

# CHAPTER I

## INTRODUCTION

### 1.1 Background of the Study

Income generation simply means gaining or increasing income or money that an individual or business receives in exchange for providing a good or service after investing capital. It can also be defined as small scale projects that create an income source to individual beneficiaries or beneficiary group whilst promoting; the principal right of self-determination and the objectives of integration, reputation and re – integration. They perform crucial roles in the domestic and economic life of the society. Income generation takes many forms. Originally it was a term used only by economists to explain the intricacies of a nation’s economy. However, it is now quite widely used to cover a range of productive activities by people in the community. Income generation simply means gaining or increasing income. (H.A. Yusuf, K.J.Nuhu, H.Shuaibu, H.O. Yusuf and O.Yusuf. 2014)

Nowadays small businesses are being popular form of income generation especially in city areas. Small businesses are independently owned organizations that require less capital and less work-force and less or no machinery. These businesses are ideally suited to operate on a small scale to serve a local community and to provide profits to the company owners. Women are also seen involved in creating their own business and running it for generating income. We can see various news updates on women using their skills like sewing, baking, cooking etc. and producing various products and selling it from their home and earning to support their family financially.

Most of the activities which women engaged in their livelihood strategies are not defined as ‘economically active employment in national account systems, yet are crucial to the wellbeing of household members. Much of women work is also under valued because it is typically under remunerated and often confined to the domestic or household realm. Caring for children, the elderly and the ill, collecting water and fuel for cooking and heat, and maintaining households and preparing food are the responsibilities which are mostly taken up by women and girls. Worldwide, resilient and resourceful rural women engage in a multitude of ways through different

livelihood strategies to lifting their families and communities out of poverty. They work as unpaid and own-account or self-employed by engaging in weaving, knitting, on-farm and non-farm labourers, as non-farm wage labourers for others in agriculture and agro-industry, as entrepreneurs, traders and providers of services; as leaders, researchers and developers and as caretakers of children and the elderly. Encouragement and support of women in income generation can empower them helping them to make an effective contribution to the economic development of their country. However, in many societies women may not be able to gain access to the same opportunities as men, due to a number of deeply-rooted discriminatory socio-cultural values and traditions. Inherent attitudes of a patriarchal society: that men are superior to women and that women are best suited to be homemakers create formidable challenges coupled with a lack of encouragement from male family members, resulting in limited spatial mobility and a dearth of social capital. This springs from the socio-cultural perception that; women should not work outside their homes, and there are only certain skills which women supposedly are able to master, while men are meant to have the capability to do anything they like.

Although, the conditions of women in urban areas are better than those of the rural women, yet the old traditions and religious restraints have hindered the independent and free movement of the women and in spite of unfavourable and strict cultural norms and values, some rural women have done a great job in the society. There is the need for transformation that fully includes women. What is required is more than adjustment in their situation as they also constitute a significant proportion of labour in their family farm whether producing for household consumption, for enterprise or both. Rural and national development can hardly be achieved with the neglect of this important and substantial segment of the society.

Increase in the participation of women in labour force indirectly highlights the increase of women in national development. Gender equality and economic development go hand in hand. Bakrania S. (2015) states that the involvement of women in nations' labour force is very important in order to transform the country from developing to developed country. Furthermore, women also have been able to put themselves in the forefront as a leader in many field of expertise such as business, medical, politic, law and etc. In addition, the roles of women in business sectors are also recognized worldwide.

According to the report conducted by the Global Entrepreneurship Monitor (GEM) 2015, the involvement of women in entrepreneurship area not only contributes for the development of country but also reduce the level of poverty all over the world. In fact, the involvement of women in entrepreneurship is very important in order to mobilize the economic model whereby it creates more opportunities which is more competitive and profitable.

In a country like Nepal, where the roles of men and women are pre-defined and involvement of women in work other than household chores are still affected by various social and cultural norms. It makes difficult for most of the women to actively participate in income generating activities. (Acharya, Pandey, 2018)

## **1.2 Statement of Problem**

Women are 70% of the world's poor (ILO News, 1996) and 70% of employed women in South Asia work in agriculture (UNWomen, 2012). Women's enterprises tend to be relatively small, have informal structures, flexibility, low capital needs, modest educational requirements, high labour intensity, and depend on local raw materials. Due to all mentioned above people are living in low income level and economic status.

Lack of land for farming is perhaps the severest constraint faced by the rural poor, and one that affects more women than men. In the urban settings of Nepal, especially among the migrants who have migrated from the rural villages and have settled in cities where they lack land for farming and there are very few employment opportunities. Moreover, they worked as casual and seasonal labourers in agriculture or construction which may not be an option for women. There has been an increased concern for developing the skills of women. Many factors can contribute to the socio-economic development of women such as land, technology, credit, employment etc.

The involvement of women in nation's labour force nowadays, is very important for the economic and national development and also to transform the country from being developing to developed country. In addition, the involvement of women is so important to mobilize the economic model that indirectly create more opportunities for them through involvement in small business and income generation which is more competitive and profitable. In another words, the development of the country will be remained stagnant without involvement from women in income generation field. Even

though the numbers of women entrepreneurs are increasing yearly, however, women entrepreneurs still lag behind and not successful compared to men due to several reasons. (Tuladhar Jyoti, 1996)

Different agencies and scholars have carried out different works about the involvement of women in small business. So this will be an attempt by the researcher to find out all those possible unanswered questions in relation to women and small business. For this, the researcher has designed and developed certain research questions which are listed below:

1. What are the changes brought by small business in women?
2. What is the pattern of small business among women in Pragati tole?
3. What encourages women to generate income through small business?
4. What kind of supports are women receiving to start a small business?

### **1.3 Objectives of the Study**

#### **General objective:**

To study involvement of women in income generation through small business in slum area (Pragati tole) of Pokhara-7.

#### **Specific Objective:**

- ) To assess the pattern of income generation through small business.
- ) To find out the changes brought out by the involvement of women in small business.

### **1.4 Limitation of the Study**

This study is an academic study and has been carried out within the limited time, budget and other resources. Though the research is based on fully descriptive and explorative but it has not studied about the effects that geographical regions and rural/urban settings have on income generation by women. Thus the finding and conclusion drawn from this study may not be widely generalized. Obviously, some generalization can be made up to some extent while considering the factors included in the study.

## **1.5 Significance of the Study**

The role of women in income generating activities is of paramount importance to economic development in Nepal. More importantly, recognizing and supporting this is crucial and vital for the development or growth of women and the fulfilment of their economic potentials, while they are often hidden, silent and not appreciated. This study will provide valuable information to planners and people working for the empowerment of women and uplift their status; about the condition of their involvement in income generating activities and provide possible suggestions that will form basis for improving women contribution to the economic development of the area. Based on this background, the study aims at determining the pattern of women's involvement in income generating activities in the study area and the changes brought by it.

Therefore, pattern of business and changes (which could be positive or negative) among women need to be recognized as it will help them to be effective in accessing business opportunity which then leads them to grow their business. By understanding the factors that influence the success or performance among women entrepreneurs, women entrepreneurs will be able to broaden their business successfully in globalized environment. Thus, the main objective of this study is to study the pattern of women's involvement in small business. The study will also add literature to the field of sociology and anthropology.

## **CHAPTER II**

### **LITERATURE REVIEW**

#### **2.1 Theoretical Review**

##### **2.1.1 Status of Women in Income Generation**

Woman is the heart of human existence on this planet. She plays an important role in the society, but her importance and roles are underestimated all over the world. In the 21st century majority of poor women are home makers. Women's role is still interpreted mostly through their reproductive and domestic tasks. This limits women's options for pursuing different economic strategies to secure their means of livelihood. Illiteracy along with social orthodoxy not only adds to the problem but makes it impossible for the women to work outside. They have been historically disadvantaged in access not only to material resources like credit, property and money, but they have also been excluded from social resources like education or knowledge of some Income Generating Activities, hence women advancement in different fields has been constrained by the multiple roles that they play in society, as well as by the existing customary law and traditional values. The condition is more dominant in the developing nations compared to that of the developed ones. According to all these views women are supposed to remain at home, where they get very little exposure. Women live in abject conditions, but times are changing fast and there is a ray of hope. It has been identified that it is necessary to educate the women for empowering them. Many government and non-government organizations are working for bringing the women out of this condition. They are not only encouraging women's employment but also helping them to save and get financial support, a prerequisite for getting equal status in the society.

##### **2.1.2 Development, Women Empowerment and Income Generation**

Women empowerment basically is the outcome of various movements and theories that were developed in the past. It has come in the form of interest on successive investments made over a period of time in society. Therefore, to understand better the linkages between income generation and empowerment in development discourse; one needs to visualize the journey of development that society has ever seen.

Empowerment has an intricate link with development. The background of development theories begins with the capitalist system. The capitalist system itself can be divided into three stages. First, the age of Competitive Capitalism period of 1700-1860, the main representatives of classical political economy by Adam Smith and David Ricardo and the historical materialism of Marx and Engels. Second is the age of Imperialism, the period of 1860-1945, represented by neo-classical political economy and the classical theory of imperialism. Third is the period of Late Capitalism (1945-today) represented by modernization theories, dependency theories, alternative development human development theory and millennium development goals. Modernization theory is emphasized on the process of modernizing the traditional societies by focusing on technological advances and industrialization as a tool of transformation. Modernization theory did not address women and gender issues cited in Adelman (1999), W.W. Rostow (1960). During 1960s-70s, it was observed that the modernization theory had failed to help in the development process of traditional societies/countries. This failure of modernization theory led to the formation of Dependency Theory which exposed the dependence of third world countries on modern societies by analyzing the exploitation of traditional societies. A.G Frank 1967 said that capitalism was responsible for underdevelopment of third world countries. He postulated that underdeveloped countries constitute the periphery and the developed world the core and it will always remain so because of capitalism. He further postulated that capitalism was responsible for the divide in this world between developed and underdeveloped society and especially concerning Latin America. Anthony Brewer, a Marxist scholar, criticized using term dependency arguing that no part of the world is independent and all parts depend on the other part. At the historic UN Millennium General Assembly held in September 2000, it was endorsed, 'Do our utmost to free our fellow men, women and children from abject and dehumanizing conditions of extreme poverty.' The Millennium Development Goals divided into eight goals and eighteen concrete quantifiable targets. Out of all these one of the important goals is to promote gender equality and empowers women (Fukuda-Parr, 2004).

After the MDGs, now the world has accepted that empowering women in the economy and closing gender gaps in the world of work are key to achieving the agenda for "Sustainable Development Goals", particularly Goal5, to achieve Gender

Equality and Goal 8, to promote full and productive employment and decent work for all which ultimately support in achieving Goal 1 on ending poverty. Study shows that women start their business to supplement the family income, but eventually their businesses provided major source of family income.

