Human Development Index is: Afghanistan 0.374, Yemen 0.458, Nepal 0.463, Papua New Guinea 0.466, Burma 0.498, Pakistan 0.515, Bangladesh 0.515, Solomon Islands 0.530. This evidence shows that Nepal is in the third position in low human development rank among top 8, whereas Bhutan 0.538 and Laos 0.543 are in middle human development rank among top 10 countries. Hence, Nepal ranked 157 out of 187 ranked countries (UNDP, 2014). The Human Poverty Index value of 38.1 ranks Nepal 84 among 108 developing countries for which the index has been calculated. The Gender Development Index further reveals the positioning of women in society. Nepal ranks 134 out of 156 countries in the Gender Development Index, and is ranked 86 out of 93 countries in the Gender Empowerment Measure (Tuladhar, 1996). However, the changes and influence of education has brought many women to work outside of their homes, earn for their family and themselves though they face numerous problems. Comparatively little information has been gathered about the problems women face in Nepal when starting

businesses, whether in light of gender disparities or the kinds of interventions needed to support women in developing ventures.

While struggling to improve their lives in an environment of high unemployment and political unrest over the past years, more and more Nepalese women has entered into private enterprise. In line with the 1995 Beijing Declaration, the government adopted the rhetoric of women's participation, and introduced various gender-based initiatives, increased microfinance support systems, and created an opening for the introduction of gender policies and programs in many government bodies and NGOs. Measures to address gender-specific barriers to women's entrepreneurship include gender-equity measures, such as equal access for both men and women to education and skill-training in business management, which were legislated under the Tenth Five-Year Plan. But due to the then violent insurgency and overall political instability, the means to enact the legislation were unavailable; even men made few gains under the legislation.

It is very difficult to accurately estimate the current number of women entrepreneurs in Nepal, due to the absence of up-to-date statistics and gender-disaggregated data. In addition, the statistics do not reveal who actually controls and runs women's businesses; even though women may be officially registered as owners of a business, in frequent cases it is the husband or father who is operating the business. This makes the task of accurately capturing the number of actual women entrepreneurs very difficult. According to the Department of Cottage and Small Industries (DCSI), there are 244,341 enterprises in Nepal. From the same source, there were 169,770 entrepreneurs registered and out of them 35,764 entrepreneurs are from the Kathmandu Valley, which is 21 percent of the total entrepreneurs. Out of the total 244,341 enterprises, there are 125,419 enterprises in operation that means 49 percent enterprises had closed down due to various reasons. Kathmandu Valley covering Kathmandu, Lalitpur and Bhaktapur has 3,105 women entrepreneurs, who are involving indifferent types of entrepreneurship (FWEAN, 2012).

In Nepal, there are 796,422 more females than that of males(CBS, 2012). The highest population density is found in Kathmandu district that is 4,416 people per square km. The fastest decadal population growth rate is found in Kathmandu district that is 61.23 percent. In short, as women population is high, their influx to Kathmandu in order to venture any kinds of business is also one of the causes that ismaking Kathmandu a very densely populated city. Similarly, the female headed

household in the country is also found increase from 14.87 percent in 2001 to 25.73 percent in 2011 due to the increase of women in income earning activities (CBS, 2012). Most of the women in this district are serving their family by doing a job, trade and business. Where, on average, women-headed enterprises earn about two-thirds of what male-headed enterprises earn annually, and working hours tend to be at least three to four hours longer each day for women compared with men, due to the additional responsibilities women have in the home (Asia Society, 2008). These factors severely limit women's abilities to lead flourishing and profitable businesses. It can be noted that although statistics are lacking, the number of women entrepreneurs – either in absolute or relative terms – has not reached the critical mass necessary to make an impact on the economic system or to raise awareness in the country of the role women can take in the workplace and wider society. The subtle manifestation of the gender phenomenon is often reflected in the size of the businesses, product line, growth, composition, and management, which can be seen from the profiles of women entrepreneurs. A typical woman entrepreneur's enterprise is very small, in traditional manufacturing, small shop or informal vending with low turnovers, a low number of employees and no professional assistance.

1.7 Statement of the Problem

Formulating an appropriate intervention for transforming the status of women both within and outside their homes has been one of the major preoccupations of development practitioners, at least since the mid-1970s. A number of strategies have been formulated over time, for example, raising women's status through education, training, access to health and family planning services as well as access to legal counseling. Politically, various attempts have been done to raise the proportion of female participants in representative organs. Economically, the most popular strategy, especially since the 1990s, has been the involvement and participation of women in microfinance programs to assist micro and small enterprises (Milgram, 2001; Von Bulow, Damball and Maro, 1995; Malhotra, Schuler and Boender, 2002).

Despite the above development efforts to address the situation of women by transforming social and gender relations, women have been left behind in the development process and are still subordinate to men. It is not well understood why this is so (Jahan, 1995). For example, despite the widely held assumption that

women's micro and small enterprises would lead to transformation of their disadvantaged position in households and in society in general, some gender experts, for instance Cartaya, McDonnell, Himunyanga-Phiri and Tembo argue that, because work in the informal sector tends to use domestic skills that are undervalued and invisible, it is the least likely to transform gender relations and may even reinforce gender stratification (Grasmuck and Espinal, 2000). At the same time, there is a theoretical debate going on concerning the centrality of income or ideology to women's autonomy (Grasmuck and Espinal, 2000). In this debate, some scholars see the potential of economic power to reduce women's dependence on male partners and improve their role in the household and community (Safa, 1993; as cited in Grasmuck and Espinal, 2000). Others, for example, Beneria and Roldan, Fernandez-Kelly Tiano hold that social domination is rarely a simple matter of material or economic power. Ideological and cultural values operate to constrain the behaviors and expectations of women and other subordinate groups (Grasmuck and Espinal, 2002).

Another gender-related constraint is the withdrawal of husband's support (Mbilinyi, 1992 and Omari, 1995, Makombe, 2005, Temba and Kihombo, 2005). In the study on entry and performance barriers in female entrepreneurship, Rutashobya (1997) found that critical constraints experienced by female entrepreneurs include multiple roles due to the gender division of labor, unequal access to resources such as credit due to gender prejudices, lack of skills due to gender stereotypes and biased curricula and, lastly, lack of self-confidence and ability to take risks due to early inculcation of a dependence mindset. In the same vein, according to the scholars, women's multiple roles as a constraint appear to be quite significant because the gendered division of labor in households appears to be non-negotiable despite income contribution to the household by women (Huntington, 1998; Makombe, Temba and Kihombo, 1999; Makombe et al., 2005) or despite property owned by women (Kaihula, 1995).

It is therefore important to contribute to what has been discussed by finding out the impact of development interventions. This is an imperative because giving women access to resources is one thing but achieving control over resources by women is another. In this case, while there are many studies on constraints faced by women entrepreneurs (Rutashobya, 1997; ILO, 2003; Omari, 1995; Lutege and Wagner, 2002), study on women's entrepreneurship development as well as entrepreneurship-based enterprises and empowerment are almost non-existent. In this

regard, while there have been some programs to assist women's microenterprises, the full outcome of such initiatives is not widely known. Wide knowledge of the same would be very useful for future interventions. It is therefore pertinent to explore the impact of women entrepreneurship on women's empowerment in order to widen our experience and narrow the knowledge gap in the area. Hence, the major research questions for this study were:

1. What are the nature and types of enterprises promoted and managed by women entrepreneurs?
2. What is the situation of women entrepreneurs in Kathmandu Metropolitan city?
3. What are the main problems and constraints or obstacles that the women entrepreneurs are facing?
4. What are the basic effects of women entrepreneurs on socio-economic development?
5. What would be the viable strategies for improving the existing situation of women and promote them in enterprising activities?

The following secondary research questions were formulated in order to get the data for answering the major research questions.

- i. What are the profiles of the women who are into their own business?
- ii. What are the profiles of the business owned by women entrepreneurs?
- iii. What is the extent of their contribution to household incomes, freedom to use their own income and ownership of assets so as to determine their socio economic condition?
- iv. What is the extent of their involvement in business associations and participations in trade fairs?
- v. What are the factors limiting the process of empowerment?

1.8 Objectives of the Study

The study aims to analyze the situation of women entrepreneurs particularly in the Kathmandu Metropolitan city. This study also tries to identify the leading factors that could drive the women entrepreneurs to enter into business activities and suggest ways that could be employed to combat woman entrepreneurs' problems. The

specific objectives of the study areas follows:

1. To identify and analyze the status of women entrepreneurs,
2. To assess the role of women entrepreneurs for socio-economic development,
3. To explore the nature and magnitude of obstacles and barriers that the women entrepreneurs are facing, and
4. To formulate alternative strategies and instruments for improving and developing the existing situation of women entrepreneurs of Nepal based on Kathmandu Metropolis.

1.9 Significance of the Study

Women entrepreneurs are traditionally played an important role in the Small and Medium Scale Enterprises (SME) sector, as owners, managers and workers. But the number of women who come under the category of entrepreneurs in a formal sector is still negligible. The representation is somewhat better in the informal sector with a higher percentage of women applying for loans for cottage industry enterprises. Today with awareness and education, women have moved beyond the agriculture into the market economy creating self-employment ventures and many formal and informal opportunities for work. They are increasing migrating to urban areas for employment in a range of cottage industries, such as carpet, weaving, textiles and handicrafts, food processing, organic farming and also into construction and service sector. Though women constitute 33 percent of representatives in the Constituent Assembly, their involvement in the field of entrepreneurship is still meager. Nepali women are still fated to be entrepreneurs only at micro, small and medium level. There is not an extensive body of work in the entrepreneurial research arena in Nepal and the topic of women entrepreneurs virtually remains untouched, with the expectation of few studies carried out in the past years. There is lack of research and information regarding the status of women entrepreneurs in Nepal. Therefore, the need for more substantial research especially in the urban area has been raised.

The study tries to explore one of the most important and topical development issues of today not only for developing countries but for all countries in the world, namely women's empowerment as shown in the Millennium Development Goals (MDGs). More specifically, it has examined women's empowerment through

entrepreneurship development, which is one of the approaches considered to have a greater potential to empower the disempowered. It also tries to address the important area of socio economic condition of women that is crucial in helping households enhance their social as well as economic security as well through income, by focusing on the serious problem of social paradigm in developing country like Nepal.

The knowledge generated by this study is hoped to be useful not only to Nepal but also to other developing countries in the area of women entrepreneurship development and empowerment. The findings of the study with regard to selected empowerment variables are likely to be of interest to policy makers and development practitioners in government, non-governmental organizations and in the donor community as well as to business development service providers. With regard to the knowledge gap in the area, the findings of this study will contribute to widening the experience from regions other than South Asia that has rich literature on women's empowerment.

Many research studies had been done on entrepreneurship but very little has been done on women as entrepreneurs. A lot of data is available on entrepreneurial characteristics and motivation of men but very little data is available regarding women entrepreneurs, though policy has been adopted to promote women in every sphere of national life. The concept of women as entrepreneur has yet to find widespread acceptance in Nepal. During the last few years there has been a trend for women to open their own business which may have stimulated the provision of training for women entrepreneurs. This subject was selected for three reasons. The first one is that women's empowerment is goal number three of the Millennium Development Goals as well as a very topical subject today in developing countries. At the same time there has been a renewed interest since the early 1980s in entrepreneurship in general, and women's entrepreneurship in particular, in both the industrialized and developing countries.

1.10 Justification for the Area of the Study

This study is an attempt to find out the socio-economic status of the women entrepreneurs, their roles, nature, problems and prospect for economic development in the Nepalese economy.

In this regard, “Kathmandu Metropolis” was selected as the research area for this study. Specifically - the women who are doing their own business which are varied in nature and around the periphery of the Kathmandu Metropolis. The highest literacy rate is reported in Kathmandu district of 86.30 percent and the literacy rate of Kathmandu Metropolis alone stands at 98 percent (CBS, 2012). Nepali is the common language of the city though many speak the *Nepal Bhasa - Newari* at its center of the *Newar* people and culture. Kathmandu is now the premier cultural and economic hub of Nepal and is considered to have the most advanced infrastructure among urban areas in Nepal. From the point of view of economy, the sister cities Patan and Bhaktapur are integral to Kathmandu. The urban area was purposively selected on the basis of the large number of program participants active in their own businesses. In addition it was selected because Kathmandu is the nerve center of the entire economy and it is the industrial and commercial capital of Nepal. Hence, Kathmandu is ideal to be the focal area for this research.

1.11 Organization of the Dissertation

This dissertation is divided into Eight Chapters: The First Chapter is comprised with Introduction. Chapter Two of the dissertation is about the Review of Literature. This Chapter deals with basic theoretical foundation of entrepreneurship as well as explores the relevant literature, theoretical perspectives and evidence from practice. Chapter Three of this dissertation deals with the Research Methodology and Procedure adopted in the study. Similarly, the Chapter Four deals with the Status of Women Entrepreneurs in Kathmandu Metropolis. Chapter Five presents the Role of Women Entrepreneurs for Socio-economic Development. Similarly, Chapter Six presents the Obstacles and Barriers for the Development of Women Entrepreneurs. Chapter Seven presents the Alternative Approaches for the Improvement and Development of Women Entrepreneurs in Nepal. Finally, Chapter Eight deals with Findings, Conclusions and Future Research Areas.

CHAPTER II

REVIEW OF LITERATURE

This chapter presents the literature for the study. This section first focuses on socio economic status of women followed by theoretical perspectives, under which major concepts are discussed and defined. These title deals about enterprise, entrepreneurs and entrepreneurship development, the role of enterprises in development as well as gender and gender relations. Similarly, other titles deals on the concept of power in relation to gender, intra-household power relations and conceptualization, measurement, and paradigms of women's empowerment focusing on findings from previous studies with regard to income earnings by women and intra-household relations, enterprises and women's empowerment. Finally, this chapter would be helpful to formulate conceptual and analytical framework of the study.

2.1 Low Socio Economic Profiles of Women in Nepal

The United Nations has defined the status of women in the context of their access to knowledge, economic resources, and political power, as well as their personal autonomy in the process of decision making. When the status of Nepalese women is analyzed under these considerations, the picture is generally bleak. In the early 1990s, Nepal was a rigidly patriarchal society. In virtually every aspect of life, women were generally subordinate to men. In this context, women's relative status, however, varied from one ethnic group to another. The status of women in Tibet-Nepalese communities generally, was relatively better than that of *Pahari* and *Newari* women. Women from the low caste groups also enjoyed relatively more autonomy and freedom than *Pahari* and *Newari* women (SIRF, 2009).

The senior women member in Nepal played a commanding role within the family by controlling resources, making crucial planting and harvesting decisions, and determining the expenses and budget allocations. Yet women's lives remained centered on their traditional roles-taking care of most household chores, fetching water and animal fodder, and doing farm work. Their standing in society was mostly contingent on their husbands' and parents' social and economic position. They had

limited access to markets, productive services, education, health care, and local government. Malnutrition and poverty hit women hardest. Women children usually were given less food than male children, especially when the family experienced food shortages. Women usually worked harder and longer than men. By contrast, women from high-class families had maids to take care of most household chores and other menial work and thus worked far less than men or women in lower socioeconomic groups. Similarly this study further says that the economic contribution of women as substantial, but largely unnoticed because their traditional role was taken for granted. When employed, their wages normally were 25 percent less than those paid to men. In most rural areas, their employment outside the household generally was limited to planting, weeding, and harvesting. In urban areas, they were employed in domestic and traditional jobs, as well as in the government sector, mostly in low-level positions. (UNDP, 2014)

One tangible measure of women's status was their educational attainment. Although the constitution offers women equal educational opportunities, many social, economic, and cultural factors contributed to lower enrolment and higher dropout rates for girls. Illiteracy imposed the greatest hindrance to enhancing equal opportunity and status for women. They were caught in a vicious circle imposed by the patriarchal society. Their lower status hindered their education, and the lack of education limited their status and position. Although the women literacy rate has improved noticeably over the years, the level in the early 1990s fell far short of the male level (Acharya, 1994). The level of educational attainment among women children of wealthy and educated families was much higher than that among women children of poor families. This class disparity in educational attainment was also true for boys. In Nepal, as in many societies, education was heavily class-biased.

The study about status of women in Nepal states that in the early 1990s, a direct correlation existed between the level of education and status(www.everestuncensored.org). Educated women had access to relatively high-status positions in the government and private service sectors, and they had a much higher status than uneducated women. This general rule was more applicable at the societal level than at the household level. Within the family, an educated woman did not necessarily hold a higher status than her uneducated counterpart. Also within the family, a woman's status, especially a daughter-in-law's status, was more closely tied to her husband's authority and to her parental family's wealth and status than anything

A large part of women's work is not considered as economic activity. As a result only 45.2 percent of women as compared to 68.2 percent of men are classified as economically active. Women's average work burden has increased slightly over the past 12 years from 10.8 hours per day in 1999 to 10.9 hours per day in 2011. Men's average work burden presently is 7.8 hours a day, 3.1 hours less than that of women. Women's participation in the informal sector has increased significantly in both urban and rural areas – for example vending, petty trade liquor making and vegetable selling are some of the more common employment ventures of women. In rural areas, the employment outside the household generally was limited to planting, weeding, and harvesting. In urban areas, they were employed in domestic and traditional jobs, as well as in the government sector and mostly in low-level positions (www.everestuncensored.org).

There are very few women working in professional work in Nepal. They may study the law, but few are able to enter the profession. Women's representation in the bureaucracy is also very low. Only one woman so far has served as ambassador. After 1991 not a single woman has been placed in the diplomatic corps. Limited participation in politics, bureaucracy and judiciary does not stop women from making a remarkable contribution in the decision-making process at the household level). Women serve as decision-makers in farm management, domestic expenditure (food items, clothes and other expenses(OCED, 2012), the children's education, religious and social travel, household maintenance and also capital transactions. However, women's decision-making roles seem to have declined in recent years. Although some 60 percent women are said to be economically active and 57.4 percent of the Nepalese women are literate, participation of women in politics is negligible. Women excluded economically, socially and politically in Nepal. Those women who are in the frontline and may be working in high profile may be benefited, but they are very few and their voice is rarely heard (CBS, 2011).

In the report published by UNESCO 1997; it is important to understand the reality of women's attitude and behavior for overall development of the society. In this light those women's attitudes towards work seem to be related to status considerations (UNESCO, 1997). That is, the degree to which women's status depends on their familiar connection which encourages or discourages women from attributing importance to their non-domestic activities. In cultures women have the possibility of at least a partially lifetime status, their motivation for working and their

willingness to subordinate their domestic lives appear much greater. More recently government officials have come to realize that women can play a more important role than they already do in making decisions regarding family income, child education, community well-being and the development of the country as a whole. For this reason, the Nepali government has taken legal steps to improve the lives of women throughout the country.

In 1990, when the new Constitution was established, the Constitution guaranteed Nepali women equal rights with men. The Constitution says that there shall be no discrimination against any citizen in the application of laws, or on the grounds of religion, caste, race or sex. It also requires that employers pay women equal wages with men and give women equal access to property. Other laws have also been passed to provide special provisions for women's education, health and employment (CBS, 2003).

Other countries around the world have written and signed contracts promising to apply equal rights laws for women and men. In 1991, Nepali officials also signed these contracts, promising to introduce equal rights practices within Nepal. For instance, the Nepali government approved an international agreement entitled the United Nations Declaration against Discrimination of Women, which required all countries who approved the document to do everything they could to limit the suffering and unfair treatment of women in their countries. The document states that women, on equal terms with men, have the right to:

- i. Vote in all the Country's elections,
- ii. Be allowed and encouraged to hold public office and work in all levels of government, and
- iii. Participate in nongovernmental organizations and associations concerned with the public and political life of the country(Upreti, B. R., Bhattarai, R.& Wagle, G.S., 2013).

2.2 Women and Education

Various research studies conducted in the recent past have laid ample stress on women's education as basic requisites in motivating women towards empowerment. In fact, education provides women some of the basic skills and confidence to begin taking control of their lives, and opens up opportunities for them in the world outside

the home. Education thus is the strongest variable affecting the status of women. But there is a wide gap between male and women literacy rate. According to CBS, 2011, nearly 65.9 percent of the population aged 5 years and above is literate in which 75.1 percent of male in this age group are literate as opposed to 57.4 percent of women.

Family plays the vital role in one's life for attaining the education. There is a big discrimination between men and women in Nepalese family, which have not been realized yet by the family members themselves too. Rather it has become like a culture of the family. The family makes most of the decisions whether one will get education or not.

There is a big disparity in the roles playing / assigned by / for men and women. Daughters are less valued in Nepali families than sons. Daughters receive less medical care and education and prejudiced attitudes, which prevent them from achieving vital opportunities and also usually see the mothers and daughters getting up early in the morning and cleaning home, preparing breakfasts and lunches, etc., on the other hand father and sons after getting up in the morning usually take bath and take breakfast and sit for reading/listening the news. In contrast, mother and daughter keep them busy in household works. Sons do go to school but daughters are compelled to work in home or help the parents in the field. Daughters are supposed to go to others' home and work in the household work or in the fields. So daughters are supposed to learn much about how to prepare delicious foods, how to work in house or in the field. Even if the daughters are sent to school, it is usually experienced that the daughter are sent to government schools where the tuition and other fees are low and sons are joined to the private schools. So, the father and sons are upgrading themselves with the changes in the outer world but the mother and daughters are compelled in keeping themselves inside the household work that has cut off the women from the outer world (Education of women in Nepal, bookrags.com).

2.2.1 Factors Determining Women's Education

There are several factors in Nepalese societies determining the involvement of women in education. In most of socially disadvantaged families, daughters are enforced to get married in early age or the age at marriage of daughters is low despite the government's official minimum age requirements (Poudel, 2058). The lack of education perpetuates the problem of child marriage and the problem of child marriage perpetuates the lack of education.

Poverty also has the reciprocal relationship with education because poverty in Nepalese family is forcing the daughters to discontinue their schools and involve in household or agriculture in order to help the family. Until women are educated, they will never be able to achieve the opportunities competing with men that mean the family will never be rich and till the family remains poor, the women are not offered better education because always the sons are prioritized first (Poudel, 2058).

Culture in Nepalese society also plays major role in discriminating against women in education. In Nepalese culture, daughters after getting married are sent to the son-in-law's home. A daughter is not supposed anything more after she is handover to son-in-law's hand by her parents so the parents think that they will not get so much return as they get from a son. In Nepalese culture, there is still dowry system in marriage in several communities of Nepal. In these communities/societies daughters are considered as a burden until they are married. The dowry is required to be given more if a daughter is old and less if young. So the parents are always enforced to marry their daughters in child age. So the parents think that their daughters will need more at the time of marriage ceremony so need not to expense in her education; but in the contrary the sons are the back bone of a family and are right-hand till parents breathe their last and so sons are offered with as much opportunities and facilities as possible from the family (Poudel, 2058). Similarly the social factors also play very major role in determining women's education. Marxism has urged the gender discrimination as the role/status of women is attributable to capitalism - capitalist economies trap men into wage labor, and keep women in low paid work or unpaid domestic labor. Some sort of capitalism does exist in Nepal too, so the women are never encouraged for attaining education rather they are always intentionally captured by capitalists so that they could be used in low paid work or unpaid domestic labor.

Education, especially for girls and women, is one of the most highly leveraged investments that a developing country can make in its future. Substantial evidence shows that the education of girls has been a key driver for economic growth, essential for ensuring food security, responsible for reducing child malnutrition and important for lowering the risk of HIV/AIDS infection. Educated girls become educated women who employ their expanded knowledge and improved financial situation to provide for their children, thus continuing the vicious cycle.

2.2.2 The Economic and Social Gains from Women Education

Subbarao and Raney has stressed on the equality of the sexes - in terms of men and women's command over resources, their access to education and health, and in terms of freedom to develop their potential - has an intrinsic value in its own right. The equal treatment of the sexes for intrinsic reasons is, in the parlance of welfare economics, the equity reason for reducing gender-imbalances. A second important reason in favor of reducing gender-imbalances is what might be termed the instrumental reason, that is, the benefits from treating genders equally. For example, if with equal education, women's contribution to economic development (or to other desirable goals) is comparable to men's, then reducing gender-imbalances in education will enhance women's capacity to contribute to economic progress. This is the efficiency reason for reducing gender inequality in areas where women are currently deprived.

Finally, some studies have found that mother's education has a greater impact on the educational attainment and school achievement of children than father's education. This is plausible given the greater interaction between mother and children in most families since, in most countries, fathers are usually the main earners in the household. In this way, education of woman contributes more significantly (than the education of males) to increases in human capital, productivity, and economic growth not only in their own generation but also in the next generation.

In addition, the benefits of women education for women's empowerment and gender equality are broadly recognized.

2.3 Women and Health

The economic and social development of a country depends on healthy human resources. However, in Nepal it can be said that the condition of health among the women is in a deplorable state (WOREC,2013). Women in general have lower income than men. In Nepal, as it is difficult to afford to have balance diet for nourishment, health care gets thrown into the background for various reasons including the effects of the prevailing social customs and traditions. Therefore, health has a direct relationship with the quality of life, as it is a major determinant of national welfare. The health status of a society is the outcome of interaction of complex biological, social and environmental factors. Among these factors economic

conditions, educational levels, socio-cultural structure and status are personate in the case of women and availability of proper housing, nutrition, environmental sanitation and the availability of health infrastructure and health care facilities. However; in rural areas health care center facilities are not adequate (WOREC, 2013).

The health status of Nepalese population is very low; it suffers from all the syndromes of developing countries high birth rate, low life expectancy, high infant mortality rate and low per capita income. It is noted that the existing cultural and religious value supports pronatalism. Childlessness is regarded as a curse and a woman must have at least one surviving son in order to maintain her full status in the society. Women who gives birth many children, especially sons may be able to raise their status within the family and win the support and affection of husband and other family members. Sons are seen as economic assets, daughters as potential burden (UNICEF, 1992). The good health is fundamental not only to the full participation of women in development but to the entire process of development. The many different component of good health are however; unavailable to the majority of rural people. In an attempt to rectify this situation, the policies of WHO and other UN agencies concerned with health problems, have in recent years been redesigned in the direction of so called primary health care, the basic principles were formulated.

According to the World Bank discussion paper, women health status is affected by complex biological, social and cultural factors that are highly inter-related to each other. Health system must take into account the biological factors that increase health risks for women and such socio-cultural determinants of health as age of marriage and attitude towards adolescent sexuality, as well as psychological factors, such as depression arising from gender violence. Over the longer terms, broader efforts particularly increased women education will help reduce many of the barriers to women's health (World Bank, 1993). While the major health risks related to pregnancy are well known, other health problems associated with women's reproductive biology may be less recognized. Menstruation, for example, renders women more susceptible than men to iron deficiency anemia, certain conditions can be exacerbated by pregnancy, including anemia, malnutrition, hepatitis, malaria and heart disease (World Bank, 1993).

Similarly, NaficSadic (1989) reveals that this bleak and poignant truism is grim reality for more than half a million women around the world who die from complications in pregnancy, childbirth and unsafe abortions annually. Another 5 -7

million each year become handicapped or crippled from uterine prolapsed, incontinence, infertility and other childbirth's related health impairment.

The socio economic determinants of health are the conditions in which people live; where they are born, grow up, live, work and age. These conditions affect a person's health and vulnerability to disease, including diabetes, and may vary by wealth, social status and gender. Inequalities in these conditions mean that 60 percentage of the world's poor are women, twice as many women as men suffer from malnutrition, and two thirds of illiterate adults are women. The socio economic determinants of health are also being driven by rapid urbanization, economic development and market globalization, most markedly in emerging economies. They are linked to the way our cities and transport systems are designed, the way we work, and the way we produce and consume. Socio economic inequalities mean that women are often more exposed to the negative effects of these changes, and as such will be more exposed to the risk factors (WHO, 2007).

2.4 Women, Politics and Law

Women population makes up half of the national population of Nepal. Women have been playing important roles in the economic, social, political and other spheres of national development. However, the state has not been able to do proper evaluation and recognition of their contributions. There are many difficulties in implementation of national and international declarations and policies made for the women's advancement and development. Consequently, women's significant participation in education, health, social, economic and political areas is lacking. On the other hand, women's increased political participation and access to meaningful positions can play a significant role for overall women empowerment. Discrimination between man and woman has prevailed glaringly in the Nepalese society due to the male-dominated social structures. This adverse situation has affected the women's access to resources and their leading role in the different sectors of society. They have also been deprived of equal rights as men. So, national efforts are needed to provide women with equal rights and empowerment opportunities for their greater participation and access to resources. A dire need of special policies and programs for women's equal representation in the state structures, opportunities and rights has been strongly felt. Women's maximum access to decision-making level is necessary in this regard. The

political parties have major roles in the policy making and governance. Therefore, women's proper representation in political parties and meaningful positions is the strategic need of the day (Luitel, 1997).

The Nepal's political structure underwent a fundamental change in 1990s. The Panchayat system with an absolute monarch as the head of the state gave way to a constitutional monarchy with a bicameral parliament. The 1990 constitution guarantees fundamental rights to all citizens without discrimination on the basis of ethnicity, caste, sex, race and religion. It also guarantees equal treatment before the law and judiciary and equal pay to men and women for similar work without any disparities. The rhetoric of constitution has provided spaces for women to regain their rights. Nevertheless, women are still under-scored and underrepresented at all spheres in society.

The law is also biased against women, which disinherits married women from parental property and frees her from the responsibility to take care of their households (PRIO, 2010). Under the restrictive codes of women conduct, women's mobility is much constrained so as their education opportunities and their freedom on political participation. As a whole women are discouraged to bargain with their male counterparts as they are deprived of the resource which safeguard them in case of divorce. Gender discrimination prevents women from airing their voices in the event of unjust treatment. Furthermore, it hinders women from equal participation with men in all level of life.

The law also offers little protection to women upon divorce. If a wife has taken divorce from her husband for his reason and if she has no other means for her living, her husband has to bear her daily expenditure in according to his status and earning. Such expenditure is provided to her for five years after divorce from her husband do not get any portion of her husband's property so as those who live separately from their husbands. Under such circumstances, divorced women not only have no right to claim her husband's property but also have no legal entitlement to their father's property. In actuality, there is strong social stigma attached to divorce women especially within their parents and husbands, they run into the risk of losing these vital connection on disgrace to their natal family as well as it will be difficult to re-marry in conservative rural communities. The cultural and legal system effectively supports the status quo by suppressing any apparent conflict between husband and wife. Hence, the issues of gender inequality remain submerged and unchallenged in

the household (PRIO, 2010).

In order to have a successful movement for the women's emancipation and upliftment; it is both essential and urgent to increase the access of more women in the policy making and decisive posts. As the political parties have vital roles in running the state in the present era of democracy, the women's participation in politics and increases in their access to decision making levels has emerged as a vital issue. Realizing this fact, people in many quarters and at different levels are continuing efforts to enhance the women's participation in decisive posts of the political parties and the state (PRIO, 2010).

Women in Nepal cover more than 50 i.e., 51.4 percent of the total population (CBS, 2011). However, their representation in state structures is very low. In political sector, women's average participation in executive committees of political parties is only 12 percent at the central level and 10 percent at the district level (Nepal Law Society, 2068). Women have yet to get adequate opportunities to be involved in the political sector despite their valuable contribution in economic and social sectors of the country. Moreover, many women are facing social, financial, cultural and political discrimination especially, due to patriarchal structures. Politics-backed violence is also a major problem for women.

The country is in a transition and the constitution making process is underway now. Besides, the political parties in Nepal are moving ahead to reform their constitutions, rules and regulations making them in tune with their commitments of equitable development expressed during the Constituent Assembly elections of 10 April 2008. The Interim Legislature has passed a resolution on 30 May 2006 for women's representation in every state structure at a minimum ratio of 33 percent. Women's representation in the Constituent Assembly has reached 33percent (197 women out of 601 Members) (Nepal Law Society, 2068). This is a remarkable achievement with regard to enhancing women's participation in politics.

However, there is extreme need of increasing women's representation in all levels of political sector for upholding this achievement. Local level leaders (village/municipality, district) are those persons who ultimately take the positions in various central level government agencies of the country. Therefore, to enhance women's representation in all political sectors, efforts are necessary from the very local level. According, to the Survey Report and Strategic Action Plan, 2009, carried out by Renaissance Society, Status of Women Representation has found as follows:

1. Women's Participation in Political Parties: Women's representation at central level of the political parties is 28.7percent in overall, 12.4percent in executive committees, 33.5percent in all sister organizations and 14.7percent in sister organizations other than women's. Similarly, this ratio is 25.88percent, 10.42percent, 32.47percent and 15.59 percent respectively at the district level.
2. Women's Representation in Major Posts of the Executive Committee: At district level, there is only 1.5 percent women party Presidents. From among the other meaningful positions, there are less than 5percent women in President, Vice-President, Secretary and Joint Secretary; and there are slightly more (8percent) women in the post of the Treasurer.
3. Women's Representation in Major Posts of Sister Organizations: There is no women chief in central level sister organization other than women's organization. There are only 3.3 percent women chiefs at the district level. Women's access is nominal to the lower positions as well. From among the women chiefs of district level sister organizations, the most number is in the student's organizations and the least is in intellectuals and labor organizations.
4. Ethnic Participation Scenario: In terms of ethnic participation in the political parties and their sister organizations, there is overwhelming majority of the *Brahmins* and *Chhetries*. From the inclusion perspective, status of hill, *Janajati* and *Dalit* is rather satisfactory but terai Middle Caste and terai *Janajati* representing a huge portion of population which falls far behind.

The study shows that it is very challenging for the political parties to have progress in the present status to ensure at least 33percent women's representation. The parties have yet to reform their constitutions, bylaws, directives and other policy documents to make them gender and inclusion friendly. The state laws such as that related to citizenship and foreign employment are still discriminatory with regard to women's representation. The study has pointed out main reasons of women's low representation in political parties such as: lack of political awareness, lack of capacity, party policies, and non-cooperation from male leadership, financial problems, non-cooperation from state, and social and family problems. These factors have played roles not only in women's political participation but in their activism and continuity in

politics also. It is found that district level women leaders themselves lack proper political knowledge and awareness. These frontline women leaders should have been able to expand the periphery of women's political participation through social mobilization but this has not been happened. On the other hand, the issue of enhancing women's political participation has not got priority at the policy making level rather it is limited only to workshops, seminars, interactions, discussions, etc. In turn, specific and participatory programs are lacking in this respect. Political parties have yet to be inclusive. There is extreme need of special policies, programs and campaigns for this within the parties. The practice of inter-party collaboration for enhancing women's political participation and access to meaningful positions has just started in Nepal. This collaboration is limited only to social and cultural issues. Such collaboration should be made further intensive to fill the gaps in women's access and participation in political parties and the important state structures.

It seems that women should wait longer to accept their existence in a patriarchal society like ours. One of the greatest challenges is developing the culture of co-work and collaboration between men and women, initiated by men themselves, to ensure women's meaningful representation in politics and the state mechanisms (Renaissance Society, 2009). The equality between men and women on issues such as representation in various state structures, access to property and resources, participation in policy making has yet to be achieved. Due to the patriarchal thought rooted in our society, women's every activity has been controlled by men. This has affected woman's advancement and creativity as well. While talking about the campaigns on gender equality, basically, only after the people's revolution-II of 2006, the issue of women's participation, empowerment and inclusion has become a subject of extensive discussion in Nepal. The Interim Parliament has passed a resolution on 30th May 2007 to ensure at least 33 percent women's representation in all the state structures (Nepal Law Society, 2008). This has been possible due to the pressures created by women leaders and rights activists.

Although, there have been some studies and researches on women's rights, there is lack of an extensive research on women's political participation in Nepal till date. Consequently, no political parties, organizations and individuals are ready to find out the problems of women politicians and create favorable environment for prospective women political cadres based on actual data and grassroots situations (PRIO, 2010).

2.5 Women and Informal Sectors

Informal economy has significant impact on employment and income generation. In fact, Sohn (1972) was the first to use the formal and informal sector dichotomy. Normally businesses which are not reorganized, not recorded by public authorities are considered to be the part of informal sector. Informal sector businesses are small size of operation and low investment, so entry is easy compare to formal business. On the other hand women owned business drawn significant attention around the world. It was found that women in informal and formal sector start business for independence. In both sector the size of the business is small and operated from there's own residence. With successful business performance most of the women in formal and informal sector want to extend the business. There is no significant differences between women owned business in formal and informal sector. The size of the business, ease of entry and cost of doing business are same in both sector. Women in formal sector do not receive enough support from the authority. Women entrepreneurs in both sectors have entrepreneur mentality so utilize this mentality eventually expand their business.

The concept of the informal sector has its origins in the beginning of the 1970s and has become so popular since then that it is nowadays being used for various purposes and with various meanings (Huda, 2009). The informal economy can however no longer be considered as a temporary phenomenon. Furthermore, the informal economy has been observed to have more of a fixed character in countries where incomes and assets are not equitably distributed. It seems that if economic growth is not accompanied by improvements in employment levels and income distribution, the informal economy does not shrink. The situation is, therefore, that the informal economy is continuously increasing in most developing countries, even in rural areas. Estimates show that the non-agricultural employment share of the informal workforce is 78 percent in Africa, 57 percent in Latin America and the Caribbean, and 45-85 percent in Asia. In all developing countries, self-employment comprises a greater share of informal employment than wage employment. Specifically, self-employment represents 70 percent of informal employment in Sub-Saharan Africa (if South Africa is excluded, the share is 81 percent), 62 percent in North Africa, 60 percent in Latin America and 59 percent in Asia. Consequently, informal wage employment in the developing world constitutes 30 to 40 percent of

the informal employment outside of agriculture (Becker, 2004).

The informal sector comprises all activities that fall outside the formal net of registered, taxed, licensed, statistically documented, and appropriately zoned business enterprises. According to ILO's employment mission in 1972 described the informal sector, as activities that are unrecognized, unrecorded, unprotected or unregulated by public authorities, was not confined to marginal activities but also included profitable enterprises. Furthermore, the activities of the informal sector were mostly ignored, rarely supported and sometimes actively discouraged by policy makers and governments. Formal employment is defined as employment in establishments employing 10 or more workers. By implication the informal sector is comprised with enterprises with less than 10 workers (Becker, 2004). The motivation behind most informal sector businesses is assumed to be personal survival, as opposed to return on investment. Although this sector will tend to have rich and poor components, most of these businesses provide a subsistence existence. Returns tend to be low and intermittent, security and stability are minimal, working hours are long, and working conditions are poor (Dewar and Watson, 1981).

2.6 Women in Business

For many decades, women's roles in business and in the workforce were defined by cultural notions about women's appropriate role in society. The "cult of domesticity" that shaped American thought beginning in the early nineteenth century dictated that women's proper place was the home. The themes of domesticity, mothering, and nurturing reigned supreme in female-dominated enterprise. By the mid to late nineteenth century women began to dominate businesses and professions dedicated to the preparation and serving of food; to the manufacture, sale, and care of clothing; and to care-giving jobs. Women excelled in fields such as dressmaking, hat making, and retailing consumer goods. They also dominated service-oriented areas such as dining and catering. While nineteenth century female job-seekers found windows of opportunity, those openings were circumscribed by a distinctive set of social expectations about what behavior befitted women in many countries. Hence, the decades between the 1880s and the 1920s witnessed a tremendous boom in women's participation in business as both entrepreneurs and workers. This period is often associated with the rise of big business, which helped to transform the countries

into some of the world's most vibrant economies (Blaszczyk, 2002).

Women entrepreneurs can be classified on the basis of education, age, and business characteristics, etc. The potential of women, who represent half of mankind, is greatly underdeveloped in many societies. Yet, women clearly play a very important role in many respects, including in the local economy. Now women account for a growing share of all new enterprises in many economies. Nepal is no exception. New technologies and associated societal and organizational changes which are the natural outcome of globalization represent greater opportunities.

According to According to Humphreys and McClung (1988), women owned businesses are more likely to be found in the retail and service sectors. Women controlled business requires less initial capital to enter and offer relatively low return on investment. In another study, Sayeed and Nusrat (2008), found that the most frequent barriers to women entrepreneurs are difficult to get help from the financial institution, followed by Government rules and regulation regarding obtained trade license, Tax certificate etc., other barriers are absence of proper women business community to raise the issue to the policy makers of the country, absences of business training institution to learn how to start the business. Other problems are social, that is without support from the family no women can start a business. According to Becker (2004), informal economy is largely characterized by low entry requirements, a small scale of operations and labor intensive methods of production and adapted technology. Based on these characteristics and researcher analysis on women owned business are mainly starts journey through the Informal economy (Huda, 2009).

Informal economy is related with respective countries economic condition. Economic recession increase the informal business where as its effect decrease in economic booming (Becker, 2004). Informal sector represents little more than survival activity, and is not a source of economic dynamism. Informal sector provides a type of training ground or apprenticeship, despite that training is insufficient to compete for formal sector jobs (Segal, 1990). Women's owned business statistics is not widely available for developing countries. It is known that women entrepreneurs are maintaining steady flow of work since mid-70. There is very little difference between formal and informal women entrepreneurs. Both sectors' women are entered into the business for independence, and operation cost is low and easy entry in the business.

Another important finding is that both the sector is not generation any significant employment. The majority of the employees in both the sector are women but it does not an indication of employment generation because per business the total number of employees is around 10-15 (Huda, 2009). Informal and formal women owned business does not improve the employment generation situation. Informal sector women entrepreneurs are facing different problem which hindering their growth to expand their business. The government or proper authority must formulate policy to eliminate all these problems which will eventually encourage the informal women entrepreneurs to shift in to the formal economy (Huda, 2009).

2.7 Women and Development

Although the United Nation's Universal Declaration of Human Rights reaffirmed the belief in the equal rights of men and women in 1948, the progress towards equality for men and women has been minimal, especially in South Asia. The 1995 Human Development Report indicated that there are 1.3 billion people living in poverty, of who almost half are in South Asia, and 70 percent of the poor were women. The number of women living in absolute poverty in South Asia has increased by 50 percent in the last decade as opposed to 30 percent for men (Carr, M., Chen, M. & JhabvalaR., 1996). One of the reasons for this uneven development has been the problem of understanding and defining the term development itself. Highly ideologically loaded, development means different things to different people. Some see it in terms of a purposive and planned project; others prefer to talk of processes of social transformation. Some define it as the equalizing of opportunities; still others as redistributive justice. Some emphasize ends; others mean; and still others focus on the interrelationship between ends and means (Kabeer, 1999).

These conflicting views on development have added to the problem rather than the solution. The viewpoints of the different unofficial actors in development, particularly poor women, have been left out from the mainstream development policy. Instead, economics as a discipline has played an influential role in shaping development thought. However, economists have generally ignored feminist concerns by simply assuming that gender biases do not exist. Orthodox economics identifies lack of economic advancement as the root cause of underdevelopment without considering other factors like class, and regional and cultural differences. This

illustrates the gender-blindness of orthodox development. Here, issues of power and inequality are kept out from the mainstream development thought.

The orthodox school does not see deprivation as the result of unequal power between classes, regions and nations, but as resulting from deficiencies in economic functioning. One key concept and strategy of this school emphasizes economic growth as a way to eradicate poverty, which in turn can be subcategorized into two general developmental streams: growth first – trickle down later, and growth with equity (Sittirak, 1999).

Another school of thought that has driven development in the recent decades is the political economy school. Political economists are more concerned with the nature of the process by which growth is achieved. The key characteristics of this school can be readily identified by applying Paulo Freire's question regarding the educational process to the development process: 'Are people (or classes) and nations objects of development under someone else's control or are they subjects of development, in control of their own destiny?' (Sittirak, 1999). In both schools, "development has been about men, by men and for men...policymakers did not see women" (Kabeer, 1999). Women's work was invisible to economists who equate productivity with a cash economy and as a result, women's domestic work and subsistence food production are viewed as unproductive. And since the farm is owned by the head of the household, generally a man, most development programs were focused on men who owned the resources. This further increases men's control over resources.

2.8 Women's Development: Third World Policy Approach

Up to the 1960s, women were merely seen as quiet recipients and passive beneficiaries of development. The emphasis was on assisting women to become better mothers and this was met by providing food aid, measures against malnutrition and family planning (Moser, 1993). In the wake of the feminist movement in the First World, in the 1970s, international development agencies were pressured by the Western feminists to make women visible as a category for research and policy. In 1975, the United Nation's International Year for Women, the UN declared the next ten years (1976-1985) the Decade for Women and this has come to be characterized as Women in Development. There was a conviction that if only planners and policy

makers could be made to see women's concrete and valuable contribution to the economy, women would no longer be marginalized in the development process (Kabeer,1999b). As a result of the Decade for Women, a great number of research and policy interventions have resulted in more information on women's lives throughout the world. Today, there are more statistics available on women, and most governments in the Third World have allocated specific programs for women's advancement. However, women continue to occupy a marginal place in development thought and policy. This is because Women in Development received merely symbolic recognition and was unsupported by material resources and political commitment.

The mainstream development policies treat women as second class citizens and most development programs are still biased against women. This has further deteriorated women's position in many societies. Poverty among women has increased even within the richest countries, resulting in "feminization of poverty" (Kabeer, 2003).

According to Moser, economists believed that economic independence is the only way that "women can emancipate from the seclusion of the household and gain at last the chance to be full human being, exercising her mind and her talents in the same way as men". The drive for economic growth, however, focused only on "modernization" of the underdeveloped world. Constructions of large-scale hydroelectric dams and major highways were some of the options to modernize and improve the economy of the Third World. This, however, resulted in deforestation, water pollution, loss of biodiversity, and an increase in poverty levels.

It is almost certain that hardly any local people and no women were consulted when these large-scale infrastructures were developed. Instead there are numerous cases where the local inhabitants were displaced from their homeland by these large-scale development projects. One must remember that there exists disparity within the Third World too. The urban elites are the major decision-makers, and they often disregard the consequences of large-scale projects on the local population as long as they themselves benefit from it. In women farming systems where women were the primary providers of food for the family, they enjoyed a considerably greater amount of freedom of movement and economic independence than in societies where they were confined primarily to reproductive work. However, the modern agricultural schemes completely left out the women. Instead, modernization of agriculture in

many countries increased women's dependent status and their workload. Modern farming technology focused only on the male population(Kabeer, 1997). Women usually did not receive any training or access to the new technology. In Africa, many rural development projects funded by a combination of international and national development agencies brought new resources and opportunities to men, but left women on the margins of development (Kabeer, 2001). These projects often ignored the scale and significance of women's independent farming or income generation. Women's role in the farms is partly ignored or misunderstood because their work is largely invisible in the national statistics.

Industrialization for export continues to be the driving force of development in most of the Third World today. The free market global economy has tied the world market into a single web where large multi-national corporations run businesses at the expense of the poor and the destitute. Multi-national corporations are attracted to the Third World by the availability of cheap materials, resources, male labor, and docile women labor. Industrialization of the urban sectors has benefited only men (Moser, 1993). Male mobility is higher than women mobility in most of the Third World. Male out-migration from rural areas for wage labor has left behind women to take care of the family and the farm. This has greatly increased women's work. To make matters worse, large banks and institutions like World Bank and International Monetary Fund (IMF) have taken the upper hand as moneylenders. The Structural Adjustment Program (SAP) designed by IMF and World Bank has increased the burdens of women because state spending in the social sectors like health services and welfare has been cut back. This cutback in social services means women will have to work extra hours to take care of their families. Women will have to provide health care in the absence of public clinics and educate their children as public schools deteriorate and private schools become inaccessible. The tightening of credit and money lending has also decreased women's purchasing power(Moser, 1993).

The "Feminization of Poverty" has forced people to rethink the development theory based on the idea that economic development alone would solve all the problems, because economic development neither automatically eradicates poverty nor improves women's status. In addition, WID focused only on women and did not challenge gender inequality in anyway. Gender analysis is important to understand and to address the problems of women's subordination. The problem of distribution and equal access to resources for both men and women is critical.

Only in the last decade, women's development has received much attention in the Third World. There has been a proliferation of policies, programs, and projects designed to help Third World women. There are many national and international, governmental and non-governmental organizations involved in formulating these policies but a wide range of confusion still exists concerning both the definition and use of different policy approaches. It is important to understand and examine the theoretical base for each of these policy approaches from a gender planning perspective (Moser, 1993).

During the United Nation's Decade for Women (1976-1985), the economic role of women was suddenly "discovered", and in order to promote women's advancement, the Women in Development approach were introduced. Its purpose was to gain equity for women in the development process (Moser, 1993). The Women in Development approach emphasizes participation and integration of women in development. It looks into women's role alone. In order to include women in development, Women in Development focused on women's projects, integrated projects, women's productivity and income, and women's ability to manage their household. Many feminists however rejected the goal of integration because they argued that women did not want to be integrated in an unequal and exploitative system, they wanted to change the prevailing system.

Gender and Development (GAD) is the more recent approach, articulated by some groups of women in the Third World. The gender approach focuses on the socially constructed roles of both men and women and looks at women in the context of society. The Gender and Development approach seeks to empower women through greater self-reliance and transform unequal relationships between women and men. It tries to understand the unequal power relationships (rich/poor, men/ women) that prevent equitable development and women's full participation. The goal for GAD is equitable sustainable development where women and men sharing decision-making and power. Gender and Development identifies and addresses short-term needs determined by women and men to improve their conditions. At the same time, GAD also addresses women's and men's long-term interests. It focuses on "the current and the potential role and responsibilities of both men and women and their access to and control over resources within a particular system" (Kabeer, 1999). The GAD approach is, however, often criticized as being Western-inspired feminism and is unpopular except with the Third World women's NGOs and their supporters (Moser,

1993).

An alternative way of viewing development has evolved out of grassroots experience. This alternative view is based on interactions at the local level, and ideas and policies are shaped by everyday practice rather than by the ruling dominant development theory. The local people know their interests and needs. The local people are capable of promoting their own development if their initiatives are recognized and supported. There are many examples that clearly show that these grassroots movements result in empowerment for poor women. This also proves that, in spite of extensive development policies and programs, poor women benefit most from their own development efforts. At the local level, when women come together to form a group, they are able to identify their needs and find ways to help themselves. The local NGOs have created space for women's voices either through participatory processes or by encouraging the women to challenge and change the development plans that are biased against women. Women should be targets of development; they have to be agents of development. Deep-rooted beliefs about the sanctity and safety of the domestic sphere, the shame and blame that often attach to women who are beaten, and the male biases of most development agencies have long combined to ensure that this was an issue largely characterized by silence and non-decision making (Kabeer, 1997).

