

**INFLUENCING FACTORS FOR WOMEN ENTERPRENURESHIP
IN MAHALAKSHMI MUNICIPALITY LALITPUR, NEPAL**

**A Thesis
Submitted to**

Faculty of Humanities and Social Science
The Central Department of Rural Development Tribhuvan University
In Partial Fulfillment of the Requirements for the Degree of the
Master of Arts (M.A.) Rural Development

Submitted By

Ambika Shah
Central Department of Rural Development
Tribhuvan University, Kritipur, Kathmandu
Exam Roll No.: 2830034
TU registration No.: 6-2-364-61-2016

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DECLARATION

I hereby declare that this MA thesis entitled **Influencing Factors for Women Entrepreneurship in Mahalakshmi Municipality Lalitpur, Nepal** submitted to the Central Department of Rural Department of Tribhuvan University, is entirely my original work prepared under the guidance and supervisor of the thesis supervisor assigned by the department. I have made due acknowledgements to all ideas and information borrowed from different sources during the preparation of this thesis. The result of this research work has not been presented, published or submitted anywhere else for the award of any degree or for any purpose. I assure that not part of the content has been published in any form before, I shall be solely responsible if any evidences found against my thesis.

.....
Ambika Shah

Degree Candidate

Date: 2081/02/16

(2024/05/29)



TRIBHUVAN UNIVERSITY

त्रिभुवन विश्वविद्यालय

CENTRAL DEPARTMENT OF RURAL DEVELOPMENT

ग्रामीण विकास केन्द्रीय विभाग

विभागीय प्रमुखको कार्यालय
कीर्तिपुर, काठमाडौं, नेपाल ।
Office of the Head of Department
Kirtipur, Kathmandu, Nepal.

Ref. No. :

Date मिति

RECOMMENDATION LETTER

The thesis **Influencing Factors for Women Entrepreneurship in Mahalakshmi Municipality Lalitpur, Nepal** has been prepared by Mrs. Ambika Shah under my guidance and supervision. I hereby forward this thesis to the evaluation committee for the final evaluation and approval.

.....
Asst. Prof. Rajan Binayek Pasa, PhD
Thesis Supervisor
Central Department of the Rural Development
Kirtipur, Kathmandu

Date: 2081/02/18
(2024/05/32)



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CENTRAL DEPARTMENT OF RURAL DEVELOPMENT
ग्रामीण विकास केन्द्रीय विभाग

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कीर्तिपुर, काठमाडौं, नेपाल।
Office of the Head of Department
Kirtipur, Kathmandu, Nepal.

Ref. No. :

APPROVAL LETTER

Date मिति.....

We certify that this thesis entitled **Influencing Factors for Women Entrepreneurship in Mahalakshmi Municipality Lalitpur, Nepal** submitted by Mrs. Ambika Shah to the Central Department of Rural Development, Faculty of humanities and Social Sciences, Tribhuvan University, in partial fulfillment of the requirements for the Degree of Master Arts in Rural Development Has been found Satisfactory in Scope and Quality. Therefore we accept this thesis as a part of the said degree.

Thesis Committee

.....
Associate Prof. Bishnu Bahadur Khatri
Head of Department and External Examiner

.....
Asst. Prof. Rajan Binayek Pasa, PhD
Thesis Supervisor

Date: 2081/02/23
(2024/06/05)

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.....

Ambika Shah

Degree Candidate

ABSTRACT

This study explores the factors influencing women's entrepreneurship in Mahalakshmi Municipality, Lalitpur, Nepal, focusing on social demographics, economic conditions, and the status of women entrepreneurs. Adopting a post-positivist approach with a quantitative research strategy, the study uses a deductive approach to examine these factors. Data was collected through structured questionnaires, key informant interviews, and observations, with a total of 120 women entrepreneurs surveyed—60 from agriculture and 60 from service sectors. Secondary data was sourced from reports, policies, and municipal records.

The findings indicate that a significant proportion of women entrepreneurs migrated from Bagmati Pradesh, with the highest migration rates occurring within the province. The majority of women entrepreneurs are aged between 25 and 44 years, are married, and belong to the Janajati ethnic group. Most respondents have secondary education, while a smaller percentage have higher education. The primary sectors of entrepreneurship for women in this region are agriculture and service-related industries, with agriculture being more prominent in rural areas and services dominating urban areas. Furthermore, the study reveals that women entrepreneurs receive targeted training relevant to their businesses, which has contributed to their success. Economic factors, such as family income, expenditures, and familial support, emerge as significant influences on women's entrepreneurial ventures. However, the study also highlights the limited involvement of women entrepreneurs in formal financial systems, such as tax-paying, and the widespread reliance on middlemen in product distribution, which diminishes their profit margins.

The study concludes that entrepreneurship plays a crucial role in driving economic growth and social change, with migration, age, education, and marital status being key factors influencing women's entrepreneurial success. Younger women tend to be more innovative, while older women bring valuable experience. Tailored skill training has proven motivational, but the misuse of government policies by elite groups undermines their effectiveness. Addressing these challenges can facilitate a more favorable environment for women entrepreneurs in Nepal. The study emphasizes the importance of family support, educational opportunities, and access to finance in empowering women entrepreneurs. Additionally, challenges such as low income levels, limited formal education, and societal and familial barriers significantly hinder women's entrepreneurial potential. The insights gained from this study are valuable for policymakers, educational institutions, and development organizations to design targeted interventions that support the growth of women entrepreneurship in Nepal.

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ABBREVIATIONS/ACRONYMS

- ASEC : Annual Social and Economic Supplement
- CBS : Central Bureau of Statistics
- CDRD: Central Department of Rural Development
- CEDA : Central for Economic Development and Administration
- CPS : Current Population Survey
- FWEAN: Federation of Women Entrepreneurs Association Nepal
- FWEAN: Federation of Women Entrepreneurs Association of Nepal
- GEM: Global Entrepreneurship Monitor
- ICSB: Institute of Chartered Secretaries of Bangladesh
- IFC : International Finance Corporation
- ILO : International Labour Organization
- KMC : Kathmandu Metropolitan City
- NGO : Non-governmental organization
- NLSS : National Living Standards Survey
- OECD : Organization for Economic Co-operation and Development
- SDG: Sustainable Development Goals
- SMES: Small and Medium Size Enterprises
- SPSS : Statistical Package for the Social Sciences
- THT : The Himalayan Times
- TU: Tribhuvan University
- UN: United Nations
- UNDP : United Nations Development Program
- UNICEF: The United Nations Children's Emergency Fund
- WAD : Women and Development
- WID : Women in Development

CHAPTER I

INTRODUCTION

1.1 Background of the Study

Entrepreneurship is the process of assembling necessary factors of production consisting of human, physical, and information resources. It is an efficient manner and entrepreneurs as those who put people together in particular ways and combine them with physical capital and ideas to create a new product or to produce an existing (Saluja, 2024). Entrepreneurship is considered as a factor of production, linked to innovation and risk taking, where entrepreneurial compensations are tied to uncertainty and profits (Amadasun & Mutezo, 2022). Women entrepreneurship has a tremendous potential in empowering women and transforming society. It has been recognized as an important source of economic growth. Women entrepreneurs create new job for themselves and others, thus contributing to the solution to organization and business problem. Women are the architects of human society.

Women are a significant force in the entrepreneurial world, as they make a noteworthy contribution to the economic development, and women-owned businesses are critical to economic prosperity (Premalatha, 2010). Women who start enterprises, manage them autonomously, and do it skillfully and successfully while taking all the risks necessary to succeed are considered entrepreneurs. Women who are entrepreneurial are individuals who come up with a business idea, implement it, organise and combine all the production aspects, operate the company, take on risks, and manage the associated economic uncertainties. Women's entrepreneurship has finally left the transitional phase and taken off, but there is still a long way to go before it becomes a powerful force in the business world (Dwibedi, 2015).

This research sought to fill a knowledge gap by determining whether there is a connection between factors affecting access to funding and market-driven tactics that affect SMEs' ability to compete. Accordingly, the relationship between the elements of market-driven strategies and access to finance may be interpreted from the following angles. First, according to the resource-based view (RBV) of SMEs, in order for an enterprise to be flexible in coordinating the market-driven strategies to ensure the enterprise's competitive performance, it must have access to flexible resources, such as "finance." The results of this study showed that if businesses do not have access to the necessary financing to function in a competitive business environment, they are unable to provide competitive performance for SMEs despite

having good market orientation, strategic competitiveness, and better technological plans (Molina-Sanchez et al. (2022)> Besides, internal capabilities and enterprises performance of SMEs performance is interrelated (Tufa et al., 2021). Second, in the context of SMEs, the partnerships and cooperative implementation of plans that are driven by the market and access to capital improve the enterprise's competitive performance. This suggests that SMEs need to have access to enough financing in order to compete competitively in a constant and changing market environment. It was stressed that financial limitations continue to play a significant role in entrepreneurship and restrict SMEs' competitive performance in sub-Saharan Africa, making it impossible for them to compete and achieve sustainable performance. Inadequate financial resources are likely to result in SMEs operating in a less market-driven manner (Mutezo, 2023; Venter & Hayidakis, 2021).

When it comes to gender disparities or the types of interventions required to support women in developing ventures where an increasing number of women entrepreneurs are promoting economic growth through their individual efforts, there is comparatively little information available about the challenges faced by women in Nepal when starting businesses. Over the past 10 years, more and more Nepalese women have started their own businesses, despite the fact that they are fighting to improve their lives in a setting of high unemployment and political upheaval. Following Beijing Declaration (UN, 1995), the government adopted the rhetoric of women's participation, introduced a number of gender-based initiatives, strengthened microfinance support systems, and opened the door for the implementation of gender policies and programmes in many government agencies and NGOs (Koirala, 2017).

The Tenth Five-Year Plan included gender equity initiatives, such as equal access for men and women to education and skill-training in company management, as steps to address gender-specific hurdles to women's entrepreneurship. But the tools to put the law into effect were lacking due to the violent insurgency by the Maoist Party of Nepal, which is to blame for overall political instability; even men did not benefit greatly from the law. According to current estimates, women make up close to one-third of new small business owners in Asia, and in many cases, these companies are growing employment more quickly than the national average for the region as a whole (Thapa, 2004).

The socio-cultural context and support play a vital part in women's success in business. Entrepreneurship is widely used as a strategy for economic growth and

employment creation in many nations. In emerging nations, female entrepreneurs are the new forces behind economic expansion. They represent a chance for economic growth and development for many stakeholders (Minniti & Naudé, 2010) and a useful source. Jennings and Brush (2013) claim that the late 1970s saw the emergence of women's entrepreneurship. Women who start firms and manage their investments via the development of new goods and services are referred to as engaging in "women's entrepreneurship" (Sultana, 2012).

The first scholarly work on women entrepreneurs was published in 1976 by Schwartz in the *Journal of Contemporary Business*, and the first scholarly work on women entrepreneurs was published in 1985 (Goffee & Scase, 2015). There was no need for separate study on each gender in the primary research on entrepreneurship since it was assumed that male and female entrepreneurs were essentially the same (Bruni et al., 2004). Due to the fact that women entrepreneurs are key contributors to economic growth and development, there has been an increase in interest in them. Women frequently have a unique role as economic growth drivers since they frequently spend more than males do (Duflo, 2012; Minniti, 2010). According to this study, the most important elements influencing the expansion of enterprises owned by women are money (access to and use of it), the market (consumer knowledge), and management (education and unofficial experience).

The enterprises are also impacted by motherhood (home duties) and the medium and macro environment (cultural and socioeconomic variables). These obstacles restrict women from having access to capital, management, and the market (Saluja, 2024). Another study examines the variables influencing female entrepreneurs' aptitude. According to this study, networks, motivation, and the role of women are seen to be the most crucial components in a woman's capacity as an entrepreneur. Motherhood is a crucial component of women's entrepreneurship, allowing them to leverage their identity as a resource to create value-driven structures, services, and goods. The family structure has an impact on female entrepreneurs' expectations for the outcomes of their business endeavours, in addition to their motivation and definitions of success (Mhlongo & Daya, 2023).

Mindfulness is nowadays becoming a buzzword in organizations as well as in individual life settings. Mindfulness practices have enabled individuals to strengthen their problem-solving abilities through careful examination of the present ongoing challenges. Mindfulness includes Intention, Attention and Attitude. These are

considered the building blocks of mindfulness developed. Deciding whether the opportunity is going to reap benefits or add to liabilities is a decision that involves risk and demands mindful decision-making. An entrepreneur is likely to evaluate risk and be proactive with such decisions.

Moreover, in order to be a successful entrepreneur, it is important to identify the cultural, technological, societal, financial, behavioral and other barriers through the self-assessment process (Prakash et al., 2024). Organizations nowadays are focusing more on having an entrepreneurial orientation. Results show that mindfulness; interaction of thought of doing business and mindfulness; and interaction among gender, thought of doing business and mindfulness independent variables have an impact on combined entrepreneurial orientation. It is found that a high level of mindfulness in females who have thought of doing their own business has a greater entrepreneurial orientation. Also, females are found to be the highest in the proactiveness dimension of entrepreneurial orientation. Women professionals are perceived to be more supportive which may encourage the design and implementation of entrepreneurial initiatives in an organization (Gakhar & Prakash, 2023).. The results of the study are consistent with the few studies that stated there is a difference in gender identity and the difference between males and females while exploring entrepreneurial orientation (Arora & Prakash, 2022).

Today's climate requires entrepreneurship to increase economic potential. One strategy for the growth of entrepreneurship is women's entrepreneurship. There are increasingly more female entrepreneurs and company owners. A competitive advantage is entrepreneurship since it promotes social and economic growth. In the past, women were often in charge of taking care of the family, keeping the house in order, and giving birth to children. As couples share domestic and financial duties, the family structure has transformed, blurring the lines between genders. Female entrepreneurs encounter more difficulties in their day-to-day operations, particularly when it comes to sponsoring projects and gaining access to prospective and technical markets. They are suppressed by societal conventions while also taking part in family-related activities. When the economy is expanding, it's critical to foster an atmosphere that is welcoming and supportive of entrepreneurship, especially for enterprises run by women. The viability of enterprises run by women depends on innovation. Women entrepreneurs need to be inventive in order to adapt, develop, and thrive in a changing business climate. According to a research, government assistance in the form of loans

is required for the survival of low-income businesswomen in border areas. Information and communication technology (ICT) investment boosts returns and profitability. International marketplaces and new digital technology can stimulate business innovation in developing economies. Women can establish sustainable businesses by facilitating their entrepreneurial activities with the help of funding those women who are willing to venture into the world of entrepreneurship, improving the environment for women's entrepreneurship by encouraging investors, granting them easier access to capital resources, and supporting women through supervision and consultation (Salamzadeh et al., 2023).

Women company owners are reportedly registered as of this writing, while more than 500,000 people are engaged in commercial activity nationwide. They however continue to be the greatest underrepresented group in terms of visibility as business owners, despite their combined contribution to the national economy being estimated at 40% of GDP (De Gobbi, 2005). Due to the lack of gender data and up-to-date statistics, it is extremely impossible to estimate the number of women entrepreneurs in Nepal today. Furthermore, despite the fact that women may be formally listed as business owners, the numbers tend to hide who is actually in charge of and running women's enterprises. Often, it is the husband or father who is running the enterprise.

This 'surrogate entrepreneurship' a phrase coined by Ganesan (2003) makes the task of accurately capturing the number of actual women entrepreneurs very difficult. Although women business owners have long been prevalent in specific ethnic communities, particularly in Newar, Sherpa, and Gurung populations, the concept of women in business has just lately gained popularity nationwide (Tuladhar, 1996). Due to the added domestic duties that women bear, female-headed businesses typically make around two-thirds of what male-headed businesses do in terms of annual revenue, and working hours for women are typically at least three to four hours longer than those of men. Women's potential to run successful enterprises is severely constrained by these limitations (Dwibedi, 2015).

1.2 Problem Statement

Lalitpur, a prominent city located in the Kathmandu Valley of Nepal, has witnessed significant social and economic transformation in recent years. However, women entrepreneurs in the region continue to face numerous challenges that hinder their growth and success in business ventures. Despite the increasing recognition of

women's entrepreneurial potential, various barriers, both internal and external, impede their ability to thrive.

One of the primary challenges is limited access to financial resources. Women entrepreneurs in Lalitpur often struggle to secure funding from formal financial institutions due to traditional gender biases and lack of collateral. The financial sector's reluctance to provide loans and grants to women-owned businesses exacerbates the situation, forcing many women to rely on informal sources of credit with high-interest rates, which further limits their financial freedom and business expansion.

In addition to financial constraints, societal and cultural norms play a significant role in restricting women's entrepreneurial activities. In many households in Lalitpur, women are expected to prioritize domestic responsibilities over economic ventures, creating a conflict between family obligations and business aspirations. These cultural expectations, compounded by deeply ingrained gender stereotypes, undermine women's confidence and opportunities in the entrepreneurial ecosystem. Furthermore, women entrepreneurs in Lalitpur face challenges related to education and skill development. While there is a growing number of women pursuing higher education, many still lack the technical and managerial skills required to operate and expand a successful business. The scarcity of training programs tailored to women, particularly in rural areas, limits their access to essential entrepreneurial skills such as financial management, marketing, and business strategy.

The lack of robust networks and mentorship opportunities is another pressing issue for women entrepreneurs in Lalitpur. Without strong connections to mentors, industry leaders, and other entrepreneurs, women often lack the support and guidance necessary to navigate the complexities of starting and sustaining a business. The absence of women-centered business networks further isolates them from critical resources and opportunities for collaboration, innovation, and growth. Moreover, government policies and initiatives designed to support women entrepreneurs remain underdeveloped or inadequately implemented. While some progress has been made in promoting gender equality through policies and programs, the enforcement of such initiatives is often weak, and women are not always informed or encouraged to take advantage of the available support systems.

In light of these challenges, there is a critical need for targeted interventions that address the multifaceted obstacles faced by women entrepreneurs in Lalitpur.