### **2.1.3 Feminist Development Theories**

The different approaches which have been observed since 1950s onwards are: welfare, women and development (WAD), Women in Development (WID), Gender and Development (GAD). Theories on women and development have their origins in the independence movement of the 1950s and 1960s, and they are influenced by other development theories as well as feminist theories (Snyder Tadesse, 1995). These theories can be divided roughly into two categories: Theories in the Women in Development (including also Women and Development) tradition based on modernization and liberal feminism and theories within the empowerment or Gender and Development framework. Although there has been a relatively clear shift from WID to GAD, these two approaches are still visible in research on gender and development (Erwér 2000).

#### **2.1.3.1 Welfare Approach**

The welfare approach is the earliest approach concerned with development efforts in the Third World. The welfare approach was most popular between 1950 and 1970. Moser (1993) states that the welfare approach is still very popular in development practice. Its main implementation method is the distribution of free goods and services in form of food aid, relief aid, mother-child health programs, family planning programs, etc. He argues that the welfare approach remains popular since it is "politically safe", in other words, since it does not question or attempt to change the traditional role of women.

#### **2.1.3.2 Women in Development**

When women in developing countries assert their rights by projecting their identity from the typical traditional sphere to establish their rights against oppression, a new trend of thought was established polarity known as Women in Development (WID). The approach emphasizes women's status, and it aims at making women visible in the development process (Erwer, 2000). Improving women's access to credit, technology and extension services is believed to increase their productivity, which would in turn

influence the development process positively. The framework does not take into account gender relations, and it is considered to over-emphasize women's productive side and income generation and ignore the reproductive side (Mosse, 1993).

#### **2.1.3.2.1 The Equity Approach**

The Equity approach is also called integrationist approach. The Equity approach focus has moved from women's reproductive roles to productive roles, and employment and economic independence are seen as crucial to women's emancipation (Parpart, 1998). The theory recognizes that development has affected women also detrimentally, and pursuing equality in the market and within the household could solve these problems. It stresses the importance of recognizing both women's paid and unpaid work, as well as their opportunities to take part in the public sphere instead of being restricted within the domestic sphere, (Erwer, 2000). These qualities made the equity approach difficult to implement.

#### **2.1.3.2.2 The Anti-Poverty Approach**

The Anti-Poverty approach became popular in the early 1970s. The Anti-Poverty approach shifts the emphasis from reducing inequality between women and men to reducing income inequality (Moser, 1993). The main goal of the Anti-Poverty approach is "poverty reduction". The focus of the approach is on basic needs, on women's responsibility for the family's wellbeing and their role in the fight against poverty (Erwér, 2000). Snyder and Tadesse (1995) both have stressed income generation for women through better access to credit, land and other productive resources and it has launched income- generating and entrepreneurship projects. The approach has argued that increase employment and income-generation opportunities for women. It has several limitations; the anti-poverty approach often ignores the reproductive role of women. Productive actions for women need to take into account not only their productive role but also their other roles reproductive and community managing roles. Women already have heavy burden of work, that saving is very difficult for them if they do not control the family income, and that the capacity of the informal sector to create employment and growth is limited (Mosse, 1993).

#### **2.1.3.2.3 The Efficiency Approach**

This approach became popular during the 1980s. The Efficiency Approach which has its roots in the neo-classical economic model regards women as an unused or

underutilized asset for development. Neo-classical model has emphasized on "given amount of resources in the world, and economics is a tool to determine the best allocation of these scarce resources. People behave rationally in this model, using a kind of cost benefit calculus to maximize their own interests". The Efficiency Approach took women for active participants to the development process. By small investments like micro-credits women managed the economic and environmental crisis, and that could create a positive outcome in cost benefit analysis. The Efficiency Approach is based on the assumption that efficient development requires women's full engagement, and the aim is to increase women's productivity. The Efficiency Approach fails to understand development as a multidimensional phenomenon, with not only economic, but also social and cultural aspects. (Karl 1995). The concept of development comprises much more than economic growth. Feminist development theories criticize the Efficiency Approach and other modernization based theories tried to integrate women into economic development and not recognizing that they already are an integral part of the economy, and rather than "integrating" women into development, society and development should be changed. Ignoring women as an integral part of development generates a further assumption that women are an under-utilized resource, even though in reality women are more often an over-utilized resource (Elson 1991).

### **2.1.3.3 Women and Development (WAD)**

At the end of the 1970s a related approach to WID, Women and Development (WAD), entered into development theory and practice as a result of criticisms against the WID approach. The differences between WID and WAD are minor and mostly academic; the WAD concept is a refined and more critical version of WID. WAD approach is based on dependency theory and maintains that there exists a discrepant international structure. It is derived from the perspective of political economy, and it focuses on the relationship between women and the development process, not only on integrating women into development. WAD perspective considers that women had always been parts of production process, so there is no need to involve them with development process. They are rather connected with the exploitation process that helps maintain the discrepant international structure. Men are also exploited in this process. The downgraded status of both men and women are seen in the backdrop of discrepant international structure developed on the foundation of class and capital

(Simojoki, 2003). WAD reiterates that women's problem should not be considered separately. It emphasizes on the economic activities of women and speaks for planned involvement strategies as a solution to the limited representation of women in the economic, political and social structure. It is assumed that if the international structure becomes more equitable, women's position will be improved. But the WAD principles rigidly never question gender roles and maintain that at the social and personal levels, women's function is to maintain the social structure. As a strong class consciousness form the basis of WAD approach. It considers all women as a homogeneous group irrespective of class, caste, race, religion and nationality. WAD perspective fails to analyses deeply the relation between patriarchy and women's downgraded status in different societies and the existing gender relations in different classes of society are also neglected.

#### **2.1.3.4 Gender and Development Approach (GAD)**

The Gender and Development perspective was evolved in the 1980s in the context of the limitations of WID and WAD approach. Socialist feminism is the basis of the GAD trend. It pays attention to almost all the aspects of women's life and emphasizes on all kinds of activities assigned to them by the society. It examines the interaction between men and women, the causes of women's exclusion and their constraints, while WID emphasizes the exclusion of women from the development process. The approach underlines the gendered division of labour, power relations within the household and the gendered construction of social reality (Moghadam 1990; Mosse, 1993). According to Yound (1992), GAD focuses not just on women (as with WID and WAD), but also on the social relations between men and women in the workplace as well as in other settings (Visvanathan, 1997). GAD maintains that in order to achieve women's development, it is necessary to create conditions so that men and women may liberate themselves from poverty. As women usually face resistance from the private sphere (family and kin relation) at the time of their attempt to liberate themselves, this approach pays attention to local level organizations that help women to organize themselves. GAD theories take into account the different spheres of women's lives. It has stressed productive and reproductive, private and public, and women's access to productive resources such as credit, education and land are emphasized. It focuses on women's priorities over the priorities of governments and international agencies, and focuses on women's grassroots organizations, mobilization

and action for change (Snyder Tadesse 1995, Chant 1997, Mosse 1993). GAD wants to convert the welfare and poverty alleviation approaches into means of attaining equity. The final goal of GAD is women's empowerment, where women should be elevated to such a level from where they can fight for their own rights and preferences. "GAD suggests an analysis of the gendered power relations which offers the context where new technologies have been introduced. It has aimed at revealing the impact of development on women's possibilities to control their own lives". GAD principles speak for such a society where everyone is considered equal irrespective of class, caste, sex and where division of labor is not made on the basis of sex but on the basis of ability. GAD grasps the feminization of poverty very well and declares to achieve sustainable alleviation of poverty within a specified time frame by empowering women.

#### **2.1.3.5 Empowerment Approach**

The Empowerment approach developed in the mid 1980s is a relatively new approach in women and developmental discourse. "The origins of the empowerment approach are derived less from the research of the First World women, and more from the emergent feminist writings and grassroots organizational experience of Third World women" (Moser, 1993). Empowerment is related to the word power. Power can be defined as control over material assets, intellectual resources and ideology. Material assets can be physical, human or financial; intellectual resources are knowledge, information and ideas; and control over ideology signifies the ability to generate, propagate, sustain and institutionalize specific sets of beliefs, values, attitudes and behavior. Thus power accumulates to those who control or are able to influence the distribution of material resources, knowledge and the ideology that govern social relations in both public and private life. The extent of power held by individuals or groups is proportionate to the number of kinds of resources they can control, and the extent to which they can shape prevailing social, religious or political ideologies. This control is in turn relative to the power of decision making (Batliwala, 1994). Empowerment approach comes from women group who seek to empower themselves through greater self-reliance. Women seek to influence their own change and the right to determine their own choice in the life. It seems from the empowerment view that woman need appropriate resources to achieve self-sufficiency.

#### **2.1.4 Economic Empowerment**

Economic Empowerment basically relates to the economic freedom that women have and the increasing share of economic activity that they are performing. Women in Nepal have started participating in the economic scenario of the country which gives a clear indication of the women empowerment. If women are economically empowered they can earn their living and support the family also which results in improving the standard of living in the society. In this way they can generate self-respect, self-esteem and other forms of benefits. Economic empowerment is however more than just financial stability for women. It has addressed the issues like property rights, household relations, and educational rights in the society. This is also supposed to improve the savings and credit which in turn strengthens women's say in decision making in their family. It is seen that when women control decision regarding credit and saving they improve the overall welfare of the family also. Women's income in a family is very important for educational, nutritional and economic improvement for the family. Governments have tried their level best to attempt strategies for financial independence of women. The investment in women's economic activities will improve employment opportunities for women. The microfinance program is providing an appropriate platform for initiating and sustaining income generating activities.

#### **2.2 Empirical Review**

Entrepreneurship is perceived as an effective way to escape from poverty and paternalism. In developing countries, the informal sector is important source of employment. Establishment and operation of small enterprises are one of the best alternatives for industrial development in Nepal. These type of enterprise can be run by entrepreneurs having a little capital and few resources. The poverty rate is increasing in urban areas of Nepal (ADB, 2013; UNDP, 2014), urban poverty is becoming more pervasive in Nepal. Encouraging and promoting small enterprises in these areas can contribute to these poor populations of urban area to develop financially and socially. In Nepal, most of the entrepreneurs have not registered their firm in concerned authority (Bir Bahadur Karki, 2017) mainly because they did not have knowledge, lengthy procedures, cost required and the complicated procedures.

Entrepreneurship, traditionally seen as a male preserve, has witnessed increasing participation from females in recent years. Nepal is not an exception to this emerging trend. However, the entrepreneurial environment for women in Nepal is full of challenges, they face specific obstacles such as family responsibilities, restrictions on spatial mobility and limited social capital that must be overcome in order to give them access to entrepreneurial opportunities (Acharya & Pandey, 2018). In addition, the society in Nepal, of which the woman is an integral part, does not believe in a woman's capacity to operate a business (Acharya, 2001). Motivation for women's involvement in the informal economy have often focused on poverty, on how women are excluded from labour markets, and on women's role in sustaining their families' livelihood. However, there has been less work on the other constraints, such as social norms. Embedded structural and socio-cultural constraints challenge women entrepreneurs and make it hard for them to realize their potential as leaders in business. Family and social capital play a key role as a source of support and information. Family responsibilities, credit constraints, and lack of skills or knowledge were cited as the risks and challenges of Nepali women in business. (M Xheneti, 2016). Policy measures, business and management training, and the promotion of entrepreneurial networking systems can be potential ways to empower women entrepreneurs and create leadership opportunities (Bushell B, 2008). This can provide hopes of bringing women into the mainstream business sector in Nepal.