Even where women have been successful at decision-making at the community level and at certain aspects of household decision-making, the overall control of household, land, capital, and other valuable resources is still male-dominant in much of South Asia. The grassroots women's groups create space for women to come together and discuss immediate problems, and to seek help. The local level organizations are more aware of the local social relations and social hierarchies that determine one's access to resources. Although patriarchal views and structures oppress women all over the world, there exists a class hierarchy even among the women and not all women share identical interests. Organizing women's groups at the grassroots level has been most effective for empowering women at the local level and for bottom-up development.

2.9 The Challenges and Struggles of Women in Nepal

Nepali women are daughters, wives and mothers, but are not recognized as individuals with their own identity, despite the fact that they are as human as men (Subedi, 1997). In spite of Women in Development, Gender and Development, and progressive women's movements all around the globe, Nepal is slipping behind, unable to provide Nepali women their basic human rights. The country is obliged to ensure equality of men and women under the principle of international law and Universal Declaration of Human Rights, but in practice discrimination persists (Subedi, 1997). The characteristics of patriarchal society in Nepali Hindu cultures and those of many other Nepali peoples have resulted in clear patterns and structures subordinating women.

Religious and mythological beliefs and the structure of Nepal's many cultures and societies still define women's role while modern economic pressures increasingly modify their traditional picture (Acharya, 1994). The complexity created by differences in culture and tradition, language and religion make it impossible to generalize the status of women in Nepal, but it can be stated without reservation that the majority of these women are exploited and oppressed. Women's rights are often determined by religious traditions, customs and practices, some of which violate the fundamental rights of equality. Most religious customs are favorable to men. Most of the prayer rituals are performed by men. For example, the naming ceremony for a baby is not done by the mother but by the father, or one of his brothers. Furthermore, the presence of a male member of the family is obligatory in the ceremony. Hinduism dictates that marriage is for bearing children and, most important of all, to have sons (Subedi, 1997).

In Nepal, housewives are often described as 'dependents' when in reality the entire family depends on them for food preparation, care and nurturing, and other household activities. In spite of the hard work women put in for the family, her work is not valued the same as of the man's. Because women's work, such as house-keeping, food production and other domestic work do not have any monetary value, they are not considered productive. This reluctance to see women's work in the family as productive, economic activity rather than a natural and moral responsibility has further devalued women's role. Women are seen as economic burdens, and people are disappointed when a girl is born (Luitel, 1997).

The subordination of women has concealed women's contribution to their communities. Although women are active actors of development at the grassroots level in many parts of Nepal, their contribution is either taken for granted or is not taken seriously. But an in-depth understanding of women's role in development paints a different picture. Women's active role in development has made a remarkable difference in some communities. However, limited decision-making power, mobility, control over resources, and access to training and capital continue to restrict Nepali women (Luitel, 1997).

2.10 Women and the Economy: Key Issues

Economic and social issues are closely intertwined, one reinforcing the other. For example the key issue of access to land for women is closely linked to the socially determined inheritance rights and religiously ritualized need to give away daughters from one's own clan to some other clan. Sexuality of women is a social property and an "object" of negotiation for the giving and taking clans. Her access to resources is conditional by her sexuality (Bennett, 1883). Parents prefer to spend on son's education rather than on that of a daughter because socially sons are responsible for parents' maintenance in old age while daughters are perceived as temporary guests in natal households (CERID, 1986 and 1986b; CBS, 1996). Women cannot participate in politics on equal footing with men because of both social constraints, lack of mobility and access to resources (Acharya, 1994). On the other hand women's progress is limited also because of their limited representation in the political decision making levels. With lack of alternative avenues of employment and access to resources as also because of the social dichotomy of exploitation of their sexuality and severe social standards imposed on their sexual behavior, many women are forced to enter commercial sex work for their survival. Therefore it is rather dangerous to compartmentalize women's problems into sectorial issues and to view them in isolation. The major issues related to women in the economic field include their limited access to productive assets - the land and property, credit and modern avenues of knowledge and information; concentration of women in low productivity agriculture and high and increasing work burden without concomitant increase in access to resources, child labor, lack of access to training, technology and education; concentration at lower levels jobs, poor working conditions and lack of child care

facilities at work places; trade union's neglect of women's problems; risk to personal security and sexual harassment in the formal sector and low level of technology, limited market access, low income and progressive loss of proprietorship in informal sector. A problem to be noted is also the declining economic activity rates of urban women, probably signaling the domestication of women (Bushell, 2008).

Women entrepreneurs face special problems of resources scarcity, low risk taking capacity and marketing access. Moreover, there is a severe dearth of information on women's employment and earning patterns, problems, grievances and aspirations in the formal sector including tourism and other services. The recorded economic activity rates under reports women's work and contributions to household survival (Bushell, 2008).

2.11 Theoretical Perspectives

2.11.1 Conceptual Review of Entrepreneur

It is important to start off with a discussion on the definition of entrepreneurship to review on the concept of entrepreneur. The term was first defined by the Irish-French economist Richard Cantillon as the person who pays a certain price for a product to resell it at an uncertain price, thereby making decisions about obtaining and using the resources while consequently admitting the risk of enterprise. Singh and Belwal (2008, as cited by Desai in 1999) describe the roots of the word entrepreneur. The word entrepreneur is derived from the French word "entreprendre" that means to undertake. Gartner (1990) states that undertaking commercial enterprise, organizing an innovating activities are concerned with an entrepreneur.

Dzisi (2008) gives the definition of entrepreneurship from the economic point of view, quoting the definition given by Schumpeter and Kirzner. Schumpeter (1934) described the entrepreneur as an innovator who introduces something new into an economy and Kirzner (1997) stressed the fact that the entrepreneur is the decision maker in a particular cultural context, who commands a range of behaviors that exploit these opportunities.

Singh and Belwal (2008, as cited in Donnely, J. H., Gibson, J.L. & Ivancevich, J.M., 1990) described the motivations and operations performed in order to establish the definition of entrepreneur. It has been stressed that an entrepreneur is an individual who propelled by an idea, personal goals, and ambition, brings together the

financial capital, people, equipment, and facilities to establish and manage a business enterprise. While defining entrepreneur, some writers have employed economic indicators like growth and profit, or incorporated entrepreneurship as an effective tool in reducing poverty. Entrepreneurs seek out and identify potentially profitable economic opportunities and as such are agents of growth (OECD, 1998). In any activity, characteristics of human behavior cannot be eliminated. Mordi, C., Simpson, R., Singh, S. & Okafor, C., 2010 (as cited in Winn, 2005) establishes a definition depending on the characteristics of entrepreneur as one who prospects for or exploits opportunities and who has a tenacity to face challenges. Although entrepreneurship is usually regarded as an activity, some definitions concentrate more on its operational whereas some definitions are functional in characteristics. Roomi and Harrison, 2010 (as cited in Stevenson, 1983) states that entrepreneurship is the pursuit of opportunity without regard to the resources currently controlled. According to Shane and Venkataraman (2000) entrepreneurship concerns the environment conditioning opportunity, the process of discovering opportunity, the evaluation and exploitation of opportunity, and the individual decision-makers who do these things.

Certain writers portray entrepreneurship as a human behavior linked to personal achievement that entrepreneurial behavior is often driven by diverse reasons including the desire for personal accomplishment (Itani, H., Sidani, Y. & Baalbaki, I., 2011). Some authors also mention that entrepreneurial behavior is visionary, with its concern being the exploitation of possessions in a more refined manner. Hampton, A., McGowan, P. & Cooper, S., 2011 (as cited in Timmons, 2009) states that entrepreneurial behavior is about utilizing resources beyond the immediate scope of the entrepreneur and his / her venture.

Hence, entrepreneurship can be and has been studied from various different angles, so that this concept is creating divergent yet complementary views of the phenomenon – leading to a better appreciation of the complexities involved in it. Entrepreneurs are individuals or group of individuals who invest capital, organize and direct business and industrial units. An entrepreneur assembles, coordinates and directs various factors of production namely land, labor, capital and other materials. Shrestha (1982) states that an entrepreneur initiates ventures, employs workers, organizes production, develops markets and influences the development of managerial thoughts. As stated by Higgins (1966) entrepreneurship is meant the function of seeing investment and production opportunities, organizing an enterprise

to undertake a new production process, raising capital, hiring labor, arranging for the supply of raw materials, finding a site and combining these factors of production into a going concern, introducing new techniques and selecting top managers for day to day operation. Entrepreneurship is thus, characterized by the dominant element of innovation, a streak of creativity and ready for risk-bearing.

An entrepreneur could be a trader, a technician, an educated unemployed or the like. The elements common to all of them are the desire for breaking away from traditional ways of doing things, face the organizational and technical problems in decision-making process and measure up to the risks which are implicit in the process (Joshi, 1977). Entrepreneurs can be divided into three broad categories i.e., Private Entrepreneur, Government Entrepreneur and Institutional Entrepreneur (K.C., 1989). In capitalist system of economy, private entrepreneurs have been actually playing dominant role in all sectors of the economy mainly industry, trade and the like. But government controls all economic activities and performs entrepreneurial role in socialist countries. Entrepreneur has been variously defined but all definitions revolve around either the activities/functions performed or committing capital and taking risk or the psychological disposition of the actors (Rutashobya and Nchimbi, 1999). Definitions that focus on the activities/functions are more common and postulate that an entrepreneur undertakes new things; does things in novel ways; carries new combinations, discovers new markets and engineers change as well. In short, an entrepreneur brings about innovation (Rutashobya and Nchimbi, 1999). For example, Bonu (1999) defines an entrepreneur as innovative, imaginative, skillful, predictive, optimistic and venturesome.

The entrepreneur takes the initiative and exploits the business environment of the moment through an economic activity. Yet another definition reads an entrepreneur is anyone who makes an innovation; it can be a businessperson, an employee or a manager of a firm (Hult, Sonow, and Kandemir, 2003). But at what point does a function or an activity done in a new way become an innovation? Kristiansen (1999) posits that the innovative element is variable according to context. Elaborating on this point, he says that, in rural Africa, innovation need not necessarily be a result of sophisticated scientific or managerial research. In this regard, Marris (as cited in Kristiansen, 1999) postulates that seeing and exploiting a business opportunity ahead of others is an innovative quality. In the concept of Marris (as cited in Kristiansen, 1999) and Kristiansen (1999), entrepreneur refers to all owners/operators

of women owned enterprises. More specifically, they were women entrepreneurs who took the initiative of starting women owned enterprises, who shouldered all the risks as well as financial, administrative and social responsibilities as owner-managers fully in charge of their businesses.

After reviewing all above definitions, the term "entrepreneurs" can be concluded that 'entrepreneurship' is the function of innovation, imitation, creating new products, coordinating, gap filling, leading, bearing risks and uncertainty. Entrepreneurship is the process of discovering new ways of combining resources. Entrepreneurs first of all start up new company. They coordinate the productive resources by possessing their innovative ideas, abilities, skills and knowledge to transform innovations or imitations into economic goods. In doing so, they must take risks because there is no certain whether they may earn profit or they may go into loss because market is uncertain. They must have the ability to create that goods which are not being supplied and mostly demanded by market as well as they must have the ability to connect different markets and make up for market failures by satisfying unfulfilled market demands.

The work of entrepreneurs are not same, they may be different. They are depending on types of organization. Some entrepreneurs have less work to do and some have more. In the same way some must do simple work and some must do difficult work. And they are the leader of the organization. They make decisions, take risks and control all the business activities. An entrepreneur may be a sole proprietor or a partner or a shareholder of other's company.

2.11.2 Entrepreneurs Can Be Created

Contrary to the assumption by Western-based models that an entrepreneurial career is chosen, in developing countries, like Nepal, most entrepreneurs are forced into it by the urgent need to earn a living (Olomi and Rutashobya, 1999). Even under these circumstances, the expansion of entrepreneurship is curtailed by legal, administrative, socio-economic and political factors rather than the characteristics of the entrepreneurs themselves (Lydall, 1992). Given this background, concerted entrepreneurship development is an imperative in order to cultivate entrepreneurial talents. There is general agreement that an entrepreneurial career can be developed through entrepreneurial training. An entrepreneurial culture can be created through, among other things, practical oriented business courses and needs-specific training.

They argue that education and training can “strengthen the need for achievement, alleviate fear of failure and enhance self-confidence”.

Desired entrepreneurial success factors can be learned through properly designed entrepreneurship development programs. Olomi and Rutashobya (1999) points out that there is a general agreement that having entrepreneurship education is positively associated with becoming self-employed. In this regard, O’Riordan et al. (1997) stress the importance of formal education and business education for micro and small enterprise operators. In the same vein, Carr (as cited in Kristiansen, 1999) sees education and training as key enabling resources for the sustainability of micro and small enterprises. Writing about support systems for micro and small enterprises in Morogoro District in Tanzania, Mbilinyi (1999b) found that the successful ones offered a training and credit package with a follow-up component. A study on women entrepreneurs in three regions in Tanzania by Rwanshane (2000) concluded that lack of training is associated with business failure. She also found that women entrepreneurs become more confident, motivated, and organized after training.

The impact of entrepreneurship development programs has been mixed. Poojary (as cited in Kristiansen, 1999) assessed entrepreneurship development programs in India to find out the impact of imparting entrepreneurial attitudes to individuals through a planned intervention based on strategies for developing the need for achievement as propounded by McClelland (as cited in Kristiansen, 1999). He found that program participants had low business start-up rates. This finding led him to conclude that entrepreneurship development programs *per se* had only a marginal impact on the process of creating entrepreneurs. He also wondered whether the appropriate skills were imparted to those who qualified to be entrepreneurs/program participants. In the same vein, Saini and Bhatia (as cited in Kristiansen, 1999), referring to the Indian experience, are doubtful about the effects of entrepreneurship development programs.

Writing about micro-level strategies for supporting livelihoods, employment and income generation for poor women in developing countries, McKee (1989) discusses the role of management training and technical assistance as a potentially powerful intervention for women owned enterprises development. She points out that the International Labor Organization has promoted entrepreneurship development programs in the world using this approach while many non-governmental organizations have conducted business training for targeted women. McKee (1989)

asserts that while the economic impacts of general management training are difficult to assess there are also several unanswered questions. The questions include: whether entrepreneurs can be created; whether such assistance improves the performance of poor women's enterprises and hence their incomes; whether there are circumstances that are best suited for this type of training. While she is in favor of training for entrepreneurs with ongoing businesses in urban settings, she is completely against training for 'tiny' women entrepreneurs in rural areas.

Berger (1989) shares, though to a lesser extent, the above views by McKee (1989) when comparing the merits and demerits of providing credit without any training and credit accompanied by technical assistance and training for women owned enterprises development. In this regard, she points out that development planners and credit program implementers are divided about the appropriate role of training and technical assistance in credit provision.

To some practitioners, training and technical assistance are necessary components of women owned enterprises projects because they guarantee effective use of credit and enhance borrowers' productivity and income. However, Berger (1989) cites evidence from credit programs in Latin America that show that there was no difference in impact between programs providing credit with training and technical assistance and those providing credit only. While wondering what type of credit is more effective, Berger (1989) concludes that the role of training linked to credit in women owned enterprises development remains unclear. Some entrepreneurship development initiatives have focused on training women owners of women owned enterprises to become exporters by incorporating them in the mainstream economy. The Talking Beads Academy of South Africa is one example of such initiatives (International Trade Centre, 2004). The target group of this initiative is women living in disadvantaged rural areas. They are organized in cooperatives dealing in local crafts. Through training women in trends and business dynamics, exports by the women of Talking Beads Academy account for 40 percent of total sales (International Trade Centre, 2004). Tembeka Nkamba-Van Wyk, points out that profits from initial local sales were reinvested in training, forming local partnerships and joining international networks.

Another initiative of developing women exporters is the SEWATrade Facilitation Centre (STFC) established in 2000 in India (International Trade Centre, 2004). Following its establishment, the SEWA Trade Facilitation Centre is reported to

have “boosted exports dramatically” characterized by an annual sales growth of 62 percent and an exports growth of 311 percent during its first 18 months (International Trade Centre, 2004). The founder of the project, Ela R. Bhatt, attributes the success of the project to the hands-on practical training approach in training project participants. The two cases, Talking Beads Academy and SEWA Trade Facilitation Centre, demonstrate that entrepreneurs can indeed be created through appropriate training models. Enterprise owners who can export are undoubtedly accomplished entrepreneurs. These cases contradict McKee’s position that tiny entrepreneurs cannot be trained.

An evaluation of the Women Entrepreneurship Development Program (WEDP) in Bangladesh was positive about the development of women’s entrepreneurship since participants were able to start own businesses, had also learned how to finance family businesses and 37 percent of them were managing their businesses by themselves compared with only 13 percent in 1989 (as cited in Koopman, 1996). With regard to empowerment, most participants reported that their status had improved since joining the program. The improved status was characterized by increased financial independence, acquisition of business and household assets and ability to influence domestic decision making, while 58 percent of them said that they were in full control of business income (Koopman, 1996). Outside developing countries, Ray (as cited in Kristiansen, 1999) conducted a study on entrepreneurship education in Western countries. He found that the curriculum for entrepreneurship education must have a larger input of knowledge and practical skills instead of being preoccupied with behavior modification, strengthening the need for achievement and other spiritual changes. In other words, Ray (as cited in Kristiansen, 1999) presents a perspective that contradicts the one by McClelland (as cited in Kristiansen, 1999).

There is a group of scholars who postulate that training is associated with certain parameters while not for others. Education and training were positively related to enterprise growth but negatively related to rate of profit in Nigeria (Rwanshane, 2000). Apart from entrepreneurship development programs *per se*, Dana (as cited in Kristiansen, 1999) conducted a study on entrepreneurship development in six Caribbean islands and concluded: the most critical element in entrepreneurship development appears to be the value a society attaches to it. In this respect, Dana (as cited in Kristiansen, 1999) posits that the value a society attaches to entrepreneurship

development will reflect the general acceptance of striving for individual progress and prosperity in the social environment. Accordingly, he recommends minimal government intervention to stimulate entrepreneurship rather than a highly interventionist approach in order to yield better outcomes in entrepreneurship development.

Bonu (1999) assesses entrepreneurship development in Botswana by examining the impact of policies formulated by the government of Botswana relating to the development of small and medium enterprises. In his study, based on a review of books, government reports and other publications. Bonu (1999) points out that the government of Botswana has identified entrepreneurship development as one of the areas in which to reinvest its revenue from the mining sector.

After examining several relevant general and specific policies and their impacts, the study reveals that the government of Botswana has been taking an active role in the development of small and medium scale enterprises through direct and indirect approaches. Kristiansen(1999) shares such an approach by governments to nurture entrepreneurship development. The majority of scholars who have reviewed above have finally agreed on the fact that training can be conducted to produce people with entrepreneurial skills. Only a very small group believes that the conditions or an environment conducive for producing entrepreneurs can be created.

2.11.3 Profiles of Women Entrepreneurs

Many studies have observed that there are certain differences between men and women in their reasons for starting a business. In a study based on women entrepreneurs in Canada found that financial gain is not the primary motivating factor for women, who are more likely to start a business for the challenge and opportunity for self-fulfillment. In contrast, studies from developing countries (Das, 2000), suggest that there are three categories of women entrepreneurs—chance, forced and created entrepreneurs – based on how their businesses got started. Many other studies on women entrepreneurs have attributed broadly the same reasons for starting a business. The most common reasons given were either financial or to keep busy (Das, 2000). Only about one fifth of women were drawn to entrepreneurship by pull factors, for instance, the need for a challenge, the urge to try something on their own and to be independent and to show others that they are capable of doing well in business.

Table 1
Categorical Classification of Women Entrepreneurs

Chance Entrepreneurs	Forced Entrepreneurs	Created or Pulled Entrepreneurs
Had time/to keep busy. Was hobby / special interest.	Money / needed the money.	Control over time, flexibility. Challenge, try something on one's own.
Family / Spouse had business.	To help family financially.	Show others I could do it. To be independent. Self-Satisfaction. Example to children. Employment to others / do something worthwhile.

(Source: Das, 2000)

In India, a majority of women entrepreneurs in SMEs fall within the age group of 25- 40 years (Das, 2000). Most SME women owners are married. They have a good educational background, with most of them at least graduates, and have an above average record in education and participation in extra-curricular activities. Most have an urban background and have lived in small nuclear families, both before and after marriage.

A majority of women entrepreneurs in SMEs are from Hindu forward communities, with Brahmins being the largest proportion. In the northern part of the country, it is mainly women belonging to communities which have traditionally been in business, *such as Bania or Punjabi Khatri*. Among the states, Gujarat, Maharashtra and Karnataka have more women entrepreneurs. These women are either from families which are already in business or have service backgrounds. They have highly educated fathers or husbands (Das, 2000). Studies from other South Asian countries show the same trends. A study of women entrepreneurs in the formal sector in Pakistan (2002) has indicated that most entrepreneurs were in the age group of 20-39 years (Goheer, 2003). It also showed that the likelihood of a Pakistani woman being in business was greater if she lived in a nuclear family structure, while the predominant mode in Pakistan is an extended family structure. Living in a nuclear family structure would mean that women have relatively less interaction with the

older generation and are less constrained by their social/cultural influence.

The literacy rate of women entrepreneurs and their close relatives were well above the national average (Goheer, 2003). While the female literacy rate is 32.6 percent in Pakistan, 97 percent of the survey respondents were literate. Information regarding the level of education is revealing as it indicates that the majority of women entrepreneurs belonged to the upper tiers of graduates and post-graduates. Most had supportive husbands and families. The study has also hinted that the educated woman with an educated family background is much more likely than an average Pakistani woman to start or run a business (Goheer, 2003).

In Sri Lanka, most successful women entrepreneurs belong to families with economic resources. Concerning the social background, a study of women entrepreneurs in Nepal has given the evidences that women from the *Tibeto-Burman* communities are socially less constrained than those belonging to the Indo-Aryan communities in terms of entrepreneurial tendencies (ADB, 1999). In sum, the level of education in combination with a supportive family or social environment seems to be important requisites for women entrepreneurship. Various studies have given the evidences that SMEs owned by women entrepreneurs mostly are of sole proprietorship in India. Proprietorship ventures are popular because of lower initial investments and availability of tax incentives. Some private limited companies and a very small number of partnership concerns, mainly along with relatives also exist. In Pakistan, the same trends are evident – most women owned SMEs have legal status of a sole proprietorship, which is the simplest form of business organization requiring few legal formalities. It is interesting to note that the proportion of partnerships in the businesses owned by women in Pakistan is twice the national average. There is also the phenomenon of surrogate ownership as earlier referred to (Rutashobya and Nchimbi, 1999).

It has been asserted that entrepreneurial traits are influenced by several factors, namely infrastructural, environmental turbulence, and life experience. Infrastructural factors refer to political, legal, financial, logistical, economic and social systems and structures. Morris and Lewis (as cited in Rutashobya and Nchimbi, 1999) pointed out that environmental turbulence factors refer to rapid and threatening change while life experience factors relate to school and work environment. The influence of gender on female entrepreneurship has been taken as an environmental factor (Rutashobya and Nchimbi, 1999).

In this regard, socio-cultural and traditional values and prejudices are said to have seriously affected women's entrepreneurial traits. For example, early conditioning has affected women's level of self-confidence, achievement motivation and ability to take risks (Stevenson, 1983; Rutashobya and Nchimbi, 1999). Rutashobya, and Nchimbi (1999) has been further pointed out specifically that women have been conditioned from a very early stage that they will be wives and mothers only, their place is in the kitchen and that they are second-class people in relation to men. Because of these socio-cultural constraints, female entrepreneurs are said to give only secondary importance to entrepreneurship activity (Kibera and Kibera, 1999).

Writing about constraints faced by female entrepreneurs, Kibera and Kibera (1999) point out the following constraints: lack of education and training; socio-cultural traditions; financial constraints; legal and regulatory constraint; and lack of business management skills. Financial constraints are due to several factors, for example, lack of education, lack of women's lobbies, low employment levels of women, lack of collateral, lack of information about availability of loans, negative attitudes by banks and the need to use business earnings for family needs. Lack of business and management skills causes businesses owned by female entrepreneurs to have low growth and profit potential because they are concentrated in product markets with poor demand and poor management (Downing, as cited in Kibera and Kibera, 1999).

The ILO (2003) study reveals that the most commonly cited factors facilitating growth, by order of importance, were financial ability, access to equipment, working premises and technical skills. Specifically for starting a business, facilitating factors, by order of importance, included financial ability, technical skills and access to equipment, and lastly, working premises. In the same vein, critical general constraints to growth included access to finance, good working premises and access to equipment. Critical constraints to growth in food processing, by order of importance, included finance, stringent licensing regulations, competition, for getting good premises, access to equipment and corruption (ILO, 2003).

Concerning the benefits of participating in trade fairs and exhibitions, the ILO study shows that the benefits include increasing exposure, creating awareness and increasing sales. In this regard, the report points out that some interviewees reported that they met some of their big customers at trade fairs. On membership to business

associations by women entrepreneurs, the leading reason for not being members of any association was lack of awareness. Other minor reasons were: waste of time; need to know them first, and high membership fees (ILO, 2003).

2.11.4 The Role of Enterprises in Development

Support to the enterprises can be justified because they offer potential to generate output, employment and income as well as it is essential to innovation (Kantor, 2000). More specifically, micro and small enterprises can have vital development functions in the least and developing countries. According to Levitsky (1993) these development functions include: to help generate employment by using more labor in relation to capital invested; to act as seedbeds for entrepreneurial talent; to operate in less populated rural areas with limited markets and poor infrastructure; to be able to start up with very limited resources; to provide “hands-on” training facilities for people with varying levels of education in both management and technical skills; to supply both low-cost items for the poor and, in certain circumstances, high-cost quality products for the rich and for export; and to enable them to weather recession, material shortage and market changes because of their flexibility.

When translated into reality, it is found that the economic functions of micro and small enterprises support an increasingly large proportion of the population in many countries of the South America. For example, at the beginning of the 1990s, over 50 percent of the population in Bolivia, Colombia, Ecuador and Peru depended on the activities of micro and small enterprises. Massawe (cited in ILO report, 2002) found that in Tanzania, the micro and small enterprises sector is the second leading employer, after peasant agriculture, since it employs between 20 and 30 percent of the total labor force. In terms of contribution to the gross domestic product, it is estimated that the micro and small enterprises sector contributes between 35 and 40 percent (ILO, 2002).

A large part of women owned enterprises is generated by the process of entrepreneurship that is widely recognized as a major factor in economic development and growth of the nations. Given this important recognition, one of the major challenges faced by all countries, is how to develop entrepreneurs and entrepreneurship. With regard to the poor countries, a special challenge is to ensure sustained entrepreneurship development among women micro and small

entrepreneurs. This is in recognition of their important role in the micro and small enterprises sector and their potential contribution to the development of the respective countries despite their subordinate position in the society.

In this vein it has been argued that focusing on the role of women in enterprise development is justified for at least three reasons. First, is the sheer number of women who are active in this sector worldwide? Businesses owned by women account for 25 to 33 percent of all businesses in the world (Kantor, 2000). The second reason is welfare improvement. Since there are so many women in the sector, agencies with socially oriented goals supporting women owned enterprises can use the large number of women in them to justify women's inclusion. The third reason is that women owned enterprises contribute to women's social and economic empowerment. It is increasingly becoming more apparent that self-employment and entrepreneurship contribute to women's self-esteem and confidence. While appreciating these three reasons, it is also important to consider the subject from a gender perspective. This means that it should always be remembered that women have different needs from those of men because of the particular roles and responsibilities assigned to them by society.

2.11.5 Women Entrepreneurship in Nepal

Lancsweert (2013), a linkage coordination of Vocational Student Organization (VSO) educational livelihood, presented a report at a conclave on "Economic Growth in Nepal" among the many business leaders, executives, entrepreneurs of Nepal, where they found that there are only few women entrepreneurs in Nepal. Of the total population in Nepal (approximately 30 million), over 51 percent are female, yet the number of women entrepreneurs is estimated at 30,000 (Lancsweert, 2013). It is difficult to assess how many of these women are even real entrepreneurs, 'undertaking the organization and management of an enterprise involving innovativeness, independence and risk, as well as the opportunity for profit'. Many of these women are simply self-employed and limit the scale of their enterprise to meet the requirements of house-hold consumption. Being compelled to start a business because of financial circumstances, without clear goals, will not lead to poverty alleviation or empowerment but will just subject women to the constraints of the market. While it is easy to see that starting a new business to exploit a perceived business opportunity would lead to economic development.

Women entrepreneurship, opportunity driven and enhancing economic development, is a relatively recent phenomenon in Nepal. The number of women engaging in this type of entrepreneurial activity is not adequate to impact on the economic system (Lancsweert, 2013). Experts agree that, first and foremost, personality traits: alertness, creativity, ambition and perseverance, lie at the origin of successful entrepreneurship. With no apparent reason why individual Nepali women would possess these traits to a lesser extent than their male counterparts, it is seen only socio-cultural and institutional factors that impede their entry into entrepreneurship.

Women in Nepal have a low status in family, community and public life, with significant disadvantage in the formal economy and in accessing to education, health, justice and politics. These factors confine women to traditional, socially acceptable roles which leave very little room for entrepreneurial aspirations. The literacy rate for women is estimated at less than 40 percent in rural areas. Literacy is the key to the programs that foster entrepreneurship (Lancsweert, 2013).

Although women entrepreneurs have always been common in some ethnic groups, especially in *Newar, Sherpa, and Gurung* communities, the idea of women in business has only recently become more common across the country (Tuladhar, 1996). In Nepal, the enterprises run by women earn more than the enterprise owned by men. The working hours also tend to be at least three to four hours longer each day for women compared with men, due to the additional responsibilities women have in the home (Acharya, 2000). These factors severely limit women's abilities to lead flourishing and profitable businesses. It can be noted that although statistics are lacking, the number of women entrepreneurs – either in absolute or relative terms – has not reached the critical mass necessary to make an impact on the economic system or to raise awareness in the country of the role women can take in the workplace and wider society. The subtle manifestation of the gender phenomenon is often reflected in the size of the businesses, product line, growth, composition, and management, which can be seen from the profiles of women entrepreneurs. A typical woman entrepreneur's enterprise is very small, in traditional manufacturing, small shop or informal vending with low turnovers, a low number of employees and no professional assistance (Acharya, 2000).

2.11.6 International Development Programs

International development programs on women entrepreneurship involve all the efforts made by developed nations, world financial institutions and other organizations working world-wide. They include financial and technical aid, assistance to managerial skills and other opportunities to grow business. United States Agency for International Development (USAID) (Ibrahim, 2009) and World Bank (McLymont, 2008) are forerunners in this category. Access to finance has been the major issue across the globe for women entrepreneurs, especially in under-developed countries. The World Bank has introduced many initiatives with its partners to provide funding for women entrepreneurs. In Nigeria, the World Bank in collaboration with Access Bank P.L.C. (McLymont, 2008) is providing lending facilities to such women. In Pakistan, the World Bank is one of the donors of Pakistan Poverty Alleviation Fund (PPAF) which is actively involved in micro-financing; women entrepreneurs represent a large group - 54 percent - among their creditors (Mustafa and Ismailov, 2008).

United States Agency for International Development(USAID) is working actively in Developing and Least Developing Nations for women entrepreneurs. They assist women in running small businesses in far-flung areas and provide them opportunity to improve the standard of their products and enable their entrance into potentially profitable markets (www.usaid.gov/nepal). United States Agency for International Development also initiates programs to develop basic management skills among women entrepreneurs in collaboration with local institutions (Daily Times, 2012, p. 13).The US Department of State has also extended its assistance to the development of women entrepreneurs in many countries; it convinced Goldman Sachs to include Pakistani women in their training program for women entrepreneurs. Other partners in this venture involve Organization for Pakistani Entrepreneurs of North America (OPEN) and the Thunderbird School of Global Management – both of them work to promote women entrepreneurship (US Department of State Official Blog, 2011). Melanne Verveer, United States Ambassador-at-Large for Global Women's Issues is the driving force behind this initiative.

2.11.7 Local Governmental, Financial, and Not-for-Profit Institutions

The role of women in the development of a country cannot be neglected or

underestimated (Langowitz and Minniti, 2007) as it not only provides a platform for women to prove themselves (Eddleston and Powell, 2008) but also contributes to the welfare of the overall economy. Governments worldwide are taking steps to promote women entrepreneurial activities.

Studies have stressed the need for effective governmental planning and strategies to promote and encourage women who are or want to be an entrepreneur (De Bruin et al., 2007). The Government of Developing Countries has also realized the importance of women entrepreneurship to boost the output of the economy. Prior to the 2006 Trade Ordinance, representation of women in local Chambers of Commerce was next to nothing in most of the South East Asian Developing countries. After the revised format of the Ordinance, women not only have effective representation but they have also shaped their own Chambers (Nadgrodkiewicz, 2011). In many parts of the world, ground realities are different despite funding and effort. Women entrepreneurs still have problems due to the lack of governmental support (Singh and Belwal, 2008). Businesses formed by women are sometimes very small scale and may not even be registered with the government (Tambunan, 2009); this may happen due to complex registration procedures.

Most governments are putting efforts into encouraging women entrepreneurship but many women are unaware of these schemes to promote their businesses (Itani, H., Sidani, Y. & Baalbaki, I., 2011). However, this situation is not true for all women; those who are well-informed, keep an eye on support programs and are able to develop links are utilizing these opportunities efficiently to grow their businesses (Farr-Wharton and Brunetto, 2007). Financial institutions play a vital role in promoting the growth of entrepreneurial activities. Women across the globe complain about lack of financial resource (Halkias, D., Nwajiuba, C., Harkiolakis, N. & Caracatsanis, S.M., 2011). Credit lines for women entrepreneurs granted by financial institutions have not been of significant volume. However, there is some evidence that reveals the other side of the picture. Growing competition in the African banking sector is compelling banks to gain more women customers in order to increase their profit (McLymont, 2008).

Stereotyping haunts women entrepreneurs - they complain about the discouraging attitude of financial institutions towards them (Roomi, M. A. & Harrison, P., 2009). There are reports claiming discrimination against women entrepreneurs when applying for loans from private sector banks, even though they often have

superior collateral (Roomi, M. A. & Harrison, P., 2009). In the developing world, however, in most cases women do not possess personal assets and are unable to offer any collateral. In many instances, local chambers of commerce are implementing a number of initiatives to guide, assist and aid women to establish their businesses. Collateral for loans has been a tough requirement for women in Developing and Least Developed Nations and the State Bank of such countries are yet to be convinced of the merits of advancing loans to women without collateral (Nadgrodkiewicz, 2011). This gives rise to a vicious cycle where women are unable to secure the initial funding to get started on their path to start an entrepreneurial venture – hence leading to a lack of opportunities for women to gain financial independence.

Efforts by Government and Non-Governmental sectors are very much visible in different countries for easy access to finances. Such as, considerable efforts have been made by the governmental and non-governmental sectors to provide micro-finance in Pakistan, and women are key targets of such programs. Khushhali Bank (established by the Government of Pakistan), Kashaf Bank and National Rural Support Program (NRSP) are the leading micro-financiers in Pakistan (Microwatch, 2008). Micro-financing is an area where the government, international development programs and not-for-profit organizations are doing valuable work in conjunction with one another. As mentioned earlier, Poverty Alleviation Fund is one example; it has significantly boosted women entrepreneurial activities as the majority of its creditors are women (Mustafa and Ismailov, 2008). The First Women Bank Limited is also an initiative by the Government of Pakistan for the welfare of women entrepreneurs. The main idea behind it was to improve the socio-economic life of women in Pakistan. It provides loans to women entrepreneurs, training and advisory services to better manage their business, and other market opportunities. Shell Tameer which typically provides the service of equity by encouraging a business environment through developing entrepreneur skill in Pakistan and Small and Medium Enterprise Development Authority (SMEDA) are also doing valuable work to foster entrepreneurship – both for males and women (ILO, 2003).

The socio-economic position of women in Nepal has traditionally been weak. The possibility for women to participate in decision-making, both within the family and in society, has been limited. Land ownership, capital, education and technology have been beyond the reach of women. Entrepreneurial activities run by women are typically on a micro-scale and invisible. In consequence they frequently go

unnoticed by both national and development organizations. The Women's Bank project is concentrated on the rural areas of Kanchanpur and Lalitpur. The women taking part in the project belong to different under-privileged minorities in their own communities – they are caste-less, landless and/or the sole supporters of their families. They have also suffered from the political unrest which has continued, occasionally with extreme violence, in Nepal over the past ten years. This has disrupted education and reduced employment and earning possibilities, with long-term ramifications even though the situation has improved (www.naistenpankki.fi).

The project financed by the Women's Bank focuses on the independent earning projects of women's groups and through this, the socio-economic empowerment of women within their own communities has been found. The three-year project develops the professional and entrepreneurial skills of women and creates new small businesses run by women, initially organized into local entrepreneur groups and later into regional network co-operatives. Cooperatives are generally set up by four entrepreneur groups, each comprising 25 women (WTO, 2012); these entrepreneur groups also engage in savings and loan operations. By organizing themselves in this way they can ensure that new entrepreneurs receive sufficient support and training via the joint network; they are able to help in establishing marketing contacts and channels and in organizing start-up and growth finance for entrepreneurial operations. Improving the financial position of women presupposes that women are aware of their own rights and are encouraged to take advantage of these. The community operating model already helps to increase women's self-esteem and their possibilities for making their voice heard but the program also includes advice on women's rights and peer group activities. All the available methods are inter-active and thus promote empowerment. Some of these operate in agriculture-related branches and in the further-processing of agricultural production and some provide services needed by the organizations in line with local demand. New entrepreneurial activity requires local materials and raw materials, services as well as labor so that indirectly the project improves the livelihood of some 2,000 families and reaches some 10,000 people.

The responsible implementation of the projects lies with the Lutheran World Federation Nepal country program; local organizational implementation is the responsibility of the Nepalese Society of Local Volunteers' Efforts (UNDP, 2013). The importance of literacy and education cannot be overemphasized. Illiteracy severely

limits women's access to financial support at start-up as well as in their day-to-day negotiations and overall management of their enterprise once it is established. While there has been tremendous effort to make education accessible to both girls and boys, there is still a distance to go before education can be called truly equal.

Giving both girls and boys opportunities to learn and cultivate entrepreneurial skills at an early age can foster gender equality across society and more specifically, in business. In particular, government schools serving socially disadvantaged children should be targeted, so children can realize their potential and become motivated early in life. The ratio of male to women teachers should also be improved, as young girls may feel a lack of confidence in challenging new frontiers in the presence of male teachers and parents may discourage their daughters from attending classes taught by men. The curriculum must be revised and teachers trained in teaching entrepreneurial skills with due attention to the gender issues involved. Simply introducing children to businesses owned by women, or organizing 'job shadow' experiences and mentoring in the workplace, could go a long way to changing the perception of women and work, and encourage leadership by women from an early age (Bushell, 2008). One such project, introduced in 2006 under UNDP, supports COPE with a curriculum dedicated to leadership training and recruitment of women teachers. The women teachers in turn promote leadership skills among the young girls in their schools. The COPE schools particularly target scheduled Castes and carry out campaigns to encourage parents to send their daughters to schools, providing a variety of educational support systems for families to encourage girls to remain in school.

Another valuable project operated by Educate the Children, a US-based international NGO with projects in the more remote areas of Nepal uses an integrated development model to build self-reliance for women and their families through literacy education, skill development, and training, to enable women to lead and create small businesses (Bushell, 2008).

2.11.8 Management Style and Personal Attributes

The managerial approach of women entrepreneurs is more democratic than their male counterparts - they build trust among their workers through transformational and interactive management style (Moore, 2011). Farr-Wharton and Brunetto (2007) mention that women entrepreneurs share power to create a collaborative work environment; their first management focus is strategic with

employees as their second priority; they extend a supportive attitude towards the mistakes of their employees. Personal attributes of women entrepreneurs may also sometimes create opportunities or barriers for them. There is a high proportion of women who have a fear of failure (Itani, H., Sidani, Y. & Baalbaki, I., 2011). At the other end of the spectrum, some studies reveal that women entrepreneurs love to take risk, are open to challenges, and put in their best efforts to pursue their goals (Mordi, C., Simpson, R., Singh, S. & Okafor, C., 2010).

In traditional societies and communities, male-women segregation is the norm and presents its own issues. Women entrepreneurs guard their privacy and prefer a working environment where they don't have to interact with males (Itani, H., Sidani, Y. & Baalbaki, I., 2011), or the interaction is kept to a minimum. However, this also creates opportunities –the great need for women entrepreneurs who want to start women-only swimming classes, women only event management and catering services, and women only taxi/car-hire services in Pakistan. Such offerings are starting to come on the market as women consumers become more demanding and emancipated; however, they also further cement the male-women segregation phenomenon, leading to a further consolidation of the gender imbalance in such societies. Additionally, such businesses may hire women as their front-facing workers, but the logistical affairs generally remain under male supervision and domain (Bushell, 2008).

In Nepal, while there are many government programs – as well as national and international NGOs – conducting skills training for women (particularly in rural areas), specific business management and technical training is not widely accessible in either rural or urban settings. Several of the women in the study operating manufacturing businesses had only the most basic training on how to operate the machines for their business, but they received no training on how to repair the machines, how to manage their staff effectively, or how to market their goods.

In the best interest of developing women's capabilities in business, it is essential that more research be dedicated to the different needs that women have in the startup and development phases of their enterprises. Technical skills training and management model should be designed and coordinated by the various institutions and organizations relevant to women's needs, and most important of all, training should be made accessible and inexpensive. Most women have the double burden of household and professional responsibilities. Building flexibility so women can participate in training sessions is imperative. Women who are educated and have

access to computers, for example, could benefit from e-learning modules on business management, while women who are uneducated could benefit from mentoring program, both from women and from men who are sensitive to, and supportive of, the development of women entrepreneurs(Bushell, 2008).

With financial and technical support from international NGOs and foreign governments, local NGOs, technical colleges, and businesses can collaborate to develop effective training to foster sustainable business development as well as raise the visibility of women in business. Supported by UNDP, AusAID, and the government of New Zealand, a Microenterprise Development Program was initiated in Nepal in 2007, which provided ‘Start and Improve Your Business’ training for women and youths. Each community selected the participants and monitored their progress. In addition, financial support was forthcoming from the community as well as the various organizations. A total of 8,163 micro-enterprises were set up as a result of the program; 81 percent of the businesses were owned by women over 21 years of age, the rest were owned by young men and women. As of early 2008, only 5 percent had failed(Bushell, 2008).

2.11.9 Family Upbringing and Networking

Families play an important role in women entrepreneurship. In this context, some recent studies reveal two opposing pictures. In some cases, families are very supportive (Halkias, D., Nwajiuba, C., Harkiolakis, N. & Caracatsanis, S.M., 2011) and play an important and supportive role in helping women to develop business ideas (Jamili, 2009). On the other hand, women consider families as a constraint. They receive no appreciation for their work and in most cases they are discouraged (Itani, H., Sidani, Y. & Baalbaki, I., 2011).

Sometimes, this feeling of being discouraged also persuades women to think about self-employment in order to prove themselves (Itani, H., Sidani, Y. & Baalbaki, I., 2011). Those women who come from an entrepreneurial background - either one or both of their parents is or has been self-employed - are very confident in their business approach (Mordi, C., Simpson, R., Singh, S. & Okafor, C., 2010). Networking is a source of competitive edge (Miller, N. J., Besser, T.L. & Riibe, J.V., 2007); it plays a decisive role during the daily operations of an entrepreneurial venture as well as for future growth (Cantzler and Leijon, 2007). As resources in an economy are always scarce, better planning to acquire these resources and their

effective utilization is imperative. Efficient networking keeps an entrepreneur one step ahead of his/her competitor in grabbing these resources (Timmons, 2009). In some cases, women derive new business ideas and opportunities from these networks (Farr-Wharton and Brunetto, 2007). Some studies describe women as being more effective in developing networks (Sorenson, R. L., Folker, C. A. and Brigham, K. H., 2008); however, a lot also depends upon their personal attitude towards trust and information sharing. They like to develop networks only with people they are comfortable with and in whom they have trust (Farr-Wharton and Brunetto, 2007).

In most cases, these women entrepreneurs come from close-knit families and are comfortable sharing information and seeking advice from people in their close circle (Robinson and Stubberud, 2009). It's not always true that women join or develop networks only to access resources, grab opportunities or to seek advice. Some studies mention that women use their networks just for emotional support (Roomi, M. A. & Harrison, P., 2009).

The ability of women to develop and expand their business is dependent on financial support and opportunities to get information about new markets, suppliers, technology, and costs. Women often conduct business within their 'comfort zone' dealing with family, friends, and business people they already know. But with increasing market liberalization and competition internally and from abroad, it is becoming critical that women entrepreneurs are exposed to a variety of networking systems. While there are already several formal women's business organizations and informal networking communities in Nepal supporting each other, women's business networks are still not well represented in the various professional business associations in Nepal.

One effective networking system in existence for over 15 years is the Women Entrepreneurs Association of Nepal. As well as building marketing networks with other male-centered associations (Brushell, 2008). Women Entrepreneurs Association of Nepal is also dedicated to business training and enterprise counseling for women, and provides access to credit and savings. Building capacities in these areas for women in the future will undoubtedly promote leadership possibilities for women in business. In addition the Nepalese government should ensure a working infrastructure including affordable continuous electric power and reliable internet capabilities accessible to all businesses. It should also cooperate with national and international NGOs to develop network organizations across Asia and possibly further target

women entrepreneurs. In this way women can be more attuned to global business trends and get training in exporting and technology transfer. Concerted efforts on the part of the government, together with private organizations, should also be made to collect accurate data on businesses according to gender. This information can inform policy makers and the public about how to promote entrepreneurship for both women and men, equally and more effectively (Bushell, 2008).

2.11.10 Goals

A difference exists between male and women entrepreneurs in this respect (Halkias, D., Nwajiuba, C., Harkiolakis, N. & Caracatsanis, S.M., 2011); women mostly strive to achieve self-fulfillment and accomplishment through self-employment (Roomi, M. A. & Harrison, P., 2009). During a study conducted in Ghana, women respondents ranked self-fulfillment higher than other end results (Dzisi, 2008). If it is analyzed in the broader context, it is found that women are considered to be submissive. In male dominant societies, they are just a helping tool for their males and they do not enjoy lead roles (Dzisi, 2008). Perhaps these factors are the reasons due to which self-fulfillment ranks higher than any other goal of self-employment for these women entrepreneurs. In the context of Pakistan, this factor is not significant. Only 2.37 percent of all (male and women) entrepreneurial activities in Pakistan are due to self-fulfillment (GEM, 2010). Family responsibilities have been a big constraint for women entrepreneurs (Mordi, C., Simpson, R., Singh, S. & Okafor, C., 2010). They do not find the behavior of their husbands and other family members supportive (Jamali, 2009).

Due to these reasons, one of their main goals by becoming self-employed is to balance work and family life (Roomi, M. A. & Harrison, P., 2009). A study conducted in the UAE found that for women entrepreneurs, a successful balance between work and family life is the key attribute of success (Itani, H., Sidani, Y. & Baalbaki, I., 2011). Raising the standard of their family's living by earning enough is also a salient feature that women entrepreneurs look for from their self-employment (Roomi, M. A. & Harrison, P., 2009). Although in some cultures this is not at the top of a women entrepreneur's list, it is still a goal that these women strive to achieve (Dzisi, 2008). In some developing economies where the income of a single member is no longer enough to support the entire family, women come out of their traditional comfort zones and join entrepreneurial activities to double the income in order to support their

families (Jamali, 2009).

However, it can be suspected that many of the women entrepreneurs in the developed world may also have the same goal. After this review of literature, it is safe to assume that generating revenue is a prime focus for women entrepreneurs but in some economies it is not at the top of their list. 38.03percentage of the total (both male and women) entrepreneurial activities in Pakistan are fueled by the aim to increase the family income (GEM, 2010).Pakistani women entrepreneurs is an excellent, though slightly dated, source of information on not only the issues but also the positive aspects of women entrepreneurship in Pakistan. She has researched how – despite numerous issues – women are getting ahead as entrepreneurs and supporting not just themselves as individuals but also benefitting their families (Shah, 2002).

As the number of women entrepreneurs grows, their visibility in terms of equal participation and leadership of the business sector, and their contributions towards sustained economic development, will gradually evolve. But to bring this about more quickly, it is imperative for government agencies, private organizations, and women entrepreneurs themselves, to identify the ways women entrepreneurs can be more visible. The government should ensure women are in senior positions at the Ministry of Industry, Commerce and Services, the Ministry of Women, Children and Welfare, and in other ministerial departments. Women's life and business experiences differ from men's, so their views will be valuable and their voices should be heard. In addition, women should be represented in trade missions and at international and local trade fairs. Government agencies and large corporations and institutions can also co-operate to promote procurement contracts from women-owned businesses. Recognizing women entrepreneurs such as through Nepal's Women Entrepreneur of the Year Award, sponsored by Women's Entrepreneurship Association Nepal, can provide greater visibility and can motivate other women to get into business. Most importantly, successful businesswomen need to empower other women entrepreneurs who are not as visible, and they need to speak out for those who cannot speak for themselves (Bushell, 2008).

2.11.11 Constraints of Entrepreneurs

Women entrepreneurs encounter several issues that further exacerbate the barriers between them and their successful entrepreneurial venture. These constraints may come from their personality, immediate family, or from the environment in

which they exist and the societal expectations and perceptions of the people around them.

Interestingly, recent studies reveal that psychological constraints play a big role in this context; the fear of failure impacts the performance of entrepreneurial women (Halkias, D., Nwajiuba, C., Harkiolakis, N. & Caracatsanis, S.M., 2011). In Pakistan this factor is significantly high. According to research conducted by GEM, 27.7 percent of business activities in Pakistan do not even get started because of the fear of failure (for both males and women). A study of the literature, however, shows that this is not the case with all women entrepreneurs; some of them love a challenge and like to take on risks as mentioned earlier (Mordi, C., Simpson, R., Singh, S. & Okafor, C., 2010). Researchers consistently point to a lack of access to finance as the major barrier that women entrepreneurs face (Jamali, 2009; Roomi, M. A. & Harrison, P., 2009). A majority of the women rely on family funding (Halkias, D., Nwajiuba, C., Harkiolakis, N. & Caracatsanis, S.M., 2011) or personal savings (Itani, H., Sidani, Y. & Baalbaki, I., 2011). A study conducted in Nigeria discovered that after family funding, these women entrepreneurs rely on donations, bank loans, governmental schemes and charity by church (Halkias, D., Nwajiuba, C., Harkiolakis, N. & Caracatsanis, S.M., 2011). A similar situation has also been observed in the context of Pakistani women entrepreneurs. Although USAID (www.usaid.gov/nepal) is working actively for the women of remote areas in Pakistan, finance is still one of the major constraints faced by these women entrepreneurs. Due to non-availability of easy access to capital, women do not have funds to grow their businesses (ILO, 2003).