This study aims to explore these barriers in depth and provide recommendations for creating an enabling environment that empowers women to become successful and sustainable entrepreneurs. By understanding the root causes of these challenges, stakeholders can work collaboratively to implement strategies that foster gender equality in entrepreneurship and contribute to the economic development of Lalitpur.

1.3 Objective of the Study

The general objective of this study is to make a comparative study of the factors that influencing the women entrepreneurship in between production and service oriented sectors in Mahalakshmi municipality, Lalitpur. The specific objectives are,

- i. To examine social demography and economic situations of the respondents.
- ii. To assess status of women entrepreneurship in the study area,
- iii. To analyze factors for influencing women entrepreneurship development,

1.4 Hypothesis

Hypothesis is essential material in any research or study. In general meaning hypothesis refers to the pre theory of any research. The study tested following descriptive hypotheses:

- H₁ Trained and skilled women have positive relation with the successfulness of entrepreneurship development.
- H₂ Women with education may manage entrepreneurship successfully.
- H₃ The greatest obstacles for female entrepreneurs in Nepal are social and family structures.
- H₄ For succeeding women entrepreneurs, the family support situation is crucial.

1.5 Significance of the Study

In this study, the influencing elements for female entrepreneurship in Lalitpur's Mahalakshmi Municipality will be examined. Understanding how women are making progress in various entrepreneurship sectors would be helped by the study. The goal of the study is to investigate the variables affecting women's entrepreneurship in production and service-oriented industries. How do women's statuses affect entrepreneurship? How do women's talents and training affect entrepreneurship? And how can women entrepreneurs better manage risk?

Additionally, it searches for the financial disparity between the study's production and service-oriented sectors. The social and economic enrichment of

women entrepreneurs will be uncovered through this study. The results of research will inspire new business owners. This study's findings illustrate the best or most sustainable form of entrepreneurship for a nation like Nepal. There are several important aspects of the study, such as the social and individual advantages of knowledge in the area of women's empowerment. Fighting for gender equality is crucial to ending poverty worldwide, especially in Nepal. Despite the fact that women in Nepal today have increased access to healthcare and educational opportunities Thanks to laws governing intellectual property, you can own your ideas solely for business purposes. If your ideas aren't protected, they could be quickly and cheaply replicated. Once a notion reaches the public domain, it might no longer be possible to use it as a competitive advantage. In society, exchanging ideas is important.

Governments grant you limited monopolies in exchange for sharing ideas, allowing you to partially recoup your R&D expenses while earning money from them for a while. You can obtain such rights with the assistance of intellectual property experts (Rutschman, 2021). Gender disparities in work opportunities still exist. Nearly two thirds of adult females in Nepal are illiterate, and 60% of girls lack access to secondary school (Oxfam & HAMI, 2019).

The 2030 Sustainable Development Agenda was unanimously accepted by UN Member States in 2015, reorganising the global dimension of issues like poverty, inequality, and climate change. The world community decided to address these issues head-on and presented an ambitious vision for the future. Specific goals that can be monitored and followed over time are included in each SDG. As we get closer to the year 2030, these goals give us a way to assess our progress globally. To monitor progress toward these targets, UN Women and the United Nations Department of Economic and Social Affairs (UNDESA) collaborate annually to produce the "Gender Snapshot" report. The 2022 edition highlights that, at the current pace, SDG 5 will not be achieved by 2030. The report emphasizes the interlinkages among the goals and the need for accelerated action to ensure gender equality (UN Women, 2022).

Women who are entrepreneurs are individuals who have the idea for a business venture, launch it, organize and integrate the production aspects, operate the venture, take risks, and manage the economic uncertainties associated with running it. Around the world, women run more than one-third of all businesses. There has been a surge in female entrepreneurship in India as a result of economic development, improved educational access, urbanization, the growth of liberal and democratic

culture, and social recognition. In India, specific initiatives and campaigns have been developed to support the development of female entrepreneurs. Programmers' like Startup India and Standup also make a unique argument for encouraging female entrepreneurs. Slowly but surely, female entrepreneurs have risen to the top of the corporate world and won countless awards. For instance, Oprah Winfrey, a media mogul, broadcaster, and businesswoman from the United States, received the Presidential Medal of Freedom in 2013 for her outstanding work in entertainment and social impact (Aradhya, 2021).

1.6 Delimitation of the Study

It was very essential to determine the limitation of researched to make it releasable and valid, doing it more effectively and systematically. So, in ordered to do this, researcher had determined the following limitations in this researched paper in ordered to make it more systematic and purposive:

- The study used mono quantitative research method and survey strategy.
- This study purposively selected Mahalakshmi municipality of Lalitpur district as a file of the study.
- Required data are collected from 120 women entrepreneurs residing in ward number two of the municipality through structured survey questionnaire.
- Of the total, 60 women entrepreneurs were selected from agriculture production sector and another 60 women entrepreneurs were selected from service sector.

1.7 Organization of the Study

The studied has been organized into five chapters. The first chapter described the major issues to investigate along with the background of the study of the study, problem statement, and objective of the study, significance of the study, limitation of the study and organization of the study. The second chapter all about the literature review. The third chapter was included the research methodology, selection of the study area, data collection tools and techniques and data analysis. The fourth chapter has presented analysis and interpretation of data collected from the selected respondent. Finally, the fifth chapter has described summary of findings, conclusion, recommendations and future direction of the study.

CHAPTER II

LITERATURE REVIEW

2.1 Conceptual Review

2.1.1 Women Entrepreneurship in Global Context

An individual who starts a new firm, taking on the majority of the risks and reaping the majority of the gains, is known as an entrepreneur. Entrepreneurship is the practise of starting a business. Every economy requires entrepreneurs because they have the knowledge and drive to foresee demands and promote novel ideas. Entrepreneurship that succeeds in assuming the risks involved in founding a firm is rewarded with earnings and expansion possibilities (Hayes, 2023).

The French verb "entreprendre," which means to start, is most likely where the word "entrepreneur" first appeared. Richard Cantillon, an Irish-French economist from the 18th century, is commonly credited with coining the phrase "entrepreneurship" and "entrepreneurs" to describe the economic force that drives growth. Trading goods between prehistoric tribal groupings was one of the earliest forms of commerce. Growing agricultural knowledge enabled increased entrepreneurship, which finally resulted in the rise of increasingly specialist professions and occupations including the production of jewellery, swords, and farming tools. The trade of these goods and services with others marked the start of entrepreneurship (First Republic Bank, 2022).

Women who start, organize, and manage a business concern are referred to as women entrepreneurs. Schumpeter – “Women entrepreneurs are those women who innovate, initiate or adopt a business activity”. Government of India – “A woman entrepreneur is defined as an enterprise owned and controlled by a woman having a minimum financial interest of 51 percent of the capital and giving at least 51 percent of the employment generated in the enterprise to women.” Frederick Harbison – “Any women or group of women which innovates, initiates or adopts an economic activity may be called women entrepreneurship”. In short, women entrepreneurs are those women who think of a business enterprise, initiate it, organise and combine factors of production, operate the enterprise and undertake risks and handle economic uncertainty involved in running it.

According to Government of India, “A Woman enterprise is the one owned and controlled by a woman having minimum financial interest of 51% of the capital and giving at least minimum 51% of generated employment to women”.

According to J. Schumpeter, “Women who innovate, initiate or adopt business actively are called women entrepreneurs. World over 1/3rd of the entrepreneurial ventures are run by woman entrepreneurs. Due to economic progress, better access to education, urbanization, spread of liberal and democratic culture and recognition by society, there has been a spurt in woman entrepreneurship in India. Special incentives and drives have been created in India to bolster the growth of women entrepreneurs. Schemes like Startup India and Standup also make special case to promote entrepreneurial drive among women. Women entrepreneurs have become successful businesspeople and received numerous honors' globally, slowly but surely. For instance, Oprah Winfrey, an American media executive, entrepreneur, and television show, was awarded the Presidential Medal of Freedom in 2013 for her exceptional contributions to entertainment and social impact (Aradhya, 2023).

In the modern world, entrepreneurship is essential for increasing economic potential. One potential path for the growth of entrepreneurship is that of women. Women are starting more enterprises and companies. Entrepreneurship is a competitive advantage since it empowers social and economic progress. In the past, women were solely responsible for taking care of the home, giving birth to children, and caring for the family. As couples share domestic and financial obligations, the structure of the family has altered, causing gender roles to become more ambiguous. Female business owners encounter more difficulties in running their day-to-day operations, particularly when trying to access prospective markets for technology and sponsors. They are involved in family-related activities while also being restrained by social conventions.

Especially for female-owned enterprises amid economic boom, it is critical to foster a supportive and motivating atmosphere for entrepreneurship. For women-owned businesses to survive, innovation is also crucial. In order to adapt, expand, and thrive in a competitive business climate, women entrepreneurs must be creative. A research found that loans from the government were vital for the survival of low-income businesswomen in border towns. Profits and returns are also increased by investing in information and communication technology (ICT). New digital technology and global marketplaces can stimulate business innovation in developing

economies. Establishing a better environment for women's entrepreneurship by encouraging investors, facilitating their access to capital resources, and financing women who are eager to enter the field of entrepreneurship are all ways to help women (Salamzadeh et al., 2023).

Pramila Rijal, chairwoman of the SAARC Chamber Women Entrepreneurs Council (SCWEC), claims that Nepali women entrepreneurs have not shattered the glass ceiling. "But the first cracks have already appeared. The way in which Rijal's concept sums up the current situation of women in business in Nepal is accurate. The Federation of Women Entrepreneurs' Association of Nepal's executive director has the same viewpoint. She believes that although women entrepreneurs have made progress, they still have a ways to go. She claims that there are other challenges that still need to be resolved, including hurdles to family life, access to financing, gender-responsive regulations, and the destruction of preconceived notions about women entrepreneurs.

In 1990, the country adopted a democratic political system but women entrepreneurs still finding not an easy path at that time, she recalls. Late Yangzi Sherpa, Ambica Shrestha, Rita Thapa, Maggie Shah, Renchin Yonjan, Shyam Badan Shrestha, Shanti Chadha, Nilam Pande, Mohini Lama, Brinda Rana and some other faces were managed to shine in this period as entrepreneurs (New Business Age, 2014). They were the trailblazers at that time, Bista recalls. Many countries use entrepreneurship as a tool for economic development and job creation, and the socio-cultural environment and support have a big impact on how well women do in business. Female entrepreneurs are the new drivers of economic development in undeveloped countries. Women's entrepreneurship first emerged in the late 1970s, and for many stakeholders, it is a key source and possibility for future economic growth.

A company founded by a woman is referred to as a "women's entrepreneurship" enterprise since the founders manage their investments via the creation of new goods and services. The first scientific article on women entrepreneurs and scholarly book on women entrepreneurs was published in 1985 (Schwartz, 1976). According to primary research on entrepreneurship, male and female entrepreneurs are generally comparable, hence there is no need for separate studies on each gender. Interest in women entrepreneurs has grown as a result of their significant contribution to economic growth and development. Women often have a unique role as economic growth drivers since they usually spend more than men.

There are more options for women to start their own businesses nowadays. This study shows that women usually start their businesses with less capital and debt than males. Women typically select occupations in the service sector because they may rise more quickly and have lower financial requirements.

"Even after democracy, I have seen many times aspiring women entrepreneurs breaking into tears in meetings due to unexpected hurdles and apathy from their family and the society," she said reflecting on her experience. "Why should be women engaged in business?" was a common mindset at that time, she adds. Fortunately, times have changed now. There are host of efforts underway to boost women's participation in business and women are in the condition to get guidance in all phases of enterprise development -- from training on leadership, to new forms of financing.

Entrepreneurship has been traditionally seen a male preserve and idea of women taking up entrepreneurial activities considered as a distant dream, she says. But the mindset has been changing, she adds. "It takes time to change all the established social norms but we have achieved tremendous success in the field of women entrepreneurship." The society still does not believe in their capacity and it is an uphill task for women to face such conflicts and cope with such challenges, she adds. Obtaining the support of bankers, managing the working capital, difficulty in getting credit are the problems to solve which male family member's support is still needed, she informs. At present, women are empowered enough and can lead big corporations too, says Ambica Shrestha, women entrepreneur and president of The Dwarika's Hotel. "All they need is chance of working as freely as their male counterparts." Absence of Entrepreneurial Aptitude (Nepali Times, 2024).

If you have innovative idea to venture into business that is what we call entrepreneurship, says Renchin Yonjan. But male businessmen in Nepal lack entrepreneurial aptitude, she claims. Most of the women who are aspiring in entrepreneurs are involved either in their family business or in service sector that still does not have talents (male or female) with the basic ingredients of entrepreneurship (FWEAN, n.d.). Parents want their daughter to be involved in jobs rather than entrepreneurship, shares Barsha Shrestha. The reason is clear. They do not want their daughters to take risk and put their money at risk (Dhungana, 2023).

Currently, "mindfulness" is becoming more and more common in both professional and private settings. People have been able to improve their problem-solving abilities via careful assessment of the current, continuing challenges, owing to

mindfulness practises. Being mindful is a cognitive strategy that encourages being aware of our surroundings and present while carefully weighing all the benefits and drawbacks. According to Baer, practising mindfulness involves paying attention to the present with a purpose and refraining from judging any sensations as they occur. It has stimulated innovative thinking and laid the groundwork for new ideas and advantages over competitors. Mindfulness provides a condition of mental alertness and coping skills due to the complicated and dynamic work environment. Although mindfulness is frequently combined with therapies, mindfulness as a quality is more consistent throughout time.

Organizations are determining the role that mindful practices play in developing a healthy and productive workplace environment. Businesses are deploying their tactics mindfully. One such tactic is an entrepreneurial attitude, which involves a tendency for taking risks, initiative, and invention. Such integration promotes national prosperity in addition to fostering economic development. According to Langer and Piper, organizations and people must think strategically, detect competition, and act appropriately in order to function consistently in a dynamic environment. It takes mindfulness-based strategies to be able to select the finest possibilities from those that are available. Additionally, mindfulness has been linked favourably to worker performance and well-being in professional situations. (Umar et al., 2023).

2.1.2 Women Entrepreneurship in Nepal

In Nepal, very few women have positions of power over resources, and even fewer of them have access to employment in fields that generate revenue. Men almost always make decisions for the family and have a higher status within the family. Men's problems with money, spending, and education, per MEDEP (2010), do not hurt women. In this situation, women must create their own businesses and establish their value in the eyes of their husbands, fathers, brothers, and offspring. Additionally, they need to be competent, resourceful, and creative. According to the socioeconomic and cultural diversity of the nation, women's participation in the growth of entrepreneurship appears to be relatively restricted overall (Tuladhar, 1996).

Social and cultural traditions in Nepal still forbid women from being exposed, and they are only allowed to participate in household work. If given the chance, studies have shown that women make superior managers and can generate jobs for both themselves and others (Shah, 1987). But unless we effectively mobilise and excite them, urging them to take on the role of entrepreneurship in economic activity, it might not be true. Legal barriers prevent women from holding top positions in business. The rules and regulations, especially for women entrepreneurs, often exclusively apply to industrial operations and do not encompass businesses in other. Socio-cultural traditions in Nepal still forbid women from being exposed, therefore they are limited to taking care of the household. If given the chance, studies have shown that women make superior managers and can generate jobs for both themselves and others (Shah, 1987). But unless we effectively mobilise and excite them, urging them to take on the role of entrepreneurship in economic activity, it might not be true.

Legal barriers prevent women from holding top positions in business. The rules and regulations, especially for women entrepreneurs, often exclusively apply to industrial operations and do not encompass businesses in other sectors. Exposure of women in Nepal is still not permitted by socio-cultural norms and they are confined in nourishing the domestic activities only. Various studies have showed that women are better managers if they get opportunity, they can create jobs for themselves and others (Shah, 1987). But it may not be true unless we mobilize and motivate them properly, encouraging them to undertake the role of entrepreneurship in economic activities. There are legal obstructions which discourage women's leadership in running the enterprises. The laws and regulation generally cover only industrial enterprises and do not cover enterprises in other sectors especially for women entrepreneur Acts and

laws do not guarantee the easy development and running of businesses if there is a lack of clarity and proper openness. According to Bajracharya et al. (2003). The social structure of Nepal has always been controlled by males. Women are seen as the executors of decisions made by the male members and as belonging to a weaker gender. As a result, entrepreneurship has always been associated with masculine supremacy. It is believed that women are unable to accomplish it. The development of women entrepreneurs in Nepalese society has been somewhat constrained by the prevalent societal values, cultures, and perceptions (Khatiwada, 2001).

However, there are other tribes, such the Newars, Sherpas, Gurungs, and Thakalis, where women have historically participated in small businesses. The idea of women entrepreneurs has only recently begun to gain some traction in Nepalese culture. However, women entrepreneurs find it extremely challenging to balance their responsibilities to their families with their professional obligations. This has led to a number of family conflicts, which can occasionally lead to many women quitting their jobs as businesswomen and devoting their time to taking care of their families (Adhikari, 1997). Therefore, the focus of this study is limited to investigating the personal characteristics of women entrepreneurs, including their age, education, and training, as well as the sources of inspiration and resources they used to launch their enterprises (Sidgel, 2017).

In our country, women have struggled to get their business ideas off the ground. One of them is a lack of finance. The women business owners consistently face barriers to funding and other financial resources. They cannot afford to obtain outside finance since they have no tangible assets to offer as security. Women have substantially fewer financial and real estate assets in their names. Male family members might not want to put their money in the firm because they do not believe that women can run a business successfully. Since capital is essential to all business operations, according to Shrestha, the majority of female entrepreneurs fail because there aren't enough financial possibilities. Even training cannot significantly help the women get over their financial and marketing difficulties. Some problems are structural in nature and beyond the control of a business. Bankers regularly deny credit to women, claims Shrestha, since they have insufficient collateral. They thus only have limited access to risk finance (FWEAN, n.d.).