### **2.2.1 Review of the Factors related to Generation of Income**

In slum areas, where displacement can be an issue because of proposed road routes, power line and other construction plans can affect the long term as well as short term income generating plans. Political transitions have always been a strong factor to influence the market and economic activities of people all around the world. Gender differences in laws has also been affecting both developing and developed countries, globally over 2.7 billion women are legally restricted from having same choice of jobs as men and in 18 economies, husbands can legally prevent their wives from working.

The UN (2013: p. 81) states that most slum dwellers and squatters have a low income. In the Kathmandu Valley, the average monthly income for a slum household is NRs 4,173 (which is less than half a dollar) and only four per cent of the slum population earns more than NRs 10,000 per month (UN, 2013: p. 81). Literacy levels are fairly high in relation to national levels, but lower than the average educational attainment

of Kathmandu. 53 per cent of inhabitants are involved in labour work, 17 per cent in the services industry, 15 per cent have small businesses and 15 per cent in irregular and informal employment. Women and girls are at a disadvantage: they have lower educational attainment levels - 86 per cent of male respondents were literate compared to 65 per cent of female respondents – and lower levels of employment (ibid). Locally established saving and credit groups and cooperatives have acquired formal legal status and are delivering credit services to residents of squatter settlements. Dahal (2011: p. 36) states that there are 20 cooperatives, 463 groups and 11,032 members in Kathmandu city. These disburse small loans to members, which are used for investing in businesses, land purchases, housing improvements and foreign employment.

Different ethnic groups have different traditions and customs, and these are likely to contribute to differences in entrepreneurial behaviour and performance. For example Weber (1976) argued that the protestant work ethic encouraged a culture of individualism, entrepreneurship, rationally and self-reliance, which was fundamental to the spirit of modern capitalism. Harris (1968) demonstrated a difference in entrepreneurial performance among ethnic groups in Nigeria. Marris and Somerset (1971), on the other hand, in a study conducted studies among Kenya firms found no relationship between ethnicity and entrepreneurship.

Study shows that suitability of education for income generation and market, access to education affects the interest and involvement of people in income generation. According to a study done in Indonesia, majority of business starters used their own savings as start-up capital, only a marginal number of entrepreneurs accessed a formal loan from a micro finance institution. Often the lack of sufficient collateral is the reason for not receiving micro finance. However, even more often that that it is the fear of small and micro entrepreneurs with fairly low educational background to not be able to repay the loan as well as a lack of knowledge on how to complete the loan application procedure.

There is a growing body of literature which argues that credit programs empower women by strengthening their economic roles, enhancing their capacity to contribute their family's income, helping them to establish their identity outside the family and giving them experience and self-confidence in the public sphere. Many studies have

been made to investigate whether self-help groups and micro credit programs have been efficacious.

Hossain (1988) examined Grameen bank participant members and nonparticipants and discovered that average household income was 43 percent higher than target non-participants in villages. Grameen members spent 8 per cent more per capita on food and Grameen loans generated selfemployment activities. According to the Hashemi (1996) women's access to credit has an impact on their lives. Their results imply that women's access to credit contributes significantly to the magnitude of the economic contributions reported by women, to the likelihood of an increase in asset holding of their own, an increase in their exercise of purchasing power, and in their political and legal awareness and also uses composite empowerment index. He found that access to credit was also associated with higher levels of mobility, political participation and involvement in 'major decision-making' for particular credit organization. Mayoux (1997) states that a small increase in income of the women also leads to a decrease in male's contribution in income to certain types of household expenditure whereas, others believe that investing in women's capabilities empowers them to make choices which is not only a valuable goal in itself but it also contributes to greater economic growth and development.

Hunt & Kasynathan (2002) have given importance to idea of microfinance that has plans for women empowerment. It has been seen that the programs have a tremendous impact on the economic growth of women by generating opportunities for their income. These notions were seen from the primary data collected from NGOs in Bihar (India) and Bangladesh. These organizations provide aid to deal with issues related to poverty and empowerment. The authors also believe that the services provided by microfinance have positive impact on their marriages, improve education, reduce domestic violence, and preserve self-respect and mobility.

Reddy & Manak (2005) have examined many areas of working of SHGs to focus their impact on the society. Financial sustainability proves to be a major backbone behind the sustainability of the SHGs. Both government and NGOs work hand in hand to balance the financial requirements of SHGs so as to burden it lesser and avoid its failure.

Tracey et.al. (2006) has studied the economic empowerment of women from rural areas in India self-help through participation. These women were given training in stitching, embroidery, patch work, through Seva Mandir NGO in Udaipur. Women had to devote more time to the center as a result they had less time for household duties. Stress and pressure of work were the challenges they had to face. Positive result is that there was increase in their economic strength. This gave them great psychological relief.

Jerinabi and Kanniammal (2009) both have examined different and have taken very large parameters in Coimbatore city of Tamil Nadu. The economical social parameters are recognition in the family, credit sources, asset building, mobility and involvement at different levels of decision making. The study recommends that planning for women self-employment needs a multi-pronged strategy procedure for credit access, so it is very easier and simple for women. They have recommended that there is a need to develop new products by the banks which help in long-term sustainability. SHGs among Muslim women have created favorable environment for growth and development. Micro enterprises fulfill the credit needs of the members so it leads to improvement in generating income, mobility, socio-economic status and confidence building to sustain and manage business on their own.

Micro-finance is a solution tool to multiple social problems. Poor people who can get credit and can make investments in new ventures to earn income and bring themselves out of poor living conditions. It is well explained by Fisher and Sriram (2010) in their debate between two schools of thought, one is school of finance and the other is school of poverty. The financial school deals in providing a platform to those who qualify to earn money where as the school of poverty focuses on different ways for reaching the needs of poor people. It talks in an intensive as well as extensive manner on topics such as micro finance, micro credit and the micro finance in the areas which deal with serious issues of poverty.

Noreen (2011) has clarified that to make to find the socio-economic parameters of women empowerment in which microfinance is an important economic determinant. It is noticed that although microfinance has led to the up-liftment of women's finances but the results are not as expected. It is also believed that education and family support both are important for women empowerment.

Arora & Arora (2012) both have examined the result of micro credit services for empowering women. This study has found that women clients have benefitted highly as far as their status (social and economic), financial liberation but the micro credit services are least influential for families. The survey also states that urban women have more benefits of the micro finance services. However, the study also shows that the credit services will be more fruitful if taken from formal sources.

But microfinance would enable the sustainable entrepreneurial activities, mobilizing savings for financial intermediation, create employment opportunities and also to increase their productivity so that they are not worse off than they were before using microfinance banks.

In today's world, the notation of empowerment is thus one of the widely discussed terms in the discourses concerning women's relation to development. During the last two decades and a half, women's empowerment issue has therefore been considered as one of the crucial areas of concern and is discussed widely in all the significant international, conferences, e.g., the Earth summit 1992, Human Rights Conference 1993, Population Summit 1994, World Women's Conference 1995, 1999, and 2002

Entrepreneurship development is considered as the way to promote self-employment and it is not only solution for chronic unemployment among the educated people but also to sustain economic development. When the role of women comes in society, it leads to development in economic term. There are so many institutes and organizations which are involved in entrepreneurship development activities and there are people who join these programmes as a stepping stone to become entrepreneur. Women are faced with specific obstacles such as family responsibilities) that have to be overcome and should give them access to the same opportunities as men. Women entrepreneurs create new jobs for themselves and others and as well as to the utilization of entrepreneurial opportunities. Increased participation of women in the labour force is a prerequisite for improving the position of women in society. Tulus Tambunan (2009) concluded that low level of education, lack of training opportunities, heavy household chores, lack of access to formal credit and other facilities were the reasons behind low representative of women in enterprises in South Asian countries. Lack of access to credit has been an important limitation on women's opportunities to start business and engage in economic activities. Studies have

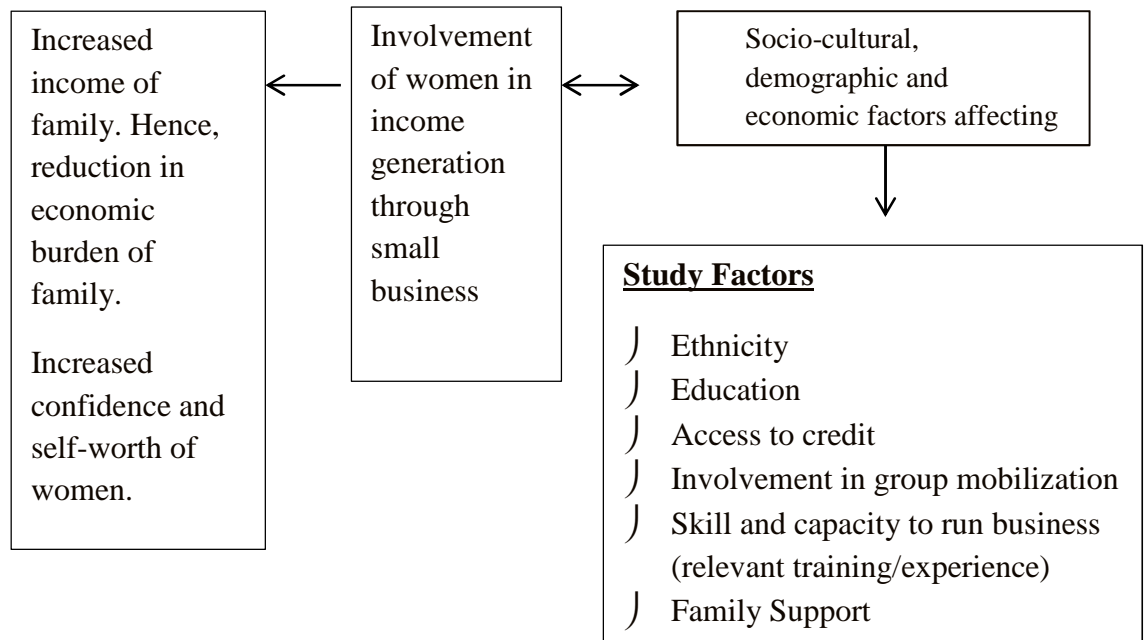
repeatedly emphasized that one of the main constraints faced by women is the lack of financial support for business creation and operation.