In many societies in the developing world, women are generally not encouraged to take on leadership roles. They are perceived as being submissive and subservient to their male counterparts (Dzisi, 2008). This stereotyping poses barriers for women as in a male-dominated society, a women leader is discouraged. A study conducted in Lebanon blames cultural norms and stereotyping as one of the biggest constraints for these women entrepreneurs (Jamali, 2009). Pakistani women are also facing similar issues. Being a patriarchal society, males are not co-operative towards their women counterparts and their attitude is negative (ILO, 2003). A study by USAID (Goheer and Penksa, 2011) revealed that in the Pakistani culture, the mobility of women and their participation in self-employment is discouraged. Women are generally protected and it becomes a matter of “Family Reputation and Honor” when a woman goes out to work.

Safety and security issues further contribute to this. The traditional perception in Pakistani society is that the male is the primary breadwinner - outside the home - and the women is the primary caregiver - within the four walls of the home. This means that the women may be hesitant in becoming financially independent – whether as home-based worker or outside the home – as she may fear that it will lead to family discord and marital strife. This is an even more important consideration for women who are contemplating starting their own business due to the time investment and very often relatively considerable financial investment involved.

There is also a perception about women being only housekeepers/homemakers (Itani, H., Sidani, Y. & Baalbaki, I., 2011); such perceptions coupled with family responsibilities are big constraints. The support of the husband in fulfilling family responsibilities can be extremely helpful for these women. However, as a study conducted in the UAE shows, husbands do not play an active role in the daily household responsibilities - the fact that women need to leave their children in order to pursue entrepreneurial activities is not appreciated (Jamili, 2009). Male family members may even discourage women entrepreneurs.

The need to complete all household work without any assistance from other family members leaves less working hours for these women, especially in rural areas. Large family size further exacerbates this issue (Tanbunan, 2009) and living in a joint (as opposed to a nuclear) family system may mean additional responsibility without additional assistance, although this is not always the case. Unmarried women are also facing similar problems (Mordi, C., Simpson, R., Singh, S. & Okafor, C., 2010) with parents being concerned for their daughters’ future “marriage prospects” if they are perceived as independent and domineering in a society that values a women’s shyness and “meekness” – in short, a society in which her submissive nature is seen as her biggest asset. Lack of education is another prime characteristic that discourages women entrepreneurs. Evidence from a study carried out in Nigeria declared this constraint to be high priority because it triggers further problems - lack of education seems to be the root cause due to which women have a greater fear of failure (Halkias, D., Nwajiuba, C., Harkiolakis, N. & Caracatsanis, S.M., 2011) and lack knowledge regarding financial resources and information along with a lack of awareness regarding the different opportunities available. Even in developed countries such as Australia, women are unaware of the efforts of their government to facilitate them

(Farr-Wharton and Brunetto, 2007).

Women entrepreneurs also lack managerial skills (Itani, H., Sidani, Y. & Baalbaki, I., 2011). These women have less knowledge about market conditions and lack basic training to run a business venture (Roomi, M. A. & Harrison, P., 2009). In Pakistan, both local and international efforts are being made in this area but women are still facing this problem. The ILO (2003) report on Pakistan also revealed lack of knowledge as an important factor that was holding back women entrepreneurs.

Lack of governmental support and related issues have also created problems for women entrepreneurs. An Ethiopian study pointed out that although a government may devise different strategies and plans for women entrepreneurs, there is a gap between the announcement and the implementation of these plans (Singh and Belwal, 2008). The same study identified heavy tax rates, corrupt officials, bribery and slow official procedures as additional concerns.

Even in developed countries, governments may not be very successful in properly advertising their plans to women entrepreneurs (Farr-Wharton and Brunetto, 2007). In Pakistan, women entrepreneurs are also facing these issues; registering a business is in itself an uphill task in which government officials are not co-operative (ILO, 2003), as mentioned earlier. Networking and mentorship play an important role in fostering women entrepreneurship. In Islamic countries, where women do not mingle freely with males, networking is an issue. As mentioned above, their preference for minimum interaction with males and privacy and trust issues make it difficult to network (Farr-Wharton and Brunetto, 2007; Itani, H., Sidani, Y. & Baalbaki, I., 2011). Most women have a single mentor in their network from whom they seek information (Farr-Wharton and Brunetto, 2007). Skilled labor is also a major concern; generally, skilled labor is not available for reasonable wages (Roomi, M. A. & Harrison, P., 2009). The ILO (2003) study in Pakistan also described the availability (or rather, non-availability) of labor among the most frustrating issues faced by women entrepreneurs. These women put in a lot of effort to develop their labor force but once they are skilled, they leave them for a better opportunity resulting in a high turnover of staff for these small ventures.

Product marketing and promotion create further issues for women entrepreneurs, most of whom do not have any formal promotional plans available. They mostly rely on word-of-mouth (Halkias, D., Nwajiuba, C., Harkiolakis, N. & Caracatsanis, S. M., 2011) to spread their message. Customer acquisition as well as

finding a target market and then distributing their product to the target market may also be problematic for women entrepreneurs (ILO, 2003). A recession further fuels problems (Jamali, 2009) as they have a limited number of buyers. A women entrepreneur also faces several societal issues; harassment is a major problem for them in many countries. Sexual harassment remains a common complaint (Mordi, C., Simpson, R., Singh, S. & Okafor, C., 2010). The ILO (2003) report about Pakistan specifically mentions this issue as well. Police harassment is commonplace in such instances. Basic infrastructure and suitable premises are also an issue. In Africa, self-employed women mostly operate in a hostile environment which is not suitable for business purposes (Halkias, D., Nwajiuba, C., Harkiolakis, N. & Caracatsanis, S.M., 2011). In Pakistan, many women entrepreneurs operate from home where even basic facilities such as electricity may not be easily available (ILO, 2003). Despite the above mentioned constraints, women entrepreneurs are still making headway in the business world - which is an encouraging sign.

Access to financial support is critical for successful entrepreneurship for both men and women (Aldrich and Zimmer, 1986). Theoretically, women are equal to men in access to credit in Nepal, but in practice cultural and social barriers severely limit access for women. Collateral, almost always land, is a necessity to obtain a loan from a bank and other lending institutions. In the past, the patrilineal inheritance system to property was the law. From 2007, however, provisions were made whereby the law and bylaws stipulate equal rights for both daughters and sons to the family property from birth, without restriction after marriage (Aldrich and Zimmer, 1986). But because of deeply embedded cultural beliefs, daughters are only very rarely given a deed to family land and after marriage they are, in most cases, not considered at all. This inability to furnish collateral due to cultural tradition severely limits their capacity to start their own business as self-reliant, risk taking entrepreneurs.

Women have equal legal rights to land and property, but research suggests their ability to exercise these rights and hence use land and property as collateral for a loan is very much thwarted by the embedded cultural norms of family and societal institutions (Sangroula and Pathak 2002). Credit from institutional sources accounted for less than 15 percent of the capital obtained by women in a study by Brenda. More than 81 percent of their capital came from family and friends, and the remaining 19 percent came from their own savings (Bushell, 2008). Additionally, even those who could raise capital were daunted by interest rates of 11 – 14 percent, making them

wary of bank loans. The women said self-reliance and independence were prime motivators for venturing out on their own, but reality generally means they end up dependent on others to meet their basic capital requirements (Bushell, 2008).

Research from other context highlights that even women with the title of property have problems getting loans; commonly, mistrust and lack of recognition of women entrepreneurs means many banks and micro-financers also ask for ‘guarantees’ from male ‘guardians’ (Mayoux, 2000).

As with all businesses, it is crucial to have additional working capital, or access to it, to expand and remain competitive, but according to the women, most financial institutions had been reluctant to approve loans for business development, and required a performance history of at least five years before they would even consider one. The women felt constrained by the lack of available capital to expand and develop. In addition to difficulties raising initial and working capital, women face an often enervating lack of support via subsidies and policies for women entrepreneurs. Even when policies such as the one window policy are made, they are rarely implemented, or rarely implemented to the benefit of small business, according to the women. Also, emphasized is the need for subsidies and policies targeting businesses that contribute to the social improvement of poor people and to the protection of the environment, two ethical reasons behind the businesses of several of the women interviewed (Bushell, 2008).

The women would also like to see an end to the constant questioning of their abilities to conduct and manage business, a question deeply embedded in conversational thought and one that is rarely answered in the affirmative. All the women interviewed expressed frustration in dealing with people, usually men, who failed to recognize or even acknowledge their ability as professional entrepreneurs. Perhaps because of the deep-seated belief held by many Nepalese that women are unsuited to business, many women entrepreneurs also find themselves left out of business circles, including associations and trade fairs (Bushell, 2008).

2.12 Practical Experiences and Evidences

2.12.1 Income Earning for Women and Intra-Household Power Relations

Income earning by low-income women can be from wage employment or income-generating activities in the form of micro and small enterprises. The focus of

this study is on entrepreneurship-based enterprises owned by women as opposed to the more common enterprises owned by men. Since literature on entrepreneurship-based enterprises owned by women *per se* is very limited, available literature on women's enterprises that are not necessarily entrepreneurship-based will be used.

There is a theoretical debate about the centrality of income and/or ideology with regards to women's autonomy (Grasmuck and Espinal, 2000). In this respect, there are basically two viewpoints regarding the transformative influence of income earned by women on intra-household gender relations. Safa and Tinker (as cited in Grasmuck and Espinal, 2000) point out that women's paid work and economic power are likely to decrease women's dependence on male partners as well as improve their role in the household and community. In the same vein, income-earning activities that provide access to new social networks outside the household are considered more important to women's bargaining power than income *per se* (Shklar, 1990). This view is supported and asserted that "women's esteem and influence within a community is closely linked to the extent of their participation in extra-domestic associations" (Shklar, 1990).

With regard to control over income earned, women's roles change from control to management when the proportion of the household income they earn decreases (United Nations Division for the Advancement of Women (UNDAW), 1991). It is further pointed out that women are "likely to have real control if they earn middle to high income and have employment status which equals or exceeds their husbands" (UNDAW, 1991). As for financial decision making women enjoy an equitable part if they contribute as much or more income than their partners.

On the other hand, there is a less optimistic viewpoint espoused by sociologists and feminists according to which, "social domination is rarely a simple matter of material or economic power" (Grasmuck and Espinal, 2000; Kabeer, 1997). Within this perspective, Beneria and Roldan; Fernandez-Kelly; Tiano; and Bennholdt-Thomsen (as cited in Grasmuck and Espinal, 2000) posit that culturally prevalent ideologies reduce the impact of women's economic power on gender relations. In this regard, Blumberg (as cited in Grasmuck and Espinal, 2000) points out that "the more traditional the gender ideology at the micro-level of society, the less leverage a woman can wield for any given amount of income she controls at the micro-level". In the same vein, it has been asserted that women may become economically active without having bargaining power in intra-household decision making due to certain

socio-cultural norms (Osmani, 1998).

Accordingly, most of the research in this area has been to explore the impact of income earned by women on intra-household relations. Consistent with the view that acknowledges the liberating influence of income earned by women, Grasmuck and Espinal (2000) found that women entrepreneurs in the Dominican Republic enhanced their ability to openly assert their influence in general household decisions. However, it depended on the level of income contribution and the extent to which the household depended on it. At the same time, women, regardless of the level of their income contribution to the household were reported to have equal influence or to be dominant decision makers with regard to purchase of furniture, school attended by children and disciplining children (Grasmuck and Espinal, 2000). Wage employment among female garment factory workers in Dhaka, Bangladesh, did not necessarily start an improvement in women's bargaining power (Kabeer, 1997). Nonetheless, it widened their parameters for making choices and changed the way the society perceived women (Kabeer, 1997). On the contrary, income earning through wage employment by women in the Dominican Republic and Puerto Rico has enabled them to share household decision making with their husbands or partners, a situation that did not exist before they started working (Safa, 1993).

This change happened in the context of rising unemployment among men in both countries. However, women's challenge to male dominance in the household has been accompanied by an increase in the number of female-headed households because men feel that working women are too liberal. The difference in the impact between women earning income in Bangladesh and those in the Caribbean and Central America seems to be explained by cultural differences between the two regions whereby the women's situation is greatly circumscribed in Bangladesh unlike in the Caribbean and Central America. Women borrowers from the *Grameen Bank* in Bangladesh had a stronger perception of their contribution to the family, a factor that strengthened their participation in decision making compared with non-borrowers (Osmani, 1998). Although there was no difference in women's perception of self-interest between borrowers and non-borrowers, the former showed more awareness of the issue (Osmani, 1998). These findings are corroborated by Grasmuck and Espinal (2000) in their study on the Dominican Republic. However, neither studies report whether or not there was a difference in the extent of change by sub-sectors or category of entrepreneurs.

A few studies have attempted to discover the empowering influence of undertaking micro credit-based income-generating activities on women's breakdown position, perceived contribution to the household and perception of self-interest. Sen (1990) found that women borrowers had a stronger breakdown position and a stronger perception of their contribution to the family than their fellow non-borrowers. However, there was no difference in perception of self-interest between borrowers and non-borrowers.

2.12.2 Enterprises and Women Empowerment

In the preceding section, it has been noted that activities that take a woman outside the domestic sphere could be more crucial in raising her bargaining power than income *per se*. This implies that involvement in entrepreneurial activities, even if they do not generate substantial income, has a liberating effect on women. Such activities provide women with public exposure and support networks outside the family are fostered (Schuler et al., 1996).

Most detailed studies on women entrepreneurs especially micro entrepreneurs have been conducted in South Asia, particularly in Bangladesh (Mayoux, 2000 and Malhotra, A., Schuler, S., R., & Boender, C., 2002). Some studies have questioned the empowering effect of women owned enterprises while others have supported it. It is posited that the conflicting results are due to the authors' orientation and emphasis (Malhotra et al., 2002).

More specifically, Kabeer (2001) has pointed out that the differences in evaluation results have been due to differences in methodology, differences in the questions asked and the influence of preconceived notions about loan impact in interpreting findings. Ackerly (1995) found that in Bangladesh, encouraging women to participate in women owned enterprises activities increased the likelihood of empowerment although it rarely occurred. Goetz and Gupta (as cited in Ackerly, 1995) in Bangladesh, point out that woman owned enterprises are not necessarily empowering women because men often control the loans. On a study of three NGOs in *Tangail District* in Bangladesh, Fernando (1997) concluded that women owned enterprises reinforce prevailing relations of power in both private and public domains because they are unable to challenge oppressive institutions.

On the positive side, Hashemi et al. (as cited in Malhotra, A., Schuler, S., R., & Boender, C., 2002) found that women owned enterprises in Bangladesh empowered

women in most domains as women acquired greater economic value. Similarly, Kabeer (as cited in Malhotra et al., 2002) found that, in Bangladesh, women owned enterprises reduced the trade-offs that women had to make between dimensions of their wellbeing while Schuler et al. (1996) found that there was a decrease in domestic violence. Fewer studies on women owned enterprises and women's empowerment have been done in Africa. Based on the findings from seven group-based micro-credit programs in Cameroon, Mayoux (1999; 2001) points out that the programs did not enable women to challenge unequal rights. On the contrary, they reinforced women's responsibilities for household expenditure as husbands stopped fulfilling their responsibilities. Given these findings, the author concludes that there is a need to break away from the assumption that such programs make an automatic contribution to women's empowerment (Mayoux, 2001). Hanak (2000) supports this negative assessment of such programs relating to change in gender relations.

Based on data from the Self Help Development Foundation (SHDF) in Zimbabwe and CARE- PULSE in Zambia, Mayoux (2000) notes that some women participants in these programs controlled at least part of the income from their women owned enterprises. They acknowledge that financial independence was a big change for them. The author further points out that in some cases women had to be tactful in order to avoid open conflict with their husbands due to their regained financial independence. In the same vein, Hadjipateras (as cited in Mayoux, 1999) has reported that women participants in ACORD- sponsored programs in Port Sudan and Kasala in Sudan controlled income from their enterprises and had increased confidence in dealing with economic affairs. It is also reported that their husbands allowed them to have more say in running the households' financial affairs. This was a big change because previously women in these areas of Sudan were wholly dependent on their husbands. The author notes also that positive impacts were reported in ACORD-sponsored programs in Dire Dawa, Ethiopia. However, women's control of income by SHDF participants was accompanied by some husbands stopping their contributions to household expenditure on the pretext that their wives had an income of their own (Mayoux, 1999).

In addition to control over income, women owned enterprises have contributed to some changes in gender roles by enabling women to be more mobile and gain knowledge of the world outside the household (Mayoux, 1999). It has been noted that women participants in ACORD-sponsored activities in Port Sudan whose movements

were traditionally very restricted had greater mobility than previously (Hadjipateras, as cited in Mayoux, 1999). He pointed out that women owned enterprises activities, such as attending group meetings, gave them the justification for going out independently. The findings by Mayoux (1999) on women participants in Cameroon Gatsby Trust (CGT) and Mbonhweh Women's Development Association in Cameroon corroborate these changes in Sudan. Women owned enterprises activities have also been enabled women to occupy management positions in management committees of either women-only or mixed groups (Hadjipateras as cited in Mayoux, 1999). With regard to wider political activity and addressing legal constraints, some women's groups are reported to have worked in that direction especially where the program staffs are gender aware (Mayoux, 1999). In this regard, notes that women in Sudan were inspired to fight for their rights individually and collectively after they had been made aware of the international women's movement (Hadjipateras as cited in Mayoux, 1999).

Studies in Tanzania show that micro and small enterprise operators participated more in household decision making than before starting women owned enterprises and made more decisions about the allocation of personal income as well (Kaihula 1995; Mbilinyi, 1999b; Makombe et al. 1999; 2005). Mbilinyi (1999b) points out that some women entrepreneurs own assets but does not specify the type and value of the assets owned. At the same time, however, instances of husbands ceasing to take care of their families as soon as wives start to earn some extra income are widespread. This is a form of resistance by men to women's empowerment. Women who own property are reported to be careful so as not to antagonize their husbands (Kaihula, 1995).

With regard to gendered division of labor in households, it seems to be non-negotiable despite significant contributions by women to household income (Huntington, 1998; Makombe et al., 1999; 2005). Contrary to the case of women owned enterprises supported by different programs, it is posited that women's women owned enterprises in general contribute to a change gender relations. It has been found that the activities of urban women entrepreneurs in Nouakchott, Mauritania contribute to creating equilibrium in gender relations by enabling them to, slowly, penetrate the men's world (Simard, 1996). In the same vein, Mianda (1996) found that women garden producers in Kinshasa were able to gain some limited autonomy with regard to their husbands.

According to the overall review of literature, it is said that both the developed and developing countries recognized that women entrepreneurs continue to play an important role in their socio economic development. The entrepreneur has become the focal point in economic activities in all types of economies. Many scholars have viewed the women entrepreneur as the initiator of action, the stimulant of socio economic change and development.

In the light of recent world events, entrepreneurship has become a crucial area to study and understand – especially with respect to motivations, constraints and consequences. Entrepreneurship for women is often seen as a journey out of poverty and a march towards equality. Studies have proven that entrepreneurship, in the form of small and medium sized enterprises, can indeed empower women and through time, fundamentally transform power relations within a society, making it a place where women can lead. However, in the past, women's entrepreneurship in much of the developing world has gone little beyond informal business ventures which ensure daily survival for women and their families. In Nepal, embedded structural and socio-cultural constraints challenge women entrepreneurs and make it hard for them to realize their potential as leaders in business.

Women entrepreneurship has long been associated with concepts such as women empowerment and emancipation. Increasingly, it has also been marketed as crucial for increasing the quality of life of women in the developing world. It has also been encouraged as a way of making changes to the *status-quo* of women in the developing world and re-addressing the balance of power within the family unit. During the last few decades, recognition has been given to the importance of women's entrepreneurship as a prerequisite for household-level poverty alleviation, national economic development, and the empowerment of women (Mayoux, 2001). The term 'entrepreneur' has been defined as anyone who 'undertakes the organization and management of an enterprise involving innovativeness, independence and risk, as well as the opportunity of profit' (Timmons and Spinnelli, 2006). Innovation enables an entrepreneur to venture into new technology, products, and markets, while independence and risk-taking is required in every stage of the business from start up to expansion (Ming-Yen, 2007)

A focus on women's entrepreneurship has been particularly strong in low income countries since the Micro-Credit Summit in Washington in 1997. The summit goals focused on the development of credit measures for '100 million of worlds'

poorest families by 2005, especially focusing on women household members for self-employment and other financial and business services. More recently, the Global Microcredit Summit held in Halifax, Canada in 2006 set new goals to lift more than 500 million people out of extreme poverty by 2015, and to ensure 175 million families have access to credit, particularly targeting women.

This has resulted in a shift in development projects and government policies in many developing countries. Women's entrepreneurship has been underlined as a key strategy for both poverty reduction and empowerment. According to some, women's entrepreneurship is recognized as a crucial way to fight against poverty and gender inequity in society, and acts as a vehicle in the promotion of empowerment and leadership for women (UNIFEM, 2000). However, critics have pointed out that the conflation of the goals of women's empowerment and entrepreneurship has resulted in a 'magic-bullet' approach to development which, far from empowering women, subjects them to the disciplinary power of the market (Lairap-Fonderson, 2002)

Neo-liberal ideas of market-led growth promote the development of women's entrepreneurship, mainly because they are seen as harder workers and better at meeting credit repayments than men (Rogaly, 1996). Various micro-financing schemes aligning with this concept work on the assumptions that group activities will 'empower women; and that women can be lifted out of poverty through development projects. However, women's entrepreneurship may have an insignificant effect on generating meaningful and sustainable employment opportunities for women, and an even lesser effect on the country's economic advancement and its entrenched gender relations (Mayoux, 2001). While it may enhance personal well-being and family security on a temporary basis, embedded traditions and structural constraints make for only marginal increases in women's independence and abilities to lead in business. The benefits of women entrepreneurship are many and varied, and have been researched in great detail in the past. Entrepreneurial success is dependent on a combination of cultural and structural factors, as well as individual entrepreneurial competencies. Based on the general conceptual framework, a prerequisite for women's entrepreneurship in Nepal is the development of instruments that can support both potential and existing women entrepreneurs. Against the prevailing factors of social structure; religion and cultural beliefs; inheritance rights; illiteracy rates; and a lack of awareness of opportunities for women, it is essential to develop

and promote programs that target women who show potential for entrepreneurial pursuits, and to involve those women in need of economic empowerment.

Women's entrepreneurship needs to be studied separately for two main reasons. The first reason is that women's entrepreneurship has been recognized during the last decade as an important untapped source of economic growth. Women entrepreneurs create new jobs for themselves and others and by being different also provide society with different solutions to management, organization and business problems as well as to the exploitation of entrepreneurial opportunities. However, they still represent a minority of all entrepreneurs. Thus there exists a market failure discriminating against women's possibility to become entrepreneurs and their possibility to become successful entrepreneurs. This market failure needs to be addressed by policy makers so that the economic potential of this group can be fully utilized. While without a doubt the economic impact of women is substantial, we still lack a reliable picture describing in detail that specific impact.

The second reason is that the topic of women in entrepreneurship has been largely neglected both in society in general and in the social sciences. Not only have women lower participation rates in entrepreneurship than men but they also generally choose to start and manage firms in different industries than men tend to do. The industries (primarily retail, education and other service industries) chosen by women are often perceived as being less important to economic development and growth than high-technology and manufacturing. Furthermore, mainstream research, policies and programs tend to be "men stream" and too often do not take into account the specific needs of women entrepreneurs and would-be women entrepreneurs. As a consequence, equal opportunity between men and women from the perspective of entrepreneurship is still not a reality. There was a belief especially in this part of the world that men are the bread winners of their families. This has been proved incorrect because GAD (Gender and Development) has clearly identified the role of women entrepreneurs. Now-a-days, service sector has played a significant role in providing employment opportunities to women. Besides most of women lives in semi-urban and rural areas and a lot of measures have been taken to promote women entrepreneurs. It is observed that women can establish business units in those areas where they have core competency. Women have proved their core competency in the areas of information technology (IT), management, personal care services and health care services.

Women are encouraged in these areas of business as they have core-competency. Besides the above areas, women entrepreneurs have emerged in the more new challenging areas. The following are some reasons for emerging women entrepreneurship.

- i. Educated women do not find suitable job,
- ii. Women do not feel comfortable to work in their houses,
- iii. Women have an instinct to prove their innovative skill like men,
- iv. Women desire additional income to provide support to their families,
- v. They have a desire for new challenges and opportunities for self-fulfillment,
- vi. Desire to enjoy social status equal to that of men,
- vii. Economic compulsions have encouraged for emerging of women entrepreneurs, and
- viii. Women desire to share family responsibilities like men.

These are not entrepreneurial myths; they are real-life examples of women-led ventures taking shape right now. The beauty of it is, unlike with getting women into corner offices of corporations, these ventures don't require any shifts in corporate culture. In the developed world, the rule of law supports women's rights to pursue their efforts and maintain the wealth they create. In order to realize more women as entrepreneurs, it is important to incorporate a women entrepreneurial dimension in considering all SMEs and growth policies, hence this study focuses on the socio-economic status of the women entrepreneurs in Nepal.

CHAPTER III

RESEARCH METHODOLOGY

This chapter presents the methodology and procedure used in conducting the study. This chapter is subdivided into the following sections: (i) Research Design and Conceptual Framework; (ii) Target Population; (iii) Methods of Data Collection, (iv) Sources of Data and Information, (v) Sampling Procedures, (vi) Sample and Procedure for Selecting the Sample, (vii) Operational Design, (viii) Data Analysis, (ix) Validity and Reliability of the Study, (x) Ethical Consideration, and (xi) Limitations.

This chapter, as research methodology is the detailed plan of the investigation, deals with an introductory background on the research design, selection of the research area, etc. It includes all the procedures adopted to complete the study in a systematic way. Here, the chapter briefly discusses about sampling technique and sample size, data collection methods and its sources, analysis and interpretation of the data. For this both desk base as well as field base methodology has been adopted.

3.1 Research Design and Conceptual Framework

This study has been based on exploratory research design because it attempts to explore - the influencing factors such as push and pull factors that encourage the women to take up entrepreneurship, the nature of their business, their inputs in the entire economy, agencies which are involved for uplifting women entrepreneurs, and various such areas. Similarly, this study tries to identify their socio-economic consequences. In socio economic consequences, this study tries to identify their status in society before and after they took up entrepreneurs, reasons behind doing their own business and limitations and difficulties in running their own business. In this study, the overall research has been carried out on the basis of both exploratory and descriptive research design. It is an exploratory in the sense that it attempts to investigate the potentiality of economic empowerment of women through entrepreneurship development and on the other hand it tries to describe the status of women entrepreneurs, their problems and prospects. This study was conducted in two major phases. The first phase was a study covering sampled entrepreneurs. The

purpose of this sample was to get some baseline for the study. The second phase involved in-depth interviews for the entire sample entrepreneurs. Qualitative data from in-depth interviews provided the social context of the research under investigation whose detailed information on the process of empowerment was used to interpret the findings from the survey.

3.2 Target Population

Before sampling of a particular type of entrepreneurs, listing of the entrepreneurs in the district was done. The entrepreneurs were selected on the basis of the location and entrepreneurs of different categories. This sampling scheme produced a total of 322 entrepreneurs, in which 300 entrepreneurs were from Kathmandu Metropolis and rest 22 were from neighboring district, Lalitpur.

The target population for the study was women entrepreneurs generally in four sectors of business namely agriculture, industry, service (hospitality) and trade. Women entrepreneurs, with their own businesses under any program or not under any program and with or without any formal training at all found in the selected study regions were included in the target population for the study. Due to the absence of relevant databases, it was not possible to state the number of this category of the target population. The study units were individual women entrepreneurs who were owner managers of the businesses.

3.3 Methods of Data Collection

Since the present study focuses on women's empowerment in social and economic front as an outcome, it relied on primary data sources. Structured interviews using questionnaires and in-depth interviews were used for data collection. Questionnaires were used to collect baseline information of the research sample that formed the major basis for the in-depth interviews later on. In-depth interviews were conducted to generate personal accounts of women entrepreneurship development and empowerment. Such interviews were used because they constitute a flexible research strategy of discovery recommended when the purpose is to explore and to describe what is happening about a phenomenon and not to find out the frequency of some predetermined variables (Lofland, 1971). All in-depth interviews except one were tape recorded after getting the interviewees' consent. The one interviewee who

categorically refused to be tape-recorded said that she preferred to talk while notes were taken. Her preference was respected. Tape-recording the interviews was adopted because of the desire to have complete and accurate data that would not be achieved by following the interview and taking down notes at the same time (Lofland, 1971, Maxwell, 1996).

As for the questionnaires, all of them were self-administered. However; they were administered with the assistance of research assistants. Prior to going to the field, the research assistants were briefed about the objective of the research and the content of the questionnaire. The researcher as much as possible personally conducted all in-depth interviews for three reasons. Firstly, it was in order to ensure accuracy and consistency of the data collected. Secondly, the size of the sample was small, a factor that made the task manageable. The third and last reason was that it was more convenient and ultimately more efficient for the researcher to contact, locate and negotiate with the interviewees than leaving this task to research assistants alone.

The questionnaire used in administering structured interviews was in Nepali as that is spoken by almost everyone in this country. It is the major language spoken in all urban areas. The questionnaire was divided categorically specifically focusing as to obtain personal, business and their socioeconomic dimensions. Focus group discussions cum in depth interviews aimed at going beyond the structured interviews to receive explanations about the issues raised at the structured method. The focus of in-depth interviews was on the empowerment variables. Interview took between half an hour and one hour.

3.4 Sources of Data and Information

Both the primary as well as secondary sources of data were used in this study. It is very difficult to find out the exact situation of any study site through merely from the secondary sources. Considering this, the primary data were collected and analyzed to find out the exact situation of women entrepreneurs. The details of the sources are as follows.

3.4.1. Primary Sources

The primary data are obtained from field study. They were based on field study with interviews, observations, focus group discussion and case studies.

3.4.2. Secondary Sources

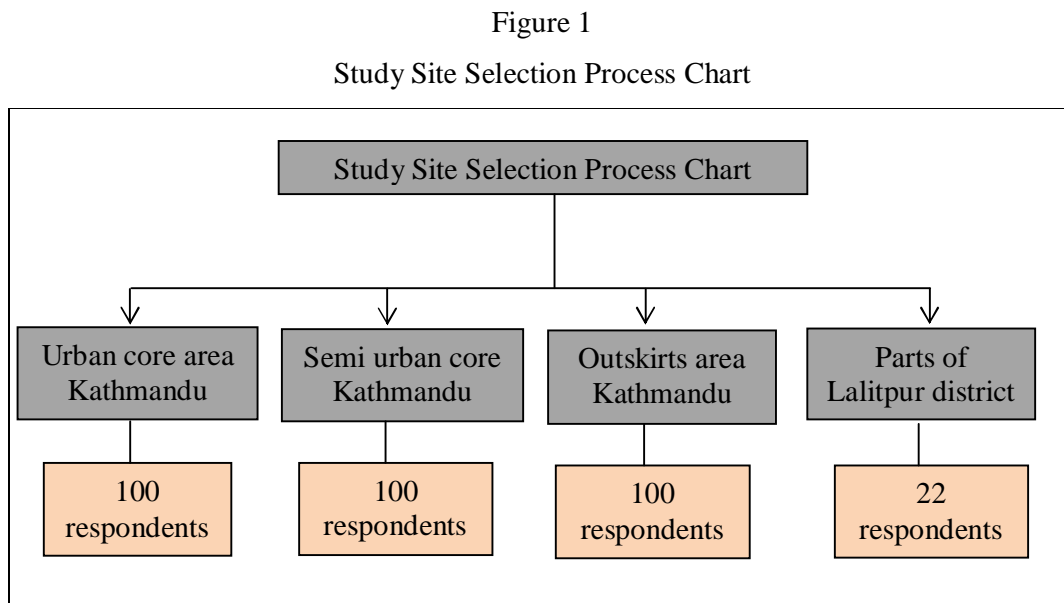
Secondary sources of data and information are collected from relevant and available literature, documents, journals, research papers, reports, articles and books on entrepreneurship. Individual experts and official persons were also consulted for more validity and reliability of data information.

3.5 Sampling Procedure

Since the primary data were collected from the field study, various approaches, tools and techniques were adopted as mentioned below.

3.5.1. Selection of Pocket Area

First of all, Kathmandu Metropolis has been categorized into three groups – commercial center that is urban core, semi-urban area and outskirts area as shown in Figure 1 below:



Source: Field Survey, 2013

The pocket areas of these locations were selected with the help of group discussions. The data has been collected from all these enumeration areas representing women entrepreneurs from different sectors. These entrepreneurs were engaged in both formal and informal sectors including registered and unregistered enterprises. Better choices and different business activities have been identified in different sectors such as trade, industry and services. The respondents were chosen

with the help of systematic random sampling procedure. Following Table presents sampling structure of the study.

Table 2
Distribution of Sample Size of Women Entrepreneurs

Location	Wards	Entrepreneur survey	Case Study
Lalitpur	1, 14	22	-
Outskirts area	3, 4, 5, 6, 7, 8, 13, 14, 15, 16, 35	100	1
Semi- urban area	2, 9, 10, 11, 12, 17, 19, 33, 34	100	1
Urban core	1, 18, 20, 22, 23, 24, 25, 26, 27, 28, 29, 32	100	1
Total	34	322	3

Source: Field Survey, 2013

The above Table 2 exhibits the wards of survey sites as well as the numbers of surveyed entrepreneurs of Kathmandu Metropolis and two wards of Lalitpur Municipality.

3.5.2. Entrepreneurs Survey

While designing the sample, an attempt was made to ensure that the selected sample contains a sufficient number of entrepreneurs scattered as much as possible throughout the catchments area comprising of caste/ethnicity, gender and poverty level. Each entrepreneur in the selected area was given an equal chance to be selected in the sample.

3.5.3. Tools and Techniques

Both quantitative and qualitative data and information were collected by using different tools and technique such as - (a) Questionnaires, (b) Interviews, (c) Arrangement of Information Sharing Meetings, (d) Focus Group Discussions, (e) Key Informants/ Interviews, (f) Observations of the events, and (g) Case studies.

(a) Questionnaires

In order to collect the data and information, among various tools, structured questionnaire was formulated. That means an open-ended questionnaire was developed as per the objectives (Annex A). The questionnaires were pre-tested and rectified accordingly. In the questionnaire, various aspects such as personal

characteristics of entrepreneurs, size and types of enterprises, nature of investment, etc.were incorporated to find out the socio-economic condition of women entrepreneurs.

(b) Interview

Initially, the questionnaires were pretested with some respondents which accounted for 10 percent of the total sample. The questionnaire was openly discussed with the participants in group discussions and later on used the same interview schedule for the interview. The interview schedule was developed to get the expected information from the respondents regarding their reason in choosing their own business and being an entrepreneur and different other related questions for the entire study scope. With the help of the interview schedule the interview with the respondents was carried out just over the period of 60 days from June to August 2013. The interview process as a whole was satisfactory because the respondents were interviewed in a personal level which developed a certain level of comfort.

(c) Arrangement of Information Sharing Meeting

In the first stage, as far as possible, apart from interviewing individuals, different organizations,for example, WEAN, FWEAN, were also approached,because of those organizations were helping and uplifting women entrepreneurs in various fields. An interactive session with different focal members was carried out in their institution's premises.

In second stage, additionally, some students, who were doing their graduation studies in entrepreneurship education were trained and used them to conduct field study of one cluster, that is, *Bhrikuti Mandap*(known as "Hong Kong Market") and carried out an interactive discussion between them (face to face) to obtain more reliable information relating to women owned businesses.

(d) Focus Group Discussion (FGD)

Some entrepreneurs, relating to small enterprise, trade and service sectors, were collected and conducted a small focus group discussions. This method has two advantages. First, it is less time consuming and less costly. Secondly, the method provides an approximately self-weighted sampling for each sector. To get opinions from women entrepreneurship the researcher conducted a couple of small group discussions where the floor was opened with survey questionnaires. As for example

the first group discussion was held at Federation of Nepal Cottage and Small Industries (FNCSI) and its members were invited to attend the discussion session. The group discussion was very fruitful as the stakeholders along with the entrepreneurs were present and a lengthy session with questions from both, the researcher and participants were conducted and answers were sought.

(e) Key Informant Interview

The primary data was also collected from key informant using the semi or unstructured interview method. The important factor that needed to be considered for getting actual data is getting acquainted with the respondent by being involved in their day to day activities. With this purpose, some key entrepreneurs were met in their business centers as well factories to get acquainted with their workings which developed a certain comfort and rapport among the interviewer.

(f) Observations of the Events

This method of data collection has helped to gather information about women entrepreneurs, their mode of communication, interaction with the people, and attitude towards work when talking with the people. The environment of their working place, arrangement of the office, available facilities, activities and their involvement even though observations of the events were for a brief period of time. A definitive place for observation was identified such as “Pradarshani Market” where the researcher was able to meet and interact with more than 30 women entrepreneurs into trading business. The main aim of observations and taking photographs was to collect necessary information to interpret the facts.

(g) Case Studies

Regarding the in-depth information about women entrepreneurs and their socio economic conditions, the researcher conducted a case study to get detail information such as how and why they entered into their own business, and the state of their business now and then and as such related. A couple of business women were contacted and upon their voluntary participation, the researcher visited their businesses and assessed upon it. Apart from the survey questionnaire the researcher had an informal talk with the participant the audio of which was recorded and later is used as case study. Among the 300+ participants, for case study the participants were chosen very carefully taking into consideration their size and nature of the business

and their social stature. Hence, case studies of three entrepreneurs were done from different clusters.

3.6 The Sample and Procedure for Selecting the Sample

Purposive sampling was used to get the sample for both the survey and the in-depth interviews in order to include a desired and representative sample of women entrepreneurs critical to providing answers to the research questions of the study. Purposive sampling is a common technique used in many studies due to the lack of accurate and up-to-date sampling frames (Nchimbi, 2002). However; it is pertinent to point out here that since women entrepreneurs were fewer than expected, all the available women were interviewed.

Based on the above approach, a criterion was adopted for selecting women entrepreneurs from the target population for the study, sample were as follows:

- i. Duration in business of not less than one year,
- ii. Provided having people working for them, and
- iii. Being owner manager.

The above criteria were considered important for various reasons. First, duration of at least a year in business was considered sufficient to have an influence on the entrepreneur's empowerment. Secondly, having people working for them is an important attribute to meet the definition of entrepreneur. Third, being owner manager was considered important because if respondents were not owners then it would be impossible to draw any conclusion about the influence of the business.

Different resource organizations were contacted in order to select programs which supported women actively in entrepreneurship for the study. In addition to their names, contact details and addresses were also obtained. However; the list not being updated most of them could not be contacted. The sample size of the study was 322.

3.7 Operational Design

3.7.1. Variables Identification

The following variables were investigated in the study:

- i. Personal Profiles had included: Age, Marital Status, Educational Level, Profile

of Family, Profile or Work before Own Venture, and Reasons for settling down in Kathmandu.

- ii. Business Profile had included: Ownership of the business, Year of starting the business, Number of Years in the business, Nature of business, Investment /Capital for the business, Formalization of the business, Employment profile of the business, and Sales performance of the business.
- iii. Empowerment had included: Freedom to use own income from business, Reasons for venturing in business, Contribution to household income and other expenses, Ownership of assets, Involvement in business associations, Participations in trade fairs locally and abroad, Freedom of movement, and Awareness of Justice.

3.7.2. Parameters for Measuring Women's Empowerment

The parameters for women's empowerment were measured based on the framework shown in following Table 3. The dimension of interest was economic and socio-cultural for two arenas: at household/individual and community levels.

Table 3
Variable for the Measurement of Women's Empowerment

Dimension	Arena and Variables	
	At Household / Individual Level	At Community Level
Economic	Extent of freedom to use own income, Extent of contribution to household income.	Increase in ownership of assets, Extent of involvement in business associations, Extent of participation in trade fairs - locally and abroad.
Socio-Cultural	Extent of women's freedom of movement.	Awareness of Injustice.

Source: Adapted from Malhotra, A., Schuler, S., R., & Boender, C. (2002)

Questionnaire items based on the operationalization as shown in Table 4: below were used to measure these variables. The empowerment variables were also at the center of in-depth interviews in a similar manner.

3.7.3. Operationalization

Operationalization definitions of variables are important because they enable all readers to know the exact meaning referred to (Peil, 1982). Accordingly, key empowerment variables were put in operational terms. Table 4 below shows how the selected various variables were operationalized and measured.

Table 4:
Description of the OperationalDefinitions

Variable	Operationalization
Awareness of Injustice	Respondents to state their perception of intra-household decision making and domestic division of labor as to whether there should be equality between husband and wife or husband to have an upper hand or otherwise.
Contribution to household income	Respondents to state amount contributed
Freedom of movement	Respondents to state if there are any restrictions from husbands or from their family
Freedom to use own income	Respondents to state and show evidence of such unrestricted use involving substantial portion of income earned
Involvement in business associations	Respondents to state name(s) of business association(s) and role played in it/them
Ownership of assets	Respondents to state the type, number and value of assets owned
Participation in trade fairs locally and abroad	Respondents to name trade fairs in which they have participated as well as place and role

Source: Field Survey, 2013

With respect to measurement, a respondent was considered empowered if she had something and/or was able to do something after starting her own business or over

time, of which she was previously denied or which she was unable to do. In this regard, direct questions sought to measure the respondents' actual possessions, knowledge and practice based on the above operationalization. However, this study, being qualitative, determining cut-off points for the change was not considered.

3.8 Data Analysis

Data Analysis consists of examining categorizing and tabulating or otherwise recombining the evidence to address the initial proposition of the study. Hence, in depth interview data analysis started during data collection in order to focus the questions and the study as a whole. First, the data were prepared by listening to the interview tapes several times. Then each interview tape was manually transcribed verbatim. Guided by research questions, each interview transcript was analyzed for concise thoughts and categories of information using a constant comparison approach. Through an interpretive process, patterns and trends emerged from the data. The emerging patterns and trends were matched with the respective interviewees' background characteristics. Finally, the patterns and trends were grouped into themes, sub-themes, problems and issues consistent with the research questions and empowerment variables.

3.9 Validity and Reliability of the Study

In this study, several measures were taken to ensure the validity of the study. First, in order to have valid descriptions, all in-depth interviews except one were tape recorded and later transcribed verbatim. It was expected that by so doing the data would not only be accurate but complete as well. Furthermore, the researcher personally conducted all the in-depth interviews to ensure consistency of the research process and the resultant data. Second, the questionnaire was pre-tested as a case study in order to validate the questions. Another measure achieved through the pre-testing of the questionnaire was to get the point of view of the target population on the relevance of the dimensions of empowerment investigated. Third, related to the two measures already stated, was the use of in-depth interviews as one of the methods for data collection. This method allowed the respondents to talk freely and as much as they liked about the questions asked.

Probing questions were asked whenever appropriate. In fact, since the in-depth interviews took place after the structured interviews, the researcher was able to cross check the accuracy of the information provided previously. Fourth, in analyzing the data, both survey and in-depth interview data were equally considered so as to be able to come up with alternative explanations where necessary. This strategy was important in order to work towards theoretical validity as well as to guard against researcher bias.

Fifth, with regard to ensuring the truthfulness of the data, the researcher took several precautionary measures as follows:

- i. Intended to stop interviewees from unreliable and impressive data in the expectation of some assistance from the donors,
- ii. Confidentiality assurance was also given to encourage interviewees to talk without fearing that readers would identify them, and
- iii. Visiting the interviewees a couple of times during the research created an informal and relaxed atmosphere. Actually, in some instances, there were up to three visits for those selected for in-depth interviews. After the first telephone call, an appointment was made depending mainly on the interviewee's availability. On the day of the appointment, the questionnaire was handed to the interviewee after a briefing on the same. Another day was normally fixed for collecting it. This procedure enabled the interviewee to have adequate time to prepare responses.

Sixth, the collection of baseline information through structured questionnaires enabled the researcher to organize the data in simple statistics that facilitated the analysis. With regard to ensuring the reliability of the study, the researcher took several measures including personal administration of the in-depth interviews, instructing the research assistants to ask questions exactly as they appear in the questionnaire without paraphrasing them, and consistently recording scoring for all respondents. Other measures were ensuring that the timing of the interviews was, as much as possible, at the respondents' convenience, striving to control variability in respondents' reactions to questions by being consistent in offering explanations and finally giving the opportunity to every respondent to fully answer each question.

3.10 Ethical Consideration

Throughout the research, the researcher had maintained ethical considerations as follows:

- a) Before conducting the research, the questionnaires were prepared, and approved from the guide.
- b) Different institutions, such as, FNCSI, WEAN, FWEAN were visited and consulted regarding the questionnaire thus prepared.
- c) Verbal consent was taken from the respondents before collecting the data.
- d) The purpose of data collection had been explained to the respondents before interviewing.
- e) Anonymity was maintained in places where the respondents wanted especially with their financial details.
- f) Privacy and confidentiality of all respondents were maintained by interviewing each respondent separately.
- g) 322 respondents were included in random order without any subject biasness. The data collection to a large extent was done by the researcher.

3.11 Limitations

With the increase in awareness among women to supplement family income for better life, many of them have opted business as their occupation. This led to involve them in different types of enterprising activities. This tendency is widely prevalent in the urban areas of Nepal and particularly in Kathmandu Valley, women entrepreneurs are found mostly in Kathmandu and Lalitpur Districts. In Kathmandu Metropolis, most of the women entrepreneurs are found to be engaged in cottage and small scale industries such as garment, hosiery, soap, poultry, plastic, candle, incenses, instant noodles, tailoring, boutique, handicrafts floriculture, and some are engaged in groceries. But the coverage of all areas of Nepal and all types of enterprising activities was difficult in this study. Therefore, the women entrepreneurs working in selected sectors of agriculture, industry, service and trade within Kathmandu Metropolis were studied. Finding out the socio economic condition of women entrepreneurs had a number of limitations. Participants were reluctant to provide all the information to the researcher especially their financial details fearing that the research might be of some interest to the government agencies, which shows that most of the enterprises which

were into operations are not fully under government regulations one way or the other. This situation gave rise to the problem of having regulated institutions under the research radar hence all the enterprises which were owned by women were taken as research subjects. Most of the enterprises even though they are owned by women, they were operated by their husband or their male counterpart. There was a conflict between expectation and reality with regard to the number of program participant in business. This factor caused the research sample to be smaller than initially expected. Most of the married respondents seemed to be sure or knew the exact amount of household income partly because husbands control household income, making it impossible for them to determine to proportion of their contribution. Similarly, it was very hard to get a control group; this made it difficult for time management as there was limited time with most interviews because interviews were held in homes or business premises that were not completely free from frequent interruptions.

CHAPTER IV

STATUS OF WOMEN ENTREPRENEURS IN KATHMANDU METROPOLIS

This chapter identifies and analyzes the status of women entrepreneurs in the Kathmandu Metropolis. The presentation in this chapter has been organized according to the research objectives and questions and the emerging themes and issues.

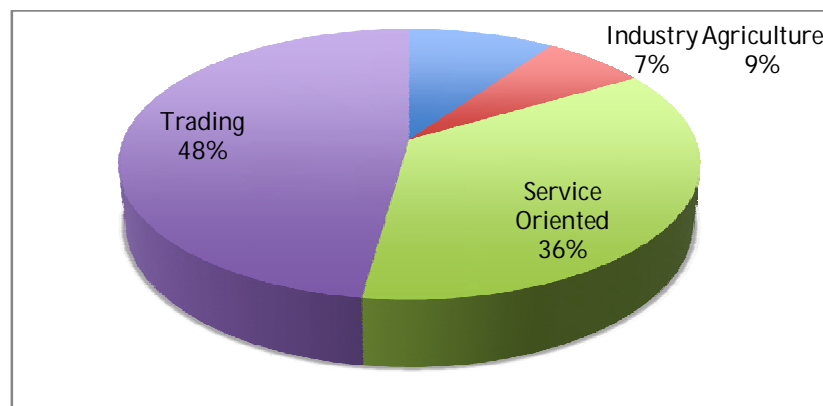
4.1 Characteristics of Women Entrepreneurs

Today there are instances of women that have demonstrated that women can not only succeed in sectors where traditionally they have had a strong presence, but can also reach leading positions in sectors that were previously believed to be the exclusive domain of men (FWEAN, 2012). They have the flexibility to respond quickly to market changes and opportunities, to develop specialized product niches, and to rapidly absorb technological innovations. Women entrepreneurs are found to perform most agricultural work in rural areas, where they act as micro-entrepreneurs and traders of agricultural product. In urban areas they have moved towards industry, services and trade sectors successfully. Therefore this study has identified different variables which were used to justify women in entrepreneurship development.

The variables like age, marital status, education level, family structure, etc. are considered. Those variables are analyzed and associated with different segment of business namely agriculture, industry, service oriented, and trade. Figure 2 indicates that different business segments that women entrepreneurs are involved.

Figure 2

Pie- Chart Percentage Distribution of Businesses



Source: Field Survey, 2013

Figure 2 above denotes that out of 322 respondents approached, majority of the respondents were from the trade sector which constitutes of 48 percent. Likewise, 36 percent of the total respondents were from service sector of business, while 9 percent and 7 percent of the total respondents were from the agriculture and industry sectors respectively.

A majority of women entrepreneurs in Kathmandu Metropolis were concentrated in retail trade sector (including home furnishing, shops, and departmental stores, etc.). The second most common category was known to be of service sector (interior designing, management and placement, consultancy, small scale hotels and restaurants, nurseries, schools, beauty parlors). The service sectors were generally not inherited and were entirely started by the women entrepreneurs themselves. This was followed by agricultural and manufacturing industries. With the increased levels of education, more women had opted for entrepreneurial careers in diverse business sectors. However, overall women entrepreneurs gravitate towards ventures with low investment and lesser technological barriers.

As seen in the data analysis, most women entrepreneurs were clustered in the service /retail trade sector at the start-off stage, and only after gaining experiences for a couple of years, they exhibited entrepreneurial mobility to move to the industry line. It has also been seen that more women entrepreneurs of service sector were employed prior to setting up their own business enterprises than women entrepreneurs in the industry/retail trade sector. Moreover, women entrepreneurs in the service sector were more educated than those in the trade sector (Field Study, 2013). The ease in setting up an enterprise and availability of technical know-how were considered as priorities by women in trade and industry enterprises, whereas women entrepreneurs in the service sector were influenced by the profession or occupation taken up earlier. Most women-owned enterprises were “single product/service” ones and no diversification had taken place. In rare case of diversification, the reason had been more a strategy of survival. They had only one mainline activity with low ambitions for growth. Industry and service sector women entrepreneurs preferred expanding their present enterprises, while trade sector entrepreneurs aspired more to set up new enterprises as they were easier to set up. Women entrepreneurs preferred enterprises with lesser gestation periods and a majority of the units earned a profit in quick interval (Field Study, 2013).