According to Shrestha, until equal access to capital is ensured, women cannot start large-scale enterprises. SME's (small and medium-sized enterprises) are perhaps

one of the best and most cost-effective strategies to encourage economic growth. Slowly but surely, women have made progress in this SME sector. In Nepal, there are presently 14,300 small and medium-sized enterprises owned by women. These companies employ more than 200,000 people and contribute 2% of the GDP (as determined by the registered formal sector) of the nation. According to a study commissioned by IFC, the World Bank Group's private sector lending arm, SAARC Chamber Women Entrepreneurs Council (SCWEC) predicts that meeting their current loan requirements of US\$ 106 million can increase their economic contribution.

Women have been establishing small and medium-sized companies across the nation after obtaining the knowledge, tools, and assistance needed to expand and maintain their operations. The fact that women are starting businesses and creating jobs at a time when the nation is grappling with a severe unemployment issue is a really positive development. Similar to this, women's participation in entrepreneurship would not only help to generate employment but also transform the perception of women's roles, which are still mostly restricted to home duties. Everyone should inspire female business owners to support them morally in their endeavours (Dungana, 2023).

2.2 Theoretical review

2.2.1 Theory of Social Change

Max Weber was the first to assert that the ethical value system of the society in question influenced the evolution of the entrepreneurial sector. The analysis of the protestant ethic and the spirit of capitalism by Weber form the core of his theory of social change. Additionally, this theory analyses religion's influence on entrepreneurial culture. According to Max Weber, a rationalized technology, the acquisition of money and its logical application for productivity and money multiplication are necessary for rapid industrial progress. These aspects of industrial progress are dependent on a certain value orientation of people, i.e., the propensity for acquisition and the reasoned attitude towards action that are produced by ethical ideals. The connection he discovered between the protestant morality and the spirit of capitalism served as the basis for Weber's analysis of his theoretical framework. Including the Hindu, Jain, and Jewish groups, he discovered that his argument was accurate. He argued that Protestants advanced quickly in the introduction of capitalism because their ethical value system gave them a rational economic attitude,

whereas Jews and Jains struggled to advance industrial capitalism due to their value of "Pariha" (the prohibition on having any contact with other communities).

The acquisition of exogenously given religious ideas, according to this hypothesis, is what fuels the driving forces behind entrepreneurship. The methodical arrangement of means to aims, the acquisition of assets, and the intense effort put out in occupational persecution are all results of these ideas. Hard labor in one's line of employment enables those who hold to this idea (Protestant ethic) to not only fulfill their material requirements but also their spiritual ones. The Calvinist ethic, then, serves as the driving force for entrepreneurial activity in the Weber system regardless of an individual's cultural background, personality type, or social milieu.

2.2.2 Liberal Feminism

Feminist empiricism is often used in conjunction with a liberal feminist agenda. Liberal feminism assumes that women and men have similar capacities, so if only women were given the same opportunities as men, they would achieve equal results (Holmes, 2007). Liberal feminism thus sees discriminatory structures as the reason for women's subordination. The fight for equal pay or equal access to business ownership are examples of liberal feminist struggles. Liberal feminist research is often empiricist in nature – it counts the presence of women or describes their conditions. The categories "men" and "women" are used as explanatory variables, and the word gender is used as an equivalent to sex. Research using feminist empiricism does not necessarily explicitly identify it as feminist, but when there is an aim of making women and women's conditions visible it may be categorized as such (Harding, 1987; Ahl, 2006). Research using this perspective maps the presence of women in business, it maps their characteristics, or it maps size, profit or growth rate differentials between men and women owned businesses (Anna et al., 2000; Wicker & King, 1989). It also focuses on access to resources, such as information or capital (Kalleberg & Leicht, 1991). Identifying the field's foundational questions, Jennings and Brush (2013) found the majority of the research to compare men and women on four dimensions: i) representations as business owners, ii) access to finance, iii) management practices and iv) performance. The majority of the field thus follows the feminist empiricist tradition. 12 Theoretically, policy implications from a liberal feminist perspective should focus on resource allocation, or women's equal access to resources. Policy suggestions might include equal access to business education and training, or legislation prohibiting banks from requiring a husband's co-signature for a

loan. While feminist empiricism has been, and is, useful in order to make women's presence and condition visible, it has been criticized for accepting current (male) structures, and for simply adding women. In entrepreneurship research, McAdam (2013) criticized this perspective for uncritically comparing the performance of men and women entrepreneurs while neglecting industry differences. It found women to "underperform", (Fischer et al., 1993), and thus made 'women's ability to adapt to a male business world' the problem to be solved.

Individualist or libertarian feminism is sometimes grouped as one of many branches of feminism with historical roots in liberal feminism but tends to diverge significantly from mainstream liberal feminism on many issues. For example, "libertarian feminism does not require social measures to reduce material inequality; in fact, it opposes such measures. In contrast, liberal feminism may support such requirements and egalitarian versions of feminism insist on them."^[54] Libertarian feminists tend to focus more on sexual politics, a topic traditionally of less concern to liberal feminists. Mainstream liberal feminists, such as the National Organization for Women, tend to oppose prostitution, but are somewhat divided on prostitution politics, unlike both libertarian and radical feminists. To understand liberal feminism, it is crucial to understand what they focus on and when the movement started. Creating awareness among the people about feminism must be very challenging for them. It took years to explain that men and women are equal and that they both play a vital role in every sector. Liberal feminism has seldom expressed itself in pure form but is entangled with other sometimes conflicting traditions and assumptions. However, it retains a clear core idea based on the belief that women are rational beings and, as such, they are entitled to full human rights and, therefore, should be free to choose their roles in life and make the most of their potential in equal competition with men (Mahawar, 2022).

2.2.3 The Entrepreneurship Theory

The entrepreneurial value creation theory, which is a subset of entrepreneurship theory, explains the entrepreneurial experience in its entirety, from the entrepreneurial intention and the identification of an entrepreneurial opportunity to the growth of the entrepreneurial competence and the appropriation of the entrepreneurial reward (Mishra & Zachary 2014). Using a two-stage paradigm for value creation, the theory of entrepreneurship sufficiently describes the inner workings of the entrepreneurial process. In the first stage of venture formulation, the

entrepreneur, motivated by a desire for entrepreneurial reward (i.e., entrepreneurial intention), uses the available entrepreneurial resources to recognize an opportunity outside of themselves (cue stimulus) and to develop the entrepreneurial skills necessary to advance to the second stage. At this point, some businesses fail. The entrepreneur may acquire external resources, such as venture capital or strategic alliances, in the second stage of venture monetization to drive expansion. When assessing entrepreneurial skill and venture quality is challenging, investors confront an adverse selection dilemma. Entrepreneurs might use incentive signals to convince investors to grant them a greater valuation. An inbuilt dynamic capability in the business model design may be used to rearrange the entrepreneurial skill to produce long-lasting value and take advantage of the entrepreneurial reward.

2.2.4 The Giessen-Amsterdam Model of Entrepreneurial Success

Frese et al. (2000) proposed an interdisciplinary model for entrepreneurial success. They assumed that entrepreneurial success (ES) relies upon the actions of the entrepreneurs. These actions are derived from the goals and the strategies the entrepreneurs develop as a mission and vision of their venture. This model can be used at both the individual as well as at the enterprise level (subject to the size of the company). At an individual level, when an entrepreneur starts a business (s) he only recruits very few employees and is typically the originator of all the goals and strategies which have a very strong impact on the business. Individuals from the business in pursuit of their own goal.

Frese et al. (2000) mentioned that the success of entrepreneurial ventures depends upon the factors like personality, human capital, goals, strategies, and environment. According to this model individuals have different personality dispositions and these unique personality factors help them in achieving their entrepreneurial goals. The environment consists of factors that go beyond the control of the entrepreneur. To deal with the environment these entrepreneurs continuously seek support from different institutions. Motivation is considered a psychological factor and is indicated as the propensity to follow entrepreneurial goals. This model is the best fit for the current research work to explain the phenomenon under observation.

2.3 Policy Practices

The government of Nepal has introduced many initiatives, policies and micro-financing schemes to create a more conducive environment for women entrepreneurs,

like the Civil Code Bill, which entitles equal property rights to both daughters and sons, 15 percent income tax exemption for enterprises with more than 50 percent native women employees, and collateral-free loans at 6 percent interest. The Covid-19 pandemic deeply impacted women entrepreneurs and their businesses. In an attempt at reviving enterprises, the 2020 Monetary Policy introduced by the government contained various provisions for small and medium enterprises, like credit at a maximum of 5 percent interest for micro, cottage and small industries. Development banks and financial institutions are required to mobilise 20 and 15 percent respectively of their total credit portfolio to micro, cottage and small-scale industries for the next five years. The 2021-22 budget has also included various tax exemptions and incentives for Covid-19 affected businesses.

Despite these provisions designed to help women entrepreneurs to flourish, they have not been as effective as anticipated. According to a report by UKAID, banks are hesitant to lend to women because they lack property that can be used as collateral, even though they are required to issue credit without collateral.

The promotion of uncollateralised lending and project financing schemes for women-run enterprises can be effective, according to a policy priority report published by the Federation of Women Entrepreneurs Association Nepal. Loan applications can be evaluated on various factors such as business potential and deposit history rather than past track records and collateral. First Women's Bank, one of the two banks in Pakistan that provide solutions to women's financial needs, sends a financial bank officer to visit the business site and evaluate and appraise the application. Women business associations can host business growth competitions targeted at women-owned small and medium-sized enterprises and in cooperation with financial institutions, offering loans or grants to selected winners. This could help banks analyse the potential of the enterprises and their products.

Testing innovative risk evaluation methodologies, such as psychometric screening developed by the Entrepreneurial Finance Lab at Harvard University, which evaluates the risk of lending to an entrepreneur based on personality, intelligence and character as opposed to traditional credit history, and offers interest rates commensurate with new risk profiles, could be helpful. A pilot exercise conducted by the fifth-biggest bank in Peru on the Entrepreneurial Finance Lab tool (an alternative credit information tool to screen loan applicants that uses the psychometric application to predict entrepreneurs repayment behaviour) concluded that the tool was

feasible for micro, small and medium enterprises, and could add value to traditional credit-scoring methods in different ways for both banked and unbanked entrepreneurs (Subedi, 2023).

ICSB (2022) states that some nations have had women's entrepreneurship policies in place for many years. In general, three justifications are used to support specific policies and initiatives that encourage and support women's entrepreneurship: Compared to men, women are underrepresented in the entrepreneurial community. For both individual women and society as a whole, closing the gender gap results in improved wellbeing. There is evidence that market failures and institutional impediments, such as societal attitudes that discourage women from starting their own firms and market failures that make it more challenging for them to access resources like networks, financing, and skill development, are preventing women from pursuing entrepreneurship.

2.4 Empirical Review

Krishnamoorthy and Balasubramani, (2014) express that main entrepreneurial motivational factors, according to the study, are aspiration, knowledge, skills, family support, market opportunity, independence, and fulfilment. The study also found that the entrepreneurial motivational traits of ambition, knowledge, and independence had a substantial impact on entrepreneurship success. Krishnamoorthy and Balasubramani discovered the critical elements of female entrepreneurial motivation and their impact on company success in April 2014. The main entrepreneurial motivational factors, according to the study, are aspiration, knowledge, skills, family support, market opportunity, independence, and fulfillment. The study also found that the entrepreneurial motivational traits of ambition, knowledge, and independence had a substantial impact on entrepreneurship success.

Palaniappan et al. (2012) in their article analyzed that women have been successful in breaking their barriers within the limits of their homes by entering into varied kinds of professionals and services. The key drivers for women entering the corporate world are skill, knowledge, and adaptability in the workplace. In addition, this study examined the major strengths and weaknesses of women entrepreneurs as well as the environmental opportunities and threats that support entrepreneurship. It also provided recommendations for promoting women's entrepreneurship in a few Tamilnadu districts. According to the study's findings, their inability to thrive in the

market is a result of their lack of education and training. For female business owners, money is the biggest challenge.

Tripathylal (2012) reveals that primary goal of this research was to examine the considerable growth of female entrepreneurs in India and their development during the country's pre-independence years (before to 1947), when it was still a British colony. The survey also looked at the factors that led women business owners to channel their entrepreneurial passion into new ventures. According to qualitative and quantitative analyses, the development of women's entrepreneurship in India has been divided into four distinct time periods: the Pre-Independence Period (before 1947), the Post-Independence Period (after 1947), the Post-Liberalization Period (after 1991), and the Post-Global Recession Period (from 2008 onwards). The study's last finding addressed how much the country's different support structures can do to further promote an environment that is favourable to women entrepreneurs.

Cphoon, Wadhwa and Mitchell (2010) presented a detailed exploration of men & women entrepreneur's motivations, background and experiences. This study revealed the top five monetary and psychological drivers of female entrepreneurship. These include a drive to amass riches, a desire to pursue their own business ideas, an attraction to startup culture, a long-standing desire to operate their own firm, and a distaste for working with others. According to the study's findings, women are far more worried about preserving intellectual property than males. Women place a high value on mentoring since it offers support in the form of financial assistance, business partners, life experiences, and a strong professional network.

K.C (2023) wrote in *Entrepreneurs in Nepal: an empirical study*, Private entrepreneurs in Nepal have traditionally remained very shy to come forward for investment in industrial ventures due to various reasons such as limited financial resources, lack of proper entrepreneurial education and training facilities, low rate of return from industrial investment, conservative lending policy of banks and financial institutions, lack of adequate protection to investors, unstable and unsuitable economic and industrial policies of the government, wide-spread corruption in the public sector and the aspiration of many people in the private sector to be rich overnight instead of putting efforts to the industrial development (KC., 1989, 2003). They have been actually challenging their resources on nationally unproductive sectors like acquisition of land, amassing of gold and silver, construction of building, luxurious imports and other speculative motives, etc.

Kalwar (2022) argues that there are various reasons why entrepreneurship is vital, ranging from advocating social change to pushing innovation. Most people consider entrepreneurs to be national assets, who should be developed, driven and rewarded to the maximum degree feasible. However, this is not always true. It is indeed true that some of the most industrialized countries are global leaders thanks to their citizens' innovative and entrepreneurial spirit. Exceptional entrepreneurs can transform how we live and work on a local and national scale. If they are successful, their ideas may raise living standards. In addition to generating income via entrepreneurial endeavors, they may also provide employment and contribute to the economy's growth. Entrepreneurs also contribute to the advancement of change via innovation, in which new and better goods allow the development of new markets. However, excessive entrepreneurship (i.e., a high level of self-employment) may harm economic growth. Entrepreneurial endeavors contribute to the creation of new wealth. Existing enterprises may find themselves restricted to their current markets and at a point of diminishing returns.

Regmi (2020) explain his thought in entrepreneurship in Nepal: opportunities and challenges as there are scopes all across. Entrepreneurship is one important element that counts for the development as a whole. It is important that entrepreneurship should be promoted for economic progress. Educational institutions should be a favorable environment that should be created by the state.

The study done by Shah (2012) on “Remembering Verghese Kurien” described about Kurien, how he believed in putting the farmer in control of production, procurement, processing and marketing of farm produce was the only way to develop Indian agriculture. Based on the observations across the different states, the author opined that adaptation of the TNMSC model should come with a detailed and objective analysis of the existing state conditions and its ability (monetary and administrative) to create new structures. The head of the procurement cell plays a crucial role in managing and running the system smoothly, which implies immense political support and authority. Adopting the model without the necessary prerequisites would result in a state spending more money without necessarily improving outcomes.

Thabethe et al., (2012) critically examined the development strategy utilized in a men’s micro-credit programme that aims to tackle the vicious cycle of poverty and its impacts. The findings highlight the significance of social capital in the

mobilization of skills, knowledge, and resources in one local community in the province of KwaZulu-Natal, South Africa. Evidence from the study suggests that micro-credit for microenterprise development contributes to social cohesion and greater co-operation in the community. However, the results also point to the gendered nature of the project as a paradox that requires critical analysis. It is concluded that while the micro-credit program has succeeded in social development, achievements remain modest in terms of economic and women empowerment.

Thabethe et al. (2012) on “Micro-credit as a Community Development Strategy; A South African Case Study” critically examines the development strategy utilized in a men’s micro-credit program that aims to tackle the vicious cycle of poverty and its impacts. The findings highlight the significance of social capital in the mobilization of skills, knowledge, and resources in one local community in the province of KwaZulu-Natal, South Africa. Evidence from the study suggests that micro-credit for microenterprise development contributes to social cohesion and greater co-operation in the community. However, the results also point to the gendered nature of the project as a paradox that requires critical analysis. It is concluded that while the micro-credit program has succeeded in social development, achievements remain modest in terms of economic and women empowerment. Ultimately, the microcredit project presents a dilemma that development practitioners would constantly need to engage.

In the Nepalese context, there is a significant research gap regarding the specific entrepreneurial motivational factors influencing women entrepreneurs. While studies like Krishnamoorthy and Balasubramani (2014) and Palaniappan et al. (2012) highlight the importance of factors such as aspiration, knowledge, skills, and family support, there is a lack of in-depth research into how these factors uniquely manifest in Nepal’s socio-economic and cultural environment. Additionally, the role of educational and training barriers, financial constraints, and government policies, as identified in studies like those of K.C. (2023) and Regmi (2020), requires further exploration to understand their impact on the growth of entrepreneurship in Nepal. Furthermore, the challenges specific to women entrepreneurs in Nepal, such as limited access to resources, mentorship, and financial assistance, remain under-researched, particularly in comparison to the findings from global studies like Cohoon et al. (2010) and Thabethe et al. (2012).

There is also a need for research focusing on the impact of social capital, micro-credit, and community development programs on women's entrepreneurial success in Nepal, a topic that has been explored in other contexts but not extensively in Nepalese communities. In the Nepalese context, there is a significant research gap regarding the systemic barriers women face in entrepreneurship, particularly in terms of access to education, training, and financial resources. Despite global efforts to raise awareness and improve the recognition of women entrepreneurs, there remains a lack of in-depth studies on how these initiatives are being implemented and their effectiveness in Nepal. Research is needed to explore the specific challenges women entrepreneurs face due to social and familial structures, which act as key obstacles to their success. Additionally, there is limited research on the role of umbrella organizations and community-building efforts in empowering women entrepreneurs in Nepal. The underrepresentation of women in entrepreneurship, coupled with the difficulties in accessing finance and the lack of life-long entrepreneurial learning programs for women, further underscores the need for targeted studies that address these gaps and identify strategies to support women entrepreneurs in overcoming these barriers.