Microfinance programs pursued through SHGs are a collective effort of group participants. The members co-operate with each another, it improves the social behavior. SHGs are giving opportunity to women to come out of the four walls of their houses and meet other members of the society; it leads to their socio-cultural empowerment. Microfinance acts as an entry ticket for women to enforce socio-economic empowerment which finally brings gender equality awareness. In these days the presence of women has increased in the public financial institutions such as banks and gram panchayat etc. But the development is slow in this field. For that the whole society needs a change.

Family social capital also plays a role in accessing resources and employment, usually in the patriarchal society decision making roles and access to resources is not very much encouraged for women. However, it is also seen that only the most persistent and strongest personalities of the people are able run their businesses successfully.

### 2.3 Conceptual Framework

**Figure 2.1: Conceptual Framework of the Study**



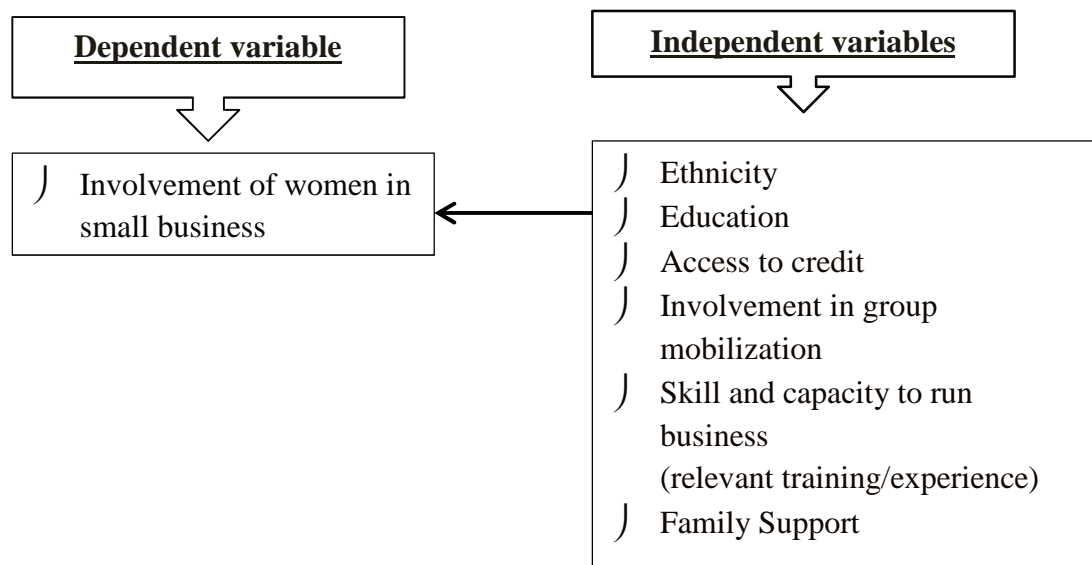
Based on the literatures reviewed, a conceptual framework has been developed for the study which has been shown in the diagram

The above framework shows that involvement of women in small business contributes in the income of family and thus lessen the economic burden of family. It also helps women increase the sense of self-worth and confidence.

The framework also shows that different socio-cultural, demographic and economic factors affects the involvement of women in income generation among which; ethnicity, education, access to credit, involvement in group mobilization, skill and capacity to run business (relevant training/experience) and family support will be the factors that will be studied.

## 2.4 Conceptual Framework of Study Variables

**Figure 2.2: Conceptual Framework of Variables**



The dependent variable in this study has been stated as involvement of women in small business. Independent variables are women’s ethnicity, education, access to credit, involvement in group mobilization, skill and capacity to run business and family support. These stated independent variables will affect the involvement of women in small business.

## **CHAPTER III**

### **RESEARCH METHODOLOGY**

#### **3.1 Research Design**

The study design will be non-experimental, post-test (cross-sectional) only because the study will not involve any intervention and only one group will be taken for study and information will be collected at a point of time. The study will be descriptive because the relation between involvement of women in small business and the factors affecting it will be described.

#### **3.2 Study Area**

The site for the study will be Pokhara city of Kaski district. Women who are involved in small business from slum area of Pokhara-7 (Pragati tole and Pragati naagar tole ) will be selected for study.

#### **3.3 Sampling, Population and Universe**

The universe of the study site was the women from the slum area in Pokhara -7 (Pragati tole and Pragati Nagar tole) who are involved in small business, which has been randomly selected among the slum areas in the Pokhara city based on the area being an active income generating site because of its location and population density.

The number of women in Pragati tole and Pragati Nagar tole, Pokhara -7 who are involved in small business (N) is 106. So, all the women in Pragati tole who are involved in small business was selected based on census method.

#### **3.4 Nature and Source of Data**

As per the requirement of the study primary data will be collected. The primary data will be both qualitative and quantitative.

#### **3.5 Primary Data Collection Techniques**

On the basis of research objectives, questions and types of data required, following technique will be adopted to collect the primary data.

### **Interview schedule and Key Informant Interview**

This technique will be the main tool for the collection of primary data for the study

### **3.6 Validity & Reliability**

The validity of the instrument will be maintained by consulting with supervisor, experts and concerned persons. Extra emphasis will be given to maintain the objective of the data and data error will be avoided by comparing them with different data collected from different sources. Likewise, reliability of the data will be ensured by the careful planning of the questions in the interview schedule considering the cultural sensitivity and time required for completion of the interview.

### **3.7 Exclusion and Inclusion Criteria**

Exclusion Criteria

- ) Female who are not the residents of Pragati tole and Pragati Nagar tole-7, Pokhara.
- ) Female residents of Pragati tole and Pragati Nagar tole-7, Pokhara who do not run small business for income generation.
- ) Inclusion criteria
- ) Female residents of Pragati tole-7, Pokhara, who run small business for income generation.

### **3.8 Method of Data Analysis and Presentation**

After the completion of the fieldwork, collected information will be processed and analyzed by using the computer program SPSS v16. Appropriate statistical tools and figures will be used for presentation and interpretation more comprehensively. Qualitative data will be classified and analyzed descriptively.

## CHAPTER IV

### SOCIO-DEMOGRAPHIC PROFILE OF RESPONDENTS

#### 4.1 Age of Respondent

From the table, it can be seen that age of the respondent affects the involvement of women in income generating activities. Young women from age 20-40 in Pragati tole were seen to be actively involved in small business. With increasing age, after forties, the involvement of women in business is seen decreasing. This may be because women from age 20-40 are physically active and stronger. In these ages, women are capable of choosing their career path and make their decision.

**Table 4.1: Age of Respondent**

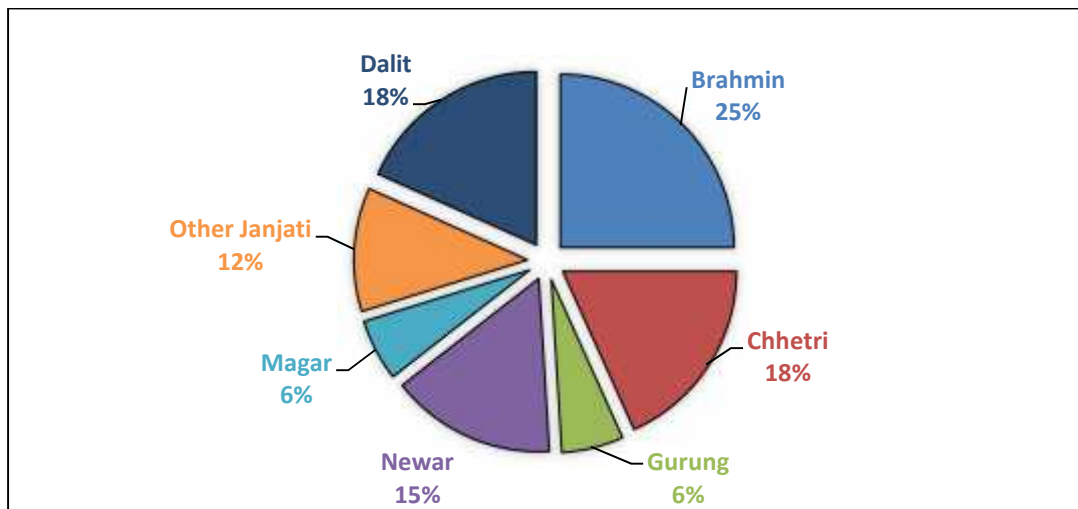
Age of respondent	Frequency (n=106)	Percentage
20-25	14	13
26-30	47	44
31-35	22	21
36-40	19	18
41 and above	4	4
<b>Total</b>	<b>106</b>	<b>100</b>

*Source: Field survey, 2021*

#### 4.2 Ethnicity

From the study it has been found that majority of women from Pragati tole who have been involved in small business are from Brahmin and Chhetri families. However, it can also be seen that women from marginalized populations are also actively involved in small business for income generation.

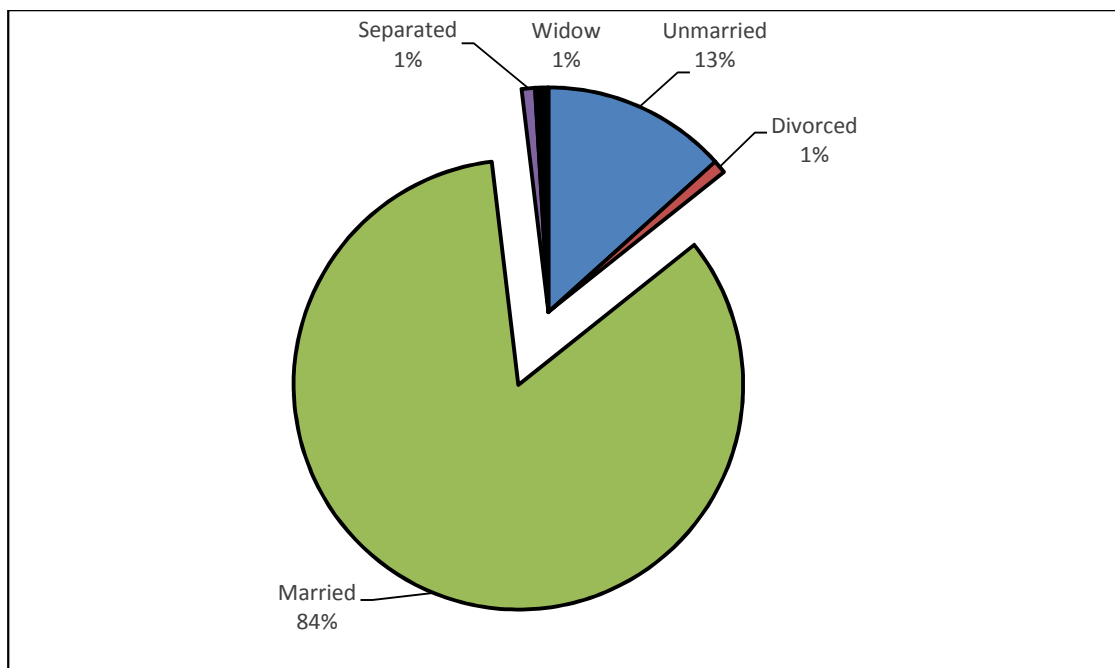
**Figure 4.1: Ethnicity**



### 4.3 Marital Status

Among the respondents, 84% were married. From the study it was seen that in Pragati tole, the women who have been married and have settled with a family are more likely to be involved in small business.