Majority of women entrepreneurs fall within the age group of 25 - 45 years. Most of them were married. They were literate and most of them had completed their secondary schools with considerable number of entrepreneurs are graduates and post graduates, and had an above average record in education and participation in extra-curricular activities. Most had an urban background and had lived in small nuclear families, both before marriage and after marriage. A majority of women entrepreneurs were from Hindu forward communities.

4.1.1. Age Profile of Women Entrepreneurs

The earnings and other economic activities of an individual largely depend upon the age of the individual. The age profile of women entrepreneurs are as follows.

Table 5
Age Profile of Women Entrepreneurs

Sectors	15-25	26-45	46-60	61+	Total	Percentage
Agriculture	-	28	3	-	31	9.63
Industry	-	11	8	3	22	6.83
Service Oriented	13	90	12	-	115	35.71
Trade	22	108	22	2	154	47.83
Total	35	237	45	5	322	100
Percentage	10.87	73.60	13.98	1.55	100	--

Source: Field Survey, 2013

It was observed that majority, 73.60 percent of total women, i.e., women between the age of 26 and 45, were more involved in business and actively participated in their daily business activities. Similarly 13.98 percent of the women were from the age group ranging from 46 – 60 years old. And rest being 10.86 percent of women from the age group of 15 – 25 and a small percent, i.e., 1.55 percent of women were above the age of 61. Above Table shows that majority of the women entrepreneurs were from the same age category of 26-45 years as when associated with the four sectors of business. Out of the 154 respondents, in the trade sector, 70.12 percent of them fell into the same age category, as compared to 14.28 percentage in 15 – 25 age group and 36.36 percent and 14.36 percent from the respective age group of 46-60 and above 61 years of age. Out of the 115 respondents, in the service sector, 78.26 percent of them fell into the same age category as compared to 11.30 percent in 15 – 25 age group and 10.43 percent and a minimum of 1.29 percent from the respective age group of 46-60 and above 61 years of

age. Similarly from the industry sector, out of the 22 respondents, 50 percent of the respondents fall into the same age category of 26 – 45 years of age as compared to Nil at the age group of 15 – 25 years and 36.36 percent of women entrepreneurs who were under the age group of 46 - 60 and 13.63 percent of women entrepreneurs were above the age group of 61 years.

Likewise, from the agriculture sector, out of 31 respondents, more than 90 percent of the women entrepreneur were from the same age group of 26 – 45 years of age and 9.67 percent of the women who were into this segment of market were from the age group of 46 – 60 as compared to Nil from the other two age groups. It seemed the age group of 26 – 45 was the most appropriate age for women to start an enterprise partly because of their greater ability to raise capital to start a business from own savings and/or support from their family members. Most of the women in this age group had finished their education and were married and in one way or the other they had the helping hand from their spouse or from their family. Similarly, more active, energetic, risk taker, hard worker, ambitious women were found to be within this age group. Another reason might be less responsibility of childbearing over the age of 45. Hence, they could afford to undertake more activities outside the domestic sphere. Significantly 10.87 percent of women were early starters between the ages of 15 – 25 years.

4.1.2. Marital Status of Women Entrepreneurs

From socio-cultural perspectives in Nepal, marital status of women is also an important factor that has vital influence on women's socio-economic and political life. This study has also included marital status of the respondents (women entrepreneurs) and likely their participants on entrepreneurship.

Table 6
Marital Status of Women Entrepreneurs

Sectors	Married	Unmarried	Divorced	Widow	Single	Total	Percentage
Agriculture	28	2	1	-	-	31	9.63
Industry	19	1	-	-	2	22	6.83
Service Oriented	83	31	-	-	1	115	35.71
Trade	132	19	2	-	1	154	47.83
Total	262	53	3	-	4	322	100
Percentage	81.37	16.46	0.93	-	1.24	100	--

Source: Field Survey, 2013

Table 6 indicates that the vast majority of respondents in all the business segments were married. Altogether 262 respondents out of 322 or 81.37 percent of the total respondents were married. Comparatively, unmarried respondent entrepreneurs were around to be 16.46 percent which was 53 out of 322 participants. Population of divorced and single women in business was significantly low with 3 respondents which was 0.93 percent and 4 respondents which was 1.24 percent respectively. This study did not find any widow involved in any business segment.

Table 6 also signifies that most of the married women were into business. The reason might be for married women to start an enterprise was easier partly because of their greater ability to raise capital to start a business from own savings and/or support from their own family members. Most of the women in this age group had finished their education and their helping hands were their spouse or family members. The reason that significantly low presence of single and divorced women in business might be due to social pressure and stigma of male dominance. Another reason that divorced or single women were relatively less in business might be due to the stigma that women were weaker links and a need for support from a male counterpart. And social pressure for divorced or single women to be cocooned inside the family existed still very high in our society, restricting them to start their own enterprise. However; there was an encouraging presence of unmarried women entrepreneurs in the entire business segment. The reason of which might be the fact that younger generation was filled with the idea of women liberalization and their need to free themselves from the social stigma that was widely prevalent in our society.

4.1.3. Education Profile of Women Entrepreneurs

Nowadays education is considered to be a tool for socio-economic development along with the capability for active participation in various fields. In Nepalese society, the girl children kept aloof from education system compared to boy children even now. The educational status of sample women entrepreneurs, collected during field study, is as follows:

Table 7
Education Profile of Women Entrepreneurs

Sectors	Illiterate	Literate	S.L.C	Higher Sec.	Graduate	Masters	Total	Percentage
Agriculture	4	7	9	3	5	3	31	9.63
Industry	1	5	7	2	6	1	22	6.83
Service	8	6	37	15	38	11	115	35.71
Trade	11	13	53	30	35	12	154	47.83
Total	24	31	106	50	84	27	322	100
Percentage	7.45	9.63	32.92	15.53	26.09	8.39	100	-

Source: Field Survey, 2013

Above, Table 7 clearly signifies the great variance in educational profile of women entrepreneurs. Out of the total sampled women entrepreneurs, 7.45 percent of them were illiterate without having any form of formal education whatsoever. Those women who fall into this category were found to be more into informal and small businesses. Interestingly, in contrary to those entrepreneurs who were formally educated, these entrepreneurs started small with specialized trainings from different empowerment agencies. On an average, the same ratio, 9.63 percent of these women who were just literate with no formal education were also in the same category of business. Most of these entrepreneurs also had skills training conducted by government and non-government agencies.

Majority of them were found to some level of formal education up to School Leaving Certificate. Out of the total sampled women, 32.92 percent of these women had formal education up to secondary level of schooling, school leaving certificate was taken to be the secondary level of schooling. Most of them who had migrated to Kathmandu had significantly lower educational levels as compared to those who were from Kathmandu itself. And most of them did their schools from their own districts. Standard of education in other districts as compared to Kathmandu was relatively below par. Even in Kathmandu itself, standard of education as compared with government schools and private schools had a huge void which needs to be filled. Women entrepreneurs with higher secondary education was 15.53 percent and 26 percent were with graduate education. As compared to those women having higher degrees, higher secondary and above up to post graduate / Masters, these women having significantly lower level of education or not having formal education at all were engaged in small businesses. Contrary to those women having significantly

higher education, they were engaged in larger businesses. Altogether, 8.39 percent of the total respondents were post graduates in different fields and were having a larger business in all the different sectors as compared to having less education.

The impact of education in business was clearly visible. For those entrepreneurs having no formal education whatsoever, failure to find alternative employment was taken as one of the motives for starting small scale business. Women with formal education and higher education were seen running a successful and a formal business as compared with those having no formal education or having significantly lower education. This trend of women with formal education joining informal sector suggests that the problem of finding alternative employment for this population was also increasing. Hence, the education profile of women entrepreneurs suggest that women with at least secondary education were increasingly joining in the informal sector as entrepreneurs thereby education-wise they were transforming the sector's structure.

4.1.3.1 Business Segments and Academic Specialization of Women Entrepreneurs

In academia, specialization refers to a course of study or major at an academic institution or may refer to the field that a specialist practice in. This study has intended to find out the specialization carried out by women entrepreneurs in various fields of study. Academic specialization in agriculture sector of women entrepreneur can be seen in the Table 8.

Table 8
Academic Specialization of Agriculture Sector

Academic Specialization	Of Total 322 sample	
	Percentage	Number
Account	0.31	1
Economics	0.31	1
Finance	0.62	2
General	0.31	1
Political Science	8.07	26
Total	9.62	31

Source: Field Survey, 2013

The above Table suggests that among the many specialization courses that were found among 322 respondents and among those who were involved in agricultural sectors were not found to be specialized in agriculture. Their

specializations were found to be scattered among general studies or higher education where specialization courses need not be carried out, economics, finance, political science, sociology and general, etc. Even though specialization was found to be various subjects, but was limited in a very small number. However, majority of the respondents who completed their higher secondary level of education, were found to be not specialized in this field.

Nepal, being an agricultural country, more than 74 percent of its people is dependent on agriculture (CBS, 2012). With educated and qualified people working in this field, agriculture sector would definitely progress a lot. But very few educational institutions at present are providing academic knowledge to students in this field. People in rural areas of Nepal are still dependent upon agriculture. Therefore, higher education in agriculture is needed to be extended for higher increase in the production rate of agricultural sector.

Table 9
Academic Specialization of Industrial Sector

Academic Specialization	Of Total 322 sample	
	Percentage	Number
Account	0.31	1
Economics	0.31	1
Education	-	-
General	0.31	1
Science	5.9	19
Total	6.83	22

Source: Field Survey, 2013

The above Table 9 suggests that among the many specialization courses that were found among 322 respondents, and among those who were involved in industrial sectors were somewhat found to be specialized in accounting, business studies, and economics. However, major percentage of the respondents were found to be not specialized in any such subjects related to industry. Nepal being one of the least developing countries where most of the products even those items which are used on a daily basis is imported from outside. Again, with educated and qualified people working in this field, industrial sector would definitely progress a lot. At present too few educational institutions are providing academic knowledge to students in this field. As such higher education providing specialized education in this field is needed to be increased the production rate of industrial sector.

Table 10
Academic Specialization of Service Oriented Activities

Academic Specialization	Of Total 322 sample	
	Percentage	Number
Account	0.93	3
Education	1.86	6
Finance	0.31	1
General	1.24	4
Marketing	1.24	4
Science	30.12	97
Total	35.71	115

Source: Survey, 2013

The physical nature of service activities involves huge diversity of activities and embraces several intangible inputs and outputs. A service is an economic activity that creates value and provides benefits for customers at specific times and places by bringing about a desired change in, or on behalf of, the recipient of the service. The above Table 10 suggests that among the many specialization courses that were found among 322 respondents, and among those who were involved in service sectors were somewhat found to be specialized in accounting, business studies, economics, finance, health assistant and education. However; majority of the respondents were found to have not specialized in any such subjects related to industry.

Table 11
Academic Specialization of Trade and Trading Activities

Academic Specialization	Of Total 322 sample	
	Percentage	Number
Account	0.31	1
Business studies	0.31	1
Economics	0.31	1
Finance	1.24	4
General	0.31	1
H.A.	0.31	1
Marketing	0.31	1
Science	0.31	1
Sociology	44.41	143
Total	47.82	154

Source: Survey 2013

Entrepreneurs who were focused into trade sectors were more inclined in many subjects and accordingly their specialization in studies was found to be in many subjects as compared to other business sectors depicted above. Though many subjects were included in the study, majority of the entrepreneurs were found to have not majored in any specific subjects. Only 3 percent of the respondents were found to have majored in finance.

Interestingly from all of the above findings in specialization what came across was vague as many of the entrepreneurs did not study the subjects in which they were involved to. This is an indication of the lack of proper education system or the lack of proper guidance of relevance of study as per their work.

4.1.4. Family Profile of Women Entrepreneurs

Family is one of the basic elements of the society. The number of earning members in the family determines the standard of living of the family. The members of the household who live together under one roof and one man guidance constitute the primary group known as family. They have hereditary kinship relations and meet out their basic socio-economic needs through family itself. There are two major types of family known as "nuclear" and "extended". In a nuclear family system the father, mother and their children are considered whereas in joint family, the members of two or three generations live under one roof.

Table 12
Family Profile of Women Entrepreneurs

Sectors	Extended	Nuclear	Total	Sector-wise Percentage
Agriculture	8	23	31	9.63
Industry	6	16	22	6.83
Service	23	92	115	35.71
Trade	40	114	154	47.83
Total	77	245	322	100
Percentage	23.91	76.09	100	--

Source: Field Survey, 2013

Above Table 12 indicates that majority of women entrepreneurs had a nuclear family with family size of 4 to 5 members. 76.09 percent of the total respondents had a nuclear family as compared to 23.91 percent who had an extended family. It is clear from the above Table that the likelihood of women entrepreneur being in business was greater if she lived in a nuclear family, while the predominant mode in Nepal is

an extended family structure. Living in a nuclear family structure would mean that women have relatively less interaction with the older generation and are less constrained by their social/cultural influence.

4.1.4.1 Head of Respondents' Family

Here in Nepalese society, the head of the family usually seems to be the male person available in the family, they are usually the father who is the eldest in the family. After the father it comes down to the healthy working male present there, they can be either husband, brother or if they are married then they can be father-in-law. Very few numbers can be found for other members as the head of the family in traditional society. Therefore, Nepalese society needs more developed thoughts to reach to the level of developed societies in the western countries. The following data were collected during the study period (Field Study, 2013).

Table 13
Distribution of Family Heads

Sectors	F	M	B	S	H	W	Gf	Gm	Fl	Ml	Se	Total
Agriculture	2	2	-	-	22	-	-	-	3	1	1	31
Industry	-	-	-	-	14	-	-	-	2	-	6	22
Service Orient (hospitality)	18	11	1	1	71	-	-	1	7	2	3	115
Trade	23	7	-	-	106	1	1	1	10	1	4	154
Total	43	20	1	1	213	1	1	2	22	4	14	322
Percentage	13.35	6.21	0.31	0.31	66.15	0.31	0.31	0.62	6.83	1.24	4.35	100

F=Father, M = Mother, H= husband, B= Brother, S= Sister, W= Wife, Gf= Grandfather, Gm= Grandmother, Fl=Father in law, Ml =Mother in law, Se= Self.

Source: Field Survey, 2013

From the above Table, the leading majority of the head of the family seemed to be the husband at 66.15 percent. The reason might be the number of participation of the married women seemed to be more than the unmarried or any other single women. The data (0.31 percent) exhibits that if the brother is older enough in the family, then the responsibility seems to be transferred to him. Father as the head of the family appeared with 13.35 percent, because the women involved in these economic activities were single (unmarried/ divorced). Besides these, it was found that few numbers of mothers that were 6.21 percent and father-in-law 6.83 percent were the

head of the family. And about 4.35 percent of the women entrepreneurs themselves were the head of their family. With the very few percentages, head of the family were sister, grandfather, grandmother, mother-in-law with below 1 percentages point of below 1.0.

4.1.5. Reason of Women Entrepreneurs for Their Settlement

The location and terrain of Kathmandu have played a significant role for people from all over the country wanting to settle in Kathmandu. It is one of the most important industrial and commercial centers in Nepal. Every government and private offices are centrally located and people all over the country have no significant choices other than coming over here for fulfillment of various objectives and functions. Many preferred to settle in Kathmandu for education or for other purposes.

Table 14
Family Settlement Pattern in Kathmandu

Sectors	Ancestral	Marriage	Migration	Other	Total
Agriculture	6	11	14	-	31
Industry	8	7	7	-	22
Service	39	52	24	-	115
Trade	43	58	51	2	154
Total	96	128	96	2	322
Percentage	30	39.38	30	0.62	100

Source: Field Survey, 2013

The above Table 14 has indicated that there were three different reasons for women entrepreneurs settling down in Kathmandu or had their businesses in Kathmandu. Nearly 40 percent of the entrepreneurs had settled in Kathmandu after their marriage and equally near about 30 percent of entrepreneurs had migrated to Kathmandu from other parts of the nation or either were the inhabitants of Kathmandu having their ancestral property. And a minority of entrepreneurs had settled in Kathmandu for other reasons. The ratio of women entrepreneurs who were the native of Kathmandu involved in trade and service was relatively higher than others who had settled here after marriage or migration. The reason for most of them being the easy access of resources. Getting married and family getting migrated to Kathmandu was the most common reason for people settling down in Kathmandu.

4.1.6. Allocation of Time by Women Entrepreneurs

People tend to give more time in any activities if they provide anything in the beneficial way. This is the nature of human being and one cannot deny that people are not attracted to the greed. It cannot be said that all people giving more time for the enterprises are greedy; they might have their own personal reasons behind it. But most of the people working for others tend to give the regular amount of time throughout the week or even years. In this connection, following Table presents the situation of time allocation by women entrepreneurs. Data obtained are tabulated as below:

Table 15

Allocation of Time by Women Entrepreneurs in Their Businesses

Sectors	Less than 5 Hours	6-10 Hours	11 Hours and Above	1 to 2 Days a Week	Total
Agriculture	4	12	15	-	31
Industry	1	14	7	-	22
Service Oriented (hospitality)	7	77	30	1	115
Trade	4	76	74	-	154
Total	16	179	126	1	322
Percentage	4.97	55.59	39.13	0.31	100

Source: Field Survey, 2013

The majority of the entrepreneurs (55.59 percent) tend to give time about 6-10 hours per day. They were the class people who work for everyday living. Their daily life seemed to be going to office every day and working there. 39.13 percent of women entrepreneurs were found to be giving time more than 11 hours a day. They were the hard working class with either their compulsion of some sort or they wanted to achieve something better in their life by working so hard every day. 4.97 percent of them gave less than 5 hours of their time and 0.31 of them only gave 1-2 days of their average time for the enterprises they were involved with. The study found only one entrepreneur who gave 1-2 days a week in the service (hospitality) sector. Highest percentage of entrepreneurs appeared to be working 6-10 hours in the trade and service (hospitality) sector and with the similar percentage entrepreneurs in trade seemed to be working more than 11 hours per day.

4.1.7. Decision Taken by Women Entrepreneurs

The women entrepreneurs, who were self-made or the enterprise was totally venture by them, were able to take decision by them though their job of decision making was tough. There was same percentage of women entrepreneurs who prefer to take advice from the family members too. Hence, majority of entrepreneurs either took self-decision or had taken some family advices. More precise data is presented as follows.

Table 16
Decision Taking Process of Women Entrepreneurs

Sectors	Self	Family Advice	Head of Family	Other	Total
Agriculture	15	11	5	-	31
Industry	12	9	1	-	22
ServiceOriented (Hospitality)	62	45	8	-	115
Trade	62	80	11	1	154
Total	151	145	25	1	322
Percentage	46.89	45.03	7.76	0.31	100

Source: Field Survey, 2013

It is obvious that there was similar percentage of the women entrepreneurs that they took self-decision and family advices for their entrepreneurshipdevelopment with the percentage of 46.89and 45.03respectively. Itwas seemedthat the numbers of persons taking self-decision were slightly greater than others. There were also some percent (7.76percent) that prefer asking head of the family for taking decisions and also found out an individual with different opinion.

4.1.8. Women Entrepreneurs Involved in Other Organizations

It is found from the study that now-a-days entrepreneurs prefer to work with more than one organization. The traditional belief of sticking to a place has been changed and where there are more opportunities and facilities entrepreneurs run over there. Following Table17 presents the situation of women entrepreneurs involved inotherorganizations.

Table 17

Women Entrepreneurs Involved in Other Organizations

Sectors	Educ ation	Poli tical	Social	Econ omic	Occu pation al	Literat ure	Cultu ral	Fina nce	Self	Not involv ed	Other	Total
Agriculture	2	1	8	5	4	-	-	-	-	11	-	31
Industry	1	3	7	4	4	-	-	-	-	3	-	22
Service Oriented	4	6	25	4	16	3	1	-	1	47	8	115
Trade	6	4	16	10	22	1	-	10	-	84	1	154
Total	13	14	56	23	46	4	1	10	1	145	9	322
Percentage	4	4.35	17.39	7.14	14.29	1.24	0.31	3.11	0.31	45.03	2.8	100

Source: Field Survey, 2013

From the above Table 17, 45.03percent women entrepreneurs preferred sticking to only one organization and didn't show any involvement in other organizations, whereas 17.39 of them were engaged with social organization. Similarly, 14.29 percent were with other occupational organization and very least percentage below 8percent seemed to be involved with educational, political, economic, literature, financial or any other organizations. Although almost half percentage of the people didn't show their involvement in other organization, about 55 percent showed their involvement with other organizations for their beneficiary reasons.

4.1.9. Participation of Women Entrepreneurs inEconomic Decision Making

Being human all have the right to make the self-decision and also to provide some opinions to others too. Some decisions may be crucial whereas some might not be of that much importance. In the survey the respondent were questioned about the decision making with their economic activities and the results was found to be as below:

Table 18

Participation of Women Entrepreneurs in Economic Decision Making

Sectors	Yes	No	Total
Agriculture	27	4	31
Industry	22	-	22
Service Orient(Hospitality)	107	8	115
Trade	144	10	154
Total	300	22	322
Percentage	93.17	6.83	100

Source: Field Survey, 2013

According to the above Table 18, the majority of the women entrepreneurs with 93.17percent had stated that they took participation in every step of decision making process. Although 6.83percent of them did not want to get involved with these decision making situations. Some did not have the interest whereas some might have been excluded forcefully due to social and family reasons.

4.1.10. Women Entrepreneurs Involved in Major Decision Taking Activities

It is already discussed that the participation of women entrepreneurs in the role of decision making plays important role in entrepreneurship development. The following Table 19 is presented to shed some lights into this sector where these decisions were being made.

Table 19

Women Entrepreneurs Involved in Major Decision Taking Activities

Sectors	Production	Pricing	Marketing	Employment	Other	Not Involving	Total
Agriculture	11	6	10	-	-	4	31
Industry	15	4	3	-	-	-	22
Service Oriented (Hospitality)	34	31	11	17	13	9	115
Trade	22	71	35	7	9	10	154
Total	82	112	59	24	22	23	322
Percentage	25.47	34.78	18.32	7.45	6.83	7.14	100

Source: Field Survey, 2013

In the above, Table it was found that the highest percentage of women entrepreneurs involved in decision making of pricing were 34.78percent. It was also found that 25.47percent women were in the decision making for the production, 18.32percent for the marketing sector, and 7.45percent of them make the decision regarding the employment which included decision making about the recruitment of new employee and the management behind it. Altogether, 6.83percent had their other sectors which could not be included here as they varied with the different individuals.

4.1.11. Causes of Absentees of Women Entrepreneurs in Participation for Decision Making Process

The survey found that there were some women entrepreneurs, who were not involved in decision making process. The reasons why some of them were not involved in the decision making are discussed as follows.

Table 20

Causes of Absentees of Women Entrepreneurs in Participating for Decision Making Process

Sectors	Need not	Lack of Time	No Interest	Other	Not Involving	Total
Agriculture	3	1	-	-	27	31
Industry	-	-	-	-	22	22
Service Orient (hospitality)	8	1	2	-	104	115
Trade	5	1	2	2	144	154
Total	16	3	4	2	275	322
Percentage	4.97	0.93	1.24	0.62	85.40	100

Source: Field Survey, 2013

It was found that 4.97 percent of the women entrepreneurs reported that there is not necessary for their involvement, 1.24percent did not have their interest, and 0.93percent didn't have enough time with their busy scheduleand 0.62percent had their some other problems. Besides that, 85.40 percent women entrepreneurswere not involved in important decisions making.

4.2 Description of Business Profiles

The variouscomponents under this title were ownership of the business, business starting age of the women, formalization, employment profile, sales performance and business products.

4.2.1. Ownership of the Business

The business segments analyzed in this study were all owned by women entrepreneurs. However, there were vital influences of male counterpart in business

decisions. This reality infers that successful women entrepreneurs had strong support from the male.

4.2.2. Businesses Starting Age of Women Entrepreneur

The business starting age of women is presented in the Table below. It has been observed that there were two key factors to influence women to become a successful entrepreneur. One was the opportunity, and the other was the person's readiness.

Table 21
Business Starting Age of Women Entrepreneurs

Sectors	Below 20	21-40	41 +	Total
Agriculture	4	27	-	31
Industry	3	15	4	22
Service	26	84	5	115
Trade	33	115	6	154
Total	66	241	11	322
Percentage	20.50	74.84	4.66	100

Source: Field Survey, 2013

Table 21 provides a summary of age profile of business women when they first ventured out for entrepreneurship. Amongst them interestingly 20.50 percent of women started their enterprise when they were below 20 years of age. Most of these women were either chance entrepreneurs or forced entrepreneurs. Chance entrepreneurs are those who started their venture as their hobby or continued their family business. Forced entrepreneurs are those who started small enterprises as they were in need for money or they started their business to support their family financially. If it looks at the other statistics as presented above, majority (74.84 percent) of the total respondents started their business when they were between the age group of 21 – 40 years of age. These entrepreneurs could be categorized under pulled or created entrepreneurs. Most of them started their enterprises because they wanted to have control over time and wanted to challenge or try something on their own.

In Nepalese context, the concept of women liberalization on all fronts is gaining more grounds amongst the educated circle, this might be one of the reason

women under this age group started their venture to practice more flexibility. Women need to balance paid work with the caring and care-giving they are mostly responsible for in the home. Work at home is unpaid and unmeasured which means it largely goes unvalued in society but it is essential human work that underpins our whole economy. Many women were experienced inflexibility in workplace that remained unfriendly to their family life so they had to leave to gain more control over the hours and location of their work. Women's biological timing will influence her progression up the career ladder for the primary career building years are the same as her primary fertility years. Many women of 21- 40 age group were forced to make a stark choice for their future between career and childbirth. Women having own business provided better options to combine the work and family.

According to the study, 4.66 percent of women started their business ventures after the age of 41. "I liked the option of having my own business because it gave me a lot more control over my hours": said one of the participants, adding she originally wanted to work part time so she could attend her daughters' functions. After spending more than a decade and a half working for a private firm, she decided to start her own business doing what she loved to do as a hobby. Empowerment is one word that speaks volumes. Having the business of own can be immensely liberating. Women having their own business are not only making a difference to family but life also, by realizing their own innate potential. They were improving society for everyone. Most of these women who started their business after 41 years of age either were housewives or had prior experience in some enterprises which they attended or worked.

4.2.3. Duration of Women Entrepreneurs' and Their Occupations

Young generations are active than the old generations and the children. From the study, it was found that the involvement of the young people in the activities is higher than the other age groups and hence showing the lesser number of experience years in the current field they are active in. Very few people seemed to be committed and working in the same sector for a very long period of time. Data from the study are presented in the Table below:

Table 22
Duration of Women Entrepreneur's Occupations

Sectors	Less than 5 years	6-10 years	11-15 years	16-20 years	21-25 years	25 years and above	Total
Agriculture	10	9	5	4	1	2	31
Industry	8	2	2	4		6	22
Service Orient (hospitality)	54	39	12	5	3	2	115
Trade	56	41	26	16	10	5	154
Total	128	91	45	29	14	15	322
Percentage	39.75	28.26	13.98	9.01	4.35	4.66	100

Source: Field Survey, 2013

From the above Table 22, as stated in above paragraph, the involvement of younger generations and the durations of their occupation were below 5 years with 39.75 percent. The study shows higher percentage in the trade and service (hospitality) sector from this category. The number of working year category of 6-10 years comes after the previous category with 28.26 percent followed by the group of 11-15 year duration with 13.98 percent. Very few people continued their current profession and worked for long. The study showed 9.01 percent of them had worked for 16-20 years and very few worked for 20 years and above.

4.2.4. Employment Profiles of Women's Enterprises

The type of employment being provided by women run enterprises which were analyzed and categorized into four different category namely, laborers, short term employment, long term employment and family members. To define these terms, laborers were categorized as to those who were paid daily or were taken for work as and when required, on call basis. Short term employment was referred to those who were in the company for less than 2 years. Long term employment was referred to those who had an employment history in the same organization for more than 2 years and receiving certain company benefits.

Table 23

Employment Profile of Women Entrepreneurs in Enterprises

Sectors	Laborers	Short Term Employment	Long Term Employment	Family Members	Total
Agriculture	24	-	-	7	31
Industry	178	437	98	2	715
Service	86	346	163	18	613
Trade	45	156	64	67	332
Total	333	939	325	94	1691
Percentage	19.70	55.52	19.22	5.56	100

Source: Field Survey, 2013

Above analysis of the employment profile has indicated that out of the 715 employment generated in the industry sector; 24.8 percent of the total were found to be laborers who were hired on a need basis. This shows that nearly a quarter of the present work force were hired on a need basis and paid daily or weekly and 61.11 percent of the present work force was temporary work force. That work was only as short-term in industry. Majority of the work force were temporary which shows that the work force turnover was pretty much high in this sector of business.

Long term employment accounted for 13.7 percent in the industry segment led by women and 0.2 percent of the total work force was occupied by family members. Similarly in trade sector, 13.55 percent of the employment was generated for labor class, 46.98 percent of the employment was generated for short term employment, 19.27 percent of the employment is occupied for long term employment and 20.80 percent of the employment is occupied by family members.

In the service segment, 14.02 percent of the employment was occupied by laborers, 56.44 percent of the employment was taken by short term employment, 26.59 percent of the total was long term employments and 2.93 percent of the employment was obtained by family members. In the agricultural segment, 77.41 percent of the total employment was seen for laborers and remaining was under family members. In all of the segments except for the agricultural sectors short term employment had the highest percentage of 55.52 percent followed by laborers with 19.69 percent and similar to that of long term employment and followed by family members.

The above findings suggest that employment generation by women led entrepreneurs is significant. However; there is a high percentile in temporary and labor induced employment which shows that employment turnover is very high and the concept to implement of human resources (HR) practices still needs to make in place. However, for smaller enterprises the dependence of unpaid labor in the form of using family members or own labor was nearly 5percent. In terms of human resource of workforce, women-run enterprises are quite small. There are a number of enterprises with one or two workforces. Family or kinship-group members are prime sources of human resources, especially at the initial level of business. It is also evident from the findings that women-run enterprises results both male and female workforces but dominant of male workforces were seen in case of almost all women owned enterprise.

However, the women entrepreneurship development had significant contribution to the employment generation. This indicates that women entrepreneurs were not only contributing to family income but also to creating employment opportunities. The Table below exhibits the gender disparity in employment.

Table 24
Gender Disparity in Employment Opportunities

Sectors	Male	Female	Total
Agriculture	24	7	31
Industry	537	178	715
Service	364	249	613
Trade	180	152	332
Total	1105	586	1691
Percentage	65.35	34.65	100

Source: Field Survey, 2013

Table 24 indicates the gender employment profile in all the four segments of the business. In the total workforce, only 34.65 percent (586 out of 1691) were female and rest 65.35 percent were male (1105 male out of 1691). Even in enterprises run by women itself, there was a segregation of the employment opportunities for women. The employment percentage of male and female in different sectors were 77.41 percent male and 22.58 percentage female in agriculture sector, 80.13 percent male

and 24.89 percent female in industry sector, 59.38 percent male and 40.61 percent female service sector and 54.21 percent male and 45.78 percent female in trade sector. From the above disparities, it has been analyzed that even though it seemed that the general participation is less according to the study findings, but normally, as compared to earlier times, the increase in adult women's labor force participation rates can be explained by the combined effects of economic development, increasing education and other structural and institutional changes which were linked to reduced transaction costs and constraints. For instance, developments in household production technology have reduced the time and effort needed for housekeeping activities and thus increased the ability of women to participate in labor market.

Indeed, inequalities in the time spent on household activities remain a key driver of the gender differences in participation. While interviewing the women entrepreneurs of Kathmandu metropolis, the entrepreneurs said that although there are important regional variances, women in somepart of the world spend more time on housework than men (Field Study, 2013). Making time-use more equal, between the genders is, therefore, one of the factors that can help in promoting gender equality in the labor market and elsewhere. At the same time, technological advances have strengthened labor demand for women in areas such as clerical and service work among many others and this coincided with the increased supply of an educated labor force. The evolution of non-standard employment relations, such as part-time and temporary jobs, was another factor that brought women into the labor market. While for some women the increasing availability of part-time jobs helped them to combine work and family responsibilities, for others precarious work has not been a panacea for a path to decent work.

The respondents were asked to express their satisfaction about the availability of skilled human resources and their performance. Majority of them demanded for more skilled and knowledgeable human resources. As per them, lack of skilled human resource was one of the barriers to develop their business. The problems mentioned by the respondents regarding workforces included lack of required skills, lack of proper training, family restriction (in case of female workers), lack of managerial skills, education, dedication and lack of communication skills, etc.

4.2.5. Male and Female Employment Profiles

As was already mentioned, male entrepreneurs have been more privileged with regards to education and training, in addition to having more experience in business. This better enables them to operate in the field of industry, which requires relatively higher skills than those needed to work in other sectors, which usually entails just setting up a kiosk or stand to sell primary and/ or simple consumption goods. Additionally, it is feasible to establish one- or two-worker enterprises with low capital requirements that engage in agriculture, and trade. However, operating in the activities of industry typically involves enterprises with a larger number of workers and more capital. For this reason, women entrepreneurs are basically crowded in service. In this context, study was as follows.

Table 25
Male versus Female Employment Profile

Sectors	Male	Female	Total
Agriculture	24	7	31
Industry	537	178	715
Service	364	249	613
Trade	180	152	332
Total	1105	586	1691
Percentage	65.35	34.65	100

Source: Field Survey, 2013

It is clear from above Table that 65.35 percent were the male employees with 34.65 percent being women. The highest percentage seemed to be involved in the industrial sector followed by the service sector. In industry and service sector the participation of male were found to be more whereas women were found to be involved near about equal in the trade sector. It appears that the participation in the agriculture sector is decreasing day by day and people are leaving this sector, unfortunately the urbanization has also lead negative effect on this sector. All the lands have been used for modernization and there is no land space for the agriculture.

4.3 Sources of Capital and Financial Accessibility

Capital is the money or wealth needed to produce goods and services. In the most basic terms, it is money. All businesses must have capital in order to purchase assets and maintain their operations. Access to finance refers to the possibility that individuals or enterprises can access financial services, including credit, deposit, payment, insurance and other risk management services. Those who are involuntarily have no or only limited access to financial services are referred to as the unbanked. Accumulated evidence has shown that financial access promotes growth for enterprises through the provision of credit to both new and existing businesses. It benefits the economy in general by accelerating economic growth, intensifying competition, as well as boosting demand for labor. The incomes of those in the lower end of the income ladder will typically rise hence reducing income inequality and poverty. In this context, the field survey is as follows:

Table 26
Status of Starting Capital and Increment in Investment

Statistics	Starting Capital	Incremental (existing) Capital
Mean	207,265	290,884
Median	100,000	600,000
Mode	100,000	300,000
Minimum	50,000	100,000
Maximum	4,000,000	5,000,000

Source: Field Survey, 2013

Out of 322 women entrepreneurs interviewed, 77 women entrepreneurs were able to provide information about the amount of their starter capital. Based on available information provided by them, mean value of starter capital for 77 women entrepreneurs were found to be NRs. 2,07,265 but the median value was found to be NRs 1,00,000, which means 50percent of 77 women entrepreneurs' starting capital was equal to or less than NRs. 1,00,000. The minimum starter capital was found to be only NRs. 50,000. The maximum amount of starter capital was NRs. 4,00,000. This extreme case has positive influence on the value of mean. Compared to the current amount of capital, it is evident that average capital has been increased from the amount of the starting point of business. For 77 women entrepreneurs, mean and median for existing capital were calculated as NRs. 2,90,884 and NRs. 6,00,000.

In case of starter capital, 50 percent of women entrepreneurs' investment was from NRs. 50,000 to 1,00,000 while 50 percent of women entrepreneurs' current investments were found between NRs. 1,00,000 to 6,00,000. It can be considered as significant growth in investment for women entrepreneurs.

4.3.1. Sources of Starting Capital

A significantly higher portion of female entrepreneurs believe financial services are not easy to obtain, as opposed to male entrepreneurs. This indicates that the difficulties faced by women in raising their initial capital might arise either from difficulty in receiving their inheritance, low savings due to low-paying jobs previously held by the entrepreneur, or difficulty in selling assets. In securing their initial capital, there are further discrepancies among females in different regions. Women in metropolitan governorates have the largest inheritance and personal savings and hence use them to establish their businesses. This sheds light on the dire situation females in face when it comes to securing finance from formal routes. It is obvious that the majority of both women and men entrepreneurs deem credit and being able to open savings accounts in banks to be the most vital financial services necessary for their business.

Table 27
Percentage Distribution of Women Entrepreneurs According to Sources
of Starting Capital

Sources of Starting Capital	Percentage of the Respondents	
	Percentage	Number
Cooperative Society	3.41	11
Family and Relatives	80.43	259
Friends	4.34	14
NGO / Government Organizations	0.31	1
Own Savings	2.48	8
Public / Private Commercial Banks	9.00	29
Total	100	322

Source: Field Survey, 2013

Regarding the role of Public/Private commercial banks and government roles in women entrepreneurship development, a very negative feature was observed.

Among 322 women entrepreneurs, only 0.31 and 9.0 percent of them mentioned that they got support from public and private banks and government agencies at the starting point of their business. The main sources of starter capital were own savings 2.48percent, followed by family and relatives 80.43percent, friends 4.34percent, cooperative society 3.41 percent.

4.3.2. Access to Institutional Credit Facilities

The institutional lending policies have got importance to make access for small-scale enterprises of the entrepreneurs. The limited use of credit reflects lack of supply, resulting from the rationing behavior of both formal and informal lending institutions to women. The established network of formal credit institutions, improving lending terms and conditions in favor of small-scale enterprises would provide an important avenue for facilitating their access to credit.

Table 28
Percentage Distribution of Women Entrepreneurs
According to Their First Impression in the Banks

Level of Impression	Percent of Women Entrepreneurs	
	Percentage	Number
Bad	22.00	71
Moderate	62.69	202
Very Good	15.31	49
Total	100	322

Source: Field Survey, 2013

Among women entrepreneurs interviewed, only 22percent told that they received loan from formal financial institutions like banks, cooperatives etc. The rest of them 78percent never received credit from any financial institutions. Regarding loan facilities from public and private banks, it is observed that only 40 out of 322 respondents in the sample managed to receive loan from banks and cooperative financial institutions. This statistics indicates that having access to banks by the women entrepreneurs is still a tough job.

Among the respondents, 242 women entrepreneurs out of 322 visited different banks and cooperative financial institutions for a loan but only 40 of them managed to get a loan from financial institution. Out of 242 women only 196 women expressed

their first impression about bank. Only 15.31percent of them mentioned that they have very good impression. Only 22percent of them mentioned that their impression of the bank was bad and 62.69percent of the women entrepreneurs mentioned that they have moderate impression while they went for a loan to a bank.

4.4 Amount of Loan for the Women Owned Enterprises

Securing finance is one of the most important factors that determine the success of establishing and operating an enterprise. Getting financing from lending institutions is also an area where women have more trouble than men because of their stereotyped mindset. Difficulty of securing initial capital is slightly higher for women. The distribution of female- and male-owned enterprises is similarly distributed across sources of initial capital, where the majority of enterprises have secured their capital either through their own savings or through inheritance. When examining the conditions of formal loans granted to entrepreneurs in the sample, women are given loans under more lenient conditions than men; lower interest rates, longer maturity periods and a lower percentage of women were required to present collateral. The conditions of informal loans are similar for both genders, except that a lower percentage of women were required to provide collateral. Following Table presents survey result about loan distribution for the enterprises.

Table 29
Loan Distribution Amount for the Women Owned Enterprises

Amount in NRs.												
Sectors	Less than 1 Lakh	1-2 Lakh	2-3 Lakh	3-4 Lakh	4-5 Lakh	5-6 Lakh	6-7 Lakh	7-8 Lakh	8-9 Lakh	9 Lakh above	Not Mentioned	Total
Agriculture	1	4	-	-	3	-	-	-	-	1	22	31
Industry	-	2	1	2	1	-	-	-	-	3	13	22
Service Orient	3	9	-	1	1	1	-	-	-	4	96	115
Trade	7	22	7	3	5	3	-	-	-	3	104	154
Total	10	37	8	6	10	4				11	235	322
Percentage	3.11	11.49	2.48	1.86	3.11	1.24	-	-	-	3.42	72.98	100

Source: Field Survey, 2013

(lakh denotes one hundred thousand)

It was seen that majority of women entrepreneurs (72.98percent) did not want to disclose their amount of loan in their enterprises. 11.49percent of the people took 1-2 lakhs loan amount for the initiation of their enterprises. 3.11percent of them took less than 1 lakh for loan, 2.48 percent took 2-3 lakhs, 1.86percent took 3-4 lakh, 3.11percent took 4-5 lakhs, 1.24percent took 5-6 lakhs and 3.42percent took loan amount greater than 9 lakhs.

4.5 Expenditure of Women Entrepreneurs

What are we earning for? This is the most common question that could be asked to an individual. And the answer might be very simple as all know of it. In this connection following Table presents expenses of women entrepreneurs.

Table 30
Headings of Expenses by Women Entrepreneurs

Sectors	Food	Education	Housing	Personnel expenses	Total
Agriculture	19	14	13	26	72
Industry	18	16	9	16	59
Service Oriented (hospitality)	78	47	65	100	290
Trade	115	99	94	131	439
Total	230	176	181	273	860
Percentage	26.74	20.47	21.05	31.74	100

Source: Field Survey, 2013

The above Table 30 shows that (as reported by the women entrepreneurs) 26.74 percent of their earning goes for food, 20.47 percent for education, 21.05 percent for housing purpose and finally, the remaining 31.74 percent for the personal use. This shows that most of their income goes for food, housing and education for the children and dependents. Hence, women entrepreneurs contribute significantly on the fulfillment of their necessary wants.

4.6 Role of Women Entrepreneurs in Business and Family

In this section the study shows the lead roles in the respondent's business and family. The lead role could be either themselves or it could be any other members from the family as well as their friends. Further descriptions in this context are presented below.

Table 31

Percentage Distribution of the Respondents by Their Roles in Business and Family

Who does play main role in your business?	Percent	Who does play main role and responsibilities in domestic work?	Percent
Husband	8.5	Husband	1.6
Husband and Interviewee	4.8	Other family member	19.8
Interviewee	82.5	Interviewee	78.6
Other	3.2	--	-
Total	100	Total	100

Source: Field Survey, 2013

The study shows that the majority of respondent were playing the lead role in their business and in their family. In business it was 82.5 percent and in the domestic work 78.6 percent of the respondents were with self-lead role. While 8.5 percent husband used to play leading role in business and 1.6 percent in the domestic responsibilities. Only 4.8 percent preferred going along with their husband in business and only 3.2 percent had someone else for their business. While in the domestic household responsibilities 19.8 percent were the other family members playing main roles.

4.7 Contribution of Women in Family Expenses

Regarding the contribution made by female entrepreneurs towards family, an entrepreneur said “We work for ourselves, here in the term ‘ourselves’ includes not only our individual body but also consists of the family members we live together with. They are we; earn goes to our family as well”. Hence, according to the survey women were entrepreneurs to meet their family expenses. In this connection, mean, median, and mode along with the maximum and minimum value are as follows.

Table 32
Contributions of Women Entrepreneurs in Family Expenses

Statistics	Monthly Family Expenditure in NRs.	Contribution to Family Expenditure. in NRs.	Current Family Savings in NRs.	Contribution to Family Savings.
Mean	21,628	11,000	526,829	3,19,081
Median	15,000	5,000	1,000	5,000
Mode	15,000	10,000	3,000	20,000
Minimum	10,000	1,200	3,000	2,000
Maximum	150,000	100,000	2,00,00,000	10,00,0000

Source: Field Survey, 2013

The study shows that the average expenditure of the family seems to be about NRs. 21,628 with NRs.11,000 contribution for expenses by the entrepreneur with saving of NRs.3,19,081. The maximum expenditure seems to be NRs 150,000 and minimum seems to be NRs.10,000. The contribution in expenses by the entrepreneur in maximum appears NRs.1,00,000 while NRs.1,200 at minimum. And, having family saving for NRs.1,00,00,000as maximum and NRs.2,000 with minimum.

4.8 Reasons for Initiating the Enterprises

Every person has their own reasons for venturing into entrepreneurship, some might be for their living or some might to utilize their leisure time. All the reasons what so ever have been tabulated in the following Table. Mostly people tend to enter into trade and hospitality sector because it might be more beneficial than other sector. Mostly each and every one is involved for earning the capital but some might be for living the daily life and other have their own reasons.

Entrepreneurs seem to be involved into economic activities mostly for their own self decision and self-interest rather than any other reasons. Therefore, it is mostly found thatself-decision for the initiation of their enterprises is important. Following Table presents various reasons about the initiations of enterprises:

Table 33
Women Entrepreneurs and Reasons for Initiating the Enterprise

Sectors	Self	Family	Purchased	Heredity	From Reliable Sources	Ancestral	Total
Agriculture	24	6	-	1	-	-	31
Industry	19	3	-	-	-	-	22
Service Oriented (Hospitality)	84	16	15	-	-	-	115
Trade	118	9	18	7	1	1	154
Total	245	34	33	7	1	1	322
Percentage	76.09	10.56	10.25	2.17	0.31	0.31	100

Source: Field Survey, 2013

As shown in the above Table 33, the majority of women entrepreneurship was self-oriented (76.09 percent). They seemed to be involved in the economic activities/initiation for their own personal reasons and self needs. With the similarity percentage of 10.56 percent and 10.25percent, some women entrepreneurs had their family reasons and purchased enterprises while 2.17percent obtained their enterprise hereditarily. And few (0.31 percent each) had their ancestral reasons and some other reasons from their reliable source. No matter what one says, the human nature of being self-centered never changes.

4.9 Motivating Factors for Initiationof Businesses

The respondents were asked to describe factors that encourage them to enter into business and entrepreneurial activities. The opinions they expressed in response to this question are compiled and given in the following Table with relative frequency and ranking.

Table 34

Encouraging Factors of Women to Enter into the Business

Factors that encourage women into business	Percentage	Number
Creating opportunity for others	4	13
Economic development	4	13
Extra income for the family	16	52
For economic freedom	10	32
Inspiration by friends	6	19
Inspiration from family and family had business	20	64
Inspiration from some organizations	3	10
No alternative to have a job	2	7
Pass leisure time	4	13
Self-employment	8	26
To create self-dependency / self-inspiration	18	57
To upgrade social status	5	16
Total	100	322

Source: Field Survey, 2013

The above Table shows that family members, either parents or husband having business played a vital role in inspiring women to become entrepreneurs. 64 percent women entrepreneurs were inspired to venture business by their family members. It was very significant that most of the women started their venture with a view to having self-dependency and economic freedom (57 percent). A great number of women were involved in business to earn extra money for family. Friends also played a vital role to get some women involved in business. And some of the women became entrepreneur because they did not find any other things to do. Only few women (3 percentage) said that they ventured into business because they were inspired by other organizations / training.

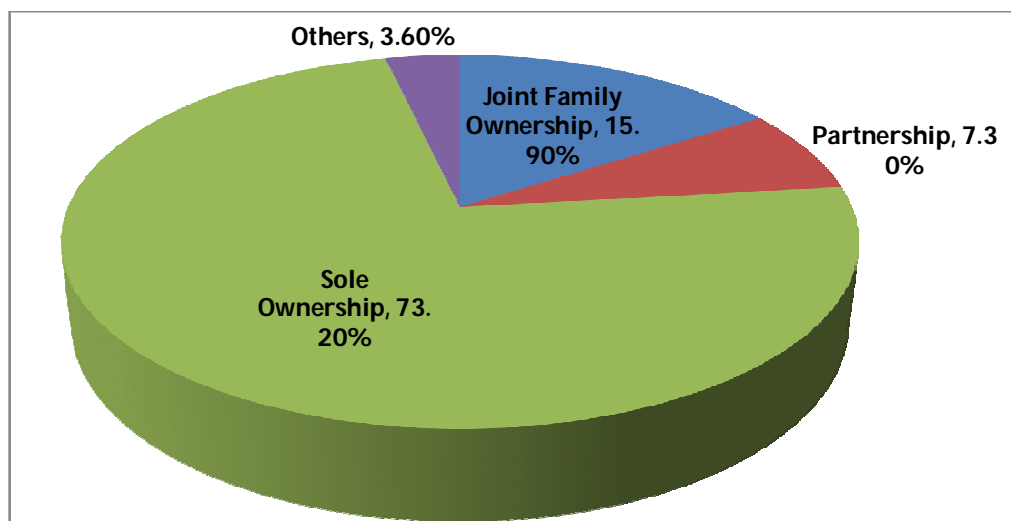
4.10 Nature of Ownership

The selection of proper nature of organization is crucial for the success of a business enterprise. It depends on the risk, responsibility, control of the entrepreneurship and the division of profits. It is a long-term decision, as the form of organization cannot be changed frequently. There is not much difference between

female-owned and male-owned enterprises regarding their legal form; almost all of them were either sole proprietorships or simple partnerships. However, the larger percentage of sole proprietorships was found in women-owned enterprises.

Figure 3

Pie- Chart Percentage Distribution of Enterprises by the Nature of Ownership



Source: Field Survey, 2013

The above Fig. shows that sole ownership is dominating to all. Among 322 responded, 73.2percent was owned by individual, 15.9percent was jointly owned by family members and only 7.3percent business was run in partnership with other members.

Partnership is also dominated by the traditional kinship relationships as 38.5 percent of women entrepreneurs had partnership with mother, 26.9 percent with sisters and 3.8 percent with brother. Only 3.8 percent of women entrepreneurs interviewed had partnership with husband. In 15.4 percent cases, partnership was found with friends. Domination of partnership by kinship relationship can be explained by traditional social values and social system, under which, women social dealing with the people, particularly men, outside of the family is scrutinized. This is also associated with the fear of social insecurity and social stigma.

4.11 Size of Women Enterprises

Nepal being a developing country has various types of industries established here. Not everyone can afford to start up large scale industry. Although middle sized

industries are starting to flourish, they are quite few in numbers. And common people prefer to run micro and small sized industry for their living. This study also got some sort of same result.