CHAPTER III

RESEARCH METHODOLOGY

This chapter discusses about the research paradigm, how study was carried out and the procedures, steps, methods techniques and tools used in this investigative undertaking, reasons behind the selection of the methods used and their justification. The chapter begins with an explanation of the paradigm and philosophical assumptions, followed by research design, sampling and sample size, nature and sources of data, data collection tools and procedures, data management, analysis and interpretation, ethical standards, reliability and validity, variables of the study, and finally a summary of the chapter.

3.1 Research Paradigm and Philosophical Assumptions

Research paradigm provides an overall guiding framework, perspective and a groundwork upon which the whole research is carried out (Akbar, 2011). A paradigm is a set of beliefs, values, techniques, and assumptions that are shared by a community of researchers regarding the nature and conduct of research (Kuhn, 1977). A research paradigm is an approach to thinking about and doing the research (Antwi and Hamza (2015) .It is intrinsically associated with the concepts of ontology, epistemology, and methodology (Guba & Lincon, 1998). These ontology (what is knowledge), epistemology (how we know it), methodology (the process of studying it), and axiology (what values go into it) assumptions (Creswell, 2003) are also known as the philosophy of the research. It guides the researcher implicitly or explicitly to determine the choice of research methods employed in a study.

Ontology, Epistemology, Axiology and Methodology

The nature/theory of being and reality is sought in ontology as a branch of philosophy .It explains what“ knowledge is and assumptions about reality (Pathirage et al., 2008). Based on research paradigm and approach, there may be single or objective or multiple/subjective reality, that is called positivism or post-positivism and interpretivism, correspondingly. This study on practices of good governance employs a quantitative approach, which is based on the post-positivist paradigm (Creswell, 2013). The ontological position of this research is post-positivism where it is assumed that there is single or objective reality about good governance. It is measurable and quantifiable, and the investigator is independent of what is being

observed and researched. Epistemology describes how the researcher knows about the reality and assumptions about how knowledge should be acquired and accepted (Pathirage et al., 2008). In other words, how we come to know about what exists (Creswell, 2003) is known as epistemology in research. This study is based on post-positivism epistemology using deductive approach to be guided by a theory of good governance. Scientific techniques such as sampling, highly structured protocols, and written self-administered structured questionnaires were employed.

Axiology states the assumptions about the value system that focuses on whether the reality is value free or value driven (Pathirage et al., 2008). As guided by Positivism paradigm, it is grounded on value free or neutral system. A research philosophy is a set of basic beliefs that guide the design and execution of a research study, and different research philosophies offer different ways of understanding scientific research. Qualitative research uses textual, audio, or visual data to understand the way that people experience a phenomenon and to understand the meanings that people attribute to their experiences. Research philosophies represent ‘a worldview that defines, for its holder, the nature of the “world,” the individual’s place in it, and the range of possible relationships to that world and its parts’. Post-positivism is the predominant philosophical position in which most researchers in sport and exercise psychology situate their studies. Research conducted from a constructivist philosophical position focuses on understanding the meanings people create for themselves and attribute to their experience. The notion of a subjective and transactional epistemology underlies the concept of co-constructing knowledge or meaning within qualitative research. (Katherine et al., 2023).

3.2 Research Design

Methodology is the research strategy that translates ontological and epistemological principles into guidelines that show how research is to be conducted (Sarantakos, 2005). Methodologically, this research falls in the paradigm of post-positivism. It is guided by the a priori theories and deductive approach (testing a theory of good governance in a value-free position utilizing objective measurement in collecting research data for evidence based on a quantitative approach and questionnaire based survey method. This researched had been carried out on the basis of description and analytical in nature. It had been focus on the influencing factors in women entrepreneurship of selected area. The sources of the researched had been

primary and secondary bot. As far as the data collection was concerned, the necessary data for this researched had been collected by varies means such as observation, questionnaire, and interviews including other means. This researched would found out the influencing factors in women entrepreneurship of the researched area.

3.3 Rational for the Selection of Study Area

The researcher choosing the Mahalaxmi municipality as research area because of their own interest. Purposively, mahalakshmi municipality has been selected as a field of the study. The mahalakshmi municipality is located in Lalitpur district. Among the 3 famous cities in the valley of Bagmati Province of Federal Republic Nepal, Mahalaxmi Municipality is situated in the north-eastern part of the Lalitpur District. It is city area as well as historical place of Newar community. The main occupation or profession of Newar community is entrepreneurship and agriculture. This means there are lots of chances to get optimum numbers of women entrepreneurs in the research area. On the other hand, it will be low cost during the research period and time saving for the researcher.

3.4 Nature and Sources of Data

The data had been quantitative nature. This studied applied both primary and secondary sources of data. The primary data and information were collected from structured questionnaire, interview guideline and observation checklist as well as personal communication. Likewise, required secondary data were collected from books, international journals, published and unpublished reports, theses and seminar papers as well.

The primary data obtained through the conduct of interview, questionnaire and observation method. Local government, women entrepreneurs are the sources of primary data. Internet, related books, previous researched worked, various journals, articles, report had been consult in the studied as secondary sources of data.

3.5 Population, Sample and Sampling Procedures

A population was the entire group that you wanted to draw conclusions about. A sample was the specific group that you would collected data from. The size of the sample was always less than the total size of the population. In researched, a population did not always referred to people. It could mean a group containing elements of anything you wanted to studied, such as objects, events, organizations, countries, species, organisms, etc. (Bhandari, 2023). The total approximate population of the researched area was 112,157 people residing in 70,256 households. For the

study purpose, 120 women entrepreneurs are selected. More specifically, 60 entrepreneurs are selected from agriculture production related entrepreneurship and another 60 entrepreneurs were selected from service providing related entrepreneurship.

3.6 Techniques and Tools of Data

The studied was depended on both primary and secondary data. The primary data had been collected from the researched area by conducting key informant interview and questionnaire used following techniques. The researcher used mainly self-administered structured questionnaires for survey and observation as data collection tools. As the techniques of data collections, structured questionnaire was applied. These tools and techniques were applied in gathering primary information. First part of the survey questionnaire included socio demographic information and in other parts questions are arranged indicator wise. Secondary information and facts from different reports, policies, governmental acts and laws, reports of the different organizations and the Mahalaxmi municipality etc. were consulted to find the research gaps and literature review. Questionnaires based survey on local community was done.

3.7 Reliability and Validity

As far as possible, the data had been collected by personally visiting the concerned individuals of researched field. It was because that various methods of data collection such as interview, questionnaire etc had been used in this studied, this researched paper was reliable and valid.

Ethical considerations in researched were important to ensure the protection of participants' rights, well-being, and dignity. Ethical guidelines helped researchers' maintained integrity, promote fairness, and minimize harm. By following ethical principles, such as obtaining informed consent, ensuring participant confidentiality, and conducting researched with integrity, researchers uphold the ethical standards necessary for trustworthy and responsible researched. Ethical considerations also contribute to the credibility and reliability of researched outcomes and helped built public trusted in the scientific community. Avoiding plagiarism was one of the basic ethical considerations in research.

3.8 Methods of Data Analysis

The data collected was processed codified, cleaned and analyzed using quantitative method using SPSS computer software and data are presented using

tables, charts, figures, graphs etc. for quantitative data, correlation chi-square test, reliability and validity test, cross tabulation and interpretation of values and comparison with theory is done.

3.9 Ethical Considerations

Researcher has considered many aspects of research ethics so that it will not violate ethical rules and standards while doing research work. Ethical standard is the set of guiding principles for a researcher that states the role, responsibilities, obligations, and compulsions of researcher to those involved in the research process. The responsibility of protecting research participants and the promotion of integrity of the research ensures reliability and validity (Creswell, 2009). Research ethics is often much more about institutional and professional regulations and codes of conduct (Denzin & Lincoln (2000). Identification was included in the survey purely for the purpose of coding. Confidentiality, anonymity, informed participation is maintained of respondents, no any coercion is done. Legal rules of citation are complied. There is no any misuse of respondent's information. Thus institutional, academic, individual and societal level ethics and integrity is duly complied in this research.

CHAPTER IV

DATA ANALYSIS AND PRESENTATION

The data are analyzed and presented in six different sections. First section deals with in characteristics of the respondents. Second section presents information about family income and expenditure. Third section highlights status of entrepreneurship. Fourth section presents influencing factors for entrepreneurship development. Fifth section deals on comparative analysis and final section highlights about challenges of women entrepreneurship.

4.1 Characteristics of the Respondents

The characteristics is concerned with the social and demographic characteristics or variables that directly or indirectly influence, cause shape, intervene, moderate, compound and sometimes even becomes causal factor in any scientific investigation. This research has taken information based on some variables like gender, age, education, ethnicity, occupation, religion, marital status etc. which are presented and analyzed respectively below.

4.1.1 Migrated Respondents

In general, migration is defined as the permanent or semi-permanent change of residence of an individual or group of people over a significant distance. So, the term migration refers to the movement of people from one place to another. In this research, there are respondents migrated from different province of the country.

Table 4.1: Migrated Respondents

S.N.	Province	Frequency	Percent
1	Koshi Pradesh	22	18.33
2	Madhesh Pradesh	13	10.83
3	Bagmati Pradesh	51	42.51
4	Gandaki Pradesh	1	0.83
5	Pradesh 5	24	20
6	Karnali Pradesh	2	1.67
7	Sudurpanchim Pradesh	7	5.83
8	Total	120	100

Source: Field Survey, 2022.

Table 4.1 shows that among the sampled population, 42.51percent respondents were migrate from Bagmati Pradesh, where 20 percent from Pradesh 5, 18.33 percent respondent migrated from Koshi Pradesh similarly 10.83,5.83, 1.67 and 0.83 percent

respondent from Madhesh Pradesh, Sudhurpanchim Pradesh, Karnali Pradesh and Gandaki Pradesh respectively.

According to the E.G. Ravenstein's 'laws of migration', There is an inverse relation between distance and volume of migration. Majority of migrants moves to short distance only. Migrants going long distance generally go by preference to the large centres of commerce and industry. Migration proceeds step by step. The inhabitants of countryside flock into the nearby rapidly growing town. The gap created by this out-migration in the countryside is filled up by in-migration from still remoter countryside. The inhabitants of the town then move to the nearby urban centre up in the hierarchy. Table 4.1 generalizes the theory, 'laws of migration'. Mahalaxmi municipality is the city area and maximum respondents migrated within the Bagmati province. There was minimum numbers of migrant from the Sudurpachim and Karnali Province.

4.1.2 Migrated Respondents from Municipality and Rural Municipality

People are migrating in search of better opportunity and economic growth. Migration is selective in nature. Due to differences in personal factors, the conditions at the places of origin and destination, and intervening obstacles are responded differently by different individuals. The selectivity could be both positive and negative. It is positive when there is selection of migrants of high quality, and negative when the selection is of low quality. One of the most important contributions of geography in the field of migration analysis is with respect to the relationship between distance and migration.

Table 4.2: Migrated Respondents from Municipality and Rural Municipality

	Frequency	Percent
Municipality	68	56.20
Rural municipality	51	42.10
Total	119	98.30

Source: Field Survey, 2022.

Table 4.2 shows that among the sample population, 56.20 percent population migrated from the municipality whereas the only 42.30 percent population migrated from the rural municipality. Above table matched with the assumptions of migration theory. Migration theory tells us, ratio of municipal to municipal migration is more than rural migration to municipal migration. Exactly same thing found in the research field. But the ratio of rural to urban migration is in inclining mode. Migration for

prosperity but massive or over migration is harmful to the places, destination and origins.

4.1.3 Migrated Years

Table 4.3: Migrated Years

S.N.	Year	Frequency	Percent
1	Before 2040	8	6.67
2	2040-2049	9	7.5
3	2050-2069	87	72.5
4	After 2070	25	20.83
5	Total	120	100

Source: Field Survey, 2022.

Table 4.3 shows that among the sample population, in between 2050-2069, most of the population migrated i.e. 72.5 percent population. After that 20.83 percent population migrated after year 2070. Similarly, 7.5 and 6.67 percent of population migrated in between the year 2040-2049 and before 2040 respectively. In between the year 2050-2069, migration rate shows highest because of Maoist insurgency, political movements and establishment of republic democratic nation, globalization, liberalization, privatization and in the name of quality education. This was the era of internal migration but nowadays people are moving outside the country in the name of labor force and abroad study.

4.1.4 Age of Respondent

Age is a social, demographic, psychological, physical, mental composite variable which affects in various ways in various dimensions, aspects of social, institutional life, productivity, experience, knowledge and perception etc. In this research undertaking respondents of the following age groups are included:

Table 4.4: Age of Respondents

S.N.	Age group	Frequency	Percent
1	<25	7	5.83
2	25-44	86	71.67
3	45-64	26	21.67
4	>65	1	0.83
5	Total	120	100

Source: Field Survey, 2022.

Table 4.4 shows that women entrepreneurs According to Field Survey, above table show that, highest majority of women entrepreneurs can see in 25-44 age group and least majority in above 65 age group. Second highest majority in 45-64 age group

that is 21.67 percent. And below 25 age group has 5.83 percent of women entrepreneur. It means that, most of the respondents from second (25-44) age group. Dataset is reliable, because there were maximum numbers of respondents from 2nd age group. This is active or working manpower of the country.

Table 4.5: Descriptive Statistics (n=120)

	Min	Max	Mean	SD	Skewness	
Age of respondent	18.00	68.00	37.42	8.96	.74	.22
Valid N (Listwise)						

Source: Field Survey, 2022.

The table 4.5 shows that, the younger women entrepreneur is 18 years old and elder women entrepreneur is 68 years old. Most of the women entrepreneurs are age of 37. 20-60 age groups are active or working age group. Here 37 year is mean value of the data. Most of the respondents were 37 years old.

4.1.5 Marital Status of the Respondents

Marital status is also one characteristic of the respondents which influence and determine many responses in social and personal life and behavior and attitudes, social attitude differ depending on the marital status of any individual. Women have a lots of responsibilities are added along with her marriage. Which is affects on women's profession. Marital status of the research participants are given below:

Table 4.6: Marital Status of Respondent 4

Marital Status	Frequency	Percent
Unmarried	4	3.30
Married	114	95
Widowed	1	.80
Married and separated	1	.80
Total	119	99.9

Source: Field Survey, 2022.

Table 4.6 tells us about the sample women entrepreneurs, 3.30 percent women entrepreneurs are unmarried, whereas 95 percent of women are married. Equal percent that is 0.80 percent women are widowed, married and separated. This data shows that large numbers of women entrepreneur are married. Freedom is loss totally after marriage because now things are different all people say that. She needs permission from husband or In-laws if she want to meet her parents. After marriage it is expected from girl to do household work and office work to. You can't go market with friend now as husband is there. Getting settle with unknown member in family

and give respect to them. Not able to speak in high pitch as after marriage you live in husband house. Not able to laugh openly as if you do you are not good wife. Always follow husband decision whether he right or not. Keep note of every single rupee you spend as they think you giving to your parents, and many more. But above data break the perceptions given by literature review. Liberal feminism wants the same thing. Women have right to work. Women commission, Nepal government amendments lots of women's right on the behalf of women. Above data is result of Nepal government.

4.1.6 Caste of Respondents

A caste system divides society into separate, named, ranked groups, most of them associated with specific occupations. South Asia is not the only place with castes, but it is the only world region where caste divisions cover the total society. A social group that shares a common and distinctive culture, religion, language, or the like is often taken as an ethnic group. Researchers routinely collect information and data about ethnicity and religion as descriptive variables for their populations, any scientific social science research has to measure differences among ethnic and religious groups or to identify the underlying cause of the differences, if they are found, in relation to the variables in own's investigation. Ethnic group and religious groups may have their own philosophy, ontology, epistemological perspective and axiology about the subject matter like good governance, government type and perception of what is right and wrong to be done in the public sphere like public service delivery. Some ethnic groups also share religious traits, and others may share a group history but may not have a common language or religion for example Newar ethnic group may share linguistic similarity but dialectic differences as well and religion may be common. How caste of respondents suffer their living standard. Respondents on the basis of their caste given below:

Table 4.7: Caste of respondents

Category	Frequency	Percent
Bhramin	20	16.50
Chhetri	30	24.80
Janajati	65	53.70
Dalits	5	4.10
Total	120	99.20

Source: Field Survey, 2022.

According to the table 4.7, caste composition of women entrepreneurs in Mahalakshmi municipality is 53.70 percent covered by Janajati. 24.80 percent of women entrepreneurs are Chhetri. 16.50 percent of women are Brahmin and a 4.10

percent woman belongs to Dalit caste. The Janajati caste has highest population covered by women entrepreneurs. The data shows that, highest number of women entrepreneurs were from the Janajati ethnic groups than others. Only few number of women entrepreneurs covered by Dalits women. This means, Dalit community and women are backward than other ethnic groups, Because of the poverty, education, social norm and value etc.

4.1.7 Religion of Respondents

Religion is often seen as institutionalizing and perpetuating patriarchy, thus frustrating many advocates for women's rights and equality. Often overlooked, early roots of feminism included religious voices, and faith-based organizations have worked with women and girls in various development activities for decades. Too often feminists and religious actors are hesitant to meet to discuss, not to mention collaborate on, development agendas.

Table 4.8: Religion of Respondents 6

	Frequency	Percent
Hindu	98	81.00
Buddhist	5	4.10
Kirat	17	14.00
Total	120	99.20

Source: Field Survey, 2022.

Table 4.8 shows that three religious groups were found. The majority of the respondents from Hindu religion (81%) followed by Kirat (14%). Out of 120 respondent only five people were found in Buddhist religious group.