**Figure 4.2 : Marital Status**

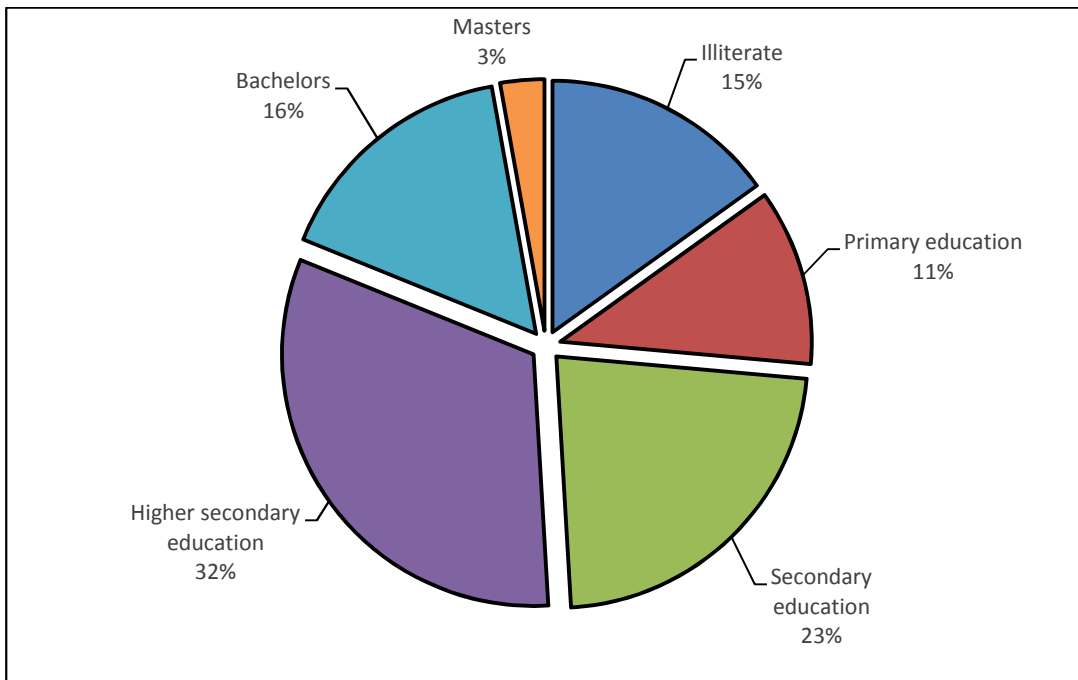


### 4.4 Educational Status

Among the 106 respondents 15% did not have any chance to have a formal education. As majority of the respondents were educated, it can be said that women who have

attended some formal education have the confidence and ability to start up and run a small business. Even minimal education of primary level also helped these women to maintain their records of small business. It can be seen that women who have completed primary to higher secondary level of education are mostly involved in small business. Those with higher education do not get involved in small scale businesses or are employed according to their qualifications.

**Figure 4.3: Educational Status**



## CHAPTER V

### PATTERN OF INCOME GENERATION

#### 5.1 Type of Business

The women in Pragati and Pragati Nagar tole of Pokhara metropolitan city were involved in 12 different types of business which is shown in the table below. Most of the women (25 women) were running a small hotel which sold tea, snacks and alcohol. 24 women ran grocery/corner shop. 15 women were running shops selling agriculture based products like vegetables, meat and milk. Women were found to be operating businesses that required less investment, selling items required mostly for daily household requirements or business related to preparation of food, and kind of business that required less physical labor.

**Table 5.1: Type of Business**

Type of Business	Frequency (n=106)
Agriculture based products	15
Tailoring shop	5
Hotel	25
Grocery/Corner shop	24
Fancy shop	10
Chatpat	3
Medical/pharmacy	2
Beauty Parlour and cosmetics	10
Bakery shop	5
Stationery shop	1
Utensils and hardware	6
<b>Total</b>	<b>106</b>

*Source: Field Survey, 2021*

## 5.2 Involvement Immediately before Engaging in Small Business

Majority of the respondents, which composed of 45% of total respondents, were housewives before starting the business they are running now. Except for the 29% of the women who were employed before starting their business, for most of the women it was the first time being involved in something to generate income for themselves and their family.

**Table 5.2: Involvement Immediately Before Engaging in Small Business**

<b>Involvement</b>	<b>Frequency (n=106)</b>	<b>Percentage</b>
Agriculture	15	14
Housewife	48	45
Employed	31	29
Student	10	11
Nothing	2	1
<b>Total</b>	<b>106</b>	<b>100</b>

*Source: Field Survey, 2021*

## 5.3 Women's Access to Credit

### 5.3.1 Bank Account

With the increasing number of financial institutions and banks in big cities like Pokhara it can be seen that most of the women who are running a small business, have their own personal bank account. Among the women who had their own personal bank account, 51% had even created a separate bank account for their business. This shows that the women are aware of and have been utilizing banking facilities in their community.

**Table 5.3: Bank Account**

<b>Own bank account</b>	<b>Frequency (n=106)</b>	<b>Percentage</b>
Yes	99	93
No	7	7
<b>Total</b>	<b>106</b>	<b>100</b>
<b>Separate account for business</b>	<b>(n=99)</b>	
Yes	51	51
No	48	49
<b>Total</b>	<b>99</b>	<b>100</b>

*Source: Field Survey, 2021*

### **5.3.2 Source of Investment**

For setting up any business an investment is required. The investment may however depend upon the type of business. This research covers the study of women running small investment business. It was found that majority of the respondents had their own savings to start as a major investment for their business, which comprised of 62%. A total of 17% had utilized loan from formal institutions as their major investment. This shows that while setting up the business, women are less likely to take risk or process to borrow money from the formal institution as major investment.

**Table 5.4: Source of Investment**

<b>Main Source of investment</b>	<b>Frequency (n=106)</b>	<b>Percentage</b>
Own Saving	66	62
Formal Bank	14	13
Micro Finance	4	4
Borrowed from relative/friends	14	13
Borrowed from money lender	8	7
Grant from GO/NGO	0	0
<b>Total</b>	<b>106</b>	<b>100</b>
<b>Credit as secondary source</b>	<b>(n=66)</b>	
Yes	51	77
No	15	23
<b>Total</b>	<b>66</b>	<b>100</b>

*Source: Field Survey, 2021*

### **5.3.3 Information about credit scheme from formal institution**

Even though most of the respondents did not have major investments from formal institution, 91 respondents had utilized the money as loan from formal institutions at some point as secondary investment to run their businesses. It has been found that 59% of the respondents got information about the availability of credit scheme from their friends and relatives.

**Table 5.5: Information about Credit Scheme from Formal Institution**

<b>Characteristics</b>	<b>Frequency (n=91)</b>	<b>Percentage</b>
<b>Source of information</b>		
Friends/relatives	54	59
Institution's staff	21	23
Approached to institutions	16	18
<b>Total</b>	<b>91</b>	<b>100</b>

*Source: Field Survey, 2021*

### 5.3.4 Challenges Faced While Borrowing Money

Borrowing money is not an easy task. From the study it was seen that women faced challenges more from the institutional requirements (higher interest rate and complicated procedures) rather than from their family while borrowing the money.

**Table 5.6: Challenges Faced while borrowing Money**

<b>Challenges</b>	<b>Frequency (n=91)</b>	<b>Percentage</b>
No support from spouse	14	15
Complicated procedures	34	37
High interest rates	36	40
No collateral of their own	7	8
<b>Total</b>	<b>91</b>	<b>100</b>

*Source: Field Survey, 2021*

### 5.3.5 Collateral that could be used

All the respondents were asked if they had to apply for loan, did they have any collateral that could be used and as presented in the table it was seen that 96% of the women had secured collateral in their family that could be used. If these women wanted to invest more for their business or expand their business, they had a back-up.

**Table 5.7: Collateral that could be used**

<b>Kind of collateral</b>	<b>Frequency (n=106)</b>	<b>Percentage</b>
Land	52	49
Gold/jewelleries	34	32
House	15	14
Vehicle	1	1
Nothing	4	4
<b>Total</b>	<b>106</b>	<b>100</b>

*Source: Field Survey, 2021*

## 5.4 Skill and Capacity to Run Business

### 5.4.1 Time period of operation of business

The skill and capacity of operating a business develops with the time and experience. Upon asking the time period of the respondents being involved in the business, 14% had just started the business and had not even completed one year. The rest of the respondents' business had been established and were experienced in running their business.

**Table 5.8: Time period of operation of business**

<b>Time period</b>	<b>Frequency (n=106)</b>	<b>Percentage</b>
Less than a year	15	14
1-2 years	41	39
3-5 years	33	31
More than 5 years	17	16
<b>Total</b>	<b>106</b>	<b>100</b>

*Source: Field Survey, 2021*

### 5.4.2 Work Experience Related to the Business

More than half (69%) of the respondents did not have any related work experience prior to their business. The women had started up new businesses based on their knowledge and had taken the risk to invest in something that they had not done before. It was seen that work experience was not a major requirement to establish a small business.

**Table 5.9: Work Experience Related to the Business**

<b>Work experience</b>	<b>Frequency (n=106)</b>	<b>Percentage</b>
Yes	33	31
No	73	69
<b>Total</b>	<b>106</b>	<b>100</b>

*Source: Field Survey, 2021*

### 5.4.3 Establishment of the Business

Among the businesses that were being run by the respondents 30% have been running a business established by their family. 70% of the women had taken their own initiative (some with support from spouse and friend) to establish the business. The women were empowered enough to take initiative and make earning for themselves and their family.

**Table 5.10: Establishment of the business**

<b>Founder</b>	<b>Frequency (n=106)</b>	<b>Percentage</b>
Already started by family	32	30
Bought it from someone	7	7
I started it	26	24
Me and my spouse	39	37
Me and my friend	2	2
<b>Total</b>	<b>106</b>	<b>100</b>

*Source: Field Survey, 2021*

### 5.4.1 Formal Registration of Business

Majority of the respondents which comprises of 81% have had their business registered under related authorities. The women were aware of the requirement of the legal registration of their business.

**Table 5.11: Formal Registration of Business**

<b>Formal Registration</b>	<b>Frequency (n=106)</b>	<b>Percentage</b>
Yes	86	81
No	20	19
<b>Total</b>	<b>106</b>	<b>100</b>

*Source: Field Survey, 2021*

#### 5.4.5 Training/Counseling Related to Business

All the respondents had participated in some kind of training or counselling related to their business. For taking careful decision and making most out of business all the respondents had sought some kind of counselling or training for motivation.