Table 35
Distribution of Sizes of Women Enterprises

Sectors	Micro	Small	Middle	Large	Total
Agriculture	-	16	15	-	31
Industry	2	16	3	1	22
Service Orientation (hospitality)	8	88	19	-	115
Trade	14	122	18	-	154
Total	24	242	55	1	322
Percentage	7.45	75.16	17.08	0.31	100

Source: Field Survey, 2013

According to the above Table, majority of enterprise involved was small scale industry with the highest percentage of 75.16. As favorable to the women entrepreneurs of Kathmandu, small scale enterprises were rapidly taking market. Also with the gradual increment, medium scale enterprise with the 17.08 percent along with 7.45 percent of micro scale enterprise was found developed. Only one women entrepreneur with the involvement from large scale enterprise was found from industry sector throughout the study. Trade and service (hospitality) sectors seemed to be dominating the sector with the highest participation in all scale enterprises.

4.12 Status of Women Entrepreneurs Involved in Business Organizations

Whenever there is an organization, entrepreneurs can be seen around with some designation assigned to them. Some of them may be the person who started it, some might be just a member working there, and some might be for the promotion of the industry. Whatever the status of entrepreneurs they have been put into the Table below:

Table 36
Organizational Status of Women Entrepreneurs

Sectors	Promoter	Starting Member	General Member	Other	Training	Not Involving	Total
Agriculture	4	3	13	-	-	11	31
Industry	4	4	11	-	-	3	22
Service Orient	10	6	43	1	1	55	115
Trade	8	8	54	-	-	84	154
Total	26	21	121	1	1	153	322
Percentage	8.07	6.52	37.58	0.31	0.31	47.52	100

Source: Field Survey, 2013

Some of the women entrepreneurs were found to be involved in more than one organization. And their status in the other organization are here shown in the Table 36. Although 47.52percent did not show any involvement with other organization, rest of the percentage were found to be active in other organization as well. The study found 37.58percent as the general member who were working there for the organization while 8.07percent were there as for the promoter of the organization. The core starting member for the organization was 6.52 percent and 0.31percent was involved in providing trainings and 0.31percent was there for some other reasons. Besides this, as shown in the above Table, 20 women entrepreneurs involved in agriculture sector, 19 entrepreneurs of industry sector, 61 entrepreneur of service sector and 70 of trade sectors were found to be involved in different organizations of different post. In sum, the study found only 52.7 percent women entrepreneurs were actively involving in organization.

4.13 Facilities Gained by Entrepreneurs from Their Organizations

As this has already discussed before, here, the study tried to give short description about the facilities gained by women entrepreneurs from involving organization. It is already found that the percentage of women entrepreneurs, who were not involved in organization, are high, but as for the ones involved they are categorized within five categories and put together as below:

Table 37
Organizational Facilities Gained by Entrepreneurs

Sectors	Marketing	Investment	Training	Pricing	Other	Not Involving	Total
Agriculture	14	1	3	-	2	11	31
Industry	8	1	6	-	4	3	22
Service Oriented (hospitality)	17	3	20	-	20	55	115
Trade	26	13	13	2	16	84	154
Total	65	18	42	2	42	153	322
Percentage	20.19	5.59	13.04	0.62	13.04	47.52	100

Source: Field Survey, 2013

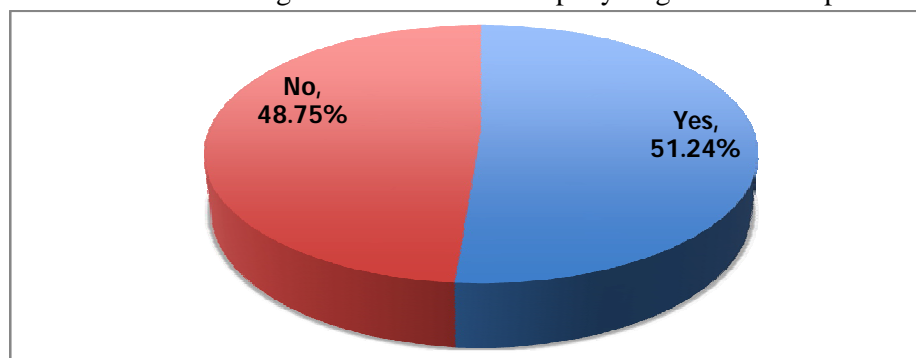
Here the study shows that the 20.19percent of the women entrepreneurswereable to get knowledge in marketing system, 5.59percent of them were became knowledgeable in the investment, 13.04percent get training facilities what so ever required there, 0.62 percent into the sector of pricing and 13.04percent of them did not shared their experience and keep it with themselves. The respondents said involvement in any organization makes them more active rather.

4.14 Experiences in Trade Licensing and Company Registrations

A business must obtain a trade license before the commencement of any type of operations. A trade license is required for each location that the trade will be carried on regardless as to whether it is the same business. The trade license must be renewed annually. This applies to companies, partnerships, and sole traders including professionals. The figures below show the details of having registration of the women entrepreneurship.

Figure 4

Pie-Chart Percentage Distribution of Company Registered Enterprises



Source: Field Survey, 2013

The above Pie-Chart shows that almost half of the women entrepreneurs (48.75 percent) interviewed did not get their enterprises registered with any legal authorities whereas 51.24 percent had registered. Among women entrepreneurs, who had trade license, most of them run their business in the urban sectors city. About 90percent of the women entrepreneurs from urban centers had trade license. Most of the women entrepreneurs, who did not have trade license, were from the semi urban and outskirts that was 85.7percent had no trade license in semi urban and 57percent had no trade license in outskirts. It could be assumed that having trade license is associated with the access to information. Since the women living in the urban areas have greater access to information and public institutions, most of them were able to get their company registered. It was also evident from the result of cross tabulation that education and training had a great influence to inspire women to get their company registered. About 70percent of women entrepreneurs having trade license completed at least secondary level of education and had some training experiences on various issues.

4.15 Reasons Behind Not Having Trade Licenses

The women entrepreneurs, who did not have trade license, were asked to describe the reasons. The opinions they expressed as reasons for not having trade license were as follows:

Table 38
Cause of Trade License Deficiency

Opinion	Women Entrepreneurs	
	Percentage	Number
Applied for trade license and the process is going on	3.7	6
Aware but not familiar with the process	41	64
Others	18.3	29
Unaware of the necessity of having trade license	37	58
Total	100	157

Source: Field Survey, 2013

The Table 38 indicates that of the 157 (48.75 percent) respondents who did not have trade license, when asked about the reason, 37 percent of the respondents

said that they were not aware that they need to have a license to start their venture. Amazingly, 41 percent of them said that they have heard that they need to acquire the license but they do were not familiar with the process. However 3.7 percent of them said that they had applied for the license and were waiting or they were in process of registering their business. 18.35 percent of the respondents opted not to answer this question.

4.16 Marketing and Business Promotion

Business marketing is a marketing practice of individual entrepreneurs or organizations (including commercial businesses, governments and institutions). It allows them to sell products or services to other companies or organizations that resell them, use them in their products or services or use them to support their works. Women entrepreneurs were found lacking in marketing of their product. Government also not found much aware to promote the infant industry as well as the enterprise owned by women. Similarly, women entrepreneurs were found unable to promote their business segment.

4.17 Showroom and Location

Showroom and location is important to a business as it helps one to get access to his or her customers. The location of a business should be convenient to the customers, employees and all their appropriate utilities. In today's world, some businesses are virtual, meaning that they are existing in the internet. Businesses must have ample space for the equipment required to produce their products and services.

Table 39

Percentage Distribution of Women Entrepreneurs by the Status of Having Showroom and Location

Do You have Showroom to Sell Your Product?	percent	Location of Showroom	Percent
Yes	67	Commercial Area	51
No	33	Residential Area	49
Total	100		100

Source: Field Survey, 2013

From the perspective of business growth, and marketing chain, having shown room and the location of show room are very important components. The Table 39 shows that 67 percent of the women entrepreneurs had their showroom. Only 33percent did not have any showroom to sell their product directly. As a result, they had to dependent on other entrepreneurs who had their showroom. Sometimes, they used to sell their products from their home. Sometimes, they supplied to big shopping mall. These processes were hindering their growth, they mentioned. The column in the Table bearing information about the location of showroom indicates that about 49 percent of the entrepreneurs were running their businesses in residential areas; only 51 percent of the women-owned enterprises were located in commercial areas. The women entrepreneurs having showroom in residential areas were asked to explain reasons. The major causes mentioned by them included lack of capital, high rent in commercial areas, near to home, family restriction, possibility of being harassed, etc. They also mentioned about bad transportation and communication system.

4.18 Business Promotional Materials and Processes

Business promotional materials are often tiny little investments. But often these tiny little investments can provide the business with a better return on investment. Promotional products can travel around from place to place. In fact, promotional products can help the company in a number of ways. However; being an entrepreneur one has to learn to communicate with others about their business which is in a way is promoting their business. This is generally called business process. In this category, the study was conducted to ask about the business materials that provide extended help to enhance the performance of enterprises by informing people about business and the enterprises. As for example the use of business card, brochures, signboard, websites, etc. were asked and the results are follows.

Table 40

Percentage Distribution of the Respondents by Business Promotional Materials

Do You have Business Cards?	Percentage
Yes	42
No	58
Total	100
Do You have Company Brochure?	Percentage
Yes	28
No	72
Total	100
Does Your Office/Showroom have any Signboard?	Percentage
Yes	59
No	41
Total	100

Source: Field Survey, 2013

The above Table shows that most of the women entrepreneurs were not aware of using various business promotional materials. Among 322 women entrepreneurs, only 42percent had business cards, the rest of 58 percent did not use business card to create linkage with other business people or customers. They were also asked to express reasons for not using business card. The opinions they expressed were as follows:

Among 322 women entrepreneurs, only 28 percent had brochure for their enterprises and 72percentof them had no brochure to disseminate information about their company and products and they did not feel that brochure is important for business promotion They did not print brochure because of expenditures. Some women entrepreneurs mentioned that they did not have any idea about brochure. In terms of having signboard, the situation seemed to be better as 59percent of women entrepreneurs had signboard for their enterprises but the rest of 41percent still did not use any signboard to attract target customers. It seemed that majority of them prefer using signboard because that would have helped them to show their product where and what about easily. Among the women entrepreneurs, who did not have signboard, 19 percent of them did not use signboard due to lack of space to hang signboard, 53 percent mentioned that they did not feel any necessity of having signboard. Hence, still the use of business materials havenot been effective here in our society. Similarly,

percentage distribution of the respondents by their process of customers information is shown below.

Table 41
Percentage Distribution of the Respondents by Their Process of
Customers Information

Major process to inform targeted customer	Percentage
Banner	7.00
Friends and Family	50.00
Handbill	7.40
Irregular Advertisement	10.00
NGO	2.00
No Specific Strategy	5.00
Regular Advertisement	13.00
Trade organization Network	2.85
Website	2.75
Total	100

Source: Field Survey, 2013

In terms of market promotion, the methodologies and the process followed by women entrepreneurs were still more traditional. In 50 percent cases, friend and family were the main agents to disseminate information about their product to the customers. Only 13.0 percent tried to keep customers informed of their product through regular advertisement. Trade organization and NGO also played a role in market-promotion of women entrepreneurs but the scale was very limited. Some women entrepreneurs promoted their product through printed handbill and banner but this process was occasional like, especially *puja* and festival or other religious or social occasions.

4.19 Access to Information Technology

In the present era of globalization, access to Information Technology (IT) has been a very vital factor, especially for business development. E-commerce has emerged as prime form of business communication and business promotion. From the perspective of access to IT, the situation of women entrepreneurs in Kathmandu

seemed to very disappointing. Among 322 women entrepreneurs, only 32percent have e-mail address but they did not have regular access to internet facilities. In 68 percent cases, no one had e-mail account. The women entrepreneurs having e-mail address were asked whether they use e-mail for their business purpose. Only 30percent mentioned that they used e-mail and internet for their business promotion. The rest of 69percent never used their e-mail for business communication although they had e-mail account and access to internet.

Among 68percent of women entrepreneurs, who did not have any e-mail account, 30percent of them mentioned that they had no idea about e-mail and internet, another 30 percent mentioned that they were unable to operate internet although they were aware of e-mail and internet. Only 28 percent said that they had no access to internet.

The women entrepreneurs included in the sample, only 20percent were found who had computer to use for business. The remaining 80percent had not had computer at either premises of their enterprise or home. Similarly, 64percent of 322 women entrepreneurs were found to be incapable to operate computer. Among 20 percent of 322 women entrepreneurs, who mentioned that they were able to operate computer, were asked to express their satisfaction level on the capability of computer operation. In response to this question, only 10 percent said they were satisfied with the capability to operate computer. For 66percent, the satisfaction level was found to be moderate and 21percent of the respondent said that their capacity to operate computer is below satisfactory.

4.20 Target Markets as well as Target Customers

A target market is a group of customers towards which a business has decided to aim its marketing efforts. Target markets are groups of individuals that are separated by distinguishable and noticeable aspects. Identifying the target market is an essential step in the development of a marketing plan. A target market can be separated from the market as a whole by geography, buying power and demographics, as well as by psychographics. Not all products and services are meant for all types of consumers. In fact, companies may tweak certain aspects of a product, such as the amount of sugar in a soft drink, so that it is more likely to be purchased by consumers with varying tastes. Creating the target market may require the use of limited product

roll-outs and focus groups, allowing product managers to get a feel for which aspects of the product are the strongest. The following Table presents survey result about their target customers.

Table 42

Percentage Distribution of Women Entrepreneurs by Their Target Customer Market

Do You Produce for any Targeted Customer?	Percentage	Which is Your main Targeted Market?	Percentage
Yes	66	Local Market	59
No	34	Regional	25
		National	7
		International	8
		Other	2
Total	100	Total	100

Source: Field Survey, 2013

From the concept of modern business, this is very important to have proper idea about targeted customers. Without knowing targeted customers, it is difficult to satisfy them with proper products. Without it, this is also difficult for an entrepreneur to survive in business. In this respect, the study gave special concentration to explore whether the women entrepreneurs consciously produce for specific customers. Among 322 women entrepreneurs, 66percent told that they produced for specific customers but 34percent did not have clear idea about their customers. It is also evident from the Table that most of the women entrepreneurs produced their product for local market. This local market means the areas around their home. It means most women entrepreneurs had no proper access to formal market. 25percent of them told that their main market is district town and other 7percent produced for national market. Only 8percent of them produced targeting international market. Regarding having proper price of the product, 43percent of 322 women entrepreneurs reported that they had to sell their product at lower rate compare to that of their male counterpart.

4.21 Reason for Selecting the Areas

One of the leading factors for the achievement of success is the suitable place for the setup of the enterprises. Majority of the people said that they had chosen the

current location because they were at suitable place in each and every aspect necessary for the smooth administration and productive results.

Table 43
Distribution of Reasons for Selecting the Place

Reasons	Agriculture	Industry	Service Oriented (hospitality)	Trade	Total
Affordable rent, available raw materials, lack of capital, low cost, low invest, use of useless land	1	1	-	10	12
Ancestral place	1		1	5	7
Boutique area, center point, commercial area, marketing	-		3	4	7
Friends suggestion	-	-	-	2	2
Near to home	3	4	17	36	60
Other	-	-	1	-	1
Own home	4	3	1	9	17
Purchased	1	-	-	-	1
Suitable place, easy to communicate, easy to export, good relation, public relation,	21	14	92	88	215
Total	31	22	115	154	322
Percentage	9.63	6.83	35.71	47.83	100

Source: Field Survey, 2013

The study found that good public relations, affordable rent, ancestral place and easy access of the infrastructure were some of the reasons of selecting the place for entrepreneurship. Having these reasons, 66.77 percent entrepreneurs had chosen their current working place due to public relations and access of the infrastructure. 18.63 percent of them had chosen their place because those places were near to their residence area which would make it a lot easier for them to work. It is better to utilize the space if available in your own house, so 5.28 percent used those places for their enterprises. Few had their own reasons like cheap rents, utilization of useless land, near to available raw materials, ancestral place and many more.

4.22 Marketing Methods

All marketing systems have evolved within the constraints and conditions placed upon them by the production sector and by the nature of the goods being marketed. The type of product, the number, size and density of producers, the infrastructure and the policy and institutional environments all determine the type of marketing system and the effectiveness with which it operates. Marketing includes all business activities involved in the flow of goods and services from producers to consumers. For a consumer or producer, the objectives of marketing are to maximize benefits from the available resources and to expand marketing operations to increase wealth. Here in the study the researcher had categorized marketing system into four category and data are represented in the Table below.

Table 44
Distribution of Different Marketing Methods

Sectors	Customers	Mediator	Self	Other	Total
Agriculture	12	7	12	-	31
Industry	13	5	4	-	22
Service Oriented (hospitality)	105	6	4	-	115
Trade	142	3	8	1	154
Total	272	21	28	1	322
Percentage	84.47	6.52	8.70	0.31	100

Source: Field Survey, 2013

From the above Table it is found that 84.47 percent of overall had customers who come to them, so they were not having any difficulties exporting their products onto the mass people. After that there were some very hardworking entrepreneurs (8.70percent), who reached themselves to the mass people for their marketing. 6.52percent of them had some mediators like some business agents who provided their service to them in exchange of some resources as per their agreement. And finally there were 0.13percent entrepreneurs who had some other means of marketing which they did not shed light into.

4.23 Business Extension Plan

Getting involved with the economic activities, all had the desire to make their business flourish and extend them to earn more capital. Almost everyone had the expansion plan for their enterprises but only few could achieve it. Even if they had expansion plan before the initiation of their current enterprises they lose hope of expanding that due the difficulties faced by them with the current situation.

Table 45
Distribution of Expansion Plan

Sectors	Yes	No	Total
Agriculture	16	15	31
Industry	17	5	22
Service Oriented (hospitality)	41	74	115
Trade	75	79	154
Total	149	173	322
Percentage	46.27	53.73	100

Source: Field Survey, 2013

The study found that 46.27 percent of the entrepreneurs had their expansion plan for their enterprises. While 53.72 percent did not want to expand their current enterprises as they were already handful with the current situations. The study revealed that the expansion plan in the trade sector seems to be more as they might be more profitable than others. Also it was observed that the declination seemed to be more in the very same sector. It can be concluded that if one achieves success in the current business then the entrepreneur could have more expansion and if one is already struggling with the current situation, the expansion plan seems to be out of the question.

4.24 Customer Information Process

Informing customers about the enterprises is the most important thing that affects the smooth administration and achievement of success. More the customers know about enterprise, better the business would be and larger the market share of the

enterprise. In this context, following means were found to inform the customers about themselves.

Table 46
Different Processes of Customer Information

Major process to inform targeted customer	Percentage	Number
Banner	7	22
Friends and Family	50	161
Handbill	7.4	24
Irregular Advertisement	10.3	33
NGO	2	6
No Specific Strategy	5	16
Regular Advertisement	13.2	42
Trade organization Network	2.9	9
Website	2.9	9
Total	100	322

Source: Field Survey, 2013

From the Table 46, it is revealed that 13.20 percent used regular advertisements with the aid of various communication materials available. 10.30 percent had irregular advertisement policy where they used to go into the advertisement only certain times whenever necessary for some particular events. 7.4 percent used handbills, 7 percent used banners, 2.90 percent used website, 2.90 percent used their connections with other organization network, 2 percent with collaboration with NGO's and half of the percentage had taken the help of friends and family to promote the business and inform clients. Percent 5 of them went with the flow as per the requirements without any specific strategies.

4.25 Per Year Production from Different Enterprises

Women do not go beyond particularly in micro scale as they feel that diverting to non-traditional trade or manufacturing activities will be risky. It is service, their labor is the major investment and even if there is any loss, they may not lose much. All these may be attributed to the gender and socialization is the family. As it is already seen, the involvement is more in the trade and service sector there is more production in those sectors. Thus, achieved data are presented below:

Table 47
Production Distribution

Sectors	1-2 Lakhs	2-3 Lakhs	3-4 Lakhs	4-5 lakhs	5 and Above	Total
Agriculture	-	3	3	6	19	31
Industry	-	3	-	4	15	22
Service Oriented (hospitality)	1	10	24	8	72	115
Trade	-	11	17	20	106	154
Total	1	27	44	38	212	322
Percentage	0.31	8.39	13.66	11.80	65.84	100

Source: Field Survey, 2013

(lakh denotes one hundred thousand)

From the Table47, it is observed that the majority 65.84 percent of the enterprise had production more than 5 lakh per year. And from that category trade sector had the highest earning percentage and industry with the lowest percentage. The range of 4-5lakhs had 11.80percent, 3-4lakh had 13.66percent, 2-3lakh had 8.39percent and 0.31percent had 1-2lakh.

4.26 Management of the Raw Materials

An organization needs raw material for it to establish itself and run. One of the problems could be the ways to manage the raw materials required in specific time and of better quality. Finding the suitable raw material could be very difficult if the entrepreneur was unknown about the specifications of required raw materials and the place to procure. The study revealed that most of the entrepreneurs preferred to take decisions solely and performed themselves. The methods of managing raw materials are categorized into four parts and illustrated below.

Table 48
Different Methods of Raw Materials Management

Sectors	Self	Business Agent	Import	Other	Total
Agriculture	20	8	2	1	31
Industry	14	5	3	-	22
Service Oriented (hospitality)	91	6	14	4	115
Trade	107	16	29	2	154
Total	232	35	48	7	322
Percentage	72.05	10.87	14.91	2.17	100

Source: Field Survey, 2013

From the Table above, it is observed that majority (72.05 percent) of women entrepreneurs preferred self-import of required raw materials. They had tendency of going to market themselves and procure the required raw materials. Only 14.91percent of women entrepreneurs importedraw materials from the direct source without involvement of any mediators. However, 10.87percent ofthe women entrepreneurs used to take the help of some business agent for their raw materials management. While 2.17 percent entrepreneurshad some other methods.

4.27 Concluding Remarks

Today there are instances of women that have demonstrated that women can not only succeed in sectors where traditionally they have had a strong presence, but can also reach leading positions in sectors that were previously believed to be the exclusive domain of men. It has been unanimously agreed that women can contribute significantly to agricultural, industrial, service and trade development. They have the flexibility to respond quickly to market changes and opportunities and to rapidly absorb technological innovations if they get chances. They are responsible for substantial capital formation and job creation at the local level, and thus to improving local standards of living. Women have traditionally played an important role in the SME sector, as owners, managers and workers. They also perform most agricultural work in rural areas, where they act as micro-entrepreneurs and traders of agricultural products.

Since entrepreneurship development in Nepal has not long history, the number of women who come under the category of entrepreneurs in a formal sense is still

negligible. The representation is somewhat better in the informal sector with a higher percentage of women applying for loans for the cottage industry enterprises. However, this does not necessarily mean that these women intend to enter the economy as entrepreneurs. They may simply remain self-employed and limit their enterprise to meet the requirements of household consumption. The situation of women entrepreneurs of Kathmandu Valley as a whole is depicted in the report “Women Entrepreneurs’ Profile” of FWEAN. It shows that till 2012, no enterprise was certified with the international/national standards, while two were in the process, 62 percent were educated having University or college education followed by secondary education 28 percent, 56 percent women entrepreneurs’ major reasons for starting business were profit making followed by self-achievement 53 percent, 52.56 percent women entrepreneurs’ biggest obstacles for starting enterprises were financials followed by managing work and family 14.75 percent, 58 percent were supported by family, 23 percent were taken loan by non-bank financial institutions followed by 11.5 percent from private and 10 percent from state owned bank, 68 percent faced power outage difficulties, and 46 percent faced water supply difficulties (FWEAN, 2012). The outcome of this study and the conclusions of earlier study conducted by FWEAN (2012) were found to be almost similar.

In order to achieve sustainable development of women enterprises a healthy environment in all sectors like agriculture, industry, service and trade is indispensable. In promoting entrepreneurship among women, their lack of capital and inability to furnish collateral are directly linked to women being deprived of inheritance rights. Economically, women are not independent entities. This severely limits their capacity in operating enterprises as self-reliant, risk taking and competitive entrepreneurs. Studies have clearly emphasized that one of the main constraints faced by women is the lack of financial support enterprise creation and operation.

CHAPTER V

ROLE OF WOMEN ENTREPRENEURS FOR SOCIO ECONOMIC DEVELOPMENT

Economic development of a country is usually determined by the growth of per capita income. However, other than per capita income, in the essence of modern economic growth, it is also known that, on average, it might be measured with other fundamental changes. Such changes are the way of people living, as they are more likely to move to cities and work in factories, no longer in farms. That happens as the household industries tend to decline and replaced by larger enterprises. Other indicators that might see are the tendency of the families to reduce the number of children. The birth rate begins to fall. Development could be seen also from the point of view of employment progress, capital, business volume and consumption. In other words, economic development can be seen in the structural change of the society, and implies more than just economic growth.

Social and political factors have a significant influence on women's ability to participate in the economy. These include: access to family planning and other healthcare services; social protection coverage; girls' completion of a quality post-primary education; improving literacy rates of adult women; and, increasing women's influence in governance structures and political decision-making. Many of these dimensions are mutually dependent and reinforcing. Cultural barriers, including discriminatory practices and attitudes, also need to be actively identified and tackled.

5.1 Roles, Responsibilities and Status of Women Entrepreneurs in Their Family

Women's relative status, however, varied from one ethnic group to another. The status of women in *Tibeto-Nepalese* communities generally, was relatively better than that of *Pahari* and *Newari* women. Women from the low caste groups also enjoyed relatively more autonomy and freedom than *Pahari* and *Newari* women.

The senior female member played a commanding role within the family by controlling resources, making crucial planting and harvesting decisions, and determining the expenses and budget allocations. Yet women's lives remained

centered on their traditional roles - taking care of most household chores, fetching water and animal fodder, and doing farm work. Their standing in society was mostly contingent on their husbands' and parents' social and economic positions. They had limited access to markets, productive services, education, health care, and local government. Malnutrition and poverty hit women hardest. Female children usually were given less food than male children, especially when the family experienced food shortages. Women usually worked harder and longer than men. By contrast, women from high-class families had maids to take care of most household chores and other menial work and thus worked far less than men or women in lower socioeconomic groups (Achaya, 2000).

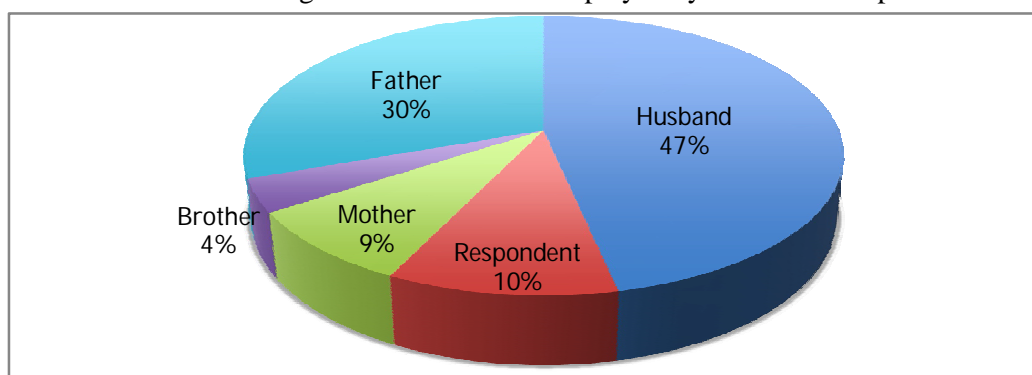
The economic contribution of women was substantial, but largely unnoticed because their traditional role was taken for granted. When employed, their wages normally were 25 percent less than those paid to men. In most rural areas, their employment outside the household generally was limited to planting, weeding, and harvesting. In urban areas, they were employed in domestic and traditional jobs, as well as in the government sector, mostly in low-level positions.

5.2 Role of Household Percentage Distribution of Women Entrepreneurs

Increasing the number of women entrepreneurs involved in starting new businesses is critical for a country's long-term economic growth. In addition to their economic and income-generating activities, women assume multi-faceted roles in society, that is, as breadwinner of a family, unpaid family workers, service providers in the communities and mother/care-taker of the family. In spite of their important contributions to socio-economic development; women suffer from various constraints, which inhibit them from fully realizing their potential for development.

Figure 5

Pie-Chart Percentage Distribution of Role played by Women Entrepreneurs



Source: Field Survey, 2013

In terms of the position in family, traditional gender-based stereotyped relationship was highly manifested. Only 10 percent of women entrepreneurs were the key role players in household. It could be assumed that this figure (10 percent of women entrepreneurs) is closely associated with the percentage marital status of women entrepreneurs. Excluding this 10 percent, their male counterpart (47 percent by husband, 30 percent by father, and 4 percent by brother) played key roles in the household. Women entrepreneurs told that among total households, only 9 percent mothers played key roles. The women entrepreneurs, who mentioned father, brother and mother as the key role player, were primarily unmarried. From the perspective of power and authority, most of the households were still male dominated, despite women's involvement in formal economic activities.

5.3 Roles of Family Members in Business and Domestic Works

One of the main duties of women in South Asian Subcontinent is to look after the children and other family members. A very little time and energy is left for business activities. A married woman entrepreneur has to make a perfect balance between domestic activities and business activities. Similarly, the woman entrepreneur also has to make a balance between domestic activities and business activities. The women entrepreneur cannot succeed without the support and approval of husband. Their success in this regard also depends upon supporting role of husband and family.

Thus, occupational backgrounds of families and education level of husbands have a great influence on the growth of women entrepreneurship. Women also face the conflict of performing of home roles as they are not available to spend enough

time with their families. They spend long hours in business and as a result, they found it difficult to meet the demands of their family members and society as well. Their inability to attend to domestic work, time for education of children, personal hobbies, and entertainment adds to their conflicts. The Table 49 exhibits the percentage distribution of the women by their roles in business and family.

Table 49

Percentage Distribution of the Respondents by Their Roles in Business and Family

Who does play main role in your business?	Percent	Who does play main role and responsibilities in domestic work?	Percent
Husband	8.5	Husband	1.6
Husband and Interviewer	4.8	Other family member	19.8
Interviewer	82.5	Interviewer	78.6
Other	3.2	-	-
Total	100	Total	100

Source: Field Survey, 2013

It is evident from the above Table 49 that participation of women in formal economy had not freed them from traditional roles and responsibilities in family life rather it created double workload for them. Among 130 women entrepreneurs, 82.5 percent played main roles in their business. At the same time, 78.6 percent mentioned that they had to take main responsibilities in their family life. Only 1.6 percent of the respondents mentioned that their husband performed main responsibilities regarding domestic work. Only 19.8 percent told that other family members played main responsibilities of domestic works.

Regarding the time allocation by women entrepreneurs for their various responsibilities, the following Table shows the work load faced by women entrepreneurs.

Table 50

Time Allocation by Women Entrepreneurs for Various Tasks

Description	Main Business	Secondary Profession	Domestic Work	Social and Community	Rest and Leisure	Total
Percentage of time	27	7	25	10	31	100
Mean in Hour	5	-	5	-	5.8	-
Median in Hour.	6	-	5	-	7	-

Source: Field Survey, 2013

According to Table 50, it is also evident from the time distribution of women entrepreneurs that out of 24 hours a day, a women entrepreneur had to expend 73 percent of her time for different tasks including main business 27 percent, secondary profession 7 percent domestic or reproductive roles 25 percent, and social and community work 10 percent. They can use only 31 percent of the time for their leisure and rest.

The mean and median value for leisure and rest time for a women entrepreneurs were found to be 5.8 and 7 hours, which means at least 50 percent of the women entrepreneurs could take rest or sleep for less than 7 hours.

5.4 Monetary Contributions of Women Entrepreneurs to Their Families

Women, in rural Nepal, contribute substantially to the agriculture sector and provide income for their households. In urban society, like Kathmandu Metropolis, through entrepreneurship, women can make a particularly strong contribution to the economic well-being of the family and communities.

The summary of the study on contribution of women entrepreneurs in the family expenditures and family savings are presented below:

Table 51

Contribution of Women Entrepreneurs for Family Expenditures and Savings

Statistics	Monthly Family Expenditure in NRs.	Your Contribution to Family Expen. in NRs.	Current Family Savings in NRs.	Your Contribution to Family Savings.
Mean	21,628	11,000	5,26,829	3,19,081
Median	15,000	5,000	1,000	5,000
Mode	15,000	10,000	3,000	20,000
Minimum	10,000	1,200	3,000	2,000
Maximum	1,50,000	1,00,000	2,00,00,000	1,00,00,000

Source: Field Survey, 2003

Table 51 illustrates that women entrepreneurs' monetary contribution to family expenditure and savings is significant as 50 percent of the mean value calculated for family expenditure comes from women entrepreneurs. The average monthly family expenditure of a family was found to be NRs. 21,628, on that the women entrepreneurs contributed, on average, NRs. 11,000 (i.e., over 50 percentage of the total family expenditures).

5.5 Marital Status and Nature of Entrepreneurs

The earnings and other economic activities of an individual depend upon their marital status. Social norms, in general, pose a significant barrier in the way of female entrepreneurship shows that while the percentage of entrepreneurs that have never been married is similar for women and men, there is a somewhat significant differential in the rest of the social status categories. The fact that 25 percent of women entrepreneurs (as opposed to less than 2 percent of men entrepreneurs) are either widowed or divorced might be indicative of the circumstances under which these women have gone into self-employment, namely, that they are the main or sole provider for themselves and their children. Furthermore, the lower percentage of married women, compared to married men might provide evidence of the constraints marriage puts on a woman, either due to domestic burdens or constraints put by husband. When asked about the source of the worst constraints on business, 73.9 percent of female entrepreneurs responded that it was family; while the rest answered that it was the community. On the other hand, for female entrepreneurs who are

married, there is evidence that marriage might have a positive effect on the success of their businesses, perhaps due to the enablement of accession to family networks or the husband's support in maintaining a work-life balance.

The women engaged in entrepreneurial activities would have got some help, assistance, or at least moral support from their husbands and depended on their family members. The marital status of women might be a benefit in terms of finance, social base, cultural identify and in the collective decision making process. The data collected on marital status of entrepreneurs is presented in the Table below.

Table 52
Distribution of Marital Status and Nature of Entrepreneurs

Marital Status	Agriculture		Industry		Service (hospitality)		Trade		Total	
	Number	Percentage	Number	Percentage	Number	Percentage	Number	Percentage	Number	Percentage
Divorced	1	3.23	-	-	-	-	2	1.3	3	0.9
Married	28	90.32	19	86.4	83	72.2	132	85.7	262	81.4
Single	-	-	2	9.1	1	0.9	1	0.6	4	1.2
Unmarried	2	6.45	1	4.5	31	27.0	19	12.3	53	16.5
Total	31	100	22	100	115	100	154	100	322	100
Percentage	9.63	-	6.8	-	35.7	-	47.8	-	100	-

Source:Field Survey, 2013

According to the data from the Table52, majority of the women (i.e., 81.4percent) were married, 16.5 percent were unmarried. The percentage of divorced and single women entrepreneurs were the least, 0.9percent and 1.2percent respectively. Table52 also exhibits that the married women were also active in all the sectors like agriculture, industry, service (hospitality) andtrade.It was observed that not only married, the group ofunmarried women also seemed to be participating in all the above mentioned sectors although their numbers is lesser than the married category. Then it was also noticed that entrepreneurs were more active in the trade sector,that is, 47.8percent and in service 35.7 percent, rather than any other sectors. It exhibited that the groups of married women were active in the economic activities because they seemed to have more supporting members compared to any other category. It could clearly be seen the difference here as only 3 divorced women,that is, 0.9percent,were involved in agriculture and trade. The marital status of the women

entrepreneurs revealed that majority of the entrepreneurs had started the business after marriage. Theoretically speaking, women entrepreneurs were either forced or distressingly assumed entrepreneurial occupation. It is always underlined that both push and pull factors contribute for the emergence of entrepreneurs.

As such it was observed in this study that widows and divorcees categories had been pushed to this occupation of running an enterprise on their own, either due to death of husband or other economic necessities. Even among the married categories, majority of the entrepreneurs had been observed to have assumed such activities as their husbands or fathers were not able to support and manage the family with single earning.

5.6 Marital Status and Nature of Ownership

The selection of proper nature of organization is crucial for the success of a business enterprise. It depends on the risk, responsibility, control of the entrepreneurship and the division of profits. It is a long-term decision, as the form of organization cannot be changed frequently. There is not much difference between female-owned and male-owned enterprises regarding their legal form; almost all of them are either sole proprietorships or simple partnerships. However, the larger percentage of sole proprietorships is found in women-owned enterprises. The recorded data of study period are presented in the Table below.

Table 53
Distribution of Marital Status and Nature of Ownership

Marital Status	Single/Self		Partnership		Private Co.		Social		Total	
	Num ber	Perce ntage	Num ber	Perce ntage	Num ber	Perce ntage	Num ber	Per cent age	Num ber	Perce ntage
Divorced	3	1.35	-	-	-	-	-	-	3	0.93
Married	206	92.38	45	95.74	10	19.61	1	100	262	81.37
Single	4	1.79	-	-	-	-	-	-	4	1.24
Unmarried	10	4.48	2	4.26	41	80.39	-	-	53	16.46
Total	223	100	47	100	51	100	1	100	322	100
Percentage	69.25	-	14.60	-	15.84	-	0.31	-	100	-

Source:Field Survey, 2013

According to the Table 53 above, 81.37percent of the married women seemed to be involved in the economic activities whereas the percentage of unmarried women entrepreneurs were 16.46, single were 1.24, and divorced were 0.93 of the total.

Regarding the nature of their organization,69.25 percent were in single/self, 14.60 were in partnership, 15.84 were in private company, and rest 0.31 percent were in social business organization. The women entrepreneurs for the category like partnership and private company there appeared to be similarpercentage of 14.60and 15.84respectively. And at the very least there appeared social organization at 0.31 percent out of the total.

Under the category of marital status, married women were more involved in the single nature enterprises that is 92.38 percent (206 women entrepreneurs out of total 223) followed by partnership enterprises 95.74 percent (45 women entrepreneurs out of total 47).

As for the unmarried/never married women, they seemed to be involved in private company at 80.39percent (41 women entrepreneurs out of total 51) and considerably lesser 4.48 percent (10women entrepreneurs out of total 223) involved with single/self-established enterprises and finally 4.26percent (2 women entrepreneurs out of total 47) involved in the partnership with the others.

Divorced and single women seemed only to be participating in economic activities where they established their own self/single enterprises. From the Table, data can also be related that the entrepreneursseemed to invest the capital into their own organization rather than to go into the partnership with others or work for the other in some private companies. And the social work service remained at the very least percentage of 0.31 as entrepreneursnowadays tend only to care about themselves and they have no time for any other social causes.

5.7 Nature of Family and Its Linkages into Nature of Enterprises

The tendency or preference among the working women is to live in joint families mainly to distribute the household activities. In this study, not much difference has been observed between start-up and at present regarding the nature of the family. However only one third of them preferred and chose joint families and others were with nuclear/single families. It goes with the general trend that in recent times there is a tendency to move away from native place, parents etc., in search of

employment and settle in nuclear families. This contributes slowly for the dwindling and disintegration of joint families. It further implies that women when assuming dual responsibilities neither get the support neither for household activities nor in business. At least for the former, they could afford to hire one but in latter, if there is lack of support women suffer a lot. The Table below shows the nature of family and their enterprises.

Table 54

Distribution of Nature of Family and Nature of Enterprises

Family	Agriculture	Industry	Service	Trade	Total	Percentage
Joint	8	6	23	40	77	23.91
Single	23	16	92	114	245	76.09
Total	31	22	115	154	322	100
Percentage	9.63	6.83	35.71	47.83	100	

Source: Field Survey, 2013

According to the above Table 54, 76.09 percent of the women entrepreneurs were from the single/nuclear family whereas remaining 23.91 percent were from the joint family. At most 47.82 percent of the total women were involved in trade sector and next is the service (hospitality) sector with 35.71 percent of involvement. And in the lower percentage it is 9.63 percent and 6.83 percent in agriculture and industry sector respectively. Trade seemed to be flourishing and can be seen the participation of 35.40 percent (114 of total 322) and 12.42 percent (40 of total 322) from single and joint family respectively. After the trade, in service (hospitality), agriculture and industry sectors the percentages of single family were high. The Table explores the economic activities by nature of family in different economic sectors. As per dominating percentage from above Table, women from single family seemed active in the economic activities compared to the joint family. Women from the joint family seemed to be bound to their household works as they had more responsibilities than women from single who were at free will.

5.8 Classification of Educational Level and Nature of Entrepreneurs

One of the well-established facts in gender studies is that females have less access to education than males, mainly due to the social perceptions of lower socio-economic classes that there is no need to educate females. Incidentally, education is a

vital aspect when assessing the situation of women entrepreneurs due to the confirmed positive effect it has on the productivity of labor.

Female entrepreneurs have had consistently less access to education throughout all levels of education- especially at the university level- and their illiteracy rate is more than twice that of men entrepreneurs. Furthermore, education levels for both genders are higher in urban regions than in rural regions due to higher per capita income, better access to educational facilities and the prevalence of social believes more conducive to education in urban regions. A striking is the high illiteracy rate among women entrepreneurs. The reason for this lies in the nature of female-owned enterprises in terms of number of workers, nature of economic activity and location of the enterprise. There is a positive relationship between the educational attainment of the entrepreneur and the number of workers in the enterprise. Therefore, the high illiteracy rate among women entrepreneurs is consistent with the dominance of one-worker, female-owned enterprises.

In fact, the study found that in low income per capita countries, female illiteracy is positively associated with female entrepreneurial activity. Establishing an enterprise in the trade sector does not usually require high educational attainment or capital since a most of these enterprises will operate in kiosks or small shops employing very few workers and do not require technical expertise or experience. A main characteristic is that almost half of women-owned enterprises lie in rural regions, where the illiteracy rate of females is significantly higher than in urban regions. Data from the study has been put into the Table below:

Table 55

Distribution of Education Level and Nature of Enterprises

Educationa l Level	Agriculture		Industry		Service		Trade		Total	
	Numb er	Perce ntage	Numb er	Perce ntage	Numb er	Perce ntage	Numb er	Perce ntage	Num ber	Perce ntage
B.A/ Graduate	5	16.13	6	27.27	38	33.04	35	22.73	84	26.09
IA/ High Secondary School	3	9.68	2	9.09	15	13.04	30	19.48	50	15.53
Illiterate	4	12.9	1	4.55	8	6.96	11	7.14	24	7.45
Literate	7	22.58	5	22.73	6	5.22	13	8.44	31	9.63
Lower Secondary	-	-	-	-	3	2.61	4	2.6	7	2.17
MA/Maste r	3	9.68	1	4.55	11	9.57	12	7.79	27	8.39
Primary	1	3.23	-	-	-	-	7	4.55	8	2.48
Secondary	4	12.9	-	-	5	4.35	7	4.55	16	4.97
SLC	4	12.9	7	31.82	29	25.22	35	22.73	75	23.29
Total	31	100	22	100	115	100	154	100	322	100
Percentage	9.63	-	6.83	-	35.71	-	47.83	-	100	-

Source: Field Survey, 2013

From Table 55, it can be seen that 7.45percent of the women surveyed were illiterate and 26.09percent and 23.29percent being the leading percentage of women whose education qualification were B.A./Graduate and SLC passed respectively. There were also women with different educational qualification and they all seemed to participate more in trade and service (hospitality) sector. The highest percentage was33.04percent of B.A./Graduate women from the service (hospitality) sector followed by 25.22and 13.04percentagesof SLC passed and IA/High Secondary School level respectively. In trade sector, the highest percentage 22.73 percent of B.A./Graduated women entrepreneurs followed by the same percentage of SLC passed women. It has been observed that higher the level of education achieved more the interaction and involvement of the women in economic activities has found to make their living status better.

From the above Table, the percentages of educated women entrepreneurs were 9.64 in agriculture sector, 6.83 in industry sector, 35.71 in service (hospitality) sector and 47.83 in trade sector.

5.9 Age Group and Nature of Entrepreneurs

Age is a major determining factor of the business decision-making and performance. The mental maturity has a positive relationship with age, which is processed through action. The women entrepreneurs may have to decide on their future and the question of deciding the type of business may also depend on age and experience. The earnings and other economic activities of an individual largely depend upon the age of respective individual. As such during field study the age particulars sample entrepreneurs were registered and the same is presented below:

Table 56

Distribution of Age Group and Nature of Enterprises

Age	Agriculture		Industry		Service		Trade		Total	
	Number	Percentage	Number	Percentage	Number	Percentage	Number	Percentage	Number	Percentage
15-25	-	-	-	-	13	11.3	22	14.3	35	10.9
26-45	28	90.3	11	50	90	78.3	107	69.5	236	73.3
46-60	3	9.7	8	36.4	12	10.4	23	14.9	46	14.3
61+	-	-	3	13.6	-	-	2	1.3	5	1.6
Total	31	100	22	100	115	100	154	100	322	100
Percentage	9.6	-	6.8	-	35.7	-	47.8	-	100	-

Source: Field Survey, 2013

Table 56 indicates that majority, 73.29 percent (236 out of 322) of women entrepreneurs were of the age group between 26 to 45, who were more involved in business and actively participated in their daily business. Only 14.3 percent (46 out of 322) women entrepreneurs were from the age group ranging from 46 – 60 years. And rest being 10.9 percent (35 out of 322) women entrepreneurs were from the age group of 15 – 25 and a small percentage of 1.6 (5 out of 322) women entrepreneurs were above the age of 61. Table 56 shows that majority of the women entrepreneurs were from the same age category of 26-45 years as when associated with the four sectors of business. Out of the 154 respondents that the study was conducted in the trade sector 70 percent of them fall into the same age category as compared to 14 percent in 15 – 25 age group and 14.9 percent and 1.2 percent from the respective age group of 46-60 and above 61 years of age. Out of the 115 respondents that the study was conducted in the service sector 78 percent of them were in the same age category as compared to 11.3

percent in 15 – 25 age group and 10.4 percent from the age group of 46-60 years. Similarly from the industry sector, out of the 22 respondents, 50 percent of the respondents were in the same age category of 26 – 45 years of age as compared to nil at the age group of 15 – 25 years and 36.36percent of women entrepreneurs who were under the age group of 46 – 60 and 13.6percent of women entrepreneurs were above the age group of 61 years. Likewise, from the agriculture sector, out of 31 respondents, more than 90 percent of the women entrepreneur were from the same age group of 26 – 45 years and 9.6percent of the women who were into this segment of market were from the age group of 46 – 60 years as compared to nil from the other two age groups. It seemed that the age group of 26 – 45 was the most appropriate age for women to start an enterprise partly because of their greater ability to raise capital to start a business from own savings and/or support from their family members. Most of the women in this age group had finished their education and were married and in one way or the other they had the helping hand from their spouse or from their family. Similarly, more active, energetic, risk taker, hard worker, ambitious women were found of this age.

Another reason could be that women who were over 45 years had less responsibilities related to child bearing and could therefore afford to undertake more activities outside the domestic sphere. Significantly 10.86percent of women were early starters between the ages of 15 – 25 years.

5.10 Nature of Settlement and Nature of Enterprises of Women Entrepreneurs

One of the factors affecting the economic activities of an individual is based according to their settlements to a particular place. According to the study it was found that the cause of settlements were mostly migration, marriage and ancestral settlement and some had their own causes. Data recorded are presented in the following Table with certain category.

Table 57

Distribution of Nature of Settlement and Nature of Enterprises

Settlement	Agriculture		Industry		Service		Trade		Total	
	Num ber	Perce ntage	Num ber	Percent age	Numb er	Perce ntage	Num ber	Perce ntage	Numb er	Perce ntage
Ancestral	6	19.4	8	36.4	39	33.9	43	27.9	96	29.8
Marriage	11	35.5	7	31.8	52	45.2	58	37.7	128	39.8
Migration	14	45.2	7	31.8	24	20.9	51	33.1	96	29.8
Other	-	-	-	-	-	-	2	1.3	2	0.6
Total	31	100	22	100	115	100	154	100	322	100
Percentage	10	-	7	-	36	-	48	-	100	-

Source: Field Survey, 2013

The study had already found that women entrepreneurs seemed to be involved more in trade and service (hospitality) rather than other sectors of businesses. They appeared to have involved more into the activities after their marriage because they got extra support from their family as well as they got to meet new people who would help them further. The 39.8 percent (128 out of 322) of married women entrepreneurs got involved with their economic activities after their marriage. However, 29.8 percent (96 out of 322) each had their cause of settlement was migration, ancestral and 0.6 percent (2 out of 322) had their own personal reasons. Women entrepreneurs involved in the agriculture sector were maximum at 4.35 percent (14 out of 322) whose cause for settlement was migration. In trade, 13.35 percent (43 out of 322), 18.01 percent (58 out of 322) and 15.84 percent (51 out of 322) had their causes ancestral, marriage and migration respectively. In service (hospitality), 12.11 percent (39 out of 322) had their ancestral settlement, 16.1 percent (52 out of 322) were after marriage, 7.45 percent (24 out of 322) had migrated before involvement. In industrial sector, 2.48 percent (8 out of 322) had their ancestral settlements, and 2.17 percent (7 out of 322) for marriage and migration each.

The above Table shows that 10 percent of women entrepreneurs were engaged in agricultural sector, 36 percent engaged in service sector, 7 percent were engaged in industries and 48 percent in trade sector.

5.11 Nature of Family and Time Given to Enterprises

As mentioned in the Table below, entrepreneur from the single family tend to show involvement more rather than the entrepreneur from a joint family. Reasons were all clear that one can provide enough time if they can make their own decisions without any interference from others which can be quiet common in joint family. Table below shows the nature and time given of the women entrepreneurs to their business enterprises.

Table 58
Distribution of Family Nature and Time Given to Enterprises

Family	Time Given to Enterprises (Hours) Daily								Total
	1	2	3	4	5	6	7+	Other	-
Joint	-	-	-	3	3	7	62	2	77
Single	-	1	-	1	6	22	215	-	245
Other	-	-	-	-	-	-	-	-	-
Total	-	1	-	4	9	29	277	2	322
Percentage	-	0.31	-	1.2	2.8	9	86.07	0.62	100

Source: Field Survey, 2013

From the above Table 58, it is found that 86.07percent of the total entrepreneurs had given more than 7 hours' time in their enterprises, 9percent had given 6 hours, 2.8percent given 5 hours, 1.2percent had given 4 hours, and 0.31 percent had given 2 hours of their time. From the women entrepreneurs of joint family, 19.25percent(62 out of 322) of women entrepreneurs were able to provide 7 hours and more time, 2.17percent(7 out of 322) had given 6 hours and 0.93 percent(3 out of 322) had given 4 and 5 hours each. And from single family 66.77percent(215 out of 322) had given 7 hours plus, 6.83 percent(22 out of 322) had given 6 hours, 1.86 percent(6 out of 322) had given 5 hours and 0.31 percent(1 out of 322) had given 2 and 4 hour each.