4.1.8 Educational Status of the Respondents

Education is the main part of personal as well as societal development. It has a multidimensional significance. Education is also considered to be an indicator of women entrepreneurship. Greater participation of women in education is the backbone of their success.

Table 4.9: Formal Education Status

Education	Frequency	Percent
Primary	22	18.20
Secondary	56	46.30
higher education	24	19.80
Illiterate	5	4.10
Literate	12	9.90
Total	119	98.30

Source: Field Survey, 2022.

Table 4.9 shows that only 18.20 percent of respondents were found to attended the primary level of education. The majority of the respondents had attended the secondary education level. Only 19.80 percent of respondents had attended their higher education. Skill Development is the process of identification of the skills gap in youth and providing skilling training & employment benefits to them. Skill development programs aim to acknowledge the ability of the youth and extend their support by serving them with the proper guidance, infrastructure, opportunities, and encouragement that help them achieve their ambitions. Education and skills are essential for everyone, and they both walk hand in hand in everyone's career journey.

4.1.9 Skill Development Training

Entrepreneurship skills are essential in positioning entrepreneurs to identify opportunities, make effective decisions, turn their ideas into reality, overcome challenges, and properly allocate resources to achieve goals and succeed.

Table 4.10: Skill Development Training

Category	Frequency	Percent
Tunnel farming	97	80.20
Pest management	106	87.60
Goat farming	117	96.70
Mushroom cultivation	113	93.40
Bee keeping	14	11.660
Beauty parlor	24	20.00
Embroidery	18	15.00
Entrepreneurship development	63	52.50
Saving and credit	72	60.00
Total	120	100.00

Source: Field Survey, 2022.

Table 4.10 shows that, among the 120 respondents, 80.20% respondents got tunnel farming training. 87.60% respondents got pest management training, 96.70% respondents got goat farming training, 93.40% respondents got mushroom cultivation

training, 11.67% respondents got bee keeping training, 20% respondents got beauty parlor training, 15% respondents got training of embroidery ,52.50% respondents got training of entrepreneurship development training and 60% respondents got training of saving and credit. The data shows that, most of the respondent got their skill training according to their profession. And they are successfully run their entrepreneurship.

4.1.10 Family System

Family is the foundation of social life, it forms the nucleus of the social structure. An individual is born, brought up and attains a distinct personality in the environs of the family. It is this institution which preserves, protects and develops the human race. A family is a group of persons united by the ties of marriage, blood or adoption, constituting a single household interacting and intercommunicating with each other in their respective social role of husband and wife, mother and father, son and daughter, brother and sister and creating and containing a common culture. Women are working to earn livelihood along with men since times immemorial, their contribution in monetary term remain unaccounted or if at all accounted it is given very low value.

It doesn't mean that women do not possess the capacity. In fact women even the illiterate rural ones practice and use all the tools and techniques of efficient management like financial management, human resource management, time and space management and maintenance management. The family background determines the future of an individual. Family plays an important role to determine the career of a woman because of the social structure. In our society, a woman should fully depend upon their family, and without their permission and decision she is helpless to do anything on her own. It is believed that in nuclear family, a woman can get some extent of choices to do something freely than in a joint family.

Table 4.11: Family System

Family Type	Frequency	Percent
Joint family	24	20.0
Nuclear family	96	79.3
Total	120	100.0

Source: Field Survey, 2022.

Table 4.11 shows that less than one fourth of the respondents (20%) were from the joint family and remaining 79% respondents were living in nuclear family.

Women felt that, nuclear family is more eligible to women. They are free to do work in nuclear family rather than joint family system. You are not allowed to make your own decisions. Any decision, no matter how small, shall be discussed with all the elders before being made. No one is permitted to make decisions in the household without consulting the wiser members. That's why women want to having nuclear family and same thing showing the above data, with maximum respondent (79.3%).

4.1.11 Members in Family

Composition of male and female member makes a family. Having more male or female member in a family affects the family system.

Table 4.12: Members in Family

Female members			Male members		
Member	Frequency	Percent	Member	Frequency	Percent
1	12	10.00	1	24	20.0
2	58	47.90	2	54	44.60
3	35	28.90	3	25	20.70
4	8	6.60	4	9	7.40
5	2	1.70	5	4	3.30
6	3	2.50	6	4	3.30
7	2	1.70			
Total	120	98.30			

Source: Field Survey, 2022.

Table 4.12 shows that combination of female and male members in respondent's family. Data shows that there were minimum one female member and maximum up to seven female members in respondent's family. That means twelve (10%) respondents had only one female in their family and two (1.70 %) respondent had seven female members. Among them 47% respondents had two female members, 28.90% respondents had three female members. Likewise, 6.60% had four female members, 1.70% had five female members and 2.50% respondents had six female members in their family. Similarly, 24 respondents had only one male member in their family. 54 respondents had 2 male members, 25 respondents had 3, 9 respondents had 4, 4 respondents had 5 and again 4 respondents had 6 male members in their family.

4.1.12 School Going Children

In Nepal, people think that, Private school is better than the government school. Even, Nepal government applying the English language course, the situation of some Government school is going to worst day by day. The family having private

school going children means they are rich, prosperous and social norms. On the other side, having school going children means there is lots of time to do work for a woman. Let's check the data, respondents having government school going or private school going children:

Table 4.13: School Going Children

Government school			Private school		
Number	Frequency	Percent	Number	Frequency	Percent
1	11	9.10	1	39	32.20
2	8	6.60	2	31	25.60
3	3	2.50	3	5	4.10
4	2	1.70	4	1	.80
Total	24	19.80	Total	76	62.80

Source: Field Survey, 2022.

In the study area, 19.80 % respondent had government school going children and 62.80 % respondents had private school going children. Among the government school going respondent, 9.10% respondent had 1 child, 6.60% had 2 children, 2.50% had 3 children and 1.70 respondent had 4 children. Similarly in the second group, 32.20% respondent had one child going to private school, 25.60 % had 2 children, 4.10% had 3 children and 0.80% respondent had 4 children were going to private school. Above data shows that, the ratio of private school going children is high than the government school going children.

4.1.13 College Going Children

A woman has helper to having a collage going children. Collage going children are mature, responsible and they do help in family work. So women feel encourage with having collage going children.

Table 4.14: College Going Children

Government college			Private college		
Number	Frequency	Percent	Number	Frequency	Percent
1	3	2.50	1	20	16.50
2	1	.80	2	13	10.70
3	1	.80	3	3	2.50
Total	5	4.10	Total	36	29.80

Source: Field Survey, 2022.

Table 4.14 shows that only one third respondents had collage going children. Among them 29.80% respondents had private collage going children and only 4.10%

respondent had government collage going children. Among the government collage going children, 3 respondent had 1 child, 1 respondent had 2 children and 1 respondent had 3 children were going to government collage. On the other side, 16.50% respondent had 1 child, 10.70% had 2 children and 2.50% respondent had 3 children were going to private collage for quality education. Most of the respondents sent their children to the private collage for quality education, technical education. But private collage charged maximum fee rather than the government collage. According to the respondents, quality and infrastructure of private collage and government collage has huge difference.

4.2 Family Income and Expenditure

4.2.1 Family Income

Wellbeing of family always helps or may be easier to start an entrepreneur to a woman. A prosperous family has multiple income sources. And multiple family income sources secure as well as strengthen the family economy. Family income is economic phenomena of any family, which support its members.

Table 4.15: Family Income (n=120)

	Min	Max	Mean	SD	Skewness	
Business enterprises	0	20,000,000.00	696,016.66	2,068,016.18	7.51	0.22
Local shop	0	1,500,000.00	47,083.33	220,703.21	5.04	0.22
Crop products	0	5,000,000.00	459,666.66	719,653.20	3.07	0.22
Government job	0	600,000.00	56,266.66	146,845.58	2.34	0.22
Private job	0	6,000,000.00	280,583.33	721,988.91	6.34	0.22
Daily wage	0	840,000.00	40,750.00	152,911.03	3.84	0.22
Remittance	0	720,000.00	12,666.66	81,660.635	7.34	0.22
Others	0	6,000,000.00	119583.33	724,533.34	7.24	0.22

Source: Field Survey, 2022.

Among the 120 respondents, source of high family income is Business enterprises, private job, others, crop products, local shop, daily wage, remittance, and government job respectively. According to the above data there is huge difference between the maximum and minimum family income of business enterprises rather than the other sectors.

4.2.2 Total Family Income

The total sum of the family income refers to the total family income. There are different source of income in a family. To make a sustainable economy of any family, there must be different income source in a family.

Table 4.16: Total Family Income

S.N.	Family Income	Frequency	Percent
1	<100,000	1	0.83%
2	100,000-299,000	1	0.83%
3	300,000-499,000	8	6.67%
4	500,000-999,000	36	30%
5	>1,000,000	74	61.67%
6	Total	120	100%

Source: Field Survey, 2023.

Table 4.16 shows the total family income of the respondents. Among the 120 respondents, 0.83% of respondents had less than Rs.100, 000/- per year, same percentage of respondents had Rs. 100,000-299,000/- per year. 61.67 % respondents had more than 1,000,000/- per year, 30% respondents had Rs. 500,-999,000/- income per year. 6.67% respondents had Rs. 300,000-499,000/- income per year. According to Field Survey, 61.67% respondents had highest income which is more than half of the respondents

4.2.3 Family Expenditure

The way of outflow of money represents the expenditure. The data shows here different way of outflow of money. Family expenditure helps in analyze exact income of any family. People are become honest to talk about their expenditure while make suspension on income of the family. Family expenditure also helps in analyze the family savings.

Table 4.17: Family Expenditure (n=120)

	Min	Max	Mean	SD	Skewness
daily consumption	80,000	2470000.00	342700.00	258096	5.13 .22
Clothing	.00	600000.00	62775.00	84135	4.61 .22
cultural celebration	.00	492000.00	53841.66	71734	3.83 .22
child education	.00	1440000.00	146504.16	200245	3.53 .22
Medicine	.00	120000.00	12212.50	15651	3.49 .22
accessories/gold	.00	50000.00	1458.33	7542.48	5.76 .22
visit/pilgrimage	.00	400000.00	7775.00	38711	9.05 .22
philanthropy/donation	.00	50000.00	2413.12	7842.34	4.96 .22

Source: Field Survey, 2023.

The family expenditure of the respondent distributed among the nine different categories. The data shows, minimum, maximum, mean, std. deviation and skewness of each category given below: Among the all category of family expenditure, respondent spent high amount of money in daily consumption. The average expenditure on daily consumption is Rs 342700/- per year. Most of respondents spent Rs 62775/- for clothing, Rs 71734/- for cultural celebration, Rs 200245/- for child education, Rs15651/- for Medicine, Rs. 7542/- for accessories/gold, Rs 38711/- for visit/pilgrimage and Rs 7842/- for philanthropy/donation. According to above data, child education is second highest expenditure of the respondent. Likewise clothing, cultural celebration, medicine, visit/pilgrimage, philanthropy/donation and accessories/gold were the declining range of respondent's annual expenditure. Daily consumption and child education was the highest category of family expenditure.

4.2.4 Total Family Expenditure

Family expenditure helps in analyze exact income of any family. People are become honest to talk about their expenditure while make suspension on income of the family. Family expenditure also helps in analyze the family savings. The sum of total outflow of money represents the total family expenditure.

Table 4.18: Total Family Expenditure

S.N.	Family Expenditure	Frequency	Percent
1	<200,000	3	2.5%
2	200,000-399,000	36	30%
3	400,000-599,000	25	20.83%
4	600,000-799,000	29	27.17%
5	800,000-999,000	12	10%
6	>1,000,000	15	12.5%
7	Total	120	100%

Source: Field Survey, 2023.

According to Field Survey, 30% respondents had highest family expenditure that was Rs. 200,000- 399,000/- per year. 27.17% had Rs. 600,000-799,000/- per year, 20.83% respondents had 400,000-599,000/- per year, 12.5% had above the Rs. 1,000,000/-, 10% had Rs. 800,000-999,000/- and 2.5% respondents had less than Rs. 200,000 per year. Most of the respondents had Rs. 600,000-800,000/- annual family expenditure.

4.3 Status of Entrepreneurship

Here status of entrepreneurship represents the situation of respondents. Types of entrepreneurship, business started year, initial investment, business loan, annual business turnover, business reinvestments, future planning, employment creation etc. let's check the status of respondents through data presenting below:

4.3.1 Respondent Category

There are two types of respondents, type one is represents the agricultural production related and second one is service providing related respondents. There is same number of both types of respondent, they are 60. All together there are 120 respondents.

Table 4.19: Respondent Category

	Frequency	Percent
Agriculture production/ distribution related	60	49.60
service providing related	60	49.60
Total	120	99.20

Source: Field Survey, 2023.

Table 4.19 talks about the categories of the respondents. There is equal number of respondents in agriculture production/ distribution related sector and service providing related sector. There are lots of respondents involved in service providing related respondents in comparison with agriculture production and distribution related sector.

4.3.2 Business started year

Determining when a business actually starts can be an important concept. The succession of any entrepreneurship depends on its startup year. High reputation depends upon how long have been the entrepreneurship.

Table 4.20: business started year

S.N.	Business started year	Frequency	Percent
1	2050-2059	3	2.5%
2	2060-2069	23	19.17%
3	2070-2080	94	79.17%
	Total	120	100%

Source: Field Survey, 2022.

Table 4.20 shows that among the 120 respondents only 2.5% respondents had started their business between the year 2050-2059, whereas the 79.17% respondents had started their business in between the year 2070-2080 and 19.17% respondents had started business in between year 2060-2069.

4.3.3 Initial Investment for Start Business/Enterprises

In the world of business, an initial investment refers to the capital that is injected into a venture during its inception or early stages. This financial commitment serves as the foundation on which a business can build and grow. When starting a business, the initial investment plays a pivotal role in providing the necessary resources to kick-start operations.

Table 4.21: Initial Investment for Start Business/Enterprises

S.N.	Initial investment	Frequency	Percent
1	≤100,000	11	9.17%
2	100,000-499,000	47	39.17%
3	500,000-999,000	32	26.67%
4	1,000,000-1,499,000	9	7.5%
5	1,500,000-1,999,000	5	4.17%
6	2,000,000-2,499,000	5	4.17%
7	2,500,000-2,999,000	0	0
8	3,000,000-3,499,000	3	2.5%
9	3,500,000-3,999,000	2	1.67%
10	≥4,000,000	5	4.17%
11	Total	120	100%

Source: Field Survey, 2023.

Table 4.21 shows that, initial investment of the respondents. Initial investment categorized into ten different steps, below Rs 100,000 to more than Rs. 4,000,000. Here 9.17% respondents started their business with less than Rs 100,000. Similarly, 39.17% respondents started their business with the Rs. 100,000 to 499, 0000. This is the highest percentage of initial investment by the respondents. 26.67% respondents started business within Rs 500,000 to 999,000. 7.5% started within the budget Rs 1,000,000 to1, 499,000. 4.17% respondents started within the budget Rs 1,500,000 to 1,999,000 and Rs 2,000,000 to 2,499,000. 2.5% respondents started their business within the budget Rs 3,000,000 to 3,499,000. 1.67% of respondent use the budget between Rs 3,500,000 to 3,999,000. 4.17% respondents started their business above Rs 4,000,000. There were most of the respondents started their business with Rs.100,000-499,000/- which is the initial seed of their business to explore their business.

4.3.4 Employment Creation

Entrepreneurship has a significant impact on job creation. It creates jobs directly, by hiring employees to work in entrepreneurial ventures, and indirectly, by

creating demand for goods and services, which leads to job creation in other businesses like manufacturing, packaging and fulfillment.

Table 4.22: Employment Creation

Self-employment			Employment		
Number	Frequency	Percent	Number	Frequency	Percent
1	55	45.80	1	15	12.50
2	60	50.00	2	11	9.20
3	4	3.30	3	10	8.30
4	1	.80	4	3	2.50
			6	2	1.70
			7	1	.80
			8	1	.80
			9	1	.80
			13	1	.80
Total	191	100.00	Total	128	100.00

Source: Field Survey, 2023.

According to the table 4.22, there were 191 self-employee and created the 128 employment among the 120 respondent. Entrepreneurship play vital role in youth management though the employment creation in establish area. Entrepreneurship create the field of employment to the poor, or create field to experience the knowledge and economic benefits.

4.3.5 Business Operating Cost

Table 4.23: Business Operating Cost (n=120)

	Min	Max	Mean	SD	Skewness
inputs/seeds	.00	600000.00	15725.00	57336.68	9.18 .22
Vitamin	.00	150000.00	10325.00	20619.46	4.19 .22
Irrigation	.00	700000.00	5916.66	63899.81	10.95 .22
Fertilizer	.00	300000.00	28791.66	52039.23	3.11 .22
Pesticides	.00	150000.00	15895.83	26328.23	2.51 .22
Labor cost/ salary	.00	2100000.00	130137.50	288688.82	3.92 .22
Transportation	.00	720000.00	18183.33	81133.87	7.33 .22
Fee for experts	.00	100000.00	1383.33	10614.07	8.29 .22
Land rent	.00	1000000.00	85741.66	163784.52	3.71 .22
Tax	.00	175000.00	14375.00	24263.62	4.22 .22
Goods	.00	1800000.00	566533.33	1835658.04	7.77 .22
Tunnel	.00	8000000.00	191954.16	754518.53	9.54 .22
expenditure per year					
Technicians	.00	400000.00	4458.33	37834.20	9.95 .22
Rent	.00	7200000.00	230391.66	950940.61	6.78 .22

Source: Field Survey, 2023.