**Table 5.12: Training/Counseling Related to Business**

Type of training/Counseling	Frequency (n=106)	Percentage
Management training	36	34
Computer training	7	7
Safety and Health in workplace	3	3
Technology Development	0	0
Legal advice	1	1
Vocational training	42	40
Business counseling	17	15
<b>Total</b>	<b>106</b>	<b>100</b>

*Source: Field Survey, 2021*

#### 5.4.6 Duration of Training

Among the respondents who had participated in the trainings 73% had received a completion certificate. These certificate worked as the evidence of the capacity of these women to run the business.

**Table 5.13: Duration of Training**

Duration of training	Frequency (n=86)	Percentage
Less than 10 days	26	31
More than 10 days less than a month	10	12
2-6 months	20	23
More than 6 months less than a year	15	17
More than 1 year	15	17
<b>Total</b>	<b>86</b>	<b>100</b>
<b>Certificate of completion received</b>		
Yes	63	73
No	23	27
<b>Total</b>	<b>86</b>	<b>100</b>

*Source: Field Survey, 2021*

## 5.5 Involvement in Group Mobilization

It was found that 72% of the respondents are member of women's group. Among those who were involved in women's group, 74% had saving and credit schemes in their group and among them 79% had utilized the credit from group for their business. Being a member of a women's group which has saving credit scheme is proven to be beneficial for women running businesses as they can have access to financial investments from these groups which is a lot easier than applying to a formal institution.

Not only with financial support but it was also found that the women who are members of some women groups received moral support, encouragement and support in promotion of their business. It shows that involving in group mobilization is beneficial for the women running or are thinking of starting a business. Not only from the financial perspective but from social perspective also it was seen beneficial for a businesswoman to be involved in some women groups.

**Table 5.14: Involvement in Group Mobilization**

<b>Membership of women's group</b>	<b>Frequency (n=106)</b>	<b>Percentage</b>
Yes	76	72
No	30	28
<b>Saving and credit scheme in group</b>	<b>n=76</b>	
Yes	56	74
No	20	26
<b>Use of credit from group for business</b>	<b>n=74</b>	
Yes	58	79
No	16	21
<b>Support from group</b>	<b>n=76</b>	
Encouragement	37	49
Helped with registration process	8	10
Helped to earn customers	9	12
Promotion of services/goods	13	17
No help	9	12
<b>Total</b>	<b>76</b>	<b>100</b>

*Source: Field Survey, 2022*

## 5.6 Family Support

### 5.6.1 Type of Family

Family plays a vital role in supporting a person in achieving their goals. It was found that 89% of the respondents living in a nuclear family, it may be because most of the families in the study area had migrated from villages outside Pokhara city. It could be seen that women from nuclear family are most likely to set up and run a business as they have less household responsibilities and it's easier to take decisions.

**Table 5.15: Type of Family**

Family type	Frequency (n=106)	Percentage
Nuclear	94	89
Joint	12	11
<b>Total</b>	<b>106</b>	<b>100</b>

*Source: Field Survey, 2022*

### 5.6.2 Main Source of Income

Among the respondents, 36% said that the main source of income of their family was their business. The other respondents had also been contributing to their family income. 90% of the respondents were the first female in their family to run a business. The women have been playing vital role in shifting the gender roles in generating income from small business and also in playing role as primary earner of the family.

**Table 5.16: Main Source of Income**

Main source of income in family	Frequency (n=106)	Percentage
Foreign employment	36	34
Labor work (Daily wages)	11	10
Agriculture	12	11
Husband's salary from job	9	8
My business	38	36
<b>Total</b>	<b>106</b>	<b>100</b>
<b>First female member to start a business</b>		
Yes	95	90
No	11	10
<b>Total</b>	<b>106</b>	<b>100</b>

*Source: Field Survey, 2022*

### 5.6.3 Response of Family

The respondents were asked if their family was supportive from the start on their involvement in running a business. 93% said that their family were supportive. It can be seen that the households in the study area have accepted well about benefits of women in income generation. However, the few women (7%) who did not receive any support from family struggled in running their business smoothly.

**Table 5.17: Response of Family**

<b>Initial response</b>	<b>Frequency (n=106)</b>	<b>Percentage</b>
Supportive	99	93
Indifferent	3	3
Non- supportive	4	4
Reacted badly		0
<b>Total</b>	<b>106</b>	<b>100</b>
<b>Supportive response</b>	<b>n= 99</b>	
Shared household responsibility	63	64
Invested financially	27	27
Encouraged for good training	6	6
Helped in accessing loan	3	3
<b>Total</b>	<b>99</b>	<b>100</b>
<b>Non-supportive responses</b>	<b>n=7</b>	
Restricted time	4	52
Did not share responsibilities of house	3	48
Misused earning from business	0	0
<b>Total</b>	<b>7</b>	<b>100</b>

*Source: Field Survey, 2022*

### 5.6.4 Responsibility of Looking after Children

Women are taken as responsible to look after the children at home and take care of them. The respondents were asked about how they managed looking after their children as well as the business and as a response, only 14% had to manage to look after their children themselves. Since, most of the women did not have to worry much about taking care of their children during business hours, they could invest their time in business.

**Table 5.18: Responsibility of Looking after Children**

<b>Responsibility of looking after child</b>	<b>Frequency (n=106)</b>	<b>Percentage</b>
Husband	12	11
Elder children	13	12
Relatives	11	10
Take them to work	15	14
Don't need to be looked after	40	39
Don't have children	15	14
<b>Total</b>	<b>106</b>	<b>100</b>

*Source: Field Survey, 2022*

### **5.7 Financial Achievement**

The respondents were asked about the financial achievement brought about by their business in their family to which 78% respondents said that they were earning 10-20 thousands per month as an income, 16% said that they earned 20-30 thousands per month and 4% said they earned more than forty thousand per month. 99% of the respondents said that they were successful in repaying the loan they had taken from different sources from the income. It could be seen that these women had been running their business successfully and contributing well in the economy of their society.

It could be seen that majority of women had been utilizing the earning according to their wish or they had the right to decide to use the earning.

**Table 5.19: Financial Achievement**

<b>Income from business (NPR)</b>	<b>Frequency (n=106)</b>	<b>Percentage</b>
10,000-20,000	83	78
20,000-30,000	17	16
30,000-40,000	2	2
40,000 and above	4	4
<b>Total</b>	<b>106</b>	<b>100</b>
Utilization of income		
Submit everything to mother in law/husband	2	2
Saving	8	8
Children's fee	6	6
Run house	90	84
<b>Total</b>	<b>106</b>	<b>100</b>
<b>Successful in repayment of financial loan</b>	<b>n=91</b>	
Yes	90	99
No	1	1
<b>Total</b>	<b>91</b>	<b>100</b>

*Source: Field Survey, 2022*

## **5.8 Challenges and Opportunities**

### **Challenges:**

The involvement of women in financial gain and taking responsibilities more than their pre-defined household works bring questions about challenges that they face in setting up and running a business. Many researchers indicate that women entrepreneurs experience a number of problems and issues that are greater than those faced by small business people in general. This can often cause frustration for those women and thereby acts as a discouragement to some potential women entrepreneurs during different phases of their business development.

The interviewees were asked about gender related challenges they face in the start-up and growth phases of their business. More than 80% of the women said that it was difficult to manage their time due to responsibilities of household works and looking after children. 25% of the respondents said that they could not have time for self-care because of this lack of time.

Most of the women (83%) said that being a woman, they did not have money in their hand and so it was difficult to get investment and make others believe in their business idea. Two of the respondents said that it was difficult for them to travel to order and bring goods in comparison to their male counterparts, because of safety issues and mode of transportation.

### **Opportunities:**

Similarly, there are also some opportunities that favor women in the business, finance and social world. The interviewees were asked about gender related opportunities they have in the start-up and growth phases of their business. 25% of women said that there are loan opportunities for investment by a women led business at lower interest rate. 30% of the respondents said that people tend to trust women more in business and services which is good for gaining customers and clients.

## CHAPTER VI

### CHANGES BROUGHT BY SMALL BUSINESS

#### 6.1 Social Image in Society

Coming out of the traditional role of looking after household chores and children and taking new responsibility is always a challenge for a woman. The respondents were asked if there was change in their image in society because of their involvement in running a small business and as a response 86% said that their image has been improved in the society. Involving women in income generating activities, owning a business and having a decisive role in family's finances is seen to have positive response of society towards them.

**Table 6.1: Social Image in Society**

<b>Social image</b>	<b>Frequency (n=106)</b>	<b>Percentage</b>
Image improved	91	86
Image remained same	14	13
Image got worse	1	1
<b>Total</b>	<b>106</b>	<b>100</b>

*Source: Field Survey, 2022*

#### 6.2 Social Changes

With financial achievements, the respondents were also asked about social changes that they have faced after being involved in the business. In response to the question, 51% of the respondents said that they have gained trust and society have increased their trust on them, 19% said that the families are seeing the positive sides of being involved in the business and helped in looking after the business, 14% said that their household works are being shared and only 3% said that the family has been still unsupportive. Women gaining trust in their communities will encourage their active participation in other activities of society which will then contribute in betterment of society.

More than half of the respondents' (70%) children attend private schools for their studies and among those who sent their children to private schools 92% said that their children could join the private school after they had their business started. Engaging women in small businesses was seen to have contributing effect on the better education of the children. Families can invest well in their children's education and thus contribute to a well-educated society.

**Table 6.2: Social Changes**

<b>Response</b>	<b>Frequency (n=106)</b>	<b>Percentage</b>
Still unsupportive	3	3
Increased trust	54	51
Shared household works	15	14
Encouraged to increase investment	14	13
Help in looking after business	20	19
<b>Total</b>	<b>106</b>	<b>100</b>
<b>Children's formal schooling</b>		
Government school	32	30
Private school	74	70
<b>Total</b>	<b>106</b>	<b>100</b>
<b>Joined private school after business started</b>	<b>N=74</b>	
Yes	68	92
No	6	8
<b>Total</b>	<b>74</b>	<b>100</b>

*Source: Field Survey, 2022*

### **6.3 Major Changes in Lifestyle**

A major concern while studying business and women is whether their involvement in business have brought about any changes in their lifestyle. A positive change in the lifestyle plays vital role in motivation and encouragement for businessmen (both men and women) and build up confidence. The interviewees were asked about the changes

in their lifestyles that have been brought by their investment and involvement in business to which more than 70% of the respondent said that they have earned respect in their society which has increased their self-worth. They feel that prestige which the business has earned for them has made them feel independent and changed their appearance and personality. 10% of the respondents said that they no longer have to ask others for money as loan.

The respondents who have children said that they are now able to send their children to a good school and buy them good foods. More than 50% of the interviewees said that they have increased their skills and knowledge in business which has made them more attentive and active.

Another respondent mentioned that now family problems in her house has minimized and there is peace because before she had to work night shifts in her old job and now she doesn't have to do it anymore.