5.12 Nature of Enterprises and Time Allocation of Women Entrepreneurs

The study has already found that the involvement was higher in the trade and service (hospitality) sector rather than agriculture and industry of women entrepreneurs. Hence, women entrepreneurs seemed to give more time on these sectors. Once an individual gets involved into economical activities, tries to give more time into it for his/her beneficial factors. The Table below further exhibits the results of the study.

Table 59

Distribution of Nature of Enterprises and Time Allocation

Enterprises	1	2	3	4	5	6	7+	Other	Total
Agriculture	-	-	-	2	2	3	24	-	31
Industry	-	-	-	1	-	4	17	-	22
Service	-	1	-	1	3	11	97	2	115
Trade	-	-	-	-	4	11	139	-	154
Total	-	1	-	4	9	29	277	2	322
Percentage	-	0.31	-	1.2	2.8	9	86.7	0.62	100

Source: Field Survey, 2013

From the Table 59 above, it is cleared that 7.45 percent (24 out of 322) had given 7 hours plus time, 0.93 percent (3 out of 322) had given 6 hours and 0.62 percent (2 out of 322) had given 4 and 5 hours respectively from agriculture sector. Maximum percentage 43.16 percent (139 out of 322) had given 7 hours plus time, 3.42 percent (11 out of 322) had given 6 hours and 1.24 percent (4 out of 322) had given 5 hours from trade sector. The 30.12 percent (97 out of 322) had given 7 hour plus, 3.42 percent (11 out of 322) had given 6 hours, 0.93 percent (3 out of 322) had given 5 hours and 0.31 percent (1 out of 322) had given 4 & 2 hour each and 0.6 percent (2 out of 322) had given other suitable time as they had in service (hospitality) sector. And finally in industry sector 5.27 percent (17 out of 322) had given 7 plus hours, 1.24 percent (4 out of 322) had given 6 hours and 0.31 percent (1 out of 322) had given 4 hours.

5.13 Marital Status and Time Allocation of Women Entrepreneurs to Their Enterprises

It has already been known that the numbers of married women were more involved in economic activities rather than unmarried, divorced or single women. The data found from the study is listed in the Table below:

Table 60
Distribution of Marital Status and Time Allocation to Enterprises

Status	Time in Hours										Percentage
	1	2	3	4	5	6	7+	Not in List	Other	Total	
Divorced		-	-	-	-	-	3	-	-	3	0.93
Married	-	1	-	3	8	24	224	-	2	262	81.37
Single	-	-	-	-	-	1	3	-	-	4	1.24
Unmarried	-	-	-	1	1	4	47	-	-	53	16.46
Total	-	1	-	4	9	29	277	-	2	322	100
Percentage	-	0.31	-	1.24	2.80	9.01	86.02	-	0.62	100	--

Source: Field Survey, 2013

The above Table shows that from total 81.37percent (262 out of 322) of married women, 69.56 percent(224 out of 322) had given 7 hours plus, 7.45 percent(24 out of 322) had given 6 hours, 2.48 percent(8 out of 322) had given 5 hours, 0.93 percent(3 out of 322) had given 4 hours and 0.31 percent(1 out of 322) had given 2 hours' time. From total 16.46 percent(53 out of 322) of unmarried women 14.59 percent(47 out of 322) had given 7 hours plus, 1.24 percent(4 out of 322) had given 6 hours, and 0.31 percent(1 out of 322) had given 5 and 4 hours respectively. Of 0.93 percent(3 out of 322) of divorced women had given 7 plus more hours. Of the single women,0.93 percent(3 out of 322) had given 7 plus hours and 0.31 percent (1 out of 322) had given 6 hours. The Table shows that the married women gave more time to their business than others.

Similarly, it is observed that most of the women entrepreneurs, that is, 86.02 percent, had given more than 7 hours a day in the enterprises whereas 9.01 percent had given 6 hours and 2.80 percent had given 5 hours a day in theirbusiness.

5.14 Nature of Enterprises and Marketing System

All marketing systems have evolved within the constraints and conditions placed upon them by the production sector and by the nature of the goods being marketed. The type of product, the number, size and density of producers, the infrastructure and the policy and institutional environments all determine the type of marketing system and the effectiveness with which it operates.

Marketing is becoming more important as organizations around the world strive to develop products and services that appeal to their customers and aim to differentiate their offering in the increasingly crowded marketplace. Marketing is no longer the sole prerogative of a single function. Marketing includes all business activities involved in the flow of goods and services from producers to consumers. For a consumer or producer, the objectives of marketing are to maximize benefits from the available resources and to expand marketing operations to increase wealth. Here, the survey had categorized marketing system into four category and data are represented in the Table below:

Table 61
Distribution of Nature of Enterprises and Marketing System

Enterprises	Customer	Business Agent	Self	Other	Total
Agriculture	12	7	12	-	31
Industry	13	5	4	-	22
Service	105	6	4	-	115
Trade	142	3	8	1	154
Total	272	21	28	1	322
Percentage	84.47	6.52	8.70	0.31	100

Source: Field Survey, 2013

The above Table shows that 84.47percent were the customers who came to them for the products or any other service. 6.52percent hadpractice to go through the aid of business agents, either they came to them or contact them for their purpose. Of 8.70percent of them taken their business to the mass people themselves. Among all of these, 0.31 percent of them preferred some other means of marketing. In trade sector, it seemed that the customers were at the highest percentage of 44.10percent (142 out of 322). In agriculture sector,3.73percent (12 out of 322) were the highest

percentage of customers and self-participation. In service (hospitality), 32.61percent (105 out of 322) being highest were customers and 4.04percent (customers) also being the highest percentage in the industry sector. However; there still seemed avoid in proper marketing for enterprises even when though the entrepreneurs seemed aware of its importance. They all agreed to the fact that marketing was the source of many important new ideas in management thought and practices, all of which are designed to make businesses more responsive to customer needs and preferences. There appeared to be a need wherein small business owners must also master the basics of marketing in order to succeed.

5.15 Nature of Enterprise and Income

Examining capital size of female-owned firms in comparison to male-owned enterprises leads to the same conclusion as female-owned enterprises are smaller than male-owned firms. It is already known that the involvement in the trade and service (hospitality) has been more than others and the income recorded are presented below:

Table 62
Distribution of Nature of Enterprises and Income

Enterprises	Average Income (5-10 lakhs)		Maximum Income (above 10 lakhs)		Minimum Income (less than - 5lakhs)		Total	
	Number	Percent age	Number	Percent age	Number	Percent age	Number	Percent age
Agriculture	9	14.52	10	6.67	12	10.91	31	9.63
Industry	6	9.68	9	6.00	7	6.36	22	6.83
Service	21	33.87	51	34.00	43	39.09	115	35.71
Trade	26	41.94	80	53.33	48	43.64	154	47.83
Total	62	100	150	100	110	100	322	100
Percentage	19.25	-	46.58	-	34.16	-	100	-

Source: Field Survey, 2013 (lakh denotes one hundred thousand)

From the above Table62, it has been observed that the average income of women entrepreneurs in the industry sector was of 9.68percent (6 out of 62), in agriculture 14.52 percent(9 out of 62), in service sector, 33.87 percent(21 out of 62), and in trade sector 41.94 percent(26 out of 62). It exhibited that the average income seemed to be greater in trade sector rather than other sectors of business. That means

the average income of trade sector has come ahead from other sectors. Similarly, in the maximum income category, same trade sector seemed to be leading with 53.33percent and following with 34 percent in the service sector, and 6.67percent from agriculture sector and finally 6percent from industry. In the minimum category trade and service (hospitality) had the leading percentage of 43.64and 39.09;and agriculture and industry sector with 10.91percent and 6.36percent respectively.

According to the above Table,the percentages of women entrepreneurs who earned less than 5 lakh were34.16, maximum earners of above 10 lakh were 46.58, and the average earnersbetween 5-10 lakhs were19.25.

5.16 Cause of Involving into the Enterprises According to Age

Age is a major determining factor of the business decision-making and performance. The mental maturity has a positive relationship with age, which is processed through action. The women entrepreneurs may have to decide on their future and the question of deciding the type of business may also depend on age and experience.

The survey study revealed that majority of the women entrepreneurs belong to age group of 26 -45, 15-25 years and very few falls under the other extremes of very old and very young. Women above 45 years of age were also found in business particularly in running petty shops or tailoring. Engagement of very old women in entrepreneurial activities only explained their economic necessity. The mean age of women entrepreneurs had been 37 years, which supports the fact that women choose to business, after they reached 40 years of age wherein the children could grow up to look after themselves and these women find observed in several other studies particularly in micro economic activities or self-employment. Data collected from the study are presented in the Table below:

Table 63
Age Influencing Factors to Enter into Business Enterprises

Causes	Less than 15	15-25	26-45	46-60	61+	Total
For daily earning living	2	61	72	3	1	139
For daily working living	-	6	7	-	-	13
For family education	-	-	1	-	-	1
Not interested in working with others	-	3	4	-	-	7
To be able to make decision solely	-	6	6	-	-	12
To build up prestige in society	-	1	2	-	-	3
To earn	-	15	8	1	-	24
To use leisure time	3	33	40	3	-	79
To use own money	-	5	7	-	-	12
To use skills and knowledge	1	12	18	1	-	32
Total	6	142	165	8	1	322
Percentage	1.86	44.09	51.25	2.48	0.31	100

Source: Field Survey, 2013

From the above Table 63, the age group of 15-25 and 26-45 seemed more active in the economic activities as expected rather than the children and old age women. The children and elderly women seemed to be participating lesser as they needed not to work besides for the compulsion from their daily life. With 51.24 percent(165 out of 322) being the leading percentage were the most active age group of 26-45 year followed by the age group of 15-25 years with 44.09 percentage (142 out of 322). The 43.17percent (139 out of 322) of the women entrepreneurs seemed to be working for their daily life living, and 24.53percent (79 out of 322) to utilize their leisure time. Other small percent of women seemed to be involved in economic activities for their other reasons such as to earn some money, to use skills and to make their own financial decisions. 5 children (1.86percent) below 15 years and 1 women above 61 years age(0.31 percent) had been noted to be involved in entrepreneurship, which may be because of they were bound to work for living and utilize their time.

5.17 Marriage as an Influencing Factor to Enter into Business Enterprises

Entrepreneurs can be easily influenced by the environment and the people around them. Here is the Table categorized with the influential factor for women entrepreneurs according to their marital status. Of common sense, all know that unmarried women seemed likely to meet people around their homes, unlike married women they tend to meet new people as they move from one place to another after their marriage and have new relations. Hence, the married women entrepreneurs have got more opportunities to meet new and more people who could be an influential factor to their success in various aspects and sectors. The data collected from the study has been put into the Table and presented below:

Table 64
Marriage Influencing Factor to Enter into Business Enterprises

Status	Husband	Family Member	Neighbors	Communication	Others	Self	Total
Divorced	-	-	3	-	-	-	3
Married	145	59	44	1	9	4	262
Single	1	3	-	-	-	-	4
Unmarried	5	28	15	2	3	-	53
Widow	-	-	-	-	-	-	-
Total	151	90	62	3	12	4	322
Percentage	46.9	27.9	19.2	1	3.7	1.3	100

Source: Field Survey, 2013

Here from the study, unmarried women seemed to be influenced by their family members with 8.69 percent (28 out of 322). Unlike married women, married women seemed to be influenced more by their husband with 45.03 percent (145 out of 322) than other influential factors. Divorced women tended to be influenced by their neighbors with 0.93 percent (3 out of 322) as it was likely that they spend more time with their family than any other people because the society where they live was not advance enough to let the people in these situations live free without any other objections. The single women entrepreneurs were more influenced by family members with 0.93 percent (3 out of 322). Similarly, in general observations, widowed women entrepreneurs were also found to be influenced more by their family members and neighbors (they did not mention it in the questionnaire but revealed during the

interviews). As a whole it has been observed that women entrepreneurs were more likely to be influenced by their husband (46.89 percent) because they were to appear the closest person in their life followed by the family member (27.95 percent), neighbors (19.25 percent) and the least percentage of influential factors like communication Medias, self-decision and some other reasons.

5.18 Concluding Remarks

This study aimed to provide a greater visibility of women entrepreneurship and partly to provide role models for potential women entrepreneurs. Though women entrepreneurs have dual roles, at home and at work, most of them were not the head of the family. Majority of the head of the family were husband and then father. This reveals that from the perspectives of power and authority, most of the households are still male dominated. Women entrepreneurs played main roles in their business and took responsibilities of their family life too. Hence they have to spend 70 percent of their time for different works including 27 percent to their business. They have got help assistance and moral support from their husband and family members. Most of the married women and single family were found to be involved in economic activities successfully. Women entrepreneurs, who were between the age of 26 and 45, were found involved more actively in their enterprises. Women entrepreneurs were found more conscious and spent most of their time to make the business run. They started their business to earn income for the family as well as to use their skill and knowledge. In sum, women were found very laborious and hard workers. They played a model role for socio economic development for family as well as the country.

CHAPTER VI

OBSTACLES FOR THE DEVELOPMENT OF WOMEN ENTREPRENEURS IN NEPAL

Women Entrepreneurs, who initiate, organize and co-operate a business enterprise, can be key players in any developing country particularly in terms of their contribution to economic development. In recent years, even among the developed countries like USA and Canada, women's role in terms of their share in small business has been increasing. Some studies show that women-owned businesses are no more likely to fail than men-owned. It has been reported that women perform less well on quantitative measures such as job creation, sales turnover and profitability since women do not enter business for financial gain but to pursue intrinsic goals (for example, independence, and the flexibility to run business and domestic lives). Implicitly, women are deemed to assess success in relation to their achievement in attaining personal goals (i.e., self- fulfillment, goal attainment, etc.). Other researchers found that differences in initial capital and goals explain the poorer performance in growth and survival of women-owned businesses.

In Nepal, women entrepreneurs are found a bread-winning business person and they exhibit a high propensity for growth. Women, however, conceive their businesses differently from the way men do by which they have different socialization experience which might shape varied strategic choices among themselves, such as, their prior professional experience and social network affiliation. This leads to different approaches to venture creation and business growth expectancies. While businesses need more women in order to capture the full benefit of diverse thinking and problem solving of making decisions and managing strategies based on their expectations on business growth, some significant barriers remain for women establishing and growing businesses.

Hence, women entrepreneurs come across a series of problems right from the beginning of the enterprise functions. Being a woman itself poses various problems to a woman entrepreneur. The problems of Nepalese women entrepreneurs pertain to her bulk share of domestic responsibility towards family and society. The tradition, customs, socio cultural values, ethics, motherhood subordinates women to being labeled as physically weak, cannot be tough etc. These are umpteen problems faced by

women at various stages beginning from their initial commencement of enterprise, in running their enterprise. Hence, women entrepreneurs face many problems in their efforts to develop their enterprise and to get ahead with their life in business. The perception of society towards women and the constraints in which she has to live and work have not been very conducive to flourish women entrepreneurship in Nepal.

6.1 Major Obstacles Encountered by Women Entrepreneurs in Nepal

Women entrepreneurs always suffer from inadequate financial resources and working capital. They are not able to afford external finance due to absence of tangible security and credit in the market. Women have a very less property and bank balance to their name. Male members of the family do not want to invest their capital in the business run by women due to lack of confidence in their ability to run venture successfully. The complicated procedure of banks loans also creates lot of problems in getting required finance.

Women entrepreneurs even face problems in getting requisite working capital financing day-to-day business activities. Women entrepreneurs have to depend upon their personal saving and loans from family and friends. Most of the women entrepreneurs fail due to lack of proper financing facilities, because finance is life blood of every business activities. Obtaining the support of bankers, managing the working capital, lack of credit resources are the problems which still remain in the males domains. Women are yet to make significant mark in quantitative terms. Marketing and financial problems are such obstacles where even training doesn't significantly help the women. Some problems are structural in nature and beyond the control of entrepreneurs.

Women entrepreneurs often depend upon the middlemen for marketing their products who pocket large chunks of profit. The middlemen exploit the women entrepreneurs and likewise they also find it difficult to capture the market and make their products popular. A lot of money is needed for advertisement in these days of stiff competition from male entrepreneurs. Women entrepreneurs also lack energy and extra efforts needed to be investing and to win the confidence of customers and popularize their products. Women entrepreneurs continuously face the problems in marketing their products. It is one of the core problems as this area is mainly dominated by males and even women with adequate experience fail to make a dent.

The shortage of required raw materials is also one of the big problems faced by women entrepreneurs. Women entrepreneurs find it difficult to procure the required raw materials and other necessary inputs for production in sufficient quantity and quality. The prices of raw materials are quite high and fluctuate. Women entrepreneurs encounter the problems of shortage of raw materials. It has been seen that many businesses have been a failure due to unavailability of required raw materials. Women entrepreneurs have to face severe competition from organized industries and male entrepreneurs having vast experience. Many of the women entrepreneurs have imperfect organizational set up. But they have to face severe competition from organizational industries. Women entrepreneurs may not be expert in each and every function of the enterprise. She will not be able to devote sufficient time for all types of business activities.

The high cost of production is another problem which undermines the efficiency and restricts development of women entrepreneurs. It is necessary to increase efficiency, expand productive capacity to reduce the cost of production. High cost of production undermines the efficiency and stands in the way of development and expansion of women's enterprises, government assistance in the form of grant and subsidies to some extent enables them to tide over the difficult situations. However; in the long run, it would be necessary to increase efficiency and expand productive capacity and thereby reduce cost to make their ultimate survival possible, other than these, women entrepreneurs so face the problems of labor, human resources, infrastructure, legal formalities, overload of work, lack of family support, mistrust etc.

One of the biggest problems of women is the lack of entrepreneurial aptitude. They have very less entrepreneurial aptitude. They have less entrepreneurial bent of mind. The basic characteristics of an entrepreneur such as innovation, risk bearing etc. are less in women entrepreneur. Many women take the training by attending the Entrepreneurship Development Programs without entrepreneurial bent of mind.

Women entrepreneurs suffer from the problem of low risk taking ability as compared to their male counterparts, because they have led a protected life. They even face discrimination in the selection of or entrepreneurial development training, inferiority complex, unplanned growth, lack of infrastructure, hesitation in taking quick decision also increases the rate of risk and chances of loss. One of the main duties of women in South Asian Subcontinent is to look after the children and other

family members. A very little time and energy is left for business activities. A married woman entrepreneur has to make a perfect balance between domestic activities and business activities. The woman entrepreneur has to make a perfect balance between domestic activities and business activities. The women entrepreneur cannot succeed without the support and approval of husband.

Their success in this regard also depends upon supporting husband and family. Thus, occupational backgrounds of families and education level of husbands have a great influence on the growth of women entrepreneurship. Women also face the conflict of performing of home roles as they are not available to spend enough time with their families. They spend long hours in business and as a result, they find it difficult to meet the demands of their family members and society as well. Their inability to attend to domestic work, time for education of children, personal hobbies, and entertainment adds to their conflicts. One of the biggest problems women entrepreneurs face is the social attitude in which she has to live and work. There is discrimination against women despite constitutional equality. Women do not get equal treatment in male-dominated society and make ego puts barriers in their progress. Entrepreneurship has been traditionally seen a male preserve and idea of women taking up entrepreneurial activities considered a distant dream. Any deviation from the norm is frowned and if possible, immediately curbed. Women also have to face role conflict as soon as they initiate any entrepreneurial activity. It is an uphill task for women to face such conflicts and cope with the twin role.

Large number of women has no proper and sufficient technical and professional training to set up a new venture. All women entrepreneurs should have the exposure to professional trainings of all business fronts which should help them to establish the business in a professional manner. Second generation women entrepreneurs don't need such training as they already have the previous exposure to business. Women entrepreneurs find it extremely difficult in complying with various legal formalities in obtaining licenses etc. And hence in some cases it has been found that businesses are not legally registered even. Women entrepreneurs cannot travel from one place to another as freely as men do. Women have some peculiar problems like staying out in the nights at distant places etc. Though women constitute more than 50 percent of the total population, the percentage of small scale enterprise where women owns 51 percent of share capital is very much less. Women are often denied credit by bankers on the ground of lack of collateral security. Therefore, women's

access to risk capital is limited. The complicated procedure of bank loans, the inordinate delay in obtaining the loans and running about involved do deter many women from venturing out.

Entrepreneurship is not a walk in the park for anyone and it can be even more challenging for a female. Even with all of the advancements that women have made in the business world, there is still a long way to go before success rate is level between male and female entrepreneurs. Below are some of the top challenges that female entrepreneurs need to overcome in general in order for women-owned businesses to be more successful as a whole. Within the business world, women's opinions and advice are not always viewed as expert compares to man's opinion. And when a female starts a business, sometimes family, friends, and others in the business community can view it as a hobby or a side project to family duties, rather than a bona fide business. Seeking out extra support can help to overcome this bias, but women need to realize that this is a true gender bias obstacle. In general, women can be less prone to taking risks and can let their own fears (such as the fear of failure, fear of success, fear of being on their own etc.) stand in the way of "going for it" and pursuing the path of entrepreneurship. Confidence is a great way to combat these fears and the best way to feel confident in what you are doing is to make sure that you are as prepared as possible before you start your business endeavor. Also, believe in what you bring to the Table and value your time, efforts and capabilities.

Females are often taught to be nice and people pleasers, which can lead to seeking the approval of others. Subsequently, women can have a harder time saying "No", which can lead to under-charging for their products/services or being too giving of their time and help in general. This typically comes at the expense of their own needs, business or otherwise. In their personal lives, women have a tendency to try to be everything to everyone and wear so many different hats that juggling everything becomes very difficult. So, when women add "entrepreneur" and "business owner" into the mix, this tendency is further magnified. Women can feel like they have to "do it for themselves" or are the best person for every job and have a tougher time delegating responsibilities to others. This causes more time to be spent working in their business, rather than on their business. This is a major hurdle to overcome in order to have a successful business.

Several studies around the world have been carried out which throw light on the challenges faced by women entrepreneurs. Though the three major stages in the

entrepreneurial process – of creating, nurturing and nourishing – are the same for men and women, there are however, in practice, problems faced by women which are of different dimensions and magnitudes, owing to social and cultural reasons. The gender discrimination that often prevails at all levels in many societies impact the sphere of women in industry too, and a cumulative effect of psychological, social, economic and educational factors act as impediments to women entrepreneurs entering the mainstream. A study (Cooper, as cited in Das, 2000) of women entrepreneurs in the western world, proposed that three factors influence entrepreneurship – antecedent influences (i.e., background factors such as family influences and genetic factors that affect motivation, skills and knowledge), the “incubator organization” (i.e., the nature of the organization where the entrepreneur was employed just prior to starting a business; the skills learned there) and environmental factors (e.g., economic conditions, access to venture capital and support services, role models)(Cooper, as cited in Das, 2000). Research from the rest of the world indicates that women and men differ on some of the above factors. While several of these challenges are inherent to many countries, some of them are more severe in South Asia. Some of the important barriers faced by women entrepreneurs are discussed below:

A. Less Access to Financial Arrangements

Access to finance is a key issue for women. Accessing credit, particularly for starting an enterprise, is one of the major constraints faced by women entrepreneurs. Women often have fewer opportunities than men to gain access to credit for various reasons, including lack of collateral, an unwillingness to accept household assets as collateral and negative perceptions of female entrepreneurs by loan officers. Even though financial institutions have different products regarding to loan but it did not find any products as such targeted to Women Entrepreneur. It seems as if women are almost invisible to formal financial institutions – they receive less than commercial credit or might be less. Even when women do have access to credit it is often in small amounts, whether this suits their needs or not. Differential access to credit may of course be a reflection of differences in the choice of sector, educational level or the amount of loan requested. However, as sector choice and educational levels tend to be limited or influenced by gender, one could say that any differential access based on this motive is indirectly caused by gender perceptions. In addition to this, women

entrepreneurs in Nepal continue to suffer from poor overall assets, poor enforcement of financial rights and the existence of unequal inheritance rights and consequently poor access to community and social resources. Gender-based obstacles – conventional thinking, cultural and social values, and lack of collateral – all aggravate the difficulties faced by women. High transaction costs, the rigidity of collateral requirements and heavy paperwork are further impediments to women entrepreneurs.

Lack of access to credit has been an important limitation on women's opportunities to start business and engage in economic activities. The size of loan desired by most women is usually too small for consideration by the formal banking sector, and inheritance laws means that women usually do not have collateral.

Women, in particular the less educated ones, also find it more difficult to get financing from banks because they lack information on how to go about securing a loan. With regards to the women's access to loans, many entrepreneurs have sought a loan for the start of their business, mostly from non-bank financial institutions and few have received loans from private and state-owned banks. But they found bank managers are often more reluctant to lend to women than to men. Sometimes, credit may be available for women through several schemes but there are bottlenecks and gaps, and the multiplicity of schemes is often not adequately listed nor is there networking among agencies. As a result, clients approaching one institution are sometimes not made aware of the best option for their requirements. Box 1: shows the difficulty of loan.

Box 1: Struggles - Still a Part of an Enterprise Development

With an aim to earn some pocket money and to utilize her time, Ms. Kusum Shrestha, Ratopul, Gyaneshwor, Kathmandu, has making pickles, candles and incense since 12 years. With four other local women from the women's group, she was able to register her enterprise as "Om Sai Grihani". Her claimed access to finance was a bit difficult, but she was able to secure a very small loan of NRS. 50,000 from the local cooperative. Her aspirations to remain occupied and to make a living had been overshadowed in early years due to financial problems and she found government plans to empower women only in paper. But now she is the legend of successful woman entrepreneur through her own effort.

Source: Field Survey, 2013

A general lack of experience and exposure also restricts women from venturing out and dealing with banking institutions. Those who do venture out often find that transaction costs for accessing credit are high, and cannot be met by the cash available to them. Because of this, they are dependent on the family members for surety or collateral and hence restrict the money they borrow. This results in lower investments. Alternately they tend to find working capital at higher rates of interest. The availability of finance and other facilities, such as industrial sheds and land for women entrepreneurs are often constrained by restrictions that do not account for practical realities. All these in turn affect the enterprise and its survival.

Studies have repeatedly emphasized that one of the main constraints faced by women is the lack of financial support for business creation and operation. In today's context it would not be appropriate to launch collateral free credit programs as commercial banks would not be ready for such programs. Loans based on project collateral can be one of the best alternatives in advancing loans to women entrepreneurs. Lack of commitment to pay back loans and lack of loan advancement on the basis of project needs, also contribute to the above mentioned situation. It is also to be noted that mortality of small and medium sized businesses and industries is found to be very high (Field Study, 2013).

All formal credit institutions seek tangible collateral for loans, and that women are effectively sidelined from institutional credit since they have little access to inherited property. It is true that there is a high risk facing entrepreneurs at the initial stages of enterprise creation and such risks tend to be borne by governments. In Nepal, banks bear all the risks of loan defaults in the case of industries and businesses being liquidated. A system such as small business insurance scheme could be applicable in this situation. Due to lack of capital many women entrepreneurs have been unable to expand their businesses. There is a big question mark on how to solve the capital problem of women entrepreneurs who have no collateral. The problem can be solved only if women can have the same property rights as enjoyed by men. Married women have no rights to ancestral inheritance.

They cannot claim any property from their husbands before 15 years of marriage, and even they must be at least 35 years of age. This system of women's property rights leaves them with no capital of their own (Field Study, 2013). Further, unmarried women are given less preference, even in the women-related programs. Although the rights of married women to their parents' property may not be legalized

for some time yet, they should be given rights to their husbands' property. Even though at times different schemes are out for project oriented loans, and lending decisions are based on project viability rather than collateral. However; in practice due to the general difficulty in enforcing financial disciplines, banks tend to seek collateral for larger loans. Only loans of limited amount may be granted under the group guarantee system. Since women own very little property, it is difficult for them to obtain larger loans. In the case of husband's property a women has no inheritance and disposal rights.

Banks also requires a parental guarantee of repayment if their clients are unmarried females. This is necessary to safeguard a bank's loan because if the girl gets married, she tend to leave the rental household and it can be very difficult to follow up and there is a high chance for the banks to lose their investment.

Some of the other major obstacles experienced by women in accessing credit in Nepal are reported to be the following:

1. Due to the inefficiency of banks, entrepreneurs are forced to make several trips to the bank for a single task. Women have less time to repeatedly go to the bank. Many women are hesitant to go to banks because of discrimination and unnecessary harassment by bankers.
2. Because of lack of proper education, many women are not able to present bank documents and follow formalities.
3. In Nepal, the idea of women taking loans is still not perceived in a positive way. As people have seen others becoming ruined after receiving loans from money-lenders, they are afraid of taking loans from banks too. Therefore, uneducated women are particularly hesitant to approach banks for loan.
4. Due to the dominant social culture in Nepal, women are not confident enough to run business based on loans taken from banks.
5. Men are deemed to hold the responsibility for earning money in Nepalese society. Therefore, many women do not take any initiative in this area.

In sum, it is interesting to note that although it often is self-reliance that motivates women to venture out on their own, they have to rely on the securities of others to raise their basic capital requirements.

B. Less Access to Market Extension

The ability to tap into new markets requires expertise, knowledge and contacts. Women often lack access to training and experience in on how to participate in the market place and are therefore unable to market goods and services strategically. Thus, women-owned SMEs are often unable to take on both the production and marketing of their goods. Hence, some entrepreneurs are producing goods but lack of access to a market and for some others, the demand placed to their goods to the enterprise is often so large that the enterprise is not able to handle it due to an inadequate skilled which has been quite a challenge faced by many entrepreneurs. Out of the total interviewed, very few enterprises have been involved in exporting their goods. Most of the entrepreneurs expressed concern over not being able to reach the market and export to foreign countries. Often they have been a third party in the export business and a major profit seems to slip from their hands. In addition, they have often not been exposed to the international market, and therefore lack of knowledge about what is internationally acceptable. The high cost of developing new business contacts and relationships in a new country or market is a big deterrent and obstacle for many SMEs, in particular women-owned businesses. Women may also fear or face prejudice or sexual harassment, and may be restricted in their ability to travel to make contacts.

Market liberalization leads to increased competition which demands swifter response to the market. SMEs thus face competition from transnational corporations as well as from efficient low wage, low cost producers in other developing countries, and need to engage in active technology and skill upgrading, and more efficient quality management in order to stay competitive. This may require fast and easy access to capital, something that women entrepreneurs often lack. Unfamiliarity with the external world and lack of ease in moving around in it also hampers women when it comes to dealing with a multiplicity of agencies in setting up or running a business. Thus, even when they do have professional competence and training, women are often forced to turn to male professionals for assistance.

In addition to the problems that men face in marketing, women have other problems as well. Social barriers, inadequate education, family responsibilities, dependence upon guardians, and the absence of government protection for women run enterprise, are some of the problems that directly or indirectly affect the marketing efforts of women entrepreneurs. Moreover, they tend to be less aware and less

competent to interact continuously with ever changing market situation. Furthermore most of the entrepreneurs consider the place where their goods are sold as the “market” and the selling activity as “marketing”. This line of thinking is outdated and not practical in the present-day context. In today’s market, it is not feasible to think that just one type of product can be sold to everyone. There are people with varied needs, choices, income levels, and of different sex. Therefore, every entrepreneur should know who the ultimate consumers are going to be. Further, entrepreneurs need to know their customers’ needs and wants, and to be able to provide goods and services accordingly.

Entrepreneurs should also have necessary information about their customers’ capacity and willingness to pay for products and services and fix their prices accordingly. Promotion is another activity that entrepreneurs should undertake. This is a business function involving the introduction of the products and services to the ultimate customers. As the outcome of all these activities, entrepreneurs will have to select and establish appropriate sales outlets that are most convenient to their customers. The effective execution of the above mentioned marketing functions will help in making the goods easily available to customers. But the liability of entrepreneurs does not end with the transfer of goods to customers. After the sale of goods, entrepreneurs need to get feedback from the customers in the form of market research on the marketing functions related to product, price, promotion and place. Thus, on the basis of the feedback received, entrepreneurs should continuously strive to improve their marketing activities for maximum customer satisfaction.

In the view of the above, entrepreneurs need to realize that they should not concentrate just on the selling of goods and the profit therein, but remember that the success of the enterprise is dependent on the extent to which it can meet the needs of the customers. Only if entrepreneurs can function for the convenience and satisfaction of customers can they achieve their business goals. Entrepreneurs are directed by customers and not the other way round. Thus marketing does not begin and end with the sale of the goods; rather it is a broad, complicated and continuous process that entrepreneurs must undertake for the optimal satisfaction of customers. Most of the problems of women entrepreneurs especially into small and medium enterprise could be minimized if they could be made to realize the role and importance of marketing in their business and provide customer oriented goods and services. For the reasons indicated above, there should be a series of marketing oriented initiatives developed

to meet the needs of new and existing women entrepreneurs. These could include basic awareness sessions on the importance of marketing, the introduction to practical marketing techniques, and the promotion of number of marketing support or group-based marketing activities, such as the WEAN Cooperative.

C. Less Access to Training Facility

Most respondents agreed that women have limited access to vocational and technical training. In fact, women on average have less access to education than men, and technical and vocational skills can only be developed on a strong foundation of basic primary and secondary education. Nepal is amongst one of that country which is characterized by low enrolment among women in education, high dropout rates and poor quality of education.

Women also tend to be less likely to have had education and experience relevant to starting and managing a business and thus less potential for success. Gaining relevant skills and knowledge can also be more difficult for women since they frequently have double work burden and childcare responsibilities, thus making them less able and men to attend formal and informal trainings. In addition, gender stereotypes, prejudices of teachers, and gender based preferences of parents and girls themselves tend to channel girls and women into the more general and social rather than scientific or technical areas of education. As a result, women are educationally less well equipped to manage some kinds of businesses and, in the less developed countries with low overall levels of education, often less well equipped to manage business in the formal sector in general. Such disadvantages affect their capacity to access formal sources of credit, technical support as well as government small business programs. When training is available, women may be unable to access it because it is held at a time when they are meeting family responsibilities, or the content and method of delivery may not be appropriate. This lack of access to education and training opportunities mean that women start their businesses without adequate skills. Besides, most technical trainings that are offered to girls at the post-school levels, in the women polytechnic for instance are limited to traditional careers, such as secretarial practice, dress designing, etc. Thus, the exclusivity of training acts as limiting factor itself.

D. Less Access to Infrastructure Facility

Less access of reliable physical infrastructures (surface as well as air transportation), and towards the need for predicable trade support infrastructure (knowledgeable bureaucracy, supportive government, etc.) are also the problems faced by women entrepreneurs.

E. Less Access to Technology Facility

Women entrepreneurs are less aware of significance of reliable information technology, e-commerce/ e-trade, electronic banking and transfers. Having less educational background, they face difficulties with English language as the medium of communication in internet based communication and gaining knowledge. This further limits their business growth as needed.

F. Less Access to Network Facility

Women have fewer business contacts, less knowledge of how to deal with the governmental bureaucracy and less bargaining power, all of which further limit their growth. The respondent felt that since most women entrepreneurs operate on a small scale, and are generally not members of professional organizations or part of other networks, they often find it difficult to access information. Therefore, finding the right contacts and the lack of information and advice as stated by the respondents are also the main problems for women entrepreneurs. They are facing a high degree of competition from the domestic counterparts. Due to the lack of networking they are facing problems in this regards too. Most existing networks are male dominated and sometimes not particularly welcoming to women but prefer to be exclusive. Even when a woman does venture into these networks, her task is often difficult because most network activities take place after regular working hours. There are hardly any women- only or women-majority networks where a woman could enter, gain confidence and move further. Lack of networks also deprives women of awareness and exposure to good role models. Few women are invited to join trade missions or delegations, due to the combined invisibility of women-dominated sectors or subsectors and of women as individuals within any given sector. As an example of this, at a recent SME Trade Fair where it has been estimated than women operate around half of all SMEs, less than 20 women were registered among the approximately 100 participants, and most of those were civil servants rather than

businesswomen(Field Study, 2013).

Women's businesses are not well represented in industry, trade or business associations. Both the leadership and the membership of chambers of commerce, business, traders and industry associations tend to be dominated by men, and few women join or reach leadership positions in the mainstream business organizations. Although partly a reflection of the low number of women entrepreneurs, it means that the different needs of women entrepreneurs do not feed into policymaking through the lobbying and other activities of these organizations. Many specialist organizations of businesswomen often do not counter this situation because their activities tend to be oriented toward charity and social work, in contrast to the business networking and policy lobbying orientation of the "mainstream" but more male-dominated organizations.

Part of the reason for women's organizational invisibility is the difficulty of finding sufficient time to attend meetings as well as manage their families. However, business associations rarely consider such needs when scheduling meetings, and it has not been seen that even a few of these business conferences or trade fairs provide childcare or children's programs in order to facilitate the participation of businesswomen. It is interesting to note, on the other hand, that many business conferences, particularly in developed countries, do provide "spouse" programs in order to accommodate the needs of businessmen to bring along their "non-working" wives. Many women's business organizations, such as the FLO in India and the BCCI in Bangladesh and Women's Chambers of Commerce and Industry (WCCI) in Pakistan have mushroomed in the region to fill this gap. However, in Nepal we haven't noticed any such organization into existence. In general, the mere existence of such organizations does not ensure voice and visibility for the women entrepreneurs. The organizations must provide needs-based services as per the clients' needs as well as be effective and positive in the policy arena. Organizations must recognize that women are not homogenous and make sure that different voices of women entrepreneurs are heard. Many times the women's organizations may lack acceptance by and legitimacy in the government and may suffer from inadequate funding.

G. Less Access to the Linkage with Policymakers

Most women have little access to policymakers or representation on policymaking bodies. Large companies and men can more easily influence policy and

have access to policymakers, who are seen more as their peers. Women tend not to belong to, and even less reach leadership positions in, mainstream business organizations, limiting their input into policymaking through lobbying. Women's lack of access to information also limits their knowledgeable input into policymaking.

The findings on obstacles faced by the women varied according to the kind of the work that they were involved. Regards infrastructural problems, a majority felt that load-shedding was the key factor that disturbed their business followed by the lack of water supply. However, many have installed inverters and generators to fix their problems but a few small-scale enterprises could not afford to install and were severely affected.

The Table below intends to provide an overview of challenges discussed above, showing both the challenges faced by entrepreneurs in general but which can pose a greater obstacle for women than for men (women intensive) and those faced by women only (women exclusive).

Table 65
Major Challenges Faced by Women Entrepreneurs in Nepal

Women Intensive	Women Exclusive
<p><u>Access to Finance</u></p> <p>Service companies face difficulties due to the nature of their business.</p> <p>Cost of capital relative to other businesses.</p>	<p>Discriminatory national laws.</p> <p>Prejudice against women and women owned business.</p> <p>Difficulty in providing collateral (Women do not have own assets in their right).</p> <p>Lack of credit/banking history (due to past, informal nature of businesses).</p> <p>Need for credit plus business planning and advisory services.</p>
<p><u>Access to Markets</u></p> <p>Access to quality, up-to-date information</p> <p>Contacts through personal networks</p> <p>Small Size of businesses.</p>	<p>Prejudice against women.</p> <p>Difficulty in travelling to make contacts.</p> <p>Sexual harassments.</p>

<p><u>Access to Training</u></p> <p>Technical training.</p> <p>Training on various requirements.</p>	<p>Training needs often overlooked when identified, women's needs may not be met (for example, time of training, content, method of delivery).</p>
<p><u>Access to Infrastructure</u></p> <p>Need for reliable physical infrastructure (road transportation, air transportation).</p> <p>Need for predictable trade support infrastructure (knowledgeable bureaucracy, supportive government mechanisms, etc.).</p>	<p>Bias against women's businesses.</p> <p>Few or lesser contacts in bureaucracy.</p>
<p><u>Access to Technology</u></p> <p>Need for reliable information technology channels.</p> <p>Potential for e-commerce and e-trade.</p> <p>Access to electronic banking and transfers.</p> <p>Use of English as the medium of communication through the internet.</p>	<p>Older women and women with low levels of education and literacy are particularly disadvantaged.</p> <p>Lack of English language skills.</p> <p>Bias against women's involvement in technical matters.</p>
<p><u>Access to Networking</u></p> <p>Need for reliable networking facility.</p>	<p>Women entrepreneurs have lack of networking knowledge and that deprives women of awareness and exposures to good role models.</p>
<p><u>Access to Policymakers / Input into Trade Policy</u></p> <p>Large companies and men can more easily influence policy and have access to policymakers who are their peers.</p>	<p>Most women have little access to policymakers or representation on policymaking bodies.</p> <p>Lack of access to information limits knowledgeable input into policy.</p>

Source: Field Survey, 2013

H. Other Impediments to Women Entrepreneurship

1. Traditional Views on the Role of Women in the Society

One characteristic that clearly distinguishes most businesswomen from their male counterparts is the added responsibility society often puts upon them in their roles as mothers and wives. The time taken up and the emotional burden created by these dual role responsibilities often interfere directly with the conduct of business for women in ways that do not apply to the majority of men. The often prevailing attitude that the women's place is at home and that her first priority is to look after the home and family constrain many married women from venturing into entrepreneurship. Even for the women who are interested, the fact that marriage often results in geographical displacement, makes serious entrepreneurship the last option. Women's enterprises are taking a second place to home as one of the main weaknesses of women entrepreneurs not only in Nepal but in the entire South Asian region. Married women also have to make a fine balance between home and business. Thus, despite modernization, tradition and family slows down women. Moreover, "interfacing and interacting" with women as professionals is still an awkward experience for many men due to the deep rooted traditional perception of male-female relationship. Women entrepreneurs also suffer from the myth of women not being effective organizers. On the other hand, they are believed to be best suited for housekeeping. This has created difficulties for women to become true entrepreneurs. Due to the prevailing social norms, women entrepreneurs were prevented from managing their businesses independently. These norms had restricted women entrepreneurs' mobility, and thereby affected interaction with others.

Women in Nepal also suffer from bias against women because of the cultural and traditional values. The expected behavioral pattern of women which is marked by modesty and lack of articulation is often misinterpreted as incompetence and lack of professionalism. In this setting, the transition itself from a "non-professional" approach to a "professional" one is an extra effort for women. In addition, women by themselves find it difficult to interact and discuss issues as equals, because they have been trained to listen, obey and leave decisions to men in the family. The condescending views of others do little to support them. Interestingly, women entrepreneurs did not feel that having their own business affected their roles as spouse, parent or homemaker very much. These women experienced very low levels of work-

family conflict in their spousal or parental roles. However, it should be noted that all these women had someone to help them with their household chores – either a part-time or a full-time maid. Part of the reason for a lower level of role conflict may also be the high amount of spousal support that these women had.

Over 50 percent of the women said that their spouse was either happy or very happy that they owned their own business. Another factor that may have contributed to the high degree of spousal support might have been the stable, satisfactory nature of their marriages. It may be noted that most of the women included in the study had been married for a fairly long time with over 80 percent stating that they were “satisfied” or “very satisfied” with their marital life.

Because of this patriarchal bias and role prescriptions, ambition, self-confidence, innovativeness, achievement motivation and risk-taking ability, which are essential for an entrepreneurial career, are inhibited. Women entrepreneurs also face restrictions hampering their mobility. Some of the women entrepreneurs complain that government clerks and private dealers harass them. As a result, many women entrepreneurs undertake what a Pakistani author (Gillani, 2004) has described as “comfort zone movement”, i.e., they tend to operate only among clients that they know. Products are sold to relatives and friends and suppliers tend to be people already known to them. Thus, a more extensive network is lacking and expansion into a larger scale is not considered with enthusiasm. Another problem faced by women entrepreneurs is occupational mobility glitches. Occupational mobility, i.e., shifting from one product line to another, is considered by women entrepreneurs as disadvantageous. Taking a chance to venture on their own is considered a risky proposition which can be indulged by the family members once but not again if a woman entrepreneur wants to be more adventurous in her ventures. Women are also financially at a disadvantage to innovate into a second product line. Many women have to borrow from the men in their lives to start up the first venture. However, money for a second venture is often not as likely to be forthcoming from the same source.

Many women entrepreneurs have to experience the troubling “assistance” of support agencies. Harassment in government departments, indifferent and discriminating attitude of officials of all small-scale industry related departments, such as taxation, labor, power, etc., are some of the problems that women entrepreneurs have to deal with.

2. Statistical Invisibility

There is not the statistics on the sex composition of business owners or operators. Indeed, statisticians would argue that such statistics are methodologically problematic because many businesses have multiple owners and operators, some of whom might be men and some women. In the Asia-Pacific region, for example, only Australia currently undertakes a study of entrepreneurs (who are defined as individuals and therefore are either female or male), while the Philippines is planning to collect data on the sex composition of business operators. However, in the absence of some kind of statistical base, policymakers, bankers and others tend to assume that all businesses are owned and/or operated by men or, to a similar effect that businesses owned or operated by women are no different from those of men. This is not so. Although few general statistics on the sex composition of business owners and operators are available, a number of comparative studies of women-owned and men-owned or operated businesses show quite distinct differences. Such differences suggest different needs, and show that in order to make good policy it is essential to make women's businesses visible in terms of numbers, their share of businesses and distinct characteristics.

Comparative studies have also shown that women entrepreneurs tend to operate in different subsectors than men. They are also likely to be concentrated in specific subsectors. Sectors or subsectors that are dominated by women entrepreneurs tend to receive little attention from policymakers who, when they do consider SMEs, are more likely to associate SMEs with manufacturing and to focus on programs such as forward and backward linkages that are more relevant to manufacturing SMEs. Regional trade organizations are much more likely to consider liberalizing trade in subsectors where the main beneficiaries will be businessmen, and to negotiate cross-border and other problems that affect sectors and industries dominated by men.

On the basis of analysis of data and discussion of their results it is concluded that women entrepreneurs in Nepal facing following problems.

Table 66

Major Problems faced by Women Entrepreneurs in Nepal

Entrepreneurial Problem	Agree
Getting Finance	✓
Hiring	✓
Lack of Community / Society	✓
Lack of Education	✓
Lack of related field experience	✓
Lack of related skills	✓
Management	✓
Marketing	✓
Non availability of raw materials	✓
Shortage of Resources	✓
Shortage of working capital	✓
Social / Personal Problems	✓
Technical problem	✓
Time Distribution / Role Conflict	✓
Unfavorable market behavior	✓
Un-skilled group members	✓

Source: Field Survey, 2013

Of the total population in Nepal, over 51 percent are female, yet the number of women entrepreneurs is estimated at 31,000 (0.1 percent). And it is difficult to assess how many of these women are even real entrepreneurs, ‘undertaking the organization and management of an enterprise involving innovativeness, independence and risk, as well as the opportunity for profit’. Many of these women are simply self-employed and limit the scale of their enterprise to meet the requirements of household consumption.

Being compelled to start a business because of financial circumstances, without clear goals, will not lead to poverty alleviation or empowerment but will just subject women to the constraints of the market. While it is easy to see that starting a new business to exploit a perceived business opportunity would lead to economic development, it is also possible that ‘necessity entrepreneurship’- being pushed into

entrepreneurship (self-employment) because all other options for work are either absent or unsatisfactory-can even lead to underdevelopment.

Women entrepreneurship, opportunity driven and enhancing economic development, is a relatively recent phenomenon in Nepal. The number of women engaging in this type of entrepreneurial activity is too low to have an impact on the economic system. Experts agree that, first and foremost, personality traits: alertness, creativity, ambition and perseverance, lie at the origin of successful entrepreneurship. With no apparent reason why individual Nepali women would possess these traits to a lesser extent than their male counterparts, one can only look at socio-cultural and institutional factors that impede their entry into entrepreneurship.

Hence, women in Nepal have a low status in family, community and public life, with significant disadvantage in the formal economy and in accessing to education, health, justice and politics. In the Global Gender Gap Report 2012 published by the World Economic Forum, Nepal ranked at 123 among altogether 136 countries in terms of overall gender gap index (Lancsweert, 2013). Many socio-cultural factors confine women to traditional, socially acceptable roles which leave very little room for entrepreneurial aspirations. The literacy rate for women is estimated at less than 40 percent in rural areas. Literacy is key to the programs that foster entrepreneurship. It is a requirement to access the free training, some funding and marketing assistance, offered by Nepal's government and by non-governmental organizations.

Both male and female entrepreneurs in Nepal cite the lack of access to credit as a major obstacle to engage in entrepreneurial activities or expand their business. In theory, women are equal to men in access to credit in Nepal but in practice women are, again, at a disadvantage.

Cultural and social barriers impose limitations on women's ability to exercise their rights. Daughters are only very rarely given a deed to land, even though they have been awarded equal property rights by law. Hence, when confronted with the basic necessity to provide collateral, mostly land, in order to obtain a loan, they cannot fulfill this requirement and are forced to resort to other options, relying on the securities of others to raise the starting capital, usually ending up with a much smaller amount than they need.

Clearly, when women in Nepal are hugely underrepresented within the entrepreneurial population, mostly socio-cultural barriers are to be blamed. The

challenge faced by the government is choosing the right policies and legislative measures that will strengthen the entrepreneurial framework conditions and instill a mindset favorable to women entrepreneurs, enabling them, against all odds, to translate their vision into a successful business enterprise.

CHAPTER VII

ALTERNATIVE APPROACHES TO IMPROVE WOMEN ENTREPRENEURS IN NEPAL

In order to promote women entrepreneurship in Nepal, various types of efforts were done by the government, financial institutions and by the women entrepreneurs themselves. Despite the efforts of all three stakeholders, women entrepreneurship could not take important position in the business setting environment in Nepal. Magnitude and dynamics of the support given by all three stakeholders were of limited scale to bring change in the values and institutions of Nepalese mindset to bring out women from family environment to the active risk base business environment. In this process, an assessment of the existing models adopted so far, has been made to identify an appropriate model for the improvement and development of women entrepreneurship in Nepal based on the study of Kathmandu Metropolis.

7.1 Assessment on Existing Approaches

In Nepal gender disparities are one of the major obstacles for enterprise development (FWEAN, 2012). After the restoration of democracy in 1990, Nepalese women have got room for participation in every activity of the Nation. Nepal Government opened the door to empower women by establishment of Ministry of Women and Social Welfare, National Women Commission and by acceptance of Universal Declaration of Human Rights in 1948 and UN Convention on the Elimination of all Forms of Discrimination Against Women (CEDAW), which was the outcome of Beijing Declaration. Being the member of United Nations, Nepal has also committed to the achievement of Millennium Development Goals (MDGs) by 2015, where gender equality has got third priority in its eight goals. Nepal Government and key International Agencies like the United Nations Development Program and other UN agencies, World Bank are giving more prominence to poverty alleviation programs and employment creation with a focus on women. For this to happen, it is recognized that entrepreneurship can be the key to raising the prospects for increasing the share of small scale and cottage industries in the national income (FWEAN, 2012). Actually Nepal Government had taken initiation towards women empowerment since

its Sixth Five Year Plan, but not exactly for women's entrepreneurship development, which is discussed later.