The table 4.23 shows different dynamics of business operating cost. There were 14 different dynamics of business operating cost. Let's check them. Rs 600000/- is maximum cost paid for Inputs/seeds. Rs.15725/- is mean of inputs/seeds and 57336.68 is its standard deviation. This is high dispersed data. Vitamin in the second, Rs 150000/- is highest cost for vitamin paid by respondents. Rs. 10325/- is mean value of vitamin cost and standard deviation is 20619.46 this is relatively high dispersed data. 3rd one is irrigation, Rs 700,000/- is highest amount paid for irrigation, Rs 5916.66 is mean value and 63899.81 is standard deviation of irrigation was 63899.81 this is highly dispersed. 4th is fertilizer mean value of fertilizer is 28791.66 and standard deviation is 52039.23 this value is close to mean value of the fertilizer. 5th one is pesticides, mean value of the pesticides is 15895.83 and standard deviation is 26328.23 which are closed to mean value. Similarly 6th one is labor cost/ salary mean value is 130137.50 and standard deviation is 288688.82 this value also closed to the mean value and the dataset is more reliable.

4.3.6 Business Operating Cost

Operating costs or operational costs, are the expenses which are related to the operation of a business, or to the operation of a device, component, piece of equipment or facility. They are the cost of resources used by an organization just to maintain its existence.

Table 4.24: Business Operating Cost

S.N.	Business Operating Cost	Frequency	Percent
1	≤100,000	4	3.33%
2	100,000-999,000	69	57.5%
3	1,000,000-1,999,000	19	15.83%
4	2,000,000-2,999,000	6	5%
5	3,000,000-3,999,000	5	4.17%
6	4,000,000-4,999,000	1	0.83%
7	5,000,000-5,999,000	5	4.17%
8	6,000,000-6,999,000	1	0.83%
9	7,000,000-7,999,000	5	4.17%
10	8,000,000-8,999,000	2	1.67%
11	9,000,000-9,999,000	2	1.67%
12	≥10,000,000	1	0.83%
13	Total	120	100%

Source: Field Survey, 2023.

The table 4.24 shows that, 57.5% respondents need Rs 100,000- 1,999,000 annually to operate their business. 0.83% respondents need Rs 4,000,000-4,999,000, Rs 6,000,000-6,999,000, Rs \geq 10,000,000. 3.33% respondents need less than Rs100, 000. 15.5% respondents need Rs 1,000,000-1,999,000. 4.17% respondents need Rs 3,000,000- 3,999,000, Rs 5,000,000-5,999,000 and Rs 7,000,000-7,999,000. 1.67% respondents need Rs 8,000,000-8,999,000 and Rs 9,000,000-9,999,000 annually to operate their business.

4.3.7 Annual Business Turnover

Annual turnover usually refers to the total income made by a business over a year. It's sometimes also called 'gross revenue' or 'total sales'. Annual turnover is just one of the key markers you can use to get a good idea of how well your business is performing each year. Annual turnover is an important indicator of your business's performance because it tells you plainly and simply how much money you're bringing in from selling your goods or services.

Table 4.25: Annual Business Turnover

S.N.	Annual Business turnover	Frequency	Percent
1	\leq 100,000	1	0.83%
2	100,000-999,000	35	29.17%
3	1,000,000-1,999,000	42	35%
4	\geq 2,000,000	43	35.83%
5	Total	120	100

Source: Field Survey, 2023.

Table 4.25 show that, 35.83% respondents had equal or more than Rs 2,000,000. 35% respondents had Rs 1,000,000-1,999,000. 29.17% respondents had Rs 100,000-999,000. And 0.83% respondents had equal or less than Rs100, 000 annually business turnover. This not only gives you a picture of your business's overall financial health but can also help you figure out things like: how your business is currently performing compared to previous years, whether you're meeting your annual sales targets, the effectiveness of your sales and marketing strategies and how much your business is worth if you're planning to sell. It's also helpful to compare annual turnover against other metrics.

4.3.8 Ways/channels of Supplying Products

A distribution channel is the path used to get a product from the manufacturer or creator to the end user. In other words, how the customer gets their product after purchase, which often include intermediaries. Distribution channels can be long or

short, direct or indirect. There were two types of ways/channels of supplying products. One is channel-A (producer-consumer) and second one is channel-B (procedure-trader-consumer).

Table 4.26: Ways/channels of Supplying Products

Channels of supplying products	Frequency	Percent
channel-A(producer-consumer)	4	3.30
channel-B (procedure-trader-consumer)	116	96.70
Total	120	100.00

Source: Field Survey, 2023.

Table 4.26 shows that, there were two ways/channels of supplying products. Among 120 respondents, 3.30% respondents had direct channel of supplying products. And they were securing maximum profit. But 96.70% respondents had channel-B (procedure-trader-consumer). Channel-B was facing marketing problems, low product rate, and traders are playing major role in entrepreneurship.

4.5.3 Business Operating Cost

The differences between the business operating cost of agriculture sector and service sector is presented by following table. There are 12 ranges of annual business operating cost.

Table 4.27: Business Operating Cost

S.N.	Business Operating Cost	Respondent category		Total
		agriculture production/distribution related	service providing related	
1	≤100,000	0	4	4
2	100,000-999,000	39	30	69
3	1,000,000-1,999,000	11	8	19
4	2,000,000-2,999,000	11	8	6
5	3,000,000-3,999,000	0	5	5
6	4,000,000-4,999,000	1	0	1
7	5,000,000-5,999,000	0	5	5
8	6,000,000-6,999,000	1	0	1
9	7,000,000-7,999,000	2	3	5
10	8,000,000-8,999,000	0	2	2
11	9,000,000-9,999,000	1	1	2
12	≥10,000,000	0	1	1
13	Total	60	60	120

Source: Field Survey, 2022.

Table 4.38 show that, there is in the 2nd range (100,000-999,000), agriculture sector had 39 respondents and 30 respondents in the service sector. Which is the range having maximum number of respondents in both sector. On the beginning ranges, numbers of agriculture sector's respondents were in maximum number and in the last ranges, less number of respondents in the both sector as we can see in the above table.

4.5.4 Annual Business Turnover

Crosstab of annual business turnover has four ranges. The table shows that, difference between the annual business turnover of agriculture sector and service sectors.

Table 4.28: Annual Business Turnover (NRs)

S.N.	Annual Business turnover	Respondent category		
		Agriculture production/ distribution related	Service providing related	Total
1	≤100,000	1	0	1
2	100,000-999,000	19	16	35
3	1,000,000-1,999,000	19	23	42
4	≥2,000,000	21	22	43
5	Total	60	60	120

Source: Field Survey, 2022.

Table 4.38 shows us that, there is equal numbers of respondents in agriculture sector of range 2nd and 3rd. maximum number of respondents can see in agriculture sector of 4th range of annual business turnover. On the other side, we can see maximum number of respondents in service sector in 3rd range, and minimum number of respondents in 2nd range. And no respondents can see in 1st range of annual business turnover.

The dataset concludes that, there similarities in agriculture sector and service sector, all the ranges of annual business turnover. Both types of entrepreneurship has

4.3.9 Planning to Extension Business/Enterprises

Planning is essential to any business, no matter how large or small your inventory, payroll, and bank account. To be successful a farm operation must know its current status and future plans. Having these plans in your mind is not enough! Taking time to formulate thoughts, evaluate your business, devise a strategy, and anticipate possible problems will help your business be successful.

Table 4.29: Planning to Extension Business/Enterprise

Planning to extension	Frequency	Percent
on plan	53	44.20
not yet	53	44.20
may be in future	14	11.70
Total	120	100.00

Source: Field Survey, 2023.

Table 4.27 express that, among the 120 respondents, 11.70% respondents thoughts that they were expand their business may be in future, 44.20% respondents had plan to expand their business and same percent of respondents had no plan to expand their business.

4.3.10 Influencing Factors

The influencing factors are those factors that can affect some features of target object. Influencing factors can be used as control variables to determine the key influencing factors of an object. In the field of women entrepreneurship, influencing factors mainly include demographic factors, geographical factors, and psychological factors.

Table 4.30: Influencing Factors

Membership	Frequency	Percent
Farmer group	26	21.7
Cooperatives/micro finance	52	43.30
Lalitpur chamber of commerce and industry	8	6.70
Nepal entrepreneurs society	9	7.50
Total	120	100.00

Source: Field Survey, 2023.

Table 4.28 shows that, among the 120 respondents, 6.70% respondents were members in lalitpur chamber of commerce and industry, 7.50% respondents were members in Nepal entrepreneurs society, 21.7% respondents were members in Farmer group and 43.30% respondents were members in co-operatives/micro finance.

4.3.11 Credit Capital

Table 4.31: Credit Capital (n=120)

	Min	Max	Mean	SD	Skewness	
Cooperative	.00	2000000.00	27250.00	186759.01	10.11	.22
private bank	.00	25000000.00	442916.66	2448874.68	8.92	.22
Government bank	.00	10000000.00	150000.00	996126.95	8.79	.22
Family and relatives	.00	8000000.00	170500.00	773910.56	9.04	.22

Source: Field Survey, 2023.

Respondents had credit capital from different sources like, cooperative, private bank, government bank, family and relatives. Mean value of these credit capital is given as: mean value of credit capital taking loan from cooperative was Rs 186759.01. Similarly, Rs 442916.66/- credit capital by private bank. Mean value of credit capital taking by government bank was Rs 150000 and Rs 170500.00/- credit capital taking by family and relatives.

4.4 Influencing Factors for Entrepreneurship Development

Women entrepreneurs are inspired by the guidance from their parents or husbands for starting their enterprises. Increased financial assistance from Banks and Financial Institutions, Subsidies and Incentives from the Government and Training by NGOs affected the performance of the enterprises of the female entrepreneurs. There are 120 respondents; there are seven scale to measure the influencing factors for entrepreneurship development. Scale:1 represents strongly disagree, scale:2 represents disagree, scale :3 represents somewhat disagree, scale:4 represents neutral, scale:5 indicate that neither agree or disagree, scale:6 indicate agree and scale :7 represents strongly agree.

4.4.1 Socio-cultural Factors

Socio-cultural factors influence people's feelings, values, beliefs, behaviors, attitudes, and interactions. Examples include social classes, religious beliefs, wealth distribution, language, business practices, social values, customer preferences, social organization, and attitude towards work.

Table 4.32: Socio-cultural Factors (n=120)

Socio-cultural factors	Min- Max	Mean	SD	Skewness	
Women are subordinated by partiarchal forces to involve in economic activities	1-7	3.46	1.87	.44	.22
Gender friendly environment to run small and medium enterprises	7	6.03	1.32	-2.10	.22
Women are becoming representatives as business owner in the family level	7	6.07	1.49	-1.91	.22
Women have access to financial resources from the family and relatives to run SMEs	7	6.15	1.41	-2.00	.22
Business management practices are performed well by the women entrepreneurs	7	6.35	1.22	-2.50	.22
Economic role of the women is visible and they are free to choose economic activities	7	6.25	1.35	-2.156	.22
Women have been playing decision making role in the family	7	6.32	1.27	-2.32	.22

Source: Field Survey, 2023.

Table 4.30 shows that, Influencing factors for entrepreneurship development. Women are subordinated by patriarchal forces to involve in economic activities: as you can see, the range of 6 reflects the difference between highest scale (7) and lowest scale (1). The standard deviation of 1.87 tells us that on average, results within the dataset are (1.87) near to mean (3.46). skewness is 0.44 which shows that symmetrical distribution. The first point of influencing factors, women are subordinated by patriarchal forces to involve in economic activities indicate that average number of respondents are somewhat disagree/ neutral. And it is positive skewed.

Gender friendly environment to run small and medium enterprises: as shown in the above dataset, 6.03 is mean value, which tells us maximum number of respondents were disagree to this scale. Standard deviation is 1.32 which is chose to zero means that, data are tightly grouped around the mean and had low dispersion. Women are becoming representatives as business owner in the family level: a dataset show that, 6.07 is mean. Which means that average numbers of respondents were agree to this opinion. Standard deviation (1.49) tells us that mean becomes much more meaningful. Women have access to financial resources from the family and relatives to run SMEs: this influencing factor, 6.15 is mean, this means average number of respondent agree to this factor. Standard deviation is 1.41, which is tightly grouped to the mean. On average all the respondents were agree to socio-cultural influencing factors. And data are closely grouped around the mean.

4.4.2 Economic Factors

Women’s entrepreneurship is the pillar of economic expansion in many developing countries and is increasingly recognized as an essential driver of economic growth, productivity, innovation, employment, and economic dynamism. This study aimed to investigate the socio-economic factors that affect women’s entrepreneurial performance in Mahalaxmi municipality, lalitpur.

Table 4.33: Economic Factors (n=120)

Economic factors	Min- Max	Mean	SD	Skewness	
Women entrepreneurs as a critical intact source of sustainable economic development	7	6.28	1.02	-2.38	0.22
Women have a remarkable economic contribution in the municipality level	7	6.51	0.81	-2.01	0.22
Business investment trend by women in local level has been increased	7	6.55	0.60	-1.23	0.22
Agro production has diminishing return and business enterprises has constant return	7	6.99	5.49	10.46	0.22
Business enterprises has higher private return than job	7	6.59	0.84	-3.52	0.22
Business enterprises has higher social return than job	7	6.51	1.03	-3.19	0.22

Source: Field Survey, 2023.

As you can see, 6.5 is mean value of the dataset. Which is indicates that maximum numbers of respondents is agreeing or strongly agree to the economic factors. Standard deviation is closely to the zero means low dispersion and highly meaningful mean. But agro production has diminishing return and business enterprises has constant return shows the highly dispersion.

4.4.3 Motivational Factors

Motivational factors play major roll in succession of women entrepreneurship. There are motivational factors mentioned the data below, whether or not they motivate the women can be measured by following information collected by the respondents is given below.

Table 4.34: Motivational Factors (n=120)

Motivational factors	Min	Max	Mean	SD	Skewness	
there is link between individual success factors and the sustainable performance of women owned SMEs	2	7	6.25	0.82	-	0.22 1.69
individual personality traits of the entrepreneurs direct women towards success	5	7	6.59	0.55		0.22
entrepreneurial behavior of the women motivate them to involve in entrepreneurship	4	7	6.61	0.53	-	0.22. 1.30
family support is very essential for motivating women entrepreneurship	2	7	6.56	0.77	-	0.22 2.70
government support is very essential for motivating women entrepreneurship	2	7	6.52	0.89	-	0.22 2.80
private sector support is very essential for motivating women entrepreneurship	1	7	6.14	1.34	-	1.99 0.221

Source: Field Survey, 2023.

Table 4.32 tells us that, 6.5 mean value of the motivational factors that influencing the women entrepreneurship. This means that most of the respondents were agree or strongly agree to these motivational factors. Standard deviation is around the zero. This indicates, there is low dispersion and mean value is more much meaningful.

4.5 Comparative Analysis

4.5.1 Cross Tabulation of Total Family Income

Cross tabulation (crosstab) is a useful analysis tool commonly used to compare the results for agriculture with the results of service providing sector. We have 60 respondents in agriculture production/ distribution related sector and same number of respondents in service providing related sector.

Table 4.35: Cross Tabulation of Total Family Income

S.N.	Family Income	Respondent category		
		Agriculture production/distribution related	Service providing related	Total
1	<100,000	1	0	1
2	100,000-299,000	0	1	1
3	300,000-499,000	5	3	8
4	500,000-999,000	21	15	36
5	>1,000,000	33	41	74
6	Total	60	60	120

Source: Field Survey, 2022.

As you can see in the above table, family income is categorized into five different ranges. Agriculture production/distribution related sector had one respondent and no respondent in service providing related sector in the 1st range. In the second range categories, no respondents in agriculture related sector and one respondent in the service providing sector. In the 3rd range, 5 respondents in the agriculture side and 3 respondents in the service related side. 21 respondents in agriculture side and 15 respondents in service related side in the 4th range of family income. Last range of the family income is respondent having Rs >1,000,000 per year. So in the last range, there were 33 respondents in the agriculture related sector and 41 respondents in the service providing sector.

Last range had maximum respondents in both sectors. No respondents in the second range family income of Agriculture sector whereas, no respondents in the 1st range of family income. This means there is no respondents having Rs <1000, 000 family income per year. According to the above dataset, there are maximum respondents having Rs >1,000,000 family income per year. As we can see in the total respondents, number of respondents in the increasing order as increase in the range in the family income of the respondents. Lower the income range less respondents and

higher the family income range more number of respondents. The above dataset conclude that both sectors has maximum number of respondents in the higher range of the family income.

4.5.2 Family Expenditure

In the crosstab of family expenditure, there are six ranges of family expenditure. Let's see the differences between the agriculture sector and service sector on the basis of family expenditure.

Table 4.36: Business Operating Cost

S.N.	Family Expenditure	Respondent category		
		Agriculture production/distribution related	Service providing related	Total
1	<200,000	5	0	5
2	200,000-399,000	23	12	35
3	400,000-599,000	10	13	23
4	600,000-799,000	14	17	31
5	800,000-999,000	5	7	12
6	>1,000,000	3	11	14
7	Total	60	60	120

Source: Field Survey, 2022.

The 1st range (<200,000) of family expenditure, agriculture sector had 5 respondents and no respondents in the service sector side. Likewise in the 2nd range (200,000-399,000), 23 respondents in the agriculture side and 12 respondents in the service sector side. In 3rd range (400,000-599,000), 10 respondents in the agriculture sector side and 13 respondents in the service sector side. In the 4th range (600,000-799,000), 14 respondents in the agriculture sector side and 17 respondents in the service sector side. In the 5th range (800,000-999,000), 5 respondents in the agriculture sector and 7 respondents in the service sector side. In 6th range of the family expenditure (>1,000,000), There are 3 respondents in the agriculture sector side and 11 respondents in the service sector.

Conclusion of the above dataset is agriculture sector had maximum respondents in the 2nd range of family expenditure (23). And service sector had maximum number of respondents in the 4th range of family expenditure (17). There are maximum numbers of respondents having less family expenditure annually in the agriculture sector side than the service sector side.

4.5.11 Philanthropy/Donation

Philanthropic responsibility is important because it helps others who are not as fortunate. It instills a sense of helping those in need and being generous. Giving back also sets an example for others to follow. Lastly, it simply feels good to help others.