One respondent said that she could use the income from her business to provide expense for the process and send her husband for foreign employment. While another respondent said that her son has returned from foreign and is now engaged with her in her business.

### Case Study 1

*A 34 years old woman owns a tailoring shop in Pragati tole, Pokhara. She is mother of two children. She had attended and completed a basic tailoring course. Based on the skill she had learnt, she started a tailoring shop. Before starting a tailoring business she was a housewife and her husband earned the living of family through foreign employment. In the beginning, she had to face challenges because her husband was not very supportive while running the business. She had to look after her household as well as her business. Luckily she had set up her shop in her house which helped her in managing things well. She is also a member of a women's group in her community. Through that group she had an opportunity to participate in a training to develop and manage small business. This motivated her to focus on establishing her business and run it properly. She managed to borrow some money from lenders and started her shop. "It was difficult to borrow money from the lenders as they did not trust well in the beginning."- she said. Slowly she started doing well in her business. She registered her shop with support from the members of her group. She started earning ten to fifteen thousand per month. She also started selling clothes and other things in her shop and increased investment. For this she had to go to other city to buy the things. But people started spreading false rumor about her being away and her husband was also furious after hearing such rumors. When he returned back to Nepal and saw her working hard in her shop, his attitude changed drastically and became very supportive. She could repay her loan from her profit. To make her service unique, she also started delivering the products to the customers in their house. For this, she learned to ride a scooter and bought one in installment from her earnings. "The shop has brought a lot of confidence in me. I am very happy that I learned to ride scooter and bought it with my own money. I can buy the things I like for me and for my children. I can pay their school fees. People know me, they recognize me from my good service"- she said.*

*She is also involved in various social activities in her community. She is also in a vital position in the women group. "Running a business has earned a lot of respect and trust in my community. I have been through a lot of process to make this business a success and now people in my community look up on me. Some of them come to me for suggestions. The leaders of my community also come to me to involve in various social work and activities for the welfare of our tole."*

## Case Study 2

*Samita Pariyar (Name changed) is 33 years old and runs a shop where she sells tailored products and soft toys. Samita worked with a catering company, washing dishes. Then she had an opportunity to participate in a vocational skill training (tailoring and soft toys making). After she completed the training, Samita borrowed some money from her relatives and started a tailoring shop where she also sold soft toys that she made. She also tried to apply for loan from a formal institution, but could not get because she did not have any collateral to submit at the bank. She also found the procedures of application complicated. Slowly she started taking pace in the business. Now she earns around 10-12 thousand per month. "I support majority of the expense of my household. Before I started my own business, I had work till night at catering services washing dirty dishes. This created a lot of dispute in my family because my husband and parents did not like me working late nights. But I had to work to meet our needs. Now, I am happy that I can work near my home and give time to my family. Even though I am busy with the orders from customers, I am happy that I am around my family even while I am working. I have become more attentive and active because of my work. I have improved my business skills and learned to communicate well with the people. I can also travel to other places to bring supplies for my shop, this has built my confidence and knowledge. My children go to school. Since I am doing well in my business, behavior of people around me has also changed positively."-says Samita.*

### Case Study 3

*Maya Gurung (Name changed) owns a corner shop in Pragati tole, Pokhara. She has been running this shop for four years now. Before starting the business, Maya earned money by doing labor work. She invested her savings in starting up the shop she is running now. With the savings, she also borrowed some money from micro finance. "It was not very hard for me to get the investment, I only had to work hard to win the trust of the staffs of micro finance. However, the interest rate was high. But still it is good that such finance companies are providing opportunities to women like us to invest in business. I am fortunate that my business went well and I am being able to repay the loan amount on time."- says Maya. Maya lives in a nuclear family. Her husband had been very supportive from the beginning on her decision to start a small shop. Now, from the shop she earns only profit of around eight thousand per month. This earning has helped her to run her household expenses and have been able to send her daughter to an English medium school. "Before I started earning from my shop, I had to ask for money from many people to fulfil my family's need. Now, I can fulfil my needs of food and clothing. I can see that my daughter is also doing well in her studies. It is good that there are subsidies for women entrepreneurs. It is good if we can grab these opportunities."*

#### **Case Study 4**

*The chairperson of Pragati tole bikash sanstha, who is also an active social worker and has been taking leadership roles in various social activities conducted in his tole as well as in Gharipatan area of ward-7 of Pokhara metropolitan city. According to him, there are a number of women who have been involved in different types of small businesses and he is positive toward the idea of women being involved in income generation. He added that women should not be limited to the household work, coming out from the kitchen walls and engaging in small business is important and exemplary work. He said that he likes to appreciate these works of women openly. 'I and the committee of our tole bikash sanstha has always been supportive to women who are or want to be involved in business for generating income. We have encouraged and supported them in various ways like recommending for vocational and skill development training to different organizations, bringing capacity building training from metropolitan, providing required recommendations for registration of the business, promoting their services'- he says. When asked upon about the challenges that the women of his community faces during establishment or running a business, his reply was-'It is difficult for them to manage time as they have responsibilities of household work and have to look after children. This limits their time that they can give to business. Some of the women also face challenge as their family are not seen to help them and encourage them. They also lack education or awareness which work as obstacle in aspects like*

- i. Understanding of competitive market*
- ii. Making services/goods/business attractive*
- iii. Understanding the system and process of loans available for business*
- iv. Financial records of business*

*He was also asked about the changes that could be seen as a result of involvement of women in small businesses, to which he replied- 'women have been more confident and do not have to depend upon others for their expenses. It has also helped their families financially like, providing food for children. It has helped in increasing financial income of the family which has also developed a peaceful environment in family. In our community, the increasing number of businesses have resulted in healthy competition which helped the consumer to buy best goods and services at fair price. Since, these businesses have brought goods and services to our doorstep, we do not have to go far away for small and basic things.*

## **CHAPTER VII**

### **SUMMARY, MAJOR FINDINGS AND CONCLUSION**

#### **7.1 Summary**

South Asia is known as the classical belt of patriarchy where women spend more time on subsistence activities and domestic work. It is also widespread in Nepal. Women live in abject conditions, but times are changing fast and there is a ray of hope. Because of the outcome of various movements in the past, education and development, gradually women are coming out of their pre-defined roles confined to the household works. The involvement of women in nation's labor force is very important for the economic and national development. It also produces empowered women who not only contribute to the economy of the country but also to other aspects of society. The involvement of women in small businesses creates more opportunities for them to explore and learn more which expand their knowledge, skills and confidence.

The study was carried out to study the patterns of income generation and changes brought by small business. It has dealt with numerous questions among the women who are running small business. This is an academic study which aims to discover some facts regarding the involvement of women in small business and help out in finding out the changes it has brought in the life of these women.

The study is descriptive and explanatory where the women in the study site have been taken as the universe of the study. To fulfil the purpose of the study, an interview schedule and key informant question were developed as data collection tool to collect quantitative and qualitative data. Thus, the data collected for the study are primarily based on the primary resource when needed.

The participants of the interview schedule and case study were the women of Pragati tole, Pokhara, whereas the key informant interview was taken with the chairperson of the Tole Bikash Sanstha. The collected data have been analyzed by using statistical tools while the qualitative data have been analyzed manually. Results have been analyzed by using various tables, charts and diagrams.

## 7.2 Major Findings

Basically, this study is focused on the patterns of income generation through small business and changes brought by it in women who are running some kind of small business in Pragati tole, Pokhara. The major findings of the study were as follows:

- ) Mostly young women from age 20-40 were found actively involved in small business in Pragati tole, Pokhara. 84% of the respondents were married and 15% of them were illiterate.
- ) Out of 106 respondents, 25 women ran small hotel and tea shops, 24 ran grocery/corner's shop and 15 women were running shops that sold agriculture based products.
- ) It was found that 45% of the women were housewives before entering to business. So, for them it was the first time they had been involved in income generation.
- ) With the increasing number of financial institutions and banks in big cities like Pokhara, it can be seen that most of the women who are running a small business have their own bank account and among the ones who had their own personal bank account 51% had even created a separate bank account for their business.
- ) From the study, it was found that majority of the respondents had their own savings to start as a major investment for their business, which comprised of 62%. However, it was also found that among these women who had invested their own saving as the major investment 77% had used money from loan as their secondary source. So, it can be seen that women from the study area had good access to credit and most of them had learned (59%) about the credit schemes from their friends and relatives.
- ) Women required money for their business which they could access to the financial institution but 37% said that because of the complicated procedures it was challenge to receive the investment whereas 40% of the women said that the higher interest rates was a big challenge for them.
- ) Among the respondents only 4% did not have anything to be put as collateral that could be used while applying for loan.
- ) The skill ad capacity of operating a business develops with time and experience, 86% of the respondents had been running the business for more than a year during the time of survey. 69% of the women did not have any work related experience prior to their

business. It could be seen that work experience was not a major requirement to establish a small business.

- ) From the study, it was found that 70% of the women had taken their own initiative (some with support from spouse-37%, and some together with friend-2%). The rest (30%) had already been started by their family.
- ) Majority of the respondents (81%) have had their business registered, the women were aware of the requirement of the legal registration of their business. All the respondents had participated in some sort of training or counselling related to their business development.
- ) Women's group played a beneficial role in business. 72% of the respondent were member of certain women's group, 74% of these groups had saving and credit schemes and among them 79% had utilized the credit from group for their business. These women not only received financial support but also received encouragement, moral support and gaining customers for their business from these groups.
- ) Majority (89%) of women were living in a nuclear family. It could be seen that women from nuclear families are more likely to run a business as they have less household responsibilities and it's easier to take decisions.
- ) For 36% of the respondents their family's major source of income was their business. 90% of the respondents were the first female in their family to run a business, these women have been playing a vital role in shifting gender roles in income generation from business.
- ) The families in the study area (93%) were found to be supportive of the women running a business. They supported by sharing household responsibility, investing financially and encouraging for trainings.
- ) With the business there comes financial achievement, 99% of the respondents said that they had been successful in repaying the loan that they had taken from different sources. 98% of the women had been utilizing the money according to their wish and using them for running house, paying children's fees and saving. Only 2% of the respondents said that they submit everything to mother in law/husband.
- ) There are challenges that one has to face while running a business, more than 80% of the women said that it was challenging to balance the responsibilities of home and work. 25% of the respondents said that they did not have time for self-care. 83% of women said that being a woman it was difficult to convince and make other believe in

their business idea to gain investment. However, 25% of the respondents said that there were loan opportunities especially focused for women in business. 30% of the respondents said that while running a business, the customers and clients tend to trust women service providers which was a good opportunity for female businesswomen.