7.2 Assessment on Government Supported Plan-wises and Other Approaches

The importance of women entrepreneurs in the national development process has been acknowledged by successive governments and steps initiated realizing the objectives of women empowerment. Consequently, under successive Five Year Plans, women's development initiatives have been gradually integrated into the macro framework and multi-sectorial economy to bring women into the mainstream of economic development and encourage potential women entrepreneurs realizing their business plans.

At the National level, the government policies have tried to find out women's problems in various ways and have moved with the international thinking, initiating programs for women with a welfare approach, particularly in education, health, and employment and adopted a WID approach with emphasis on their developmental role during the planning period. The government had emphasized women's involvement in all programs and projects, recognized legal impediment to their economic empowerment, and enunciated special programs for meeting their needs already in the Sixth Five Year Plan (1981-1985). The Seventh Five Year Plans expanded on these themes. Required legal reforms were also to be implemented to facilitate women's participation in development. The Eighth Plan also mentioned the issue of increasing women's representation at decision making levels in the government, non-government, and semi-government sectors and developing a monitoring system for recording gender discrimination at work. A suitable organizational structure for coordination and monitoring of activities relating to women was also envisaged. Specifically, in the Ninth Plan period (1997-2002), government made some strategies relating to women empowerment through entrepreneurial activities. Provision such as: help women engage in self-employment activities and conduct various entrepreneurial activities on their own were made. The Ninth Plan emphasized on various women entrepreneurial activities such as loan at simple and accessible way, adopted its major strategies for women's advancement such as main-streaming, eliminating gender inequality and empowerment and thus moved towards a gender approach to women's promotion. Mainstreaming was further explained as clearly defined policies, targets, and

programs in all sectors at the national and regional levels, more scientific and realistic calculation of GDP statistics to include women's contributions therein, and development of more effective coordination and monitoring instruments and mechanisms. The objective of equality was decomposed into elimination of gender inequality in all laws, affirmative action policies and programs to reduce current inequality in economic social and other areas, stronger laws and enforcement mechanisms to counter all kinds of violence against women and gender awareness programs for the empowerment. On the other hand, Plan included mandatory representation of women in the formulation of policies and programs at all levels; ensuring women's rights in ownership of land, agricultural training, marketing, and other income generating activities; development of a better health system to ensure wider access to qualitatively improved facilities for safe motherhood, delivery etc.; continuation of specific enabling programs in education, technical, entrepreneurial, and management training; increasing access to institutional credit, other resources and assets for income generation; promotion of technological improvements in agriculture and other fields so as to reduce drudgery of women's work and to increase their productivity.

Accordingly, achievements include: establishment of a number of institutions, women's divisions in National Planning Commission (NPC), gender-focal persons in many of the ministries, increase in women's participation in sector programs such as farmer trainings, forestry groups, and skill trainings, Initiation of specific programs for women which include large national level credit programs such as Production Credit for Rural Women (PCRW) and Micro-Credit Project for Women (MCPW), Women's Development Program under Small Farmer Development Program, five regional banks (Regional Rural Development Banks) in the government sector and People's Banks like Nirdhan and Center for Social Development Banks, which evolved from small NGOs and operate along the Bangladesh Grameen Bank model, lending only to women's groups and owned largely by the members/clients, educational programs such as special provisions for female teachers, scholarships for girls etc., legal reform making women's right to property a little more secure and strengthening punitive measures against violence. The amendment to the Mulki Ain established unmarried daughters as co-persons in the parental property and encoded her right to be supported and educated on par with her brothers. It also established her as a co-person in her husband's property immediately after marriage as she loses her

right to parental property on marriage. Previously daughters had to remain unmarried up to 35 years to be entitled to a share in the parental property and remain unmarried through life to maintain her full right over it. In the final household also she had to have been married for 15 years and be of 35 years of age for independent right in her husband's property.

In the Tenth Five Year Plan (2002-2007), some space for women entrepreneurs' development has been given and Government had tried to redress some of the major problems related to internalization of these strategies in sector policies and programs. The Plan realized the women's access to economic resource and control over it is less because of legal discriminatory property rights, the difference between average income ratio between male and female is 1:0.39 and realized the fact that women work as high as 11 hours a day on an average, their income is low, women are found only 2.1 percent in industry and commerce sector and 0.4 percent in service sector. Hence, provisions such as: conduct industrial training, provide concession loans, launch awareness programs including marketing and awards and decorations to motivate women entrepreneur, were made. The Three Year Interim Plan (2007-2010) and the Three Year Approach Paper (2010/11- 2012/13) both gave priority to enhance women's capacity and their participation in entrepreneurship. The government has promulgated New Industrial Policy-2010, where women entrepreneurs are addressed.

But the major problems identified in implementation of these strategies during various plan periods were: lack of efforts for an understanding of the concept and process of mainstreaming at the sector levels, marginality of the women's programs in sector goals- the sector establishments had no mention of women's advancement or gender equality in their terms of reference or main programs, inadequate gender sensitivity of the sector and project implementing agencies in general, lack of capacity for gender analysis and gender planning in WID institutions, divisions, departments, and focal points, inadequate gender sensitivity of major training programs to gender issues, insufficient efforts to include women's representation in decision making roles, dependency of WID institution on donors for survival and, lack of effective gender monitoring mechanisms and institutional structures at the center, DDC at the grass-roots levels, even when sufficient attention was paid to mainstreaming in specific programs. Even the annual Economic Survey issued prior to budget had no information on gender goals and their achievements. Even, the problem of

internalization of the plan objectives by specific sectors remains in the Tenth Plan. For example, while the inconsistency between the overall objective of increasing women's access to decision making roles and intended administrative reforms has been redressed, particularly due to the Asian Development Bank conditionality in its Loan Agreement for Governance Reform, the total neglect of the gender and equity issue is obvious in the chapters on industry and commerce and communications. The social role the communications has to play in shaping the future society has been completely ignored in communications chapter while the chapter on women does put emphasis on the role of media in changing attitudes and social behavior. Implementation aspects are still problematic in spite of the incorporation of gender issues in policy declaration and programs.

The Annual Economic Survey (2013) has still no sector-specific information on advancement towards gender equality. The following example from a recent study illustrates the implementation problems regarding gender goals, primarily because of the general patriarchal ideology and attitudes. Major problems, now, relate to implementation and monitoring. The experience dealing with women's issues in the past two decades indicate that exclusive focus on women as an analytical category and efforts to cater to their practical needs for food, shelter, basic education and primary health are not sufficient for building an equal opportunity society for women and men. Moreover, in the absence of necessary structural and attitudinal changes, the prospects of her extensive involvement in programs and projects itself becomes constrained. This will affect the efficiency aspect as well.

From a review of developmental efforts in Nepal, Acharya, (2001) describes that Nepal has reached a stage on women's issues where the implementation aspects are most crucial. Right policy enunciation has been made at the macro level, but there are no mechanisms to implement them either at the macro, mesa or micro levels. Women have gained somewhat in terms of educational and health status and political awareness, but gender difference in terms of access to resources and positions of power have changes little, inspire of much rhetoric. Attitudinal changes required for effective implementation of policies and programs on women have been rather slow to materialize. The social attitude towards women has not changed much either. The family is still seen as the primary responsibility of women and good marriage and mother hood as the "ultimate goals" for them. This has affected various educational development and credit programs adversely. Girls are withdrawn from schools and

skill development programs, before they complete the courses because they have to be married off, credit cannot be granted to the unmarried women because they shift their residence on marriage, they must start motherhood early because otherwise they will be stigmatized socially, they must bear constant domestic violence because that is the only shelter they have, etc.(Acharya, 2001).

In spite of much progress in many developing countries in the preceding five decades, everywhere the structure and quality of growth has not been satisfactory. It has been a "jobless, ruthless, rootless, voiceless and featureless growth." It has been very inequitable to women. In the same vein the Beijing Platform Action stated that "most of the goals set out in the Nairobi Forward Looking Strategies for the Advancement of Women have not been achieved. Barriers to women's empowerment remain despite the efforts of government as well as NGOs and women and men everywhere." Particularly highlighted were: the persistent and increasing burden of poverty of women, inadequacies and inequality in access to education and training, health care and related services, violence against women, unequal access to power and decision making roles, inequalities in economic structures and policies and access to resources, biasness in the mass media and the communication system and insufficient mechanism at all levels to promote women's interest and advancement.

Presently, the Approach Paper to the Thirteen Plan (2013-2016) seriously realized that industry and trade plays a crucial role in decreasing dependence on the agriculture sector by reducing unemployment, underemployment and poverty. Strategies taken by the plan are: establishment of Business Forum to promote public-private partnership, preparation to support sick industries, construction and operation of special economic zones to increase exports and reduce poverty through the promotion of micro cottage and small industries to reduce poverty, formed Industrial Security Force, designed Micro Enterprise Development Program, and construction of infrastructure. In order to fulfill these strategies various operational policies are supposed to be taken such as: industrial development centers will be developed by establishing micro enterprises as well as cottage and small industrial village through the initiatives of communities and cooperative agencies, implementing and supporting agencies will be strengthened in order to expand the Micro Enterprise Development. The Investment Promotion Fund, Micro Enterprise Development Fund, Sick Industries Restoration Fund and Women Entrepreneurs Development Fund will be established and operated with the participation of the private and co-operative sectors.

The Industrial Policy - 2067(2010) has mentioned for the formation of 'Special Economic Zone', which will increase investment, production increment, promotion of export, and employment generation. "Special facility for women entrepreneurs will be developed. Industries registered under women entrepreneurs will be granted 35 percent registration charge free. Those industries will be granted 20 percent discount on trade mark registration, patent, and design registration charges. Separate Women Entrepreneurs Development Fund (WEDF) and Unit will be formed for the development of women entrepreneurs. Gender Analysis and Assessment, Gender Audit, and Gender Budget system will be brought into implementation. The Industrial Policy has also give priority to women in Venture Capital to established industry. Company and Infrastructure Management and Board of Investment will be formed for overall industrial development, said the Policy.

Similarly, under the heading of Gender Equality and Women's Empowerment, the main objective of Thirteen Plan is strength the role that women play in development by advancing the economic, social and political empowerment of women from all social groups, classes and regions. Operating policies to achieve this are: the economic, social and political rights of women will be protected and promoted, gender responsive budget system will be institutionalized all the way down to the local level, programs increasing the access, ownership and control of women over financial and other resources will be prioritized, and programs like income generating, empowerment and capacity building will be identified and implemented to strength the economic and social status of single women and widows.

Since, Nepal is a member of international and regional trade associations including the WTO, SAFTA, and BIMSTEC, efforts have been made to maintain a positive trade balance through increasing market of domestic production in abroad. This included formulation and implementation of Trade Policy (2008) and Nepal Trade Integrated Strategy (NTIS - 2010). Initiatives such as registering collective trade marks for pashmina and commodities of Nepali origin to promote exports have all boosted trade. Operational policies needed for the development as a whole are: inter-ministerial co-ordination will be strengthened to maximize benefits from enhancing export capacity and promoting trade in services, special emphasis will be given to reduce the transaction cost of trade, and Nepali diplomatic mission abroad will be made more effective in promoting trade. In all these industrial and trade

development strategies, women entrepreneurs are on special priority zone. This can be somehow indicated in Industrial Policy-2067(2010).

The Fourth World Conference of United Nations on Women Development in Beijing, 1995, adopted the Beijing Declaration: Platform for Action Plan (PFA). The United Nations concern for the fourth decade is not only to increase women's participation in development, but to empower them in such a way that, they can bring about a fundamental change in those socio-economic structures, institutions and attitudes that reinforce or/and introduce new forms of gender inequities. The PFA provided an agreed upon strategy for global community to move forward and entrust the governments for the development of women in all areas. In article 11 and 13, the Beijing Declaration distinctly mentions the issue for the development and emancipation of the women. Article 11 of the PFA is for the provisions for general development of the women. Article 12 on the other hand mentions the issue of the equal economic right and opportunities and development of women. It includes the right of the women for credit, which is a basic pre-condition for the development of the women entrepreneurs. The two articles are:

Article 11 State parties take all appropriate measures to eliminate discrimination against women in the field of employment in order to ensure, on the basis of equality of men and women, the same right in particular: The right to free choice of profession and employment, the right to promotion, and security and all benefits and conditions of service and the right to receive vocational training, including apprenticeships, advanced vocational training and recurrent training.

Article 13 State parties shall take all appropriate measures to eliminate discrimination against women in other areas of economic and social life in order to ensure, on a basis of equality of men and women, the same right, in particular to: The right to bank loans, mortgages and other forms of financial credit.

The Government of the Nepal has adopted the Beijing Declaration and the Platform for Action. The government commits to implement the resolution of the Deceleration in its relevant polices. It has set itself a triple task of mainstreaming, eliminating gender inequality and empowering women and the Ministry of women and Social Welfare has prepared a detailed Action Plan for implementing the Beijing Platform for Action and has set up an inter-ministerial Task Force to follow-up the implementation of the resolution of the Platform for Action Plan culminating the

National Policy and National Development Plan and for development and empowerment of women and protection of women's rights.

Tax Policy - Tax policy and taxation can have profound influence on the women entrepreneurship development. In Nepal, tax policy and measures are too complex to be understood by an average income earner. Tax policy and taxation are subject to many anomalies and contradictions. All of which exert an adverse influence, direct and indirect, on the investors including women investors of the country.

7.3 Assessment on Financial Institutions Supported Approaches

Academicians and people from the practical field have emphasized the necessity of financial institutional support for the promotion of women entrepreneurs in various ways. Hence, in Nepal the Civil Code (11th Amendment) has been passed in an effort to abolish discrimination against women. Programs such as micro financing for women economic empowerment, women development program, intensive banking program, women awareness and income generation program, informal enterprise program, skill development program and cooperative programs have already been implemented. In order to increase women participation in the sectors related to economic activities like industry, the women's involvement has increased in the implemented programs, such as, enterprises and management training, easy finance and employment.

Credit plays a central role in industrial development. So access to credit facilities in the modern economic world is a determining factor of the level of economic activity and growth. The experience of the developed world shows that not only economic endeavor but also social endeavor like education is ensured by adequate supply of credits. But there are various formalities and complicated procedures, which in most cases make credit a relatively inaccessible commodity to meet the growing need of the entrepreneurs of developing countries. According to Dr. Muhammad Yunus of Grameen Bank, 'credit creates hope and ambition for change in the women business peoples and potentials entrepreneurs'. Jennifer Riria-Ouko, Managing Director of Kenya Women's Finance Trust have the view that "Direct financial services are the key way to empower women and empowering women is the only way to achieve total development". Bangladesh has a wide network of NGOs that sponsor schemes targeted towards lending to women on preferential basis. Many

development agencies have joined this program with specific objectives and targets for bringing the women entrepreneurs in the mainstream economy.

In Nepal, there is no credit policy in the country, which could be devoted for women entrepreneurship development. Certainly it could be questioned: Is specific credit policy necessary for the promotion of the women entrepreneurs? Is it not tenable since the government is issuing or has issued policies concerning almost all the sectors, which have preponderance of private sector involvement including women entrepreneurs? Is not it sufficient to have a well-designed credit policy of the country within the framework of a more comprehensive financial policy, which certainly include the necessity of the women entrepreneurs? In place of a credit policy, what is available is a set of credit arrangements guided by Nepal Rastra Bank (NRB). This is arranged by the central bank and executed by the individual commercial banks, specialized leasing and other types of banks, which operate in the public and private sectors. Under the financial sector reform a lot of flexibility has been ensured for running the credit system. Now an interest band based client relationship is allowed rather than a fixed rate of interest as used to be prescribed by Nepal Rastra Bank earlier. But in absence of any mandate laid down by the Nepal Rastra Bank, it is seen that private banks are more prone to financing export-import sectors than to go into long term lending for industrial units, because it is more profitable and predictable for the banks.

There is no policy prescription that suggests that bank or other financial institutions should have special arrangements for financing women's enterprises. The Industrial Policy does identify women and their financial or other needs what is done in India where Industry Policy incorporates special arrangements for women enterprises. Thus, it is expected that overcoming the shortcomings in respect of special financing arrangements for women enterprises like permission for using share market for capital mobilization may be considered.

7.3.1 Assessment on Credit Facilities for Women Entrepreneurs

There are various types of bank working in Nepal. It includes Central Bank, 31 Commercial Bank, 87 Development Bank, 59 Financial Companies, 15 Saving and Cooperatives, and 35 Micro Finance Development Banks in Nepal 31 Non-government Organization and 3 other institutions in Nepal (NRB, 2014). Government of Nepal (GON) is implementing Micro-Enterprise Development Program (MEDEP -

III) with supports from United Nations Development Program (UNDP). The purpose of MEDEP is to provide support to Government of Nepal to design Policies and take initiatives to expand employment opportunities through Micro-Enterprise Development for Poor, Youths, Women and Socially Excluded Groups in selected districts. But most of these organizations, institutions and agencies, however, sponsor very small loans. Such loans may be sufficient for keeping the beneficiaries above the poverty line but not adequate to enter into business at a higher level, which could be designed as enterprise. These institutions follow, however, the policy for promotion of self-sustaining employment and income generation for the poor and vulnerable women especially in rural area. Certainly the programs of these institutions have useful impact for poverty alleviation and self-employment. And it must be recognized that these programs are not designed to promote women entrepreneurship and meet the needs of women entrepreneurs.

There are a limited number of banks in the public sector and in the private sector, which are sponsoring lending programs for women catering to their needs for capital. These loans however are mostly collateral based and can cater to women entrepreneurs who are operating above self-employment levels but on a limited scale which is equivalent to cottage/micro-industries level. Those lending schemes are largely project based and do not constitute an integral part of lending even in case of public and private sector banks. The institutions, which do not insist on collateral for these loans do, however, insist on guarantees from husbands or relatives of the intending women borrowers. Thus male dependency in this sphere of lending even for a small amount is very prominent and that handicaps women entrepreneurs to obtain loans. For small and medium size women entrepreneurs, there is no special credit program in the country. Credit is most valuable for the development of the small and medium size women entrepreneurs. Because, from small and medium size entrepreneurs grow the leading industries. Besides, small and medium size entrepreneurs play decisive role in the direction of the future development. On the other hand, medium and long term credit is entirely collateral based, which is subjected to a multitude of cumbersome and complex formalities. Besides, the rate of interest is relatively high, which discourages women entrepreneurs to utilize the lending facility of this kind.

7.3.2 Supporting Services of Financial and Credit Institutions

Generally, financial institutions and some banks extend credit for women under micro-credit program for poverty reduction. Based on the cost of the fund, the interest rates of this credit vary and it is very high also. For this purpose, mainly donor supported project funds are used. The Nepal Rastra Bank has already directed the banks to provide collateral free loan up to Rs.500, 000 at low interest rate but that does not have any strong direct directive to the commercial banks as to flow loans to sector driven by women entrepreneurs. Loans are often operated through NGOs or development agencies. Men mainly access the investment in the industrial sector. However, other than for poverty reduction project loan, there is no special regulation for credit for women entrepreneurs. Since the banks do not preserve gender based financial data, it is not possible to provide information in this regard. Some banks have ladies branches. But the objective of the activities is to mobilize savings and not encourage investments. Besides, the number of ladies branches are very limited in compared to the needs. Most of these branches function as deposit collectors rather than lending institutions. Though not legally consistent, the banks and some support programs openly insist on the consent and guarantee of husbands' or other male relatives' sanctioning loan to women. The number of women borrowers from banks is limited and is extremely lower than that of men(Poudel, 2058).

7.3.3 Assessment on the Supporting Services

The review of the government policy of the country shows that its provisions for the emancipation of the women folk of the country, which includes the women entrepreneurship development. The credit policy of the government, however, shows that no viable steps have been undertaken to incorporate the investment and financial demand of the women entrepreneurs, which is a vital question for the development of the women entrepreneurship. This indicates serious mal coordination of the working out policy and its implementation. This shows also that there should strong and well planned lobbying on the part of the women entrepreneurs that the policy and plan of the government are implemented. The complicated tax policy and procedure of the country encourage and enable not only corruption but also hinders in general the economic development of the country. This is especially discouraging for women entrepreneurs. For the sake of the transparency, freeing women entrepreneurs from

time and nerve costing hassles and harassment and increasing government revenue it must reform and make more entrepreneurs' investment friendly.

The "Trade and Tariff Policies of the country contain rules and regulations, which discourage and hinder women entrepreneurs. The registration regarding import and export business and rules and regulation for "Letter of Credit" are not encouraging for women entrepreneurs. So the regulations must be reviewed and reformed so that women entrepreneurs do not face discriminating or discouraging barriers. In respect of growing globalization of the economy of the country, policy may be worked out and implemented to support and integrate women entrepreneurs in the main stream economy so that all potentials and resources of the country are utilized. In this regard, policy should be worked out to utilize all international treaties and co-operation in favor of the development of the women entrepreneurs of the country. The credit and financing policies and financing and refinancing activities of Commercial Banks show that for women entrepreneurship development in this sector radical political reorientation and institutional reforms are necessary. Then for the development of women entrepreneurs in the first place financial support must be ensured. Ministry of Local Development (MoLD) is probably the most gender sensitive ministry in terms of its policies and programs. It has shown this gender sensitivity by:

- i. Managing successfully credit programs for women, PCRW/MCPW,
- ii. Introducing reservations in Local-Self -Government Act (LSGA) 2055,
- iii. Specifying the need of programs to address gender concerns by the District Development Committees (DDCs) and Village Development Committees (VDCs). Need for participation of women and other disadvantaged groups in planning and budgeting practices are nicely incorporated in the Policies, Act and Regulations of local institutions,
- iv. Requiring all User committees to have at least 33 percent women,
- v. Introducing specific gender empowering elements in its programs, such as Participatory District Development Program and Local Governance Program (PDDP/LGP), and
- vi. Promoting programs like Decentralized Action for Children and Women (DACA) in collaboration with UNICEF for increasing women's access to services and changing the community gender perspective by involving men in them.

Nevertheless, MoLD's terms of reference specifying its roles and responsibilities in 13 points (MoLD Booklet, 2058/59) do not mention women or gender equity as one of its objectives. In the earlier version of the booklet, it had promoting women's development as one of its objectives. Because since last fiscal year Women's Division implementing the PCRW/MCPW has been transferred to MoWCSW, now the ministry thinks that it has no responsibility for gender mainstreaming. This shows that the multi-dimensional implications of the mainstreaming are yet to be fully understood even in MoLD as an institution. Some programs such as Village Development Program (VDP) under LGP/PDDP are concentrated on group formation, skill development and small scale income-generating programs, which have empowering elements for women. Moreover, they seem to have started to pay attention to issues of women's and child rights in their training programs and seek women's participation in planning, programming/budgeting exercises. Although these programs have brought significant changes in the female group member's economic and social life, aspects of women's empowerment and efforts to change gender ideology and gender roles are lagging behind. The mandatory requirement of women's participation in each step of planning and programming are only weakly implemented. The focus has been on a few leading women rather on strengthening the group dynamics.

Ministry of Industry is also the most gender sensitive ministry which has formally asked the Ministry of Finance to release Rs. 10 million for establishment of the National Women Entrepreneurs Trust (NWET) as per the provision in the Industrial Policy 2010. This amount is only for loans to women entrepreneurs who want to start businesses. The amount and interest will have to pay back within two years of getting the loan. In order to motivate and attract more women towards entrepreneurship, the government had announced the fiscal year 2012/13 as Women Entrepreneurship Year along with Investment Year. Prime Minister Dr. Baburam Bhattari, in the International Women's Day celebration 8th March 2012, had stated that the "Government will accord top priority to investment by women in the investment year. Developing women entrepreneurship will be the key agenda for Nepal Investment year. The Government will promote women entrepreneurship by adopting a positive discrimination Policy."

The FNCCI, FNCSI, which have formed Women Entrepreneurs Committee (WEC) from central level to streamline, and FWEAN along with its WEAN chapters

have been constantly of the move to lobby with GoN for welfare of the women entrepreneurs and for the proper mobilization of Women Entrepreneurs Development Fund, which was adopted two years before. Despite having policies in favor of women, most women are unaware of it and cannot get the full value for instance there is 50 percent tax rebate for women entrepreneurs but the irony still remains that most women are unaware of it. Hence, government should also focus on awareness campaigns so that policies made are fully utilized by women entrepreneurs (FWEAN, 2012).

Nepal Business Forum, a high level (NBF), a high level business forum chaired by Prime Minister, also works for women entrepreneurship development by creating SME fund. Besides, GIZ and its SAARC regional partner SCWEC (the SAARC Chamber Women's Advisory Council) launched CHANCE (the Chamber and Advisory Network for Women Entrepreneurs), to strengthen and to empower women entrepreneurs. CHANCE supports organizations of women entrepreneurs and trade intermediaries at national and regional levels through training, dialogue and networking. SCWEC was established to develop and promote women entrepreneurs in the South Asia Region. It has been working as an effective platform for strengthening the intra-regional development of women entrepreneurship for economic development. Other donor agencies providing support for developing women entrepreneurship are ILO, UNDP, UNIFEM, ADB and the Swiss Development Cooperation. Among the International NGOs supporting micro credit projects for women are CECI, The Asia Foundation, Plan International and UMN.

7.4 Self-Motivated Approaches of Women Entrepreneurs

As there is paucity of information on the reasons for the emergency of women entrepreneurs in Nepal it was planned to make interaction with some successful entrepreneurs of Nepal. Despite their busy schedule, they were generous to give their views on the reasons for the development of women entrepreneurs in Nepal. Therefore, from nine self-made, well-established and renowned Nepali women entrepreneurs of different sectors are presented here to identify the reasons for their involvement in business. There was unanimous view regarding the importance of women entrepreneurs, their scopes, their presence, attraction, motivation, problems, gender gap, government policy and efforts, role of different organization and to do

efforts for women entrepreneurs' development. Some views of entrepreneurs in this context were as follows:

7.4.1 Some Views of Well-established Nepali Women Entrepreneurs

Ms. Yankila Sherpa

Ms. Yankila Sherpa, founder and past president of FWEAN, is the managing director of Snow Leopard Treks Pvt. Ltd. In recognition of her work in tourism and women empowerment, she was nominated as a member of the Upper House of the Parliament and then the State Minister of Tourism by the government of Nepal. She was also the past president of FWEAN and still in different key position of the concern sector. Ms. Sherpa always advocates for helping women entrepreneurs.

She remarks women constitute more than 50 percent of the total population and the poor people are mostly women. So if a women is empowered economically the whole population benefits. Women's economic empowerment is best possible through entrepreneurship. It is entrepreneurship through which a woman gains not only economic empowerment but also self-confidence and self-integrity. In Nepal where socially, culturally women are lagging behind, women entrepreneurship can be a key solution not only for the economic empowerment but also social and overall development of the family and the society.

In these days, the involvement of women entrepreneurs is encouraging. It is the economic situation that plays an important role to attract women to become entrepreneurs. Besides this, women become entrepreneurs mainly because of poverty, need for job and also desire to be independent economically sound. Lack of information, knowledge, education, marketing, fixed assets to keep as mortgage for credit are the main hindrances for women. In regards with the competition of women with men entrepreneurs, men have access to facilities of travelling, access to assets as well as men don't have to bother in family and children take care. Female have responsibility towards family, home and children. Also social norms in Nepali society still restrict women from travel. Hence their access to market, research, knowledge and information is more restricted than that of men. Because of the lack of education also lags women entrepreneurs from advancing forward. The government and the media has started talking about the empowerment of women through entrepreneurship. Some banks are taking initiation to give special loan, but there is no special tax facility rather high rate of interest is still there. Therefore, there should be some

special tax facilities, should implement Industrial Policy 2010 through its Act and the stakeholders such as NGOs, local government, organization of women empowerment should play a very positive role through advocating the education, skills, financial problems and marketing the product of women.

Ms. Shanti Chadha

Ms. Shanti Chadha , Founder and Past President of FWEAN, is also an owner of Nepal Women Craft (NWC), a small Kathmandu-based business managed by her and her daughter Lokta. Together, they use their handmade paper business as a vehicle for promoting income and entrepreneurial abilities among Nepalese women. Being the Head of Women Entrepreneurs Association of Nepal, Ms. Chadha has conducted various seminars workshops, written numerous articles relating to women empowerment for Media Nepal to ensure the development of women entrepreneurs. Shanti Chadha, a Managing Director (MD) of Women Craft, has been honored by various awards such as Desh Naresh Samaj Sewa Padak, SAARC Medal, Woman of the Year 2003 and Best Women Entrepreneur of Nepal and so on. Ms. Chadha said she suffers a lot to collect Lokta, bark of certain types of trees, which was collected by the poor people of western hilly region. She too had no money and nothing to put on collateral for borrowing. But her courage, dedication wants to take risk and family support made her enterprise success.

Ms. Chadha remarks, in these days, women are very conscious towards self-reliance and since the percentage of women are high in Nepal, to empower and strength themselves socially and economically, entrepreneurship is the best option for them. Realizing the fact, women's involvement is increasing but still most of the women don't want to take big risk in business due to the lack of proper information and technical training and also are shy away to talk about their venture. Those women who do not get cooperation from their families and those women entrepreneurs' business which do not have support from families for additional investment cannot establish and expand their business. The problems begin if the family members particularly husbands do not understand it. Ms. Chadha stressed more on financial problems. She adds women fear to make huge investment and depends on small amount borrowed from their relatives. Most of the enterprises run by women are worthless than Rs 500 thousand. Government, Banks and financial institutions should have to plan for tax reduction and low rate on interest. WEAN, FWEAN, WEAN

multipurpose Co-operative, Women producer's marketing co-operative have to work in thematic areas, such as: (1) Advocacy and lobby with government and related organization on issues related to the women's economic empowerment, (2) Creation and promotion of entrepreneurship in rural and urban areas, and (3) Networking, fund raising, trade and exhibition.

Ms. Laxmi Sharma

Ms. Laxmi Sharma, the proprietor of Laxmi Wood Craft, has been to a school for not more than three days but became the first woman Tempo Driver of Nepal and has then created an internationally sprawling business of handicraft, and is now known as the Button Queen on Nepal for her unique designs of buttons made from animal bones. Being a successful and self-made entrepreneur, she remarks an entrepreneur must never be scared of competition, because it is good things as it helps you develop your business. It should not be treated as a threat but as a necessity. It makes you more efficient and fitter for survival.

Now a day, women are eager to enter into small scale industries in order to strengthen economic situation of the family. Until 1970, there were almost in significant number of women entrepreneur. Now the situation is gradually changing and women participants are increasing in business. There is large scope for those women who seriously involve in enterprise with financial and technical support from family and government. With the dedication and sincerity towards work, women are successful entrepreneurs though they face many obstacles in the way of entrepreneurship like dual responsibility, lack of free mobility and lack of decision making role, lack of collateral. Government and financial institutions are not found so inspiring. Women related organizations are working very sincerely for entrepreneurship development introducing different ideas.

Regarding the necessary steps for women entrepreneurship development, Ms. Sharma adds that women entrepreneurs need passionate to about their work. They should think about their venture 24 hours a day, take courage, seek more knowledge and implement the ideas. They must love their work as they do. Women entrepreneurs are just like water, who can find their own way to success despite hurdles along the way. She also pointed out that it is thereby necessary to establish women right to property in order to produce other Laxmi Sharmas.

Ms. Shyam Badan Shrestha

Ms. Shyam Badan Shrestha, Famous for her Doll, is the managing director of Nepal Knot Craft Centre (NKC), which is a pioneer handicraft center, founded more than two decades (24 years before) to enhance employment and self-reliance for socially and economically deprived women in urban areas of Nepal. The center, which started with just a handful of women producing macramé goods, has now extended employment opportunities to hundreds of women in both rural and urban Nepal, and has expanded its product range to include ethnic dolls and gift items made from corn husks, recycled saw dust and rice paper. NKC exports its products primarily to Japan and the USA.

Ms. Shrestha said, Nepalese society think women entrepreneurs are also born for take care of family and do household chores. Though they are wives, mother and daughter-in-law, they are also working women. She pointed out that when women are able to manage the home, children and all expenditure of house, they can also manage easily the business. Since women have good managerial skill, they have already proved a successful entrepreneur being good caretaker of family as well as business. As compared to past 10 years, their involvement is increasing.

According to her, the lack of right to property and immovable property has not only made them difficult for women to establish enterprise, but also to operate them. Women entrepreneurs need capital for opening showrooms, sales outlets, purchasing raw materials and opening letter of credit for expanding goods. Neither the financial institutions nor the banks nor the social structure helped women in their venture. Even though, a considerable number of women are also attracted to it. Still if women entrepreneurs do not have right to property and if they cannot invest more money in their business, they are more likely to withdraw from business and hence they lose self-confidence. Therefore, all the stakeholders should play a coordinating role for women entrepreneurs' development. She adds her success was due to her managerial ability, as she needs to manage her home effectively.

Ms. Shova Gurung

Ms. Shova Gurung, the Vice President of FNCSI and President of Women Division of FNCSI, is the proprietor of her enterprise named Himalayan Décor Rugs. She also views the same as other entrepreneurs view regarding women entrepreneurship development. She said women entrepreneurs are the main source to

develop family, society and the country. They should not limit their capacity within household chores, but the ample opportunities are there to show their hidden talent of entrepreneurship. Of course, the number of women entrepreneurs is encouraging, but it is only in micro, cottage and small scale industries. Handful women are found in large scale industries and have proved that the success rate of women is high than the men. Besides all the problems as said other entrepreneurs, to get space in economic zone and to mobilize “Kosheli Griha” are not so easy. There is Women Entrepreneurs Development Fund of 4 crore, but women entrepreneurs are not getting it in low rate of interest. Therefore, advocacy for low rate of interest, education and training, awareness program, marketing etc. should be implemented by the government, NGOs, and other related organization. She find out family support is the key reason to make her business success.

Ms. Bhawani Rana

Ms. Bhawani Rana is the first women to achieve the position of Vice-President of FNCCI. She is also the President of Sneha Group, which operates Sneha Hotel in Nepalgunj and Sneha Tours and Travels. She is a successful entrepreneur who pleads for the protection of women right. Ms. Rana expressed her experience that over the year there have been some positive changes in the field of women entrepreneurship. In Nepal, women entrepreneurs are an important untapped source of economic growth and development. They are attracting towards entrepreneurship and generating income, giving employment, and making them-selves economically and socially strong.

Our society is male dominated society. Male are still the owner of land and buildings which limits women from getting loan from bank and financial institutions loan. Women have more collateral problem then male. Government and financial institutions support are not so much remarkable. There are some policies to support women entrepreneurs, but that should be converted in to Acts for effective implementation and better results. She stressed on the expansion of the idea of one village one product program. Because women are directly involved in producing such products and also expanding home stay facilities in areas having tourism potential. This is the way to develop the entrepreneurship culture among women.

Ms. Sarojani Shrestha

Ms. Sarojani Shrestha, Proprietor of Nepal Paper Craft Pvt. Ltd. (NPCPC) was always confident of her education and skill which led her to open her own business rather than working for someone else. Along with two partners Rita Bhandary, President of FWEAN, Aarati Nepal investing Rs. 300,000 each, Sarojani, established NPCPC. Her heart was always adamant to start a business her own and as a result with family support, training and workshop, she venture the business and now different types of notebooks , boxes , stationary, gifts to paper cloth made item like dress cushion bags are producing and are mostly exported to foreign countries the largest exports being to Holland and Germany. With all these experiences, Ms. Sarojani printed out that if women are entrepreneurs, not only the women are empowered but the family and country are empowered. Therefore, women entrepreneurs are essential in Nepal.

Ms. Shrestha said, as the time changes the society should not be very conservative towards women outing rather they should think positively that the house wife should not be surrounded only in domestic chores which can be done through mutual cooperation of the family. The most influential factor of self-motivation towards entrepreneurship is education. She adds success cannot be achieved overnight, so patience and acquiring tolerance is a must. Ups and downs are bound to happen in any business venture, so being mentally prepared for all kinds of situations is helpful. The main problems that women entrepreneurs are facing are not getting quality materials, unstable prices, lack of supervision and no promotion of products, dual role and responsibility, lack of collateral, lack of freedom to take decision. Besides this there is not government and financial institutions support rather than lip service. But it is true that when women take loans, they become very conscious to repay it and the findings show that the loan taken by women is less risk and not misused too. 89 percent enterprises, which are undertaken by women, are successful. Therefore, all the organizations concerned to women empowerment should play a role of support. Hence, her success was due to her education, patience and family support.

Ms. Sangita Vaidya Shrestha

Ms. Sangita Vaidya Shrestha, the Executive Member of FWEAN, is proprietor of Candle and Craft Factory. She is the first lady of Clay Candles in Nepal. Sunita first of all, in Nepal, developed the idea of candle with Tihar, the festival of light in

mind. Their enterprise combined the sister's designs with Bhaktapur potters' skills and the candle making efforts of women 15-60 workers. To suit the needs of the customers the candles came with variety of shapes and sizes, and include freestanding candles without clay bases. Sunita was supported by an NGO called WEDF (Women's Entrepreneurship Development Foundation), whose goal was to empower women and help them to develop various skills. WEDF markets handicraft and other products made by women.

According to her women enterprise are required for economic empowerment, there are plenty of resources in Nepal, which can also be exploited by women with the support of government, and financial institution, education and training. Therefore, in recent days, women are self-motivated towards entrepreneurship for their fame, name, and to show their hidden talent. Those women who come in enterprise by copying others will not be succeeded and sustained long-term. Since, women are facing more over load of work than men, they cannot spare more time in outing or in attending late hour meeting due to the security and immobility problems. High rate of interest and the absence tax subsidies is the main hurdle for women entrepreneurs. In sum, Ms. Vaidya remarks that WEAN, FWEAN, WEAN Cooperation, FNCCI, Nepal Chamber of Commerce should expand their activities more towards awareness, training, networking and advocating for loan at low rate of interest. These are the main things for women to develop their enterprise. She said behind her success education, training and different organization's support were important.

Ms. Basanti Pradhan

Ms. Pradhan, the Chief Executive Officer (CEO) of Bodhi Brikcha Nursery Pvt. Ltd., thinks that it is easy for women to emerge as entrepreneurs in Nepal as they are more likely to get fair treatment in business deals. Pradhan's parents wanted her to become a doctor but she secretly nurtured the dream of becoming a business woman. Marriage in the family involved in floriculture turned her dream into reality and she founded Bodhi Brikcha in 1991. Though her enterprise deals with all aspects of floriculture, it mostly focuses on exporting flower bulbs and flowering plants to countries like Germany, Japan, US, Denmark and Holland.

She said "Nepal has immense potential in floriculture thanks to its favorable climate and soil conditions". Though her nurseries employ 17 permanent staffs, they provide employment to over 7000 at different periods of the year.

The famous floriculture entrepreneur remarks that most of the male partners are in abroad for job and female are found in village. Though men are perceived the key person to support family financially and socially, the overall contribution of women to the family is not less than that of men. If they became entrepreneurs, not only their education and skills developed but their children and their family's level of education and income also increases. Hence, the society may be towards prosperity. Now - a - days women are more educated and trained but they keep their certificate only in home due to the lack of finance. WEAN Cooperative helps for marketing their product but the main problem lies on the quality and marketable products. She said entrepreneurship exist there where income exist. She also remarks the same problems of institutional loans, and suitable policies. She adds more that the government can act as a bridge between Nepalese and foreign entrepreneurs there by making the business lucrative and creating abundant employment. About the future prospect of women entrepreneurship Ms. Pradhan gave stress on participation of more than 50 percent women in policy making body to develop entrepreneurship. Of course, the secret of her success was her family support and her fair treatment in business.

Besides the above views, here are some views of renowned women entrepreneurs mentioned in the magazine, (WEAN Multipurpose Cooperative, 2012 and FWEAN, 2014):

Pramila Rijal, President of SAARC Chamber Women Entrepreneurs Council (SCWEC) executive director at Federation of Women Entrepreneurs, says “Nepali women entrepreneurs have not broken the glass ceiling, but they have already made the first cracks. People say women have no entrepreneurial bent of mind but this problem does not prevail only among women but also among men too”.

Ambika Shrestha, Women Entrepreneur and President of Dwarika's Hotel, says “Now women are empowered enough and can lead big corporations too. All they need is chance of working as freely as their male counterparts. Women entrepreneurs are still missing out on the chance of a bigger slice of the pie”.

Barsha Shrestha, Clean Energy Development Bank, says “Women have a long way to go. There are umpteen problems even now. Women face problem from their initial commencement of enterprises. The society still does not believe in their capacity and it is an uphill task for women to face such conflicts and cope with such challenges. Obtaining the support of Bankers, managing the working capital, difficulty in getting credit is the problem to solve which male family member's

support is still needed. Parents want their daughter to be involved in jobs rather than entrepreneurship. The reason is clear that they don't want put their money at risk".

Renchin Yonjan says "Women have tremendous potential for networking as they are polite and soft compared to their male counterparts". Rita Bhandary, President of FWEAN, says "Finance shortage is one of the main problems facing many women. They always suffer resources and working capital. They are not able to afford external finance due to absence of tangible assets as security. Women have less property and bank balance in their name. Men don't want to invest their capital in the business run by women".

Alka Rajouria Rijal, executive director of FWEAN, says "Women entrepreneurs have come far but they still have a long way to go". She pointed out towards the pledge done by 5 Top Political Parties for the development of women entrepreneurship in 2070 Falgun in Nepal (Appendix V).

View of a woman, Joint-secretary, working in the Ministry of Industry, Ms. **Yam Kumari Khatiwada** (Baskota), was taken to present the prospective of bureaucrat. Ms. Khatiwada said empathetically that there exist a lot of opportunities for women entrepreneurs in Nepal because Nepal is rich in different types of raw materials. No doubt, women are coming more on entrepreneurial sector, but they still own and manage fewer business than men, they earn less money with their business that grow slower and are more likely to fail because they face numerous problems. There is great gender gap between men and women in terms of engaged in entrepreneurial activities. As compared to men, there are a slight lower number of women worldwide engaged in this sector. The government of Nepal has implemented the Industrial Policy 2010 and its Act has been already forwarded to the council of ministry but still it is not in use due to the lack of approval, though it has addressed very positively for women entrepreneurship development.

Ms. Khatiwada pointed out that there is not liberal policy relating to tax and rate of interest for entrepreneurship development. There are many financial formal institutions in Nepal but to obtain loan is very lengthy process, though they are punctual in repayment and the utilization of credit is much higher in women compared to men. Hence, NGOs, private companies, national and local governments, Donors, international and public institutions relating to women development should initiate programs or policies to promote and develop women entrepreneurship. They have to initiate programs for capacity building of entrepreneurs, skill development,

strengthen women through training and finance that enable more and stronger start-ups and business growth.

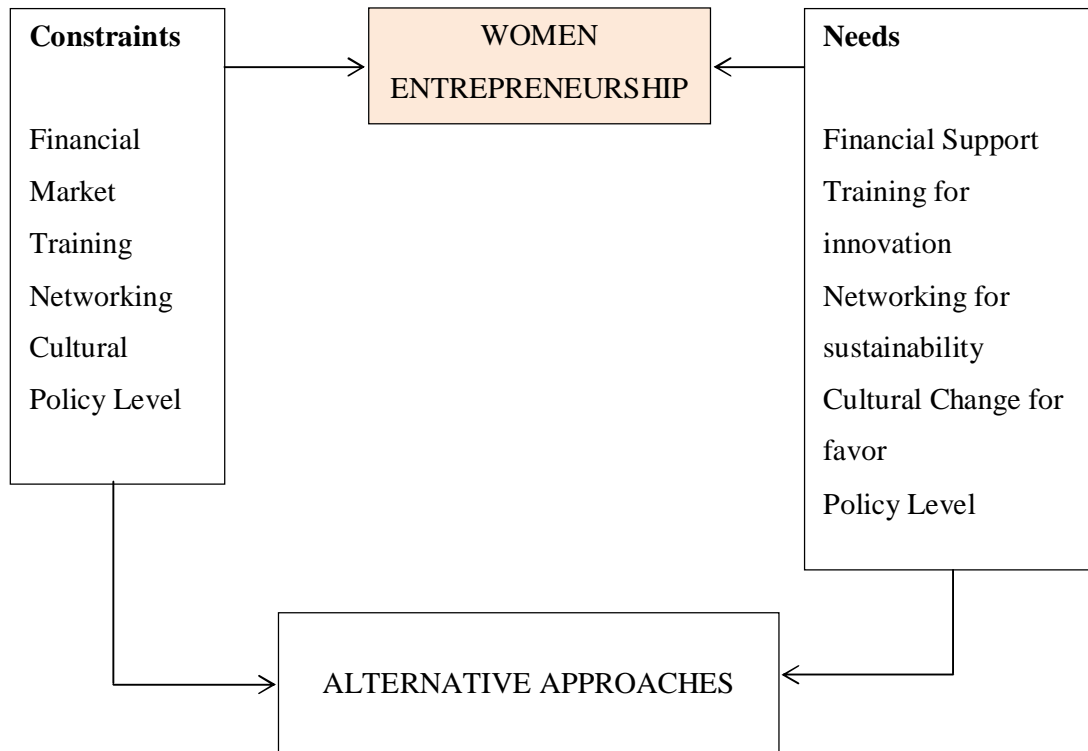
The overall views expressed by the women entrepreneurs interviewed together with a women bureaucrat have shown that women, in Nepal, are less likely than men to start a business, their business also tend to be smaller, have fewer staff and less growth expectation, they generate relatively lower revenues than men and earn less income. The difference is because of the degree of problems faced by men and women entrepreneurs differ. Women faces more problems than men because of low level of education, skill and training, lack of finance, lack of property, lack of freedom and mobility, double work load, problem of safety and protection, harassment and rape of female micro-business owners, though documentation is not found in academic research. Therefore they have to face more fear to choose location and time of opening hours, which limits them to becoming a successful entrepreneur. Besides, societal support of the work of women is low than men.

In conclusion, the established women entrepreneurs argue that instead of searching for a separate theory, there is need for adopting a more comprehensive research program that they offered by mainstream approaches, including country specific studies of entrepreneurship in relation to a variety of institutional contexts such as family and legal system.

7.5 Study Based Alternative Approach

From the different perspective, it is important to understand the specific constraints and incentives that impact women and their business. What follows in this section are some alternative approaches and recommendations to ensure that women entrepreneurs are able to benefit from program activities.

Figure 6
Study Based Alternative Conceptual Framework



Women entrepreneurship is considered as the part of development of the nation. The smooth improvement in the women's capacity reflects the contribution in the nation's development. But it is surrounded by various constraints, especially financial, marketing and training, in the complicated form. In this situation it is necessary to minimize such constraints so that women can be involved in various economic and social activities. As women empowerment is necessary for the nation, it is necessary to solve their problems in the holistic ways. Therefore a comprehensive approach is needed to address the issues of women entrepreneurs.

7.5.1 Government Support

Government can promote the women entrepreneurship through the education, training, and information etc. Government should set distinct policies for the development of the women entrepreneurship, which are:

- i. Formulation of a comprehensive sustainable Industrial Act on industrial policy-2010 that will promote equity for women and men,

- ii. Increase the number of women entrepreneurs by providing financial support such as loan, and tax exemption,
- iii. Ensure women's easy access to markets through stakeholders,
- iv. Develop entrepreneurial skills of the women by providing technical knowledge on different entrepreneurial activities,
- v. Provide infrastructure facilities for women entrepreneurs,
- vi. Upgrade technical "know-how" of women and develop technology suitable for women,
- vii. Enable MoI and other related ministries and agencies to address and implement WID issues in comprehensive and coordinated way for effective implementation of the Industrial Policy,
- viii. Support research, evaluation and action oriented programs of industry particularly for women engaged in the industrial sector,
- ix. Ensure equal rights of women in all spheres of development, including access to information, skills, resources, policy making and in opportunities,
- x. Promote economic self-reliance for women, and generate economic policies that have positive impact on employment and income of women workers in both formal and informal sectors,
- xi. Create appropriate institutional arrangements with necessary financial and human resources authorities at all levels to promote women entrepreneurs (better to form a "Commission for Development of Women Entrepreneurs"), and
- xii. Ensure the visibility and recognition of women entrepreneurs' work and contributions to the economy.

7.5.2 Financial Support

Economically empowering women is essential both to realize women's rights and to achieve broader development goals such as economic growth, poverty reduction, health and education. An entrepreneur should be more conscious on their financial part. The banks and the financial institutions should develop a financial policy to promote women entrepreneurs by giving loan at low rate of interest and collateral free loan.

7.5.3 Educational Support

Illiteracy severely limits women's access to financial support at start-up as well as day to day negotiations and overall management of their enterprise once it is established. Therefore, foster women owned business through literacy education, skill development and training. Therefore, foster women entrepreneurship through early education, skill upgrades training, etc.

7.5.4 Family Support

Family is the backbone of the development of women entrepreneurship. Family support or the lack of it; is of crucial importance in the decision-making process for the women entrepreneur and, depending on the response from the family, the women entrepreneur can either be highly motivated in her new venture or completely demotivated. Since orthodox society has demarcated the boundaries of economic activity for men and women, the entry of women in the sphere of entrepreneurship may be discouraged. Lack of support from the family or husband can and does stop women from going out of the house to generate an income. If economic necessities are overridden concerns a women's income may be tolerated, but it could still lead to tension between husband and wife. It seems that the role of husbands is generally the most important. Emotional support seems to be crucial giving women empowerment to actually make final decisions about entering the entrepreneurial path. Women who participated in the study expressed high appreciation for husband's trust and belief in the future success of the business.

7.5.5 Tailored Programs for Support

Female entrepreneurs are not a homogenous group. The type of entrepreneur, size of the business and sector to be targeted can have a large impact on the provisions and outreach that are required to ensure participation of women within project's target population. For example, women who are running an SME may be more likely to recognize the importance of a training program on business planning than women who are just starting their business. Similarly, programs that focus on formalization may be of more interest to female entrepreneurs who operate a small enterprise, rather than those that have a micro-enterprise. The duration and content of the training program can also be different depending on the entrepreneur being targeted, including the level of education, literacy and numeracy. Short and focused

training programs could be optimal for women already operating a business, while longer and more general training programs may be best for those just starting out.