Table 4.37: Philanthropy/Donation

		Respondent category		Total
		Agriculture production/distribution related	Service providing related	
philanthropy/donation	.00	52	29	81
	500.00	0	4	4
	1000.00	3	9	12
	1500.00	0	1	1
	2000.00	0	1	1
	2075.00	0	1	1
	3000.00	0	2	2
	5000.00	1	7	8
	10000.00	3	3	6
	24000.00	0	1	1
	40000.00	0	1	1
	50000.00	1	1	2
Total		60	60	120

Source: Field Survey, 2022.

Table 4.44 tells us that, service providing sector had maximum respondents engaged in philanthropy. 100 percent respondents did donation. On the other hand more than 85% respondents didn't engage in philanthropy/ donation. The major reason behind this dataset is, service sector lies in the city area, and the number of donee are maximum. Sometime donors have force to donation.

4.5.12 Visit/Pilgrimage

The visit was insightful to the women entrepreneurs and they learnt from other entrepreneurs who live in similar circumstances to themselves.

Table 4.38: Visit/Pilgrimage

Visit/pilgrimage respondent category Cross tabulation				
		Respondent category		Total
		agriculture production/ distribution related	service providing related	
visit/pilgrimage	.00	56	43	99
	5000.00	1	2	3
	8000.00	0	1	1
	10000.00	0	4	4
	15000.00	0	2	2
	20000.00	1	2	3
	30000.00	0	1	1
	50000.00	1	4	5
	100000.00	1	0	1
	400000.00	0	1	1
Total		60	60	120

Source: Field Survey, 2022.

Table 4.45 shows that, almost 94 % respondents didn't visit anywhere, whereas 73 % respondents in the serviced sector didn't visit. This is because of the business of their work life. Actually entrepreneurs have to visit the site and accumulate the knowledge, experience for the work excellence.

4.5.6 Settlement wise Comparison

This table shows the number of respondents from municipality and rural municipality in agriculture sector and service sector. Generally rural municipality people come to city area and they do entrepreneurship like agriculture production related. But the people from municipality do entrepreneurship like service sector. Actually people want to do that, what they are doing, seeing around them.

Table 4.39: Settlement wise comparison

Count	respondent_category_1		Total
	agriculture production/ distribution related	service providing related	
Core areas	22	47	69
Periphery areas	38	13	51
Total	60	60	119

Source: Field Survey, 2022.

Table 4.39 tells us that, 22 respondents from municipality were engaged in agriculture production sector and 46 respondents engaged in service providing sector. 38 respondents from the rural municipality were engaged in agriculture production sector and only 13 respondents were engaged in service sector.

At last, generally people from rural area are engaged in agriculture sector and people from the municipality are engaged in service providing sector. But not all we are talking about the average number.

4.5.7 Marital Status of Respondent Category Cross Tabulation

Marital status of respondent affects on the women entrepreneurship. There are four types of marital status of women entrepreneurs like, unmarried, married, widowed, married and separated. But what kind of marital status having women are engaged in women entrepreneurship can be seen the following table.

Table 4.40: Marital Status of Respondent Category Cross Tabulation

Count		Respondent category		Total
		Agriculture production/ distribution related	Service providing related	
Marital status of respondent	Unmarried	1	3	4
	Married	58	56	114
	Widowed	0	1	1
	Married and separated	1	0	1
Total		60	60	120

Source: Field Survey, 2022.

Table 4.40 show that, 3 unmarried respondents were engaged in service sector, but only one unmarried respondent was engage in agriculture production sector. 58 married women engaged in agriculture production sector and on the same ratio (56) married women were engaged in the service providing sector. There was no widowed involved in agriculture sector. But one widowed involved in service providing sector. Only one married and separated respondent can see in the agriculture production sector.

Married women refers to the having own family like, she have children, husband, father-in-law and mother-in-law in her family. Family is the internal motivational factor of any entrepreneurs. Supportive family system makes women success. And same thing can see in the above table 4.6.6. Without the family support

people cannot make a working environment. Nepalese women also create the space in the women entrepreneurship world with the support of their family.

4.5.8 Subject Specification in Higher Education

Among the 120 respondents only 47 respondents had higher education. This is below the half of the total respondents. There were 16 respondents in the agriculture production sector and 31 respondents in the service providing sector. Let's see the differences in between agriculture production sector and service providing sector given below:

Table 4.41: Subject Specification in Higher Education Respondent's Cross Tabulation

		Respondent category		Total
		Agriculture production/distribution related	Service providing related	
Subject specification in higher education respondent	Management	2	14	16
	Education	6	5	11
	Arts	7	9	16
	Pure science	0	1	1
	health	1	2	3
Total		16	31	47

Source: Field Survey, 2022.

Table 4.41 tells us that, 2 respondents from management faculty were involved in agriculture sector, 14 respondents from management faculty were involved in service providing sector. 6 respondents from education faculty were involved in agriculture sector and 5 respondents were involved in service providing sector. 7 respondents from arts faculty were involved in agriculture sector and 9 respondents were in service providing sector. Only one respondent from pure science faculty involved in service providing sector. 1 respondent from health faculty was involved in the agriculture sector and 2 respondents were involved in the service providing sector. Most of the respondents involved in their educational field according to their higher education field. Higher education and experience makes together make a success event. Only education or experience is not enough to become successful entrepreneurs.

4.5.9 Taxpaying Respondents

A tax is a compulsory financial charge or some other type of levy imposed on a taxpayer (an individual or legal entity) by a governmental organization in order to collectively fund government spending, public expenditures, or as a way to regulate and reduce negative externalities. Tax compliance refers to policy actions and individual behavior aimed at ensuring that taxpayers are paying the right amount of tax at the right time and securing the correct tax allowances and tax relief.

An entrepreneurship is a source of income, that's why entrepreneurs have to pay tax in the associated sector. There are six ranges of taxpaying category.

Table 4.42: Cross tabulation of Taxpaying respondents

S.N.	Tax	Respondent category		Total
		Agriculture production/distribution related	Service providing related	
1	00	21	11	32
2	<5,000	4	7	11
3	5,000-9,000	11	17	28
4	10,000-19,000	9	11	20
5	20,000-49,000	13	10	23
6	≥50,000	2	4	6
7	Total	60	60	120

Source: Field Survey, 2022.

The table 4.42 tells us that, there were 21 respondents never paid tax in agricultural sector and 11 respondents were in the service providing sector. 4 respondents paid tax Rs <5,000 per year in the agricultural sector and 7 in service providing sector. 11 respondents can see in the agriculture sector whereas 17 respondents in the 3rd range (5,000-9,000) of tax pay. 9 and 11 respondents were paid 4th range of tax in the agriculture sector and service sector respectively. 13 respondents paid 5th range of tax in agriculture sector and 10 respondents paid same range in service sector. 2 respondents paid 6th range of tax and 4 respondents paid same range in the service sector.

In conclusion, maximum respondents didn't pay tax in the agricultural sector. But ratio of tax payer in the service sector is high rather than in agriculture sector. Filing taxes is a fundamental civic duty. The taxes we pay are used to fund the public services that we all enjoy. Yet, there are other benefits of paying taxes. Getting credits

on your tax returns: One of the most important benefits of paying your taxes is that the U.S. government created a system of credits and deductions that allow you to reduce the amount of taxes you pay. Thanks to these credits and discounts you can even get a tax refund at the end of the year, but you will not get a refund if you don't file your taxes. You can learn more about deductions and credits in our in-depth guide. Getting credits on your health insurance: Ask your tax advisor about reducing or getting help paying for your health insurance premiums. Another great benefit of paying taxes is the fact that there are laws that give credits on insurance premiums to those who meet their tax obligations on time. Having access to government benefits another one of the benefits of paying taxes is that if your income is low and you need financial aid, you can obtain government benefits. Respondents were stay backward to take government allowances, grants that don't pay tax. Taxpaying is our major responsibility. We must pay for tax.

4.5.11 Labor Cost/ Salary

Labor cost is the total of wages, benefits, and payroll taxes paid to and for all employees. Labor costs can be a significant expense for any business, and can be the single largest expense for a small business with a growing workforce. Labor cost includes more than the salaries you pay your employees, and the cost of labor can grow out of control if you do not fully understand all of the expenses that come into play. Knowing what is involved in total labor costs can give your human resources strategies and edge.

Table 4.43: Labor Cost/ Salary Respondent Category Cross Tabulation

		Respondent category		Total
		Agriculture production/ distribution related	Service providing related	
labor	.00	25	47	72
cost/	<50,000	7	1	8
salary	50,000- 100,000	5	0	5
	100,000- 150,000	5	0	5
	150,000- 200,000	11	0	11
	>200,000	10	12	22
Total		60	60	120

Source: Field Survey, 2022.

Table 4.46 shows that, 25 respondents in the agriculture sector had no labor to pay their cost. They didn't need labor. And in the service providing sector, 47 respondents had no labor/ staff. They do work themselves. 7 Out of 60 respondents in the agriculture side paid Rs. <50,000 per year to the labor, only one respondent paid same amount in the service sector. 5 respondents paid labor cost annually in the range 50,000-100,000 and 100,000-150,000. But in the service sector, there were no respondents found in the both range of paying labor cost. There were 11 respondents paying Rs 150,000-200,000/- per year in the agriculture sector and service sector had no respondent in the same range. There were 10 respondents in the agriculture side and 12 respondents in the service sector that they were paying Rs >200,000/- annually.

At last, according to the above dataset, agriculture sector creating more employments rather than the service sector creates. There is high demand of labor in the agriculture field. But people don't want work in the agriculture field. Most of the labor chooses the service sector. People have to do hard work in the agriculture field rather than in service sectors.

A study involving 120 respondents to analyze the influencing factors that influence the women entrepreneurs. It is the correlation between total family income and total family expenditure, total family income and total business operating cost, total business operating cost and total family expenditure.

Table 4.44: Correlations

		Total family income	Total family expenditure	Total business operating cost
Total family income	Pearson Correlation		.279**	.696**
	Sig. (2-tailed)		.002	.000
	N	120	120	120
Total business operating cost	Pearson Correlation	.696**	.195*	
	Sig. (2-tailed)	.000	.033	
	N	120	120	120

** . Correlation is significant at the 0.01 level (2-tailed).
 * . Correlation is significant at the 0.05 level (2-tailed).

Table 4.47 shows the 0.279 correlation between total family income and total family expenditure, 0.696 correlations between total family income and total business

operating cost, 0.195 correlations between total business operating cost and total family expenditure. These variables move in the same direction. An increase in one variable leads to an increase in other variable and vice versa. The correlation value 0.279 is low positive value between total family income and total family expenditure. There were two types of family expenditure, respondents having very high family expenditure and respondents having least family expenditure. The respondent's represents the service sector had very high total family expenditure rather than the respondent's represents the agriculture production related. That's why there is very low positive relation between the total family income and total family expenditure. 2nd one is 0.696 correlations between total family income and total business operating cost. The correlation value 0.696 indicates that there is very high correlation. The respondents having high total family income invested high amount in their business that's why there were very high correlation between the two variables total family income and total business operating cost. 3rd correlation value is 0.195 between the total family expenditure and total business operating cost. This value shows the very low positive correlation.

4.6 Challenges of Women Entrepreneurship

4.6.1 Planning to Extension Business/Enterprise

Table 4.45: Planning to Extension Business/Enterprise

Count		Respondent category		Total
		Agriculture production/ distribution	Service providing related	
Planning to extension business/enterprise	On plan	27	26	53
	Not yet	26	27	53
	may be in future	7	7	14
Total		60	60	120

Source: Field Survey, 2022.

There are 27 respondents had plan in agriculture field. 26 respondents had plan in service providing sector. 26 respondents in the agricultural sector and 27 respondents in the service providing sector had no plan yet. Similarly, 7 respondents in each sector had plan in future. Yes, there are lots of challenges in the each field, but the profit also secured. The person, who can tolerate the risk or play with risk they can make their own path and be a successful.

Almost half of the respondents saw their future in the agriculture sector and service providing sector. They were ready to step forward on their way, whereas the same percent of respondents didn't want to do so. They were wondering, and they had doubt to their work/ profession.

4.6.2 Challenges of Women Entrepreneurs

There are lots of challenges to be successful entrepreneurs in the country like Nepal. Researcher sets the seven scales to measure the value of challenges of women entrepreneurs. Here scale 1 represents the respondents were very dissatisfied with the entrepreneurship environment. 2 indicates, dissatisfied, 3 means, slightly dissatisfied, 4 indicates the neutral. 5 represents the slightly satisfied, 6 represents satisfied and 7 indicates the very satisfied respondents. Result of challenges of women entrepreneurship is shown by following dataset:

Table 4.46: Challenges of Women Entrepreneurs (n=120)

	Min- Max	Mean	SD	Skewness	
Offering business management skills by local government	1-7	3.43	2.38	.53	.22
Financial support/subsidy related procedures	1-7	3.65	2.26	.36	.22
Access to credit capital and financial services	1-7	4.20	2.26	-.23	.22
Soft loan package provided by financial institution	1-7	3.70	2.23	.20	.22
Helping to promote business by department of cottage and small industries	1-7	3.50	2.22	.49	.22
Helping to promote business skills by lalitpur chamber of commerce and industry	1-7	3.25	2.10	.74	.22
Helping to promote business skills by Nepal entrepreneurs society	1-7	3.40	2.16	.57	.22
Role of local government on women entrepreneurship development	1-7	3.84	2.20	.19	.22
Role of ward committee on women entrepreneurship development	1-7	4.37	2.35	-.16	.22
Women entrepreneurship development trends in local level	1-7	5.98	1.42	-1.89	.22
Business management knowledge and skills of the women	1-7	6.15	1.23	-2.19	.22
Providing marketing information system to the entrepreneurs	1-7	5.94	1.50	-1.68	.22
Networking of supplying local products	1-7	5.90	1.55	-1.75	.22

Price policy and variation	1-7	5.76	1.62	-1.63	.22
Volume of local production, consumption and distributions	1-7	5.46	1.94	-1.07	.22
Locally available market infrastructures	1-7	5.60	1.75	-1.20	.22
Role of mediators on supplying local products	1-7	5.78	1.67	-1.44	.22
Channels of local products collection and distribution	1-7	5.94	1.54	-1.1	.22
Overall marketing facilities to the entrepreneurs	1-7	5.93	1.53	-1.9	.22
Business network around Kathmandu valley	1-7	5.75	1.87	-1.7	.22
Business network around international market	1-7	3.03	2.38	.71	.22
Social attitude towards women entrepreneurs	1-7	5.92	1.70	-1.9	.22
Cultural value attached to women work	1-7	5.78	1.78	-1.2	.22
Supportive role of the male entrepreneurs to run business	1-7	6.25	1.29	-1.1	.22
Supportive role of the husband to run business	1-7	6.80	.76	-5.3	.22

Source: Field Survey, 2023.

Table 4.33 shows the dataset of challenges of women entrepreneurs. There were seven scale to major the challenges of women entrepreneurs. Scale 1 represents the very dissatisfied, 2 (dissatisfied), 3(slightly dissatisfied), 4(neutral), 5(slightly satisfied), 6(satisfied) and 7(very satisfied). 1st indicator had 3.43 mean values this means most of the respondents choose the 4 scale. 2.38 was standard deviation; this is closed to the mean value of the dataset. 0.532 skewed value. This value shows the positive skewed value. 2nd indicator shows the 3.65 mean values, 2.26 mean value and 2.26 positively skewed. 4th indicator had 4.20 and 2.26 standard deviation and it is negatively -2.13 skewed this means most of the respondents choose the lower scale. 5th indicator had 3.50 mean values, 2.20 was standard deviation and -1.93 negatively skewed. 6th indicator had 3.25 mean values, 2.10 was standard deviation and it is negatively skewed. 7th indicator had 3.25 mean values, 2.10 was standard deviation and 0.742 skewed towards the higher scale. 8th indicator had 3.40 mean values, 2.16 was standard deviation. 9th indicators had 3.84 is its mean value and 2.20 standard deviation and the indicator is positively skewed. 10th indicator had 4.37 mean, 2.35 is standard deviation and this is negatively skewed. 11th indicator had 5.98 mean values, 1.42 was standard deviation and negatively skewed.

About 12th indicator had 6.15 mean, 1.23 was standard deviation and negatively skewed value. 13th indicator had 5.90 mean values, 1.55 standard deviation and negatively skewed. 14th indicator had 5.76 mean, 1.62 is standard deviation and dataset is negatively skewed. 15th indicator had 5.46 mean value, 1.94 standard deviation and it was negatively skewed. 16th indicator had 5.60 mean value, 1.75 standard deviation and it was negatively skewed. Similarly, 17th indicator had 5.78 mean values, 1.67 standard deviation ant dataset was negatively skewed. 18th indicator had 5.94 mean values, 1.54 was standard deviation and it had negatively skewed. 19th indicator had 5.93 mean values, 1.33 was standard deviation and this value also negatively skewed. 20th indicator had 5.75 mean values, 1.87 was standard deviation and this data also negatively skewed. 21st indicator shows the 3.03 mean values, 2.38 standard deviation and data set is positively skewed. 22nd 5.92 mean values, 1.70 was standard deviation and it is negatively skewed. 23rd indicator had 5.78 mean values, 1.78 was standard deviation and it was negatively skewed. 24th indicator had 6.25 mean values, 1.29 was standard deviation and it was negatively skewed. Last indicator had 6.80 mean values, 0.76 was standard deviation and it was negatively skewed.

CHAPTER V

SUMMARY OF FINDINGS, CONCLUSION AND RECOMMENDATION

5.1 Summary of Findings

Among the respondents, 42.51 percent respondents were migrate from Bagmati Pradesh, where 20 percent from Pradesh 5, 18.33 percent respondent migrated from Koshi Pradesh similarly 10.83, 5.83, 1.67 and 0.83 percent respondent from Madhesh Pradesh, Sudhupanchim Pradesh, Karnali Pradesh and Gandaki Pradesh respectively. Highest migration rate is within the own province. There was minimum numbers of migrant from the Sudurpachim and Karnali Province. Out of 120 respondents, 56.20 percent population migrated from the municipality whereas the only 42.30 percent population migrated from the rural municipality. Municipality has highest rate of migration, rather than migration from the rural municipality. Migration rate is inclined after 60's decade.

According to Field Survey, highest majority of women entrepreneurs can be seen in 25-44 age group and least majority in above 65 age group. Second highest majority in 45-64 age groups that is 21.67 percent. And below 25 age group has 5.83 percent of women entrepreneur. It means that, most of the respondents from second (25-44) age group. Among the 120 respondents, 3.30 percent women entrepreneurs are unmarried, whereas 95 percent of women are married. Equal percent that is 0.80 percent women are widowed, married and separated. Large numbers of women entrepreneur are married. Caste composition of women entrepreneurs in Mahalakshmi municipality is 53.70 percent covered by janajati . 24.80 percent of women entrepreneurs are chhetri. 16.50 percent of women are brahamin and a 4.10 percent woman belongs to dalit caste. The janajati caste has highest population covered by women entrepreneurs.

The data shows that, highest number of women entrepreneurs were from the janajati ethnic groups than others. Only few number of women entrepreneurs covered by Dalits women. Which means, Dalit community and women are backward than other ethnic groups. Because of poverty, education, social norm and value etc. The majority of the respondents from Hindu religion (81%) followed by Kirat (14%). Out of 120 respondent only five people were found in Buddhist religious group. Among the all respondents, 18.20 percent of respondents were found to attend the primary level of education. The majority of the respondents had attended the secondary

education level. Only 19.80 percent of respondents had attended their higher education. Among the 120 respondents, 80.20% respondents got tunnel farming training, 87.60% respondents got pest management training, 96.70% respondents got goat farming training, 93.40% respondents got mushroom cultivation training, 11.67% respondents got bee keeping training, 20% respondents got beauty parlor training, 15% respondents got training of embroidery , 52.50% respondents got training of entrepreneurship development training and 60% respondents got training of saving and credit. The data shows that, most of the respondent got their skill training according to their profession. And they are successfully run their entrepreneurship.

Out of 120 respondents, (20%) were from the joint family and remaining 79% respondents were living in nuclear family. people want to have a nuclear family. Among the school going children, 19.80 % respondent had government school going children and 62.80 % respondents had private school going children. Among the government school going respondent, 9.10% respondent had 1 child, 6.60% had 2 children, 2.50% had 3 children and 1.70 respondent had 4 children. Similarly in the second group, 32.20% respondent had one child going to private school, 25.60 % had 2 children, 4.10% had 3 children and 0.80% respondent had 4 children were going to private school. The ratio of private school going children is high than the government school going children. One third respondents had collage going children. Among them 29.80% respondents had private collage going children and only 4.10% respondent had government collage going children. Among the government collage going children, 3 respondent had 1 child, 1 respondent had 2 children and 1 respondent had 3 children were going to government collage. On the other side, 16.50% respondent had 1 child, 10.70% had 2 children and 2.50% respondent had 3 children were going to private collage for quality education. Private collage collects lots of money in the name of quality education.

Among the 120 respondents, 0.83% of respondents had less than Rs.100, 000/- per year, same percentage of respondents had Rs. 100,000-299,000/- per year. 61.67 % respondents had more than 1,000,000/- per year, 30% respondents had Rs. 500,000-999,000/- income per year. 6.67% respondents had Rs. 300,000-499,000/- income per year. According to Field Survey, 61.67% respondents had highest income which is more than half of the respondents. Around 30% respondents had highest family expenditure that was Rs. 200,000- 399,000/- per year. 27.17% had Rs.

600,000-799,000/- per year, 20.83% respondents had 400,000-599,000/- per year, 12.5% had above the Rs. 1,000,000/-, 10% had Rs. 800,000-999,000/- and 2.5% respondents had less than Rs. 200,000 per year. There is equal number of respondents in agriculture production/ distribution related sector and service providing related sector. But in actual, high population is covered by service providers. Among the 120 respondents only 2.5% respondents had started their business between the year 2050-2059, whereas the 79.17% respondents had started their business in between the year 2070-2080 and 19.17% respondents had started business in between year 2060-2069. There were 191 self-employee and created the 128 employment among the 120 respondent.

Around 57.5% respondents need Rs 100,000- 1,999,000 annually to operate their business. 0.83% respondents need Rs 4,000,000-4,999,000, Rs 6,000,000-6,999,000, Rs \geq 10,000,000. 3.33% respondents need less than Rs100, 000. 15.5% respondents need Rs 1,000,000-1,999,000. 4.17% respondents need Rs 3,000,000-3,999,000, Rs 5,000,000-5,999,000 and Rs 7,000,000-7,999,000. 1.67% respondents need Rs 8,000,000-8,999,000 and Rs 9,000,000-9,999,000 annually to operate their business. Total 35.83% respondents had equal or more than Rs 2,000,000. 35% respondents had Rs 1,000,000-1,999,000. 29.17% respondents had Rs 100,000-999,000. And 0.83% respondents had equal or less than Rs.100,000 annually business turnover. Total 35.83% respondents had equal or more than Rs 2,000,000 annual business turn over. 35% respondents had Rs 1,000,000-1,999,000. 29.17% respondents had Rs 100,000-999,000. And 0.83% respondents had equal or less than Rs100,000 annually business turnover.

Among 120 respondents, 3.30% respondents had direct channel of supplying products. And they were securing maximum profit. But 96.70% respondents had channel-B (procedure-trader-consumer). Channel-B was facing marketing problems, low product rate, and traders are playing major role in entrepreneurship. Among the 120 respondents, 11.70% respondents thoughts that they were expand their business may be in future, 44.20% respondents had plan to expand their business and same percent of respondents had no plan to expand their business. Among the 120 respondents, 6.70% respondents were members in Lalitpur chamber of commerce and industry, 7.50% respondents were members in Nepal entrepreneurs' society, 21.7% respondents were members in Farmer group and 43.30% respondents were members in co-operatives/micro finance.

Cross tabulation (crosstab) is a useful analysis tool commonly used to compare the results for agriculture with the results of service providing sector. We have 60 respondents in agriculture production/ distribution related sector and same number of respondents in service providing related sector. Family income is categorized into five different ranges. Agriculture production/distribution related sector had one respondent and no respondent in service providing related sector in the 1st range. In the second range categories, no respondents in agriculture related sector and one respondent in the service providing sector. In the 3rd range, 5 respondents in the agriculture side and 3 respondents in the service related side. 21 respondents in agriculture side and 15 respondents in service related side in the 4th range of family income. Last range of the family income is respondent having Rs >1,000,000 per year. So in the last range, there were 33 respondents in the agriculture related sector and 41 respondents in the service providing sector.

Agriculture sector had maximum respondents in the 2nd range of family expenditure (23). And service sector had maximum number of respondents in the 4th range of family expenditure (17). There are maximum numbers of respondents having less family expenditure annually in the agriculture sector side than the service sector side. There are similarities in agriculture sector and service sector, all the ranges of annual business turnover. Both types of entrepreneurship has common annual business turnover. About 22 respondents from municipality were engaged in agriculture production sector and 46 respondents engaged in service providing sector. 38 respondents from the rural municipality were engaged in agriculture production sector and only 13 respondents were engaged in service sector. At last, generally people from rural area are engaged in agriculture sector and people from the municipality are engaged in service providing sector. But not all we are talking about the average number.

Most of the respondents involved in their educational field according to their higher education field. Higher education and experience makes together make a success event. Only education or experience is not enough to become successful entrepreneurs. Married women refers to the having own family like, she have children, husband, father-in-law and mother-in-law in her family. Family is the internal motivational factor of any entrepreneurs. Supportive family system makes women success. And same thing can see in the above table 4.6.6. Without the family support people cannot make a working environment. Nepalese women also create the

Respondents were stay backward to take government allowances, grants that don't pay tax. Taxpaying is our major responsibility. We must pay for tax.

Almost half of the respondents saw their future in the agriculture sector and service providing sector. They were ready to step forward on their way, whereas the same percent of respondents didn't want to do so. They were wondering, and they had doubt to their work/ profession. Lower the income range less respondents and higher the family income range more number of respondents. Both sectors have maximum number of respondents in the higher range of the family income. There are maximum numbers of respondents having less family expenditure annually in the agriculture sector side than the service sector side.

There are similarities in agriculture sector and service sector, all the ranges of annual business turnover. Both types of entrepreneurship has common annual business turnover. Generally people from rural area are engaged in agriculture sector and people from the municipality are engaged in service providing sector. But not all we are talking about the average number. Married women refers to the having own family like, she have children, husband, father-in-law and mother-in-law in her family. Family is the internal motivational factor of any entrepreneurs. Supportive family system makes women success. And same thing can see in the above table 4.6.6. Without the family support people cannot make a working environment. Nepalese women also create the space in the women entrepreneurship world with the support of their family. Most of the respondents involved in their educational field according to their higher education field. Higher education and experience makes together make a success event. Only education or experience is not enough to become successful entrepreneurs.

Maximum respondents didn't pay tax in the agricultural sector. But ratio of tax payer in the service sector is high rather than in agriculture sector. Filing taxes is a fundamental civic duty. Almost half of the respondents saw their future in the agriculture sector and service providing sector. They were ready to step forward on their way, whereas the same percent of respondents didn't want to do so. They were wondering, and they had doubt to their work/ profession. Service providing sector had maximum respondents engaged in philanthropy. 100 percent respondents did donation. On the other hand more than 85% respondents didn't engage in philanthropy/ donation. The major reason behind this dataset is, service sector lies in the city area, and the number of donee are maximum. Sometime donors have force to

donation. Almost 94% respondents didn't visit anywhere, whereas 73 % respondents in the serviced sector didn't visit. This is because of the business of their work life. Actually entrepreneurs have to visit the site and accumulate the knowledge, experience for the work excellence. Agriculture sector creating more employments rather than the service sector creates. There is high demand of labor in the agriculture field. But people don't want work in the agriculture field. Most of the labor chooses the service sector. People have to do hard work in the agriculture field rather than in service sectors.

5.2 Conclusion

Entrepreneurship significantly shapes how we live and work, influencing job creation, economic development, technological innovation, market dynamics, social and cultural shifts, and wealth distribution. It also plays a key role in addressing social issues and advancing learning and skill-building. For women, the prospects in entrepreneurship depend on factors such as access to capital, resources, economic conditions, and societal attitudes toward risk-taking. While challenges exist, there are promising trends and advancements that suggest a positive future for women in entrepreneurship.

Several factors influence women's entrepreneurship, including their migration status, educational background, and marital status. Migrants with longer periods in their new communities tend to have more knowledge and experience, which supports their entrepreneurial success. Age also plays a crucial role, as younger entrepreneurs are often more aware of customer preferences, while older entrepreneurs bring patience and observation skills. Additionally, most women entrepreneurs in the study were married, with a majority coming from the Janajati, Kshetri, and Brahmin castes, and a smaller number from the Dalit community. The majority were also Hindus, and many were involved in businesses related to their educational backgrounds.

Women entrepreneurs typically engage in agriculture-related sectors if they have lower educational qualifications, while skill training, which is aligned with their business needs, serves as a key motivator. The preference for nuclear families is growing, reflecting changing social dynamics, with most respondents sending their children to private schools in pursuit of quality education, even though it often takes a significant portion of family income.

The Nepalese government has implemented various policies to promote women's entrepreneurship, yet some entrepreneurs misuse these policies to evade

taxes by registering fake firms. To address this, the government must take action against such practices to ensure that the benefits of these policies reach genuine women entrepreneurs, rather than being exploited by elite groups. In conclusion, while there are challenges, the growing awareness and ongoing efforts can pave the way for a more supportive environment for women entrepreneurs in Nepal.

5.3 Recommendations

The following recommendations aim to address the challenges and opportunities faced by women entrepreneurs in Mahalakshmi Municipality, Lalitpur, Nepal, based on the findings of the study. The recommendations are directed toward central and local governments, women entrepreneurship-related institutions, and the women entrepreneurs themselves. These suggestions are designed to create an enabling environment that supports the growth and sustainability of women-led businesses, enhances their access to resources and opportunities, and promotes gender equality in the entrepreneurial landscape. By implementing these policy and managerial recommendations, stakeholders can contribute to overcoming the barriers women entrepreneurs face and foster a more inclusive and thriving entrepreneurial ecosystem in Nepal.

Policy Recommendations to the Central Government

The central government should design and implement policies specifically targeting women entrepreneurs, particularly in rural areas, to create a supportive ecosystem for them. These policies should focus on easy access to finance, business development training, and assistance in overcoming social barriers. Government policies should encourage financial institutions to offer loans with lower interest rates, extended repayment periods, and minimal collateral requirements to women entrepreneurs. Microfinance programs and government-backed loans should be tailored to suit the unique needs of women in entrepreneurship. The government must create simpler tax structures for small businesses and provide clear guidelines and assistance to encourage women entrepreneurs to engage in tax compliance. Special incentives or subsidies could be offered for women-led businesses that meet tax-paying criteria.

Government should increase investment in female education and vocational training programs that equip women with the technical skills needed for entrepreneurship. Initiating more inclusive training programs for women in agriculture, technology, and service sectors can further diversify the industries women are involved in. The government should address the root causes of migration from rural to urban areas by creating opportunities for women to start and sustain businesses in their native areas, thus reducing over-dependence on the municipality. Development of rural infrastructure and community-based initiatives could encourage more women to stay and contribute to local economies. The government should undertake awareness campaigns to change societal norms that restrict women's mobility and entrepreneurial efforts, especially in rural communities. Programs that educate both men and women about gender equality in business should be initiated.

Providing maternity benefits, child care support, and flexible work conditions will allow women entrepreneurs to balance their professional and personal lives, ultimately increasing the sustainability of their businesses.

Recommendation to Local Government

Local government should facilitate the creation of local business hubs or incubators that allow women entrepreneurs to network, collaborate, and share resources. These hubs can also offer workshops and mentorship programs to encourage entrepreneurial growth. More women should be included in local business committees, and their issues should be prioritized in municipal policies, ensuring that their needs are represented in the development of business-related initiatives. Local governments should offer tax relief, grants, or other financial incentives to women-led businesses to reduce their financial burdens. Special programs for women entrepreneurs in agriculture and service sectors can be introduced to boost their participation and growth. Implement training and sensitization programs for local authorities and communities about the importance of gender equality in business, to foster a more inclusive and supportive environment for women entrepreneurs. Simplify the registration process for women entrepreneurs, provide support with paperwork, and offer free or subsidized services to help women set up legal businesses, particularly in rural areas.

To Women Entrepreneurship-Related Institutions

Institutions should create dedicated support centers for women entrepreneurs, offering business training, mentorship, financial counseling, and networking. These centers should collaborate with local communities to expand skill development programs tailored to industries like agriculture, technology, and beauty services. Awareness campaigns should inform women about government policies and opportunities. Mentorship programs and networking events can connect experienced entrepreneurs with newcomers, fostering growth and knowledge exchange.

Women entrepreneurs should be encouraged to adopt digital tools for marketing and operations. Partnerships with tech companies can provide affordable e-commerce platforms and training. Business advisory services should focus on pricing, marketing, and scaling strategies. Support organizations should help women access new markets and forge connections with larger businesses through trade fairs and expos. Platforms for women to collaborate and share experiences should be established. Additionally, access to affordable technology and infrastructure should be provided through partnerships with tech providers, especially for low-resource entrepreneurs.

Managerial Recommendations to the Women Entrepreneurs

Women entrepreneurs should prioritize business innovation to stay competitive in the market. Diversifying product offerings, such as venturing into value-added services or exploring new markets, can enhance their business sustainability. Women entrepreneurs should actively work on improving their financial literacy by understanding basic accounting, tax regulations, and how to manage cash flows effectively. Participating in workshops on financial management can help them better handle their business finances.

Women entrepreneurs should take advantage of mentorship opportunities and build relationships with fellow entrepreneurs. Peer networks can provide emotional support, business advice, and opportunities for collaboration and growth. To reach wider markets, women entrepreneurs should adopt digital tools to enhance their business operations and marketing strategies. Setting up an online presence through websites or social media platforms can significantly expand their customer base. Women entrepreneurs should set clear boundaries between their personal and professional lives, balancing family responsibilities with their business needs. This balance will lead to better mental health, improved productivity, and a more sustainable business. Women entrepreneurs should engage in continuous learning by attending workshops, participating in online courses, and keeping up with trends and best practices in their industries. Lifelong learning is essential for business adaptability and growth.

5.4 Areas for Future Study

Future studies could explore the factors influencing the migration patterns of women entrepreneurs, particularly focusing on the differences between urban and rural migration trends. Research could also investigate the impact of education, family support, and gender norms on the success of women entrepreneurs across various sectors. Additionally, examining the barriers to tax compliance and the role of philanthropy in different entrepreneurial sectors could provide insights into the economic and social contributions of women entrepreneurs. Further exploration into the specific challenges faced by Dalit women entrepreneurs and their access to resources, training, and markets could help address inequalities in the entrepreneurial landscape.

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APPENDICES

INFLUENCING FACTOS FOR WOMEN ENTREPRENEURSHIPS IN MAHALAXMI MUNICIPALITY, LALITPUR

Appendix A: Household Survey Questionnaires

Date:

Name:

Contact no.:

Code no.:

If migrated, origin district:

Municipality/rural municipality:

Migrated year:

Section A: Characteristics of the respondents [1-15]

1. Respondents' category Agriculture production/distribution related Service providing related
2. Age of the respondent:
3. Sex of the respondent: Female Others
4. Marital status: Unmarried Married Divorce Widowed Single woman Married and seperated
5. Caste/ethnicity: Bhramin Chhetri Janjati Dalits Other
6. Religion: Hindu Buddhist Kirat Christian Others, specify.....
7. Your formal educational status: Primary Secondary Higher education Illiterate
8. Your subject specification in higher education: Management Education Arts Pure sciences Health Engineering Agriculture Forestry and animal science
9. Any farming related training you have completed: Tunnel farming Pest management Goat farming Mushroom cultivation Bee keeping Cooking Parlor Embroidery Entrepreneurship development Saving and credit
10. Family system: Joint family Nuclear family
11. Total