- ) When a woman runs a business, she not only gains financial benefits but 86% of the respondents also said that their image have been improved in society. 51% of the respondents said that they have gained trust in society and are being involved in various social activities.
- ) More than half of the respondents' (70%) children attend private schools for their studies and among them 92% said that their children could join the private school after they had their business started. Engaging women in small business can be seen to have contributing effect on the better education of the children.
- ) Involvement of women in small business has also brought changes in their lifestyle, 10% of the respondent said that they no longer have to ask others for money as loan. The respondents with children said that they are now able to send their children to good school and buy them good foods.
- ) More than 50% of the respondents said that they have increased skills and knowledge which have made them more attentive and active.
- ) One of the respondents said that the family problems in their house has been minimized after the business, because before she had to work night shifts in her job. Another respondent said that she could use the income from her business to send her husband abroad. While another respondent said that her son has returned from a job abroad and is engaged with her in her business.

### **7.3 Conclusion**

Small business has been attracting many young women to generate some income to support themselves and their families. Women nowadays have access to various means of credit which has also enabled women to choose to set up and run a business. However, most of the women do not choose a formal financial institution as their major source of investment because of the complicated procedures and higher interest rates linked with it. With a good support from family members, a woman can perform well in her business without it women struggle to balance their domestic and business work. Involvement in women groups is also beneficial for those running small business as it provides them with opportunities and support to gain more customers.

Some of these groups also provide them with credit to invest in the business. For a woman to run business well, training or counselling related to the business is quite beneficial.

Even though women entrepreneurs are increasing, there are challenges that they have to face. Major challenge is to maintain the balance between their household responsibilities and business, they also face challenges to gain trust from the money lenders, and some of them face challenge to travel around for business purpose which is quite easier for the male businessmen compared to women. But there are also some opportunities that women have in the business field, people tend to trust women service providers more and there are subsidies provided for women run business.

Generating income from small business has made women self-reliant on financial issues for their households. With financial achievements, women have also become confident and have developed network in their community. Involving in business have made them more active and respected in their society. Their enhancement in capacity through business has also engaged them in leadership roles in different groups and social activities. The women are investing their income on their children's education thus contributing to make coming generation educated.

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## **Appendix I: Interview Schedule**

**Tribhuwan University**

**Prithvi Narayan Campus**

**Bagar-1, Pokhara**

**Department of Sociology & Rural Development**

**MA 2<sup>nd</sup> year**

Date: - - \_\_ - \_\_

Namaste, I am Roshni Gurung a student of MA 2<sup>nd</sup> year from Prithvi Narayan Campus affiliated to Tribhuwan University. I am doing a thesis on (A Sociological Study on Involvement of Women in Income Generation through Small Business in Pokhara-7, Pragati tole). This thesis is done as it is one of the requirements for the partial fulfillment of the degree of Master in Arts in Sociology.

Your participation in this thesis is very valuable and the information will be kept confidential. There is no right or wrong answer, the most important thing is that with your help I achieve an insight in the Factors that affect women's involvement in small business, which could be helpful for formation and development of programmes for empowering women and increase their participation in income generation.

You are not obliged to answer any question you don't want to and you may withdraw your participation at any time. The results obtained from this study will be used only for the study. If you have any queries, please ask them now. Thank you for your valuable participation and kind co-operation.

Thank you!

### **Basic information**

Name: .....

Age:

.....

Phone number: .....

Type of business: .....

What are the main products/services of your business?

.....

Q.N	Questions	Responses	Code
	Caste	Brahmin Chhetri Gurung Newar Magar Janjati (others) Dalit Others (Specify) .....	<input data-bbox="1326 483 1394 544" type="checkbox"/>
	Marital Status	Single Married Divorced Separated Widowed	<input data-bbox="1326 887 1394 947" type="checkbox"/>
	Education	Illiterate Primary level Secondary level Higher secondary Bachelors Masters	<input data-bbox="1326 1205 1394 1265" type="checkbox"/>
<b>Access to credit</b>			
	What were you doing immediately before this business? (Only one answer)	.....	
	Do you have a personal bank account in your name?	Yes No	<input data-bbox="1318 1805 1386 1865" type="checkbox"/>
	Do you have a separate	Yes	<input data-bbox="1326 1980 1394 2040" type="checkbox"/>

	bank account only for business purposes?	No	
	What was the major source of money you started this business with? (Intv: Only one answer, major amount of capital!)	My own savings Borrowed money from a formal bank Borrowed money from a Micro Finance Borrowed money from relatives/friends Borrowed money from money lender Received grant from GO/NGO Other (Specify) .....	<input type="checkbox"/>
	Along with your savings, did you borrow money from any other resources?	Yes No	<input type="checkbox"/>

	If you secured a loan from a formal financial institution, how did you know about the credit scheme?	From friends/relatives Institution's staffs visited my community Went to the institutions to understand about loan Others (Specify).....	<input type="checkbox"/>
	What problems did you face in borrowing money? (Multiple choice)	My spouse did not give me the required signature Procedures are too complicated Interests are too high I don't have collateral Other (Specify).....	<input type="checkbox"/>
	What aspects make it more difficult for women to access a		

	<p>formal loan with a bank or Micro Finance Institution?</p> <p>(Intv: Only one answer, major aspect)</p>	<p>.....</p> <p>.....</p>	
	<p>Do you have assets, which can be used as collateral?</p>	<p>Land</p> <p>Gold/Jewellery</p> <p>House</p> <p>Vehicle</p> <p>No</p>	<input type="checkbox"/>
<p><b>Skill and capacity to run business</b></p>			
	<p>Approximately how many years your business has been operating until today?</p>	<p>Less than a year</p> <p>1-2 years</p> <p>3-5 years</p> <p>More than 5 years</p>	<input type="checkbox"/>
	<p>Before you started this business, did you have any work experience related to this business?</p>	<p>No</p> <p>Yes. Please explain, what kind of work experience.</p> <p>.....</p>	<input type="checkbox"/>
	<p>Who established the business?</p>	<p>It was already established by my family</p> <p>It was already established by someone else, I bought it.</p> <p>I myself</p> <p>Me and my spouse</p> <p>Me and my friend</p>	<input type="checkbox"/>
	<p>Have you registered your business formally?</p>	<p>Yes</p> <p>No</p>	<input type="checkbox"/>

	<p>Did you receive any training/counselling from any small business development service providers during and after starting your business?</p>	<p>Management Training Computer Training Safety and Health in the Workplace Technology Development Legal advice Vocational training Business counseling</p>	<input type="checkbox"/>
	<p>In case of vocational training; how long was the training of?</p>	<p>Less than 10 days More than 10 days less than a month 2-6 months More than 6 months less than a year More than 1 year</p>	<input type="checkbox"/>
	<p>Did you get a certificate of participation/completion of the training?</p>	<p>Yes No</p>	<input type="checkbox"/>
<p><b>Involvement in group mobilization</b></p>			
	<p>Are you a member of any women's group/Self Help Group?</p>	<p>Yes No</p>	<input type="checkbox"/>
	<p>Does the group have saving and credit scheme?</p>	<p>Yes. No</p>	<input type="checkbox"/>
	<p>Did you use the money as credit from the group and invested in your business?</p>	<p>Yes. Rs. .... No</p>	<input type="checkbox"/>

	Other than monetary advantage, was the group of any support while starting your business?	Group members encouraged me Group members helped me with the registration process Group helped me earn more customers Group help me promote my service/goods Other (Specify)..... No help	<input type="checkbox"/>
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**Family support**

	What is your household's main source of income?	Foreign employment Daily wages Agriculture Husband's salary from job My business Other (Specify).....	<input type="checkbox"/>
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	Type of family.	Nuclear Joint	<input type="checkbox"/>
	Are you the first female member of your family who started a business?	Yes No	<input type="checkbox"/>
	What was the response of your family when you entered into this business?	Supportive Indifferent Non supportive Reacted badly	<input type="checkbox"/>
	How was your family supportive?	They shared my household responsibility They invested financially They encouraged me for good	<input type="checkbox"/>

		trainings They helped me access to loan Other (Specify).....	
	How was your family non supportive?	They restricted time Did not share responsibilities of house Misused earning from business Other (Specify) .....	<input type="checkbox"/>
	If you have children; who looks after the children when you are looking after your business?	My husband My elder children My relatives I take them to work They don't need to be looked after I don't have children	<input type="checkbox"/>
<b>Changes brought by small business</b>			
	How do you think that doing business has affected your social image in the society?	My image improved My image remained same My image got worse	
	How much (on average) do you earn from your business per month?	.....	
	How does your income from business contribute to your family income?	I submit everything to my mother in law/husband I use the income for saving I use it for children's fee I use it for running house.	<input type="checkbox"/>

	<p>What is change in the response of your Family towards your involvement in business? (Multiple choice)</p>	<p>Still unsupportive They have increased trust on me. They share my household works. They have encouraged to invest more/invested in the business. They also help in looking after business.</p>	<input type="checkbox"/>
	<p>Where do your children go for formal schooling?</p>	<p>Government school Boarding school</p>	<input type="checkbox"/>
	<p>If boarding school, did they start going to the boarding school after you started earning from small business?</p>	<p>Yes No</p>	<input type="checkbox"/>
	<p>After you started the business, were you able to repay your loan successfully?</p>	<p>Yes because..... No because .....</p>	<input type="checkbox"/>
	<p>What are the three major changes brought about by your business in your/ you family's lifestyle?</p>	<p>..... ..... .....</p>	<input type="checkbox"/>
<b>Challenges and opportunities</b>			
	<p>In your opinion, what special problems do women entrepreneurs face while starting a business. Problems that men don't have?</p>	<p>1..... 2..... 3.....</p>	

	<p>In your opinion, what Advantages do women entrepreneurs face while starting a business. Advantages that men don't have?</p>	<p>1..... 2..... 3.....</p>	
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## **Appendix II: Key Informant Interview Schedule**

**Tribhuvan University**

**Prithvi Narayan Campus**

**Bagar-1, Pokhara**

**Department of Sociology & Rural Development**

**MA 2<sup>nd</sup> year**

Date: - - \_\_ - \_\_

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Your participation in this thesis is very valuable and the information will be kept confidential. There is no right or wrong answer, the most important thing is that with your help I achieve an insight in the Factors that affect women's involvement in small business, which could be helpful for formation and development of programmes for empowering women and increase their participation in income generation.

You are not obliged to answer any question you don't want to and you may withdraw your participation at any time. The results obtained from this study will be used only for the study. If you have any queries, please ask them now. Thank you for your valuable participation and kind co-operation.

Thank you!

1. What is your role in your community/tole?
2. What is the situation of engagement of women in small business in your community/tole?
3. What is your opinion about women's involvement in income generation, especially from small business?
4. Have you or your committee done anything in favor of encouraging small business in your area Or provided/advocated for benefits of these women?
5. What are the opportunities that the women in your community/tole have that support them to start/run a business?
6. In your opinion what are the things in your community/tole that is hindering the small businesses to run?
7. Has the involvement of women in your tole/community in small business brought any changes:
  - i. In women
  - ii. In family
  - iii. In community