7.5.6 Entrepreneurial Networking Support

Another factor to emphasize for the dissemination of business development services overall is the importance of different outreach. The ability of women to develop and expand their business is dependent of financial support and opportunities to get information about new markets, suppliers, technology, and costs. With increasing market liberalization and competition internally and from abroad, it is becoming critical that women entrepreneurs are exposed to a variety of networking systems. A huge number of entrepreneurship programs exist along with instruments for aid and assistance, but many entrepreneurs have no knowledge of them. Avenues to reach women entrepreneurs are likely to be very different. Women with small and medium enterprises or those who have accessed credit can be reached through the banks that they work with or women in business associations, while promoting awareness amongst women micro-entrepreneurs may involve working with community organizations or publicizing a program at the market place or through a local university. There are already several formal women's business organizations and informal networking communities in Nepal supporting each other like NGOs and WEAN, which is dedicated to business training and enterprise counseling for women, and provide access to credit and savings. But this is not sufficient; the government should ensure a working infrastructure including power and reliable internet capabilities accessible to all business.

7.5.7 Women Entrepreneurs' Groups and Stakeholders Support

Consultation with women's groups and relevant stakeholders as part of the design of specific products for female entrepreneurs or the selection of gender-specific program targets. These consultations will ensure that the right products are developed. With regards to gender-specific program targets, prior consultations with women's groups will assist in the identification of the type, size and sector of the entrepreneur that should benefit from the program's activities and serve to channel information and advice on available services.

7.5.8 Women Entrepreneurial Awareness and Security Support

Ingrained cultural norms related to the role of women in society and in the economy, as well as the local ‘political economy’ of gendered access to resources and opportunities need to be taken into account when designing and delivering a BDS program. Awareness raising and gender sensitization training in communities may be necessary before the start of the intervention especially among informal and micro enterprise owners. During the implementation of the BDS program, the BDS provider should develop mechanisms to make support to women entrepreneurs flexible and culturally appropriate. This could include considerations for the timing, location, staff and modality of the business training. For example, if your project includes mentoring or coaching it may be more appropriate for your project to match women entrepreneurs only with female mentors and coaches, or mentors and coaches of the same religious group.

7.5.9 Mainstream Gender Support on Regulatory Framework

Mainstream gender in reforms of policies and regulatory frameworks is needed. The number of women entrepreneurs are growing and their participation and leadership of the business sector is also gradually evolved. But to bring this about more quickly, it is imperative for government agencies; private organization and women entrepreneurs themselves to identify the ways women entrepreneurs can be more visible. The government should ensure women are in senior positions at the Ministry of Industry, Ministry of Women, Children and Welfare, and in other ministerial departments.

No doubt, empowering women is a challenge and this empowerment well as ensuring that gender-disaggregated data is collected and that all research and analysis done as part of reforms integrate specific gender considerations, can help to achieve the above target. Micro enterprises in different areas can help to meet these challenges. Micro - enterprises not only enhance national productivity, generate employment but also help to develop economic independence, personal and social capabilities among rural women. Following are some of the personal and social capabilities that help to bring women entrepreneurs in mainstream and developed them as result of taking up enterprise.

- i. Economic empowerment,
- ii. Improved standard of living,

- iii. Self-confidence,
- iv. Enhance awareness,
- v. Sense of achievement,
- vi. Increased social interaction,
- vii. Engaged in political activities,
- viii. Increased participation level in activities,
- ix. Improvement in leadership qualities,
- x. Involvement in solving problems related to women and community, and
- xi. Decision making capacity in family and community.

Women's entrepreneurship is both about women's position in society and about the role of entrepreneurship in the same society. Women entrepreneurs faced many obstacles specifically in market their product (including family responsibilities) that have to be overcome in order to give them access to the same opportunities as men. In addition, in some countries, women may experience obstacles with respect to holding property and entering contracts. Increased participation of women in the labor force is a prerequisite for improving the position of women in society and self-employed women. Particularly the entry of rural women in micro enterprises will be encouraged and aggravated. Rural women can do wonders by their effectual and competent involvement in entrepreneurial activities.

In short, women are having basic indigenous knowledge, skill, potential and resources to establish and manage enterprise. Now, what is the need is knowledge regarding accessibility to loans, various funding agencies procedure regarding certification, awareness on government welfare programs, motivation, technical skill and support from family, government and other organization. More over Formation and strengthening of women Entrepreneurs network must be encouraged. Women entrepreneur networks are major sources of knowledge about women's entrepreneurship and they are increasingly recognized as a valuable tool for its development and promotion. This network helps to give lectures, printed material imparting first hand technical knowledge in production, processing, procurement, management and marketing among the other women. This will motivate other women to engage in micro entrepreneurship with the right assistance and they can strengthen their capacities besides adding to the family income and national productivity.

7.6 Concluding Remarks

This chapter aimed to discuss on the existing approaches of development of women entrepreneurship in Nepal. It presents the views of some of the successful women entrepreneurs of Nepal. This study is based on some alternative approaches for the improvement and development of women entrepreneurship. Though the involvement and empowerment of women is improving in Nepal and the same has been reflected through the growing participation of women in business, still our social structure is male dominated and women are still far behind in entrepreneurial involvements.

To promote women entrepreneurship, various types of efforts have been initiated by the government, concerned institutions, and by the women entrepreneurs themselves. Despite the efforts of all three stakeholders, women entrepreneurship could not take significant position in the business in Nepal due to various constraints. After interviewing some of the successful women business leaders of Nepal and scanning the current environment of the country through different perspective, to improve the participation of women as business entrepreneurs, the study found that improving institutional support from the government and other concerned financial and non-financial institutions, the family and society can play a vital role. In addition, the entrepreneurial educational, skills training and social and business networking also seemed to play an important role in promoting entrepreneurship among women.

CHAPTER VIII

MAJOR FINDINGS, CONCLUSION AND FUTURE RESEARCH AREAS

This chapter presents major findings, conclusion and future research areas of the study. It is organized as follows: (i) Major Findings, (ii) Conclusion, and (iii) Future Research Areas.

8.1 Major Findings

In Kathmandu, with entrepreneurship development, women are found able to earn certain level of income and gain some degree of prestige as well which is a plus point for the family too. So the socio-economic status of women increases in the family when they can make a particularly strong contribution to the family and the community, and women, who ventures entrepreneurship even in agriculture, industry, service and in trade sector, are very able to provide opportunities to a huge mass of people. Since women entrepreneurs are found very happier, the basic factors which become a cause of happiness are the liberty, monetary rewards and feeling of satisfaction that they get after doing the enterprises. Women entrepreneurs are found to start their business with the help of their family and most of the business in Kathmandu is found to be a family based. Women entrepreneurs are found successful, when the desire, efforts, organization, innovation, risk, management, vision and skill are achieved. Hence the major findings of the study are as follows.

8.1.1 Source of Capital Formation and Job Creation

Women entrepreneurs were found efficient to work in the field of agriculture, industry, service and trade. They had traditionally played an important role in the SME sector, as owners, managers and worker so they were found responsible for substantial capital formation and job creation at the local level, and thus to improving local standards of living.

8.1.2 Model Role Player

Though women entrepreneurs have dual roles, at home and at work, most of them were found not the head of the family. Majority of the head of the family

were husband and then father. This reveals that from the perspectives of power and authority, most of the households are still male dominated. Even though, women entrepreneurs played main roles in their business and took responsibilities of their family life too. Hence, they played a model role for socio economic development for family as well as the country.

8.1.3 Appropriate Age for Entrepreneurship

Women entrepreneurs, who were between the age of 26 and 45, were found involve more actively in their enterprises. The age group of 26 – 45 was the most appropriate age for women to start an enterprise partly because of their greater ability to raise capital to start a business from own savings and/or support from their family members. Consequently, the majority of the women entrepreneurs of this age group involved in business.

8.1.4 Time Spent for the Entrepreneurship Development

Women entrepreneurs, mostly, appeared to have involved more into the activities after their marriage because they got extra support from their family as well as they got to meet new people who would help them further. Therefore, they were found hard worker as a whole. They have to spend 70 percent of their time for different works including 27 percent to their business. It is found that 86.02 percent of the total entrepreneurs gave more than 7 hours' time in their enterprises. In this regards, the single family gave more time that is 66.77 percent than joint family that is 19.25 percent.

8.1.5 Influential Factors to Involve in Entrepreneurship

As a whole it was observed that women entrepreneurs are more likely to be influenced by their husband (46.89 percent) because they are to appear the closest person in their life followed by the family member (27.95 percent), neighbors (19.25 percent) and the least percentage of influential factors like communication medias, self-decision and some other reasons. Married women entrepreneurs were mostly influenced by husband, unmarried and single by family members, and divorced by neighbor.

8.1.6 Extent of Contribution to Household Income

Women entrepreneurs in Kathmandu Metropolis said that they all in one or the other contributed to household income by meeting part of the expense of food, healthcare, education and incidentals. Interviewees also said that before their own enterprise they could not contribute anything for lack of personal income. With regard to the amount contributed, it varied depending upon their nature and size of their enterprise. With regard to empowerment, the findings indicated that women who were into their own enterprising activities had become empowered as they were able to contribute monthly to household income, a thing they were previously unable to do preferred entrepreneurship for daily earning living first.

8.1.7 Freedom to Use Own Income

Some interviewees from the study said that they were completely free to use their income as they pleased without seeking permission from their husbands. This finding also showed that the women concerned had full control over their income. In the same vein, the finding showed that income earning by women gave them more decision making power in their respective households. There was a group of interviewees with cooperative freedom to use income because unlike their colleagues who claimed complete freedom, these ones said that they were free but acknowledged the importance and need of doing so with their husbands' cooperation. It implies that the women concerned had virtual control over their income although decisions about its use were subject to some kind of blessing from husbands. The extent of cooperative freedom to use income varied from individual to individual.

Women entrepreneurs who reported to be completely free to use their income have great potential to become entrepreneurs. If women are not empowered then they cannot be entrepreneurs. This is because women's control over income and freedom to use it is crucial for entrepreneurship development.

8.1.8 Ownership of Assets

The study results showed that even when women entrepreneurs have their income at their discretion, almost all interviewees who personally owned some assets said that they had to consult their husbands if they wanted to sell them because not to do would be improper in married life. And for those single they had to take the consent from the head of the family. Very few interviewees said that they would feel

free to sell their assets and subsequently inform their husbands.

8.1.9 Involvement in Business Associations

Just more than half of the respondents were found to be members of some other associations, this showed that significantly still there are entrepreneurs who were not members of any other associations because their businesses were still small while other said that they were not aware of such associations.

8.1.10 Perception of Intra-Household Decision Making

The majority of interviewees have the view that husbands and wives should have equal say in decision making. Most interviewees said that they began to think that there should be equality in decision making even before starting their enterprise. This suggested that generally for some entrepreneurs, even starting their own enterprise did not influence the holding of this view of equality in decision making. The findings suggest that with respect to intra-household decision making, the majority of interviewees enjoyed the power within interpretation of power to gender. Some interviewees, all from the control group, said that it was fair for husbands to have more said in decision making. They contended that this is because wives are under the control of their husbands. And some interviewees subscribed to the view that sometimes it was fair for husbands to have more say in decision making. Considering their age, it seems likely that interviewees holding their views were traditionalists.

The results suggest that the difference in perception of intra-household decision making between the two categories of opinion was statistically significant.

8.1.11 Perception of Intra-Household Division of Labor

Some interviewees said that it was fair for wives to work more than their husbands. This suggests that the interviewees were not gender aware and lacked the power within interpretation of power in relation to gender. The findings also show the resilience of structural factors in maintain the status quo. Some participants contended that division of labor between husbands and wives should be equal. Furthermore, a few interviewees, contended that there were some tasks or types of work that were more suited to both gender respectively because of their respective biological make-up and their brought up. These views indicate that a few interviewees were not gender

awake. They also show that structural forces against women's empowerment were still at work. Study findings suggested that there was no statistically significant difference in the perception of domestic division of labor. Women's perception of intra-household decision making and division of labor as two parameters of awareness of injustice show that some women were conscious of the societal injustice against them but lacked the power to change the situation due to entrenched gender subordination.

Women have been influenced by the international women's movement through non-governmental organizations, government departments and other agencies. At the same time, many women are not aware of the injustice against them. This reality implies that at this stage, where women's empowerment is both a national and global goal, Nepal needs to put more vigorous effort into sensitizing the society with a view to doing away with gender subordination. It is only by doing so that entrepreneurs in Nepal will be able to fully benefit from women's contribution to national development.

8.1.12 Participation in Activities to Raise Women's Awareness of Injustice

Most interviewees said that they participated in women's economic groups. They also said that in addition to economic activities they sensitized themselves about women's rights including the need to stop being too dependent on men (husbands) by undertaking economic projects of their own.

8.1.13 Association between Women Entrepreneurship and Empowerment

The study has revealed that women entrepreneurship development and women empowerment are complementary. There has been found a positive influence in women's attitudes and perceptions of their own role after their involvement in different entrepreneurial activities. In other words, participation in different entrepreneurial activities has empowered women in the social, economic and cultural fields. In Nepalese society, power and access in taking decisions on their own has increased in economic and household matters, which has made them much more self-confident than before. The women have become better organized through the knowledge of and involvement in the business. Through economic emancipation and greater mobility, the women can achieve a higher degree of decision-making power in every aspect of life. Hence, empowering women is a prerequisite for creating a good

nation, when women are empowered, society with stability is assured.

8.1.14 Constraints to Women's Entrepreneurship

This study examines the problems faced by women entrepreneurs in Kathmandu Metropolis at various levels in their journey as entrepreneur, further the study also tried to probe in to the factors motivating these women to become entrepreneur and suggests a framework for the development of women entrepreneurship.

It has been found in the study that Nepal is a male dominated society and women are assumed to be economically as well as socially dependent on male members. Women entrepreneurs face lots of problems at start-up as well as operating stage like, role conflict, lack of motivation, lack of finance, maintaining work life balance, discriminating treatment, understanding government rules and regulations, etc.

The interviewees opined that apart from the problems of lack of capital and family support, lack of right policies of government agencies towards women entrepreneurship development as well as focused trainings from non-governmental agencies for development of business handling skills, ability and tactics are also the major constraints towards women entrepreneurship development in the country.

Further, it is noted that these women entrepreneurs are both “willing” as well as “forced” entrepreneurs. For some of them factors motivating to start their own enterprise is to support family financially, while for some of them it is the urge to be economically independent.

8.2 Conclusion

This study provides a guideline to the women entrepreneurs in understanding what the pre- requisites to be successful in their business ventures. In a nutshell, the women entrepreneurs should be able to have a good understanding of the financial assistance available to them. Additionally, they must also understand the importance of social and business networking to their business success. They must take the initiatives to participate in any training programs organized for them. Finally, the women entrepreneurs should realize the opportunities brought about by E-commerce as virtual outlet and therefore make efforts to employ them in their businesses. Indications are that the government can do more in providing special

assistance to women entrepreneurs on a continuous basis. From the financial perspective, the women entrepreneurs must be made to understand on the advantages of external sources of financing for their businesses. Understanding the limitation of grants that could be provided by the government even by increasing the allocation, the government should encourage more banks and micro institutions through tax incentives to provide a wider range of financial services with flexible terms and conditions so as to assist women in establishing and expanding their own enterprises. The government could engage in dialogue with the banks and financial institutions in expanding their range of financing products and delivery mechanisms to the SMEs. Besides government grants and loans from financial institutions, the associations of women entrepreneurs and NGOs can also play important roles in providing credit schemes to women entrepreneurs.

Although the SME promotion programs could be gender-neutral, additional support and services should be made available to women in view of the additional constraints they face, particularly the dual role they play in running a business while at the same time taking care of their households. The government should think of an effective mechanism to get support from women entrepreneurs towards the programs planned for them. One of the ways would be to involve their spouses in these programs. By understanding the businesses of their wives, the husbands are in better position to lend their support to the wives and their businesses. In addition, the government should improve the conditions and infrastructure for well-functioning business networks especially aimed at women, both locally and internationally. Women entrepreneurs must be made to realize the importance of network in gaining access to capital/loans and information from various stakeholders. The government, associations of women entrepreneurs and NGOs can also formulate strategies to enable informal mentoring supportive relationship among the women entrepreneurs. This will definitely help the new entrepreneurs to bypass the obstacles which impede growth, success, and personal fulfillment.

In addition, efforts are needed to improve the scope and quality of affordable, accessible entrepreneurial and management training and seminars targeted to women. More training opportunities for women entrepreneurs should be provided by engaging successful women entrepreneurs as trainers. The training programs should focus on marketing, trade fair participation, product quality, business opportunity identification, capital/loan sourcing, networking, mentoring and ICT infrastructure and tools. The

associations of women entrepreneurs play important role in getting their members to participate in the training programs. The government can lend their support by providing subsidies or tax incentives to the SMEs. Besides, the existing curriculum of institutions of higher learning should be changed to integrate entrepreneurship in the academic programs. More women should be trained as facilitators toward such programs.

It is imperative that the government invest more on the necessary infrastructure to make E-commerce possible so as to encourage more young women entrepreneurs to involve themselves in E-commerce and other ICTs. Some form of incentives could be provided to the women entrepreneurs in developing their internal IT infrastructure, such as tax relief for equipment bought. Related to the above, training programs on the use of IT infrastructure should be provided to the women entrepreneurs. They must be made to realize that the digital revolution has taken place and the involvement in E-commerce activities will definitely help the women entrepreneurs in opening up opportunities for their business ventures. Finally, the success of the initiatives above will not be forthcoming without the support from all the parties involved. The women entrepreneurs must complement the policies and programs arranged by the government. Similarly, the associations of women entrepreneurs and NGOs can play a better role in helping the government to reach out to women entrepreneurs. The society should encourage the development of more women entrepreneurs and see them as key enablers in the nation's economic development agenda. Female entrepreneurship has been steadily climbing in recent years, but these new opportunities and growth are not without a unique set of challenges.

Women entrepreneurs face many different "stumbling blocks," throughout their careers and offered the following recommendations:

A. Finance Cells

A large number of various finance cells may be open to provide easy finance to women entrepreneurs. These special cells should provide finance to women entrepreneurs at low and concessional rates of interest and on easy repayment facilities. Even these finance cells should be manned by women officers and clerks. Efforts should be made to provide finance at the local level.

B. Marketing Co-operatives

Marketing co-operatives should be established to encourage and assist to women entrepreneurs. Government should give preference to women entrepreneurs while purchasing their requirements. These marketing cooperating will help the women entrepreneurs to sell their products on remunerative prices. This will help in eliminating the middlemen.

C. Supply of Raw-materials

The required, scarce and imported raw-materials should be made available to women entrepreneurs at priority basis at concessional rate.

D. Educational and Awareness

The educational and awareness programmers should be arranged to change the negative social attitudes towards women. The attitude of elders needs to be changed about the potential of girls and their due role in society.

E. Training Facilities

Training and developments programmers play very essential role for the development of entrepreneurship. Special training schemes should be so designed that women can get full advantages. Mobile training centers, part time training facilities etc. should be offered to attract more and more women to the training centers.

F. Develop a Blue Print

One of the top issues with women entrepreneurs is that they lack having a set plan in place because so many women fall into their business accidentally. They seem to fall into the business because it is something they like doing, so they don't create a specific plan or strategy. It can be advised all women entrepreneurs to write up a business blue print when starting out that includes a clear description of the product or service, their target audience and how the business will be run on a daily basis. This blueprint should also touch on the specific responsibilities of the business owner and employees, as well as an estimate of what it will cost to run the business in the first year.

G. Team Building

Many female entrepreneurs try to handle every aspect of the business alone, and that's a recipe for failure. It is important that female entrepreneurs surround

themselves with team members that have different strengths and expertise that can help run a successful business. Women think they can do it all themselves, and are not thinking about team building and tapping resources the way that men are. Men in the business world tend to realize that, whereas women are used to multitasking.

H. Build Relationships

Women often try to build relationships with prospective clients or customers, which can set themselves up for disappointment. When they can not make the sale they take it too personally because it was a relationship they tried to build. "Instead of stepping back and thinking, 'what did I learn from that sales experience?' or 'how can I use this to improve my next sales experience?'" This is how women have been conditioned in society, and being uncomfortable with competition and wanting to be liked. Women need to build relationships, but should not be scared to be competitive when pitching sales.

I. Under-pricing Services

Money can be a touchy subject for many women, and many have trouble discussing pricing terms. This uneasiness often leads females' business owners to under value their products or services. Women also under price themselves in the workplace, and the same thing happens when you are an entrepreneur.

J. Hiding from Cash Flow Issues

Managing cash flow and following up on owed money and payments is critical to every successful business, but women tend to be less assertive when it comes to collecting money. "This goes along with the issue of it being unladylike, or not feminine to discuss money, or think about money, or to collect it". Owners need to face those debtors head on, and get what they are due.

K. Getting too Close with Employees

While many small businesses adopt that "family" mentality, female entrepreneurs are often very guilty of getting too close with their workers. They treat employees like family and friends. It's about having a good business relationship, but not getting involved in too personal relationship. When a relationship reaches that point, it becomes harder to make decisions in the best interest of the business.

L. Establish Program Evaluation Criteria at the Inception of Policies and Programs

It was suggested that program evaluation criteria be established at the inception of policies and programs. Such information would include program objectives, program reach and measures of program effectiveness. The result would be evidence-based decision making and greater accountability for public spending. A related recommendation was to benchmark Nepalese SME programs against those identified as international "best practices" to determine where improvements could be made.

M. Policy Makers Awareness

Policy makers must recognize that a one-size-fits-all approach to small business development is insufficient. Several research presentations dealt with business owners' perceptions of success, growth intentions and decision making. The results suggest that many women-owned businesses define success and pursue growth differently than do their male counterparts. Policy makers may be unaware of such differences and therefore assume that owners' priorities are economic development objectives (e.g., job and wealth creation). Existing policies and training programs do not necessarily correspond to women business owners' motives. Consequently, it was recommended that the policy community recognize that a one-size-fits-all approach to small business and entrepreneurship development may be insufficient.

N. Improve the Coordination of Federal Initiatives on Women's Entrepreneurship

Concerns were expressed about the piecemeal approach (based on individual department and agency mandates) to developing women's entrepreneurship. This was seen as less than optimal. Participants recommended that a mechanism be put in place to provide horizontal coordination of federal policy and program development. It was also suggested that such a process would help eliminate duplication and overlap. An interdepartmental oversight committee should therefore be tasked with developing a comprehensive framework for women entrepreneurs. Subcommittees could be created to deal with firms at different stages of development and their attendant needs. These committees should communicate and consult often with women business owners, researchers, all orders of government and service providers. Increased federal communication and coordination could help identify where the need for government

action is greatest and the scope of the challenges. Issues could then be addressed on a priority basis.

O. Create an Office of Women's Business Ownership

It was suggested that an office of women's business ownership be created to oversee women's entrepreneurship file. It was also suggested this agency be granted sufficient power to reach into different federal agencies to ensure that initiatives are implemented.

P. Create an Advisory Council on Women's Entrepreneurship

It was proposed that an ongoing women's advisory council be created to advise the government on issues related to women entrepreneurs and to advocate on their behalf. It was also recommended that this advisory council report directly to the Prime Minister.

Q. Establish Women's Enterprise Centers in Kathmandu

Participants noted that there is currently no women's enterprise center in Kathmandu. It was suggested that consideration be given to establishing one outside of the Kathmandu. It was also suggested that an Aboriginal Women's Business Centre be created. In doing so, it was recommended that these centers be established using existing SME support infrastructure and women business owner associations.

R. Make Delivery Agencies Accountable for Women's Participation in their Programs

In discussing program delivery broadly, some respondents felt that specific targets should be established for program delivery and that these targets should recognize the diversity of women business owners, and specifically disadvantaged women. Some participants also suggested that each government department be required to develop a women's entrepreneurship strategy and be held accountable for its implementation. Views were also expressed that the current approach of general application programs works well and that the issue lies more in ensuring that existing programs are better promoted to women entrepreneurs. There is a need to use more direct communication channels to reach women business owners. This led to the recommendations that departments and agencies establish strategies for communicating program offerings to women entrepreneurs and set tangible program awareness objectives.

S. Develop Gender-based Programs to Support Women Business Owners

There were several specific suggestions, including the creation a national program for women exporters. In implementing such a program, policy makers should consider existing programs and services offered by concerned departments of the government. Another policy recommendation called for the development of a national framework for skills development for women entrepreneurs. Again, this would require a consideration of work already under way by departments and agencies. Finally, it was suggested that the federal government allocate resources for micro-credit and lending circles.

T. Establish more Supportive Family Policies and Benefits for Self-employed Women

The issue of better support for the self-employed generated several recommendations. The overall message was that benefits provided under the current employment program (specifically, maternity, disability and care benefits) be extended to self-employed women. This would ensure that self-employed women have access to the same benefits as do other workers. Given that women remain the primary caregivers for children, a recommendation was put forward that the government develop a national early learning and early childhood strategy that would provide high-quality, affordable and accessible child care.

U. Establish a Procurement Program for Women Business Owners

Two recommendations were put forward related to procurement. One is that the government report on the number and amount of procurement contracts granted to SMEs, women-owned businesses. Presumably, this would allow agencies to measure the effectiveness of outreach programs for these target groups run by Public Works and Government Services. The second recommendation was to create a set-aside procurement program for women business owners similar to that operating in the United States. Realization has gradually dawned on all concerned that a society cannot afford to waste half of its human resources by discrimination on grounds of gender. This increasing awareness on the part of the government has led to the adoption of national policies to facilitate a development process involving women in all spheres, particularly in economic activities focusing especially on entrepreneurship development. Women have now become aware of their socio-economic rights and have ventured to avail the opportunities initiated for them.

In present study it is found that small-scale enterprise is appropriate for those women entrepreneurs who are having problem to outside home due to family responsibility or their culture. They can start this venture inside their home.

A sustainable economy is a precondition for national growth and prosperity including institutionalization of a democratic system. It is impossible to achieve the target of a poverty-free society without incorporation of women in the mainstream economy. Considering the issue, a special emphasis has been given by the Government, donor agencies, NGOs, business community and all other relevant stakeholders through different interventions to ensure increased women's participation in formal economic sectors, especially in business and industry.

There is no boundary of caste or marital or age on these entrepreneurs. The reason may be that they have to deal female customers. No basic professional education is needed for this enterprise. Anyone who is able to read and write can do diploma or degree courses for starting this venture. This enterprise can be started with minimum expenditure and which can be expended later on. It is found that as age increases exposure and expertise in the field increases which in turn increases further investment and profit. Thus it can be seen that how this venture can be used as important tool for empowering women. The suggestions after doing this analysis were as such women can be motivated towards this enterprise by providing financial support like loan on low interest, training program at minimum or no fees charged, organized by government, seminars and conferences for these entrepreneurs can be organized for literate group, interaction with successful entrepreneurs of this field, policies should be made for empowering women in this field and there should be a common forum between entrepreneurs running this venture in different regions where they share their experiences. This will help in updating their knowledge.

Despite various initiatives from different corners of the state, the level of participation of women in mainstream economic activities, especially the private sector, remains insufficient and the percentage of women in business and industry is still well below than that of their male counterpart. Females constitute only one percent of the sample, indicating the very limited presence of women in formal businesses. To enhance the participation of women in businesses the following recommendations have been developed:

- i. Establish an information center at the district level to facilitate women to have business ideas and information on markets, design, buyers, sources of

finance and training,

- ii. The central bank should determine a target for each bank to provide loans for women SMEs and form a monitoring team to monitor the implementation,
- iii. A number of institutions, including NGOs, should increase the amount of credit so that women can develop themselves as entrepreneurs especially to business starters,
- iv. Banks can organize training on women SME development, which will enable them to find more female credible clients, and
- v. Finally, the Government should take initiatives to increase the research program on women entrepreneurship development and provide financial support to the institutions that are currently involved in research activities on women entrepreneurship development.

The findings of this study have demonstrated that women's age profile shows that still most of them were over 40 years old. The policy implication of this situation is that development interventions should devise strategies for enabling younger people to participate. Such strategies could include finding out factors that prevent younger people from participating and attempting to address those factors.

Similarly, the findings on women by education, family profile, and social status revealed that the program was more accessible to women in urban areas and with a higher social status. The policy implication here is that there is a need for similar development interventions to be more inclusive. One way of doing this is to offer the same training at lower fee considered affordable by ordinary people who are in need. Wide publicity of the training through national network could help to ensure that the information reaches as many people as possible. With regard to constraints to women's empowerment, the recommended policy implication is two-fold. First, there is a need to sensitize women to shed the dependence syndrome and be more willing to bear the further costs. Second, since it is already known that women lack capital, there is a need for the program to come up with a facility to enable women to construct independent production units as required by the regulating authorities. Such a facility need not be completely free because that is anti-entrepreneurial. Instead, it could be offered on very soft terms to assist in capacity building.

To conclude, the right kind of assistance from family, society and Government

can create Women Entrepreneurs who can contribute a lot towards the economic and social development of Nepal.

8.3 Future Research Areas

The findings of this study raised both theoretical and methodological questions requiring future research. The association between some of the women's characteristics and empowerment outcomes of interest is not very clear. The future research in that area is required in order to find out which characteristics engender certain empowerment outcomes. The study has shown, in a limited manner, some constraints to women's empowerment. In this respect, more research is needed to investigate constraints to women's empowerment for program-supported women.

The findings have shown that social inequalities persist despite women's economic empowerment. It gives some useful insights into social constraints to women's empowerment that would be used by development practitioners to refocus their approaches. Since this study was cross-sectional, the findings do not give details of the process of change to empowerment over time. Accordingly, research that tracks longitudinally selected women entrepreneurs from both categories is recommended and again women entrepreneurship development programs are strongly recommended because women entrepreneurs will not only benefit the economy but their households as well. This is because women are more likely to use their income for the benefit of the family than men. Given the important role of entrepreneurs in development and the role played by women in that sector, it becomes evident that no country can afford to do without women entrepreneurs. In this respect, women entrepreneurship development programs are strongly encouraged in countries like Nepal. Such a study would give useful insights into the empowerment process across time. Research that explores successful women entrepreneurs from both categories and their relationship with husbands in the parameters covered by this study is also recommended. It is expected that the findings would provide useful inputs to business development service providers and to organizations involved in women entrepreneurship development programs. A comparative research that investigates differences in the parameters of this study between successful and unsuccessful women entrepreneurs from both categories is recommended. Findings from such research would provide useful inputs to business development service providers and to organizations involved in women entrepreneurship development programs.

Finally, the following would be the areas for future researches:

1. There is a need to investigate the discrepancy between women's economic empowerment and inequality in domestic division of labor, intra-household decision making, and freedom of movement.
2. Further research would be very desirable especially at the under-researched intersection between gender, ethnicity, and migrant status.
3. The study of institutions and how they promote female entrepreneurship is particularly needed for its policy implications, especially in developing countries where an issue of institutional development has in recent years been emphasized.

**

APPENDIX - I

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APPENDIX -II

Translated Version of Questionnaire

These questionnaires are prepared for Ph.D. thesis. Data collected through these series of questions will be kept confidential.

1. Personal's detail:

- a) Full Name:
- b) Age:
- c) Language:
- d) Religion:

2. Marital status:

- a) Unmarried
- b) Married
- c) Divorced
- d) Single

3. Family description:

Name	Relation	Age	Education	Main Occupation	Monthly Income	Others

4. Head of family (Name / Relation):

5. Structure of family:

- a) Joint
- b) Single
- c) Others

6. How did you start living in the current place?

- a) Ancestral
- b) Marriage
- c) Migration
- d) ("b" & "c" go to Number 7)

7.

Previous residential place (name of city/village)	
Current residential place (name of city/village)	
Time lived in current place (in years)	

8. Your educational status:

- a. Illiterate b. Literate c. Primary education
- d. Lower Secondary education. e. Secondary education
- f. SLC g. Higher secondary education
- h. Bachelors (BA) i. Masters j. Others (Specify)

9. Please specify the higher education above bachelors. (specify subject)

- a.
- b.
- c.

10. In which business/occupation are you involved in currently?

- a.
- b.
- c.

11. In above mentioned business/occupation, what is your main stream occupation?

.....

12. What is the time period that you have been involved into this occupation?

..... Years

13. How did you start this?

- a. Self-established
- b. Family's business (ancestral)
- c. Purchased old business
- d. Franchised business

14. Type of your business:

- a. Single
- b. Partnership
- c. Private Company
- d. Others

15. Category of your business:

- a. Micro
- b. Small
- c. Medium
- d. Large

16. At what age did you start your occupation/business? Years

17. Who helped/suggested you for your occupation/business?

- a. Husband
- b. Family member
- c. Neighbor/Friends
- d. Radio/Newspaper/Television/Government
- e. Others (Specify)

18. Reason for entering the business /occupation:

Reason	Serial No.
For daily earning living	1
To earn	2
To use leisure time	3
To use own money	4
To build up prestige in society	5
Not interested in working for other	6
To be able to make own decision	7
To use skill and knowledge	8
Others	9

19. Why did you choose this location for your business/occupation?

20. Who helped you to establish and run this business?

- a. Bank
- b. Government
- c. Business organization
- d. Family
- e. Other (specify)

21. Amount of Investment:

- a. Loan Amount:
- b. Self-Investment:

22. How did you manage your investment?

- a. Self-Investment
- b. Family
- c. Bank loan
- d. Loan from others
- e. Other

23. How much time do you give for the business?

24. Current number of employee in your business:

Total: Men:.....
Women:.....

25. Production:

.....Quantity (Annual)Price/Profit
(Annual)

26. Measures of marketing your business product :

- a. Customers come by themselves
- b. Business agent
- c. Self-export
- d. Others (Specify)

27. Export internationally?

- a. Yes
- b. No

If yes, then what is the total amount of sales? :.....

Yearly

Country:

28. How do you manage raw materials?

- a. Self-import from market
- b. Business agent
- c. Import
- d. Others (Specify)

29. What are the technologies you have used?

30. Is this your first business?

- a. Yes
- b. No

31. If No, what is your previous business? What is the condition of your business?

Name of Business Organization	Is it having a good profit?	Is it close to being shut down?	Fine	Shutdown

32. How your earning is spent? (Monthly)

- a. Food NRs.
- b. Education NRs.
- c. Housing NRs.
- d. Personal NRs.
- e. Other NRs.

33. Who takes the financial decision?

- a. Self
- b. Family advice
- c. Family head
- d. Others (Specify)

34. Are you involved in any organization?

- a. Educational
- b. Political
- c. Social

- d. Financial
- e. Professional
- f. Literature
- g. Socio-Religious
- h. If not involved in an organization go to question 36
- i. Others (Specify)

35. If yes, what is the designation?

- a. Starting member
- b. Promoter
- c. General member

36. What did you do for the organization?

- a. Marketing
- b. Investment
- c. Training
- d. Others

37. What types of trainings have you taken?

Training's nature	Time	Training center's name	Remarks

38. Why you are not involved in any organization?

- a. Personal reason
- b. Family reason
- c. Financial reason
- d. Social reason
- e. Political reason
- f. Other (Specify)

39. What are the problems that you have found in your businesses?

External problems	Organization's (Internal)
Investment	Self confidence
Strike and protest	Family and work balance
Market management	Financial fluidity
Loan	Deficiency of group discussion
Labor (worker) organization	Lack of interaction between organization and user
Insurance	Others
Training	
Unawareness in mass	
Other	

40. What can be done to solve the problem?

- a.
- b.
- c.

41. Do you participate in decision making of the organization?

- a. Yes
- b. No
- c. Minor Participation

42. If yes, what are the types of role you provide?

- a. Production
- b. Pricing
- c. Marketing
- d. Employment
- e. Others

43. If no, what are the reasons?

- a. Not important
- b. Unavailable to give time

- c. Not Interested
- d. Others

44. What are the problems in taking loan?

- a. Collateral
- b. Difficult procedure
- c. Others

45. Are you planning on the expansion of the business?

- a. Yes, how?

.....

.....

.....

.....

- b. No, why?

- i. Difficult to work
- ii. Difficult to export products
- iii. Difficult to make decisions
- iv. Investment problem
- v. Difficulty in space
- vi. Others

46. What are your opinions in “The Role of Women Entrepreneurs in the Socio-economic Development”?

APPENDIX III

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APPENDIX IV

Case Study

Case Study I – Ms. Hajuri Bista

Age is definitely not a barrier for achieving success in any venture. And Hajuri Bista is living proof of this adage. She has come from a well-to-do family. After getting married, she went to Paris with her husband and spent seven years there as her husband continued with his higher education. After she got back to Kathmandu, she was happy as a housewife. The idea of getting involved in any kind of activities struck her when she realized that she has the free time from her household chores, hence she started working in one of her relatives' cow farm project, where she devoted her four years. Working in the cow farm project, she realized that her passion did not match with her counterparts as there were many people involved and hence many individual interests.

She started looking for newer opportunities as the time was just right. Multiparty democracy system was just emerged in Nepal and opportunities were opening up. At first, her interest grew on plants Nursery so she searched for an institute that could provide her training on nursery skills but she could not come across any as such. Her search continued and she was reading more books on plants and nursery. Due course she came across an advertisement in the newspaper which was targeted to housewives and the training was to teach how to preserve food. She decided to take this opportunity as she thought she could utilize her free time. Altogether there were 24 participants and the training took place for three weeks. The training taught her how to preserve homemade food and dealt with promoting female entrepreneurship. This started her second innings as an entrepreneur. She decided that to drive through pickle business.

Her market study at that time showed that pickle industry was cent percent imported based and pickles were from India. The absence of Nepali pickle in the market presented her with an interesting opportunity of a market. After the training and some market study, she decided to make pickle and the organization from which she had the training was ready to promote her and market her production. And that's how "Navaras" Brand came into being which she chose during her training. Among the 24 participants only 3 of them decided to start with their own venture. Their

venture started from her kitchen. Of the three, one of her friend left the business so it was two of them who started working with an initial investment of 30 thousand.

For the first three years, their working area was her kitchen. They made pickle, took it to the market and received feedback from their customers. She kept herself busy with her venture so much so that she was rarely seen in her own neighborhood, which raised a curiosity among her neighbors about her. This presented her with an opportunity of a new market, she marketed her products among her neighborhood which presented her with a fair amount of business. She came over the basic inferiority complex at the time among women of taking home grown business as odd lowly job. She took part in every exhibition that took place, be it local or national level. Navaras started to be part of these events and feedbacks were taken from every possible customer. There were some instances where she remembers of spending 18 hours working in a stall for an exhibition for her product.

Her hard work and perseverance started to pay off and eventually she had to expand her production which she did shifting her production from her kitchen. A small shed in her home area was renovated and was used. And they were ready to product pickle commercially. Once they started their production commercially, she saw different similar ventures came her way as competitors which at time were frustrating for her. All other products were similar to hers in terms of packaging and branding and pricings were relatively lower than hers. But this would not deter the hard minded entrepreneur and she kept on moving with her product with the same quality. She eventually saw many ventures of others fail as they could not keep up with the quality that was demanded from the market in the lower prices which they were selling. One way of winning the competition was to be different from the competition. She started producing different varieties of products including meat and fish pickles, which she claims is probably the first variety ever of meat as pickles in the market commercially.

She has many instances to share about people even from government sectors showing biasness towards women entrepreneurs. But that would not deter her from her goal and she kept moving and has emerged as a prominent women entrepreneur of Nepal. She is now one of the forerunners in the arena of women entrepreneurship. She has recently registered a new company to go with the brand “Kitchen Recipe” from which she started to produce all sorts of pickles. A housewife turned entrepreneur, she is now providing employment to more than 30 women. A business which brought a

minimum wage some years back has now expanded to a home grown industry of annual turnover of 10 million. She believes that her business will create more opportunities.

Hajuri Bista is a first generation women entrepreneur in Nepal. Business was men's domain even few decades ago and people used to laugh at women who were in favor of setting up ventures, she shares her experience. Entrepreneurship was a male preserve and the idea of women taking up entrepreneurial activities was considered as a distant dream, she adds. Fortunately times are changing and there are hosts of efforts underway to boost women's participation in business and women are in the condition to get guidance in all phases of enterprise development. "Mindset has been changing, it takes time to change all the established social norms but we have achieved tremendous success in the field of women entrepreneurship" she says.

Case Study II – Ms. Gyanu Shahi

Gyanu Shahi is the resident of Dillibazar, ward no. 33, Kathmandu. In approximately the past 45 years or so, being eight family members- father, mother, two brothers and two sisters with one nephew, Gyanu had spent very hard life in her childhood stage. Her father was a retired military man of low post having no land, no property and even not enough income from pensions except one small hut, which was not sufficient for all family members to live. Hence, the whole family was always in financial crises. Living in the same small hut of Dillibazar, her father started a very small shop of mud pots in 2038 B.S. Gyanu started to join her hands to the efforts of her father.

Having an entrepreneurship skill with little education, within the period of 10 years, she became able to turn her small shop in a big one with other varieties of all utensils in rented house nearby. Her two years younger sister also starts to co-operate her. Being old, her father left to sit in the shop and other family members were also totally dependent on Gyanu's trade business. The two sisters tried to implement every possible idea to improve the living condition of their family. Being a self- taught trader, Gyanu had to face many challenges, hindrances, problems and difficulties in her business. Having ability to talk very nicely and coolly to the customer, had courage to take risk to increase their shop in credit, had idea to sell the goods and had patients to work from early morning to late evening, she became able to register her "Sharmila Store". She joined college, completed diploma level, got marriage and had two children too.

Gyanu is now a source for all other women of self-made business. She is financially strong now and able to maintain her life better way. She has built her own home in Dillibazar, ward no. 32, where her mother (father passed away before 17 year), sisters and their family too, live jointly. Her husband also lives with her and helps in her business. Her one son completed certificate level and one is studying in boarding school.

All her domestic expenses, school fee for children, medical expenses, even repayment of loan are covered by the profit she earns. Her business transaction is about 150,000/- per month. Currently she has already purchased land in different places. She has good saving in different banks too. She is able to increase her sales volume. With all these economic activities, Gyanu has made her own identity in the entrepreneur's field. She has earned both name and fame as a successful woman entrepreneur.

Gyanu thinks except venturing entrepreneurship that may be in trade, may be in service, may be in any other business or enterprise, women cannot be empowered and strong in the society. She advocates women can play a vital role in family decisions when they make them self financially sound. Hence, Gyanu is an example of self-stand women not only of her locality but of the urban area of Kathmandu Metropolis.

Case Study III – Ms. Subnam Shrestha

Subnam, the owner of “Floriculture” in Kathmandu Plaza, is the resident of Gorkha, Nepal. The 43 years old lady started her business from early age of 25. Previously she had no idea and money to do business. Before venturing the business, Subnam suffered due to educational unemployment. Though she was from well to do family, she wanted to stand on her own. At the same time Floriculture Association Nepal (FAN), which was established on 15th Nov. 1992 with a view to organize and promote floriculture business in Nepal, organized a training program on production packaging, handling and customs regulations. Subnam got chance to participate the training and with the financial support of DFID, she started her own floriculture business. The desire for upliftment and empowerment has made Subnam able to expand her business in large form. This work has given her recognition and most important the satisfaction.

Subnam got marriage and has one daughter. Her husband is the key person who has been a pillar of support for her work. Consequently, Subnam became very


active entrepreneur helping herself and many other women and men by giving job for making modern market oriented production. Recently, she provides employment to 4 women and 3 men. In the initial stage of the business she spent near about twenty lakhs, but now she earns fifty thousand per month. According to her experience, women in urban area, mostly the migrated, are poor being unemployed. They can earn enough money from floriculture which requires less time but dedication. On the basis of will power, lots of hard work, extra performance and concentration on a single objective, everything is possible in this society even for poor and less educated women for whom income is vital for their empowerment. Since, market of floriculture in Kathmandu has made tremendous progress over the last two decades and is steadily growing, involved in this business is very fruit full.

Many avenues of income are available for poor women in urban areas working as labor; servant or house made is popular among poor urban women as it is easy to find a job. But instances of abuse, low wages and insecurity is rampant. Thus floriculture business, which can be easily done with little efforts e.g. taking training and loan, may be a useful means of sustainable livelihood income generation for poor women in urban areas. The star hotels, big business, international relationship encourage the establishment of this business in Kathmandu rather than in other places. Due to urbanization and modernization the demand of cute flowers has increased tremendously and there is ample scope for production. In summer seasons, the demand of flower has been fulfilled by the Nepalese growers where as in winter, the wholesaler and retailers import flowers from India. During the summer, the demand is accomplished by the production within Kathmandu, Bhaktapur and Lalitpur and nearby area from valley. In every step of sharing happiness, flower plays an important role no doubt.

Similarly to celebrate the cultural events, the use of flowers has increased its demand. Therefore, Subnam feels a lot of satisfaction in her business and she is one of the sources of her home to make run nursery in her house of Gorkha. She brings flowers from own home as well from the wholesalers. She has own van to make quick supply of flowers as and when the stars hotels needed. Her travel from home to entrepreneurship pays her highly dignified women not only in her home but in society as well.

APPENDIX V

PLEDGE OF TOP 5 POLITICAL PARTIES



FWEAN
WORKING TOGETHER FOR
SOCIO ECONOMIC TRANSFORMATION

Federation of Women Entrepreneurs' Association Nepal
महिला उद्यमी महासंघ नेपाल

Ms. Rita Bhandary
President

Ms. Chhaya Sharma
IPP (Immediate Past President)

Ms. Bhawani Rana
1st Vice President

Ms. Sharada Rijal
2nd Vice President

Ms. Reeta Simha
3rd Vice President

Ms. Neeru Ramayajhi Khatri
Secretary

Ms. Hajuri Bista
Treasurer

Ms. Shobha Gyawali
Executive Member

Ms. Darshana Shrestha
Executive Member

Ms. Mahalaxmi Shrestha
Executive Member

Ms. Basanti Pradhan
Executive Member

Ms. Sarojani Sherchan
Executive Member

Ms. Sumitra Palanchoke
Executive Member

Ms. Sunita Vaidya Shrestha
Executive Member

Ms. Maya Gurung
Executive Member

Ms. Sheela Nepali
Executive Member

Ms. Ramala Kumari Pokharel
Executive Member

Ms. Saraswati Parajuli
Executive Member

Ms. Ritu Singh Vaidya
Executive Member

Ms. Manisha Ghimire
Executive Member

Ms. Alka Rajouria Rijal
Executive Director

जनसंख्याको हिसावले पुरुषभन्दा बढी रहेका नेपाली महिलाहरु आर्थिक सबलिकरणको दिशामा भने सधैं पछाडि पडै आएका छन् । महिलाहरुको आर्थिक सशक्तिकरणका लागि राज्यद्वारा ल्याइएका महिला केन्द्रित कार्यक्रमहरु पनि कार्यान्वयनको अभाव र सरकारी उदासिनताका कारण प्रभावकारी हुन सकेका छैनन् । आर्थिक कान्तिको जतिसुकै कुरा गरिएता पनि महिलाहरुलाई आर्थिक क्षेत्रमा सक्रम नबनाइ देशमा आर्थिक कान्ति हुन असम्भव छ । महिलाको आर्थिक सबलिकरणका लागि राजनैतिक दलहरुको दरो प्रतिबद्धताको खाँचो छ । नीति निर्माण तहमा नै महिलाहरुका आर्थिक सवालहरु उठाउन जरुरी छ । आर्थिक, राजनितिक र सामाजिकरूपमै महिलाको अवस्था त्यतिबेला मात्र सबल हुन्छ जतिबेला राजनैतिक दलहरु यसप्रति प्रतिबद्धता हुन्छन् । महिलाहरुको आर्थिक सबलिकरणको मुद्दा महिला हिसा, महिला शिक्षा लगायत महिलाका धेरै सवालहरुसंग जोडिएको छ । आर्थिकरूपमा आत्मनिर्भर महिलाले नै आफ्ना अधिकारका लागि दरो रूपमा आवाज उठाउन सक्छन् । आगामी संविधानमा महिलाहरुका आर्थिक समानता कायम गर्नका लागि देशभरिका महिला उद्यमीहरुको तर्फबाट महिला उद्यमीमहासंघ राजनैतिक दलका जिम्मेवार नेताहरुसंग निम्न बुदाहरुमा प्रतिबद्धताको आग्रह गर्दछ ।

प्रतिबद्धता:
हामी निम्न बुदाहरु कार्यान्वयनमा ल्याउन प्रतिबद्धता छौ ।

१. औद्योगिक नीति २०६७ चाँडो कार्यान्वयनमा ल्याउन र सो अन्तर्गतको महिला उद्यमशिलता विकास कोष प्रभावकारिरूपमा लागू गर्न ।
२. महिलाहरुद्वारा सञ्चालित लघु, साना तथा मझौला उद्योग व्यवसायहरुको प्रवर्द्धनका लागि स्पष्ट सरकारी नीति कार्यान्वयन गर्न तथा स्थानिय महिलाहरुका लागि उद्यमशिलता विकास तालिम, प्रविधि, निर्यात व्यापार नीतिबारे प्रशिक्षण दिन र पुँजीका लागि विशेष कार्यक्रम ल्याउन ।
३. लैङ्गिक उत्तरदायी बजेटको अवधारणालाई कार्यान्वयन गर्न तथा वित्तिय क्षेत्रमा कार्यरत सम्पूर्ण संघसंस्थालाई महिलाहरुको आर्थिक सशक्तिकरणसंग सम्बन्धित प्रगति विवरण सार्वजनिक गर्नुपर्ने व्यवस्था गराउन ।
४. राष्ट्रिय तथा स्थानिय स्तरमा महिलाहरुद्वारा उत्पादित वस्तुहरुका लागि छुट्टै बजार व्यवस्थापनको व्यवस्था गरी महिलाका उत्पादनहरुलाई बढावा दिन तथा महिलाहरुद्वारा सञ्चालित उद्योग व्यवसायको प्रवर्द्धनका लागि स्पष्ट सरकारी नीति तर्जुमा गरी कार्यान्वयन गर्न ।
५. महिलाहरुद्वारा संचालित उद्योग, व्यवसाय तथा कृषिजन्य उत्पादनहरुमा विशेष कर तथा भ्याट छुटको व्यवस्था गर्न ।
६. महिला उद्यमीहरुद्वारा उत्पादित गुणस्तरिय उत्पादनलाई सरकारी निकायहरुद्वारा प्रयोगमा ल्याउने व्यवस्था लागू गरि महिला उद्यमीहरुलाई प्रोत्साहित गर्न हामी प्रतिबद्ध छौ ।

सुशील कोइराला
प्रधानमन्त्री तथा समापति, नेपाली कांग्रेस *[Signature]* ११/०८/२०७०

भलनाथ खनाल
अध्यक्ष, नेकपा एमाले *[Signature]* ११/०८/२०७०

पुष्पकमल दाहाल "प्रचण्ड"
अध्यक्ष, एकीकृत नेकपा माओवादी *[Signature]* १५/०८/२०७०

कमल थापा
अध्यक्ष, राप्रपा नेपाल *[Signature]* २०/०८/२०७०

उपेन्द्र यादव
अध्यक्ष, मधेसी जनअधिकार फोरम नेपाल *[Signature]* २०/०८/२०७०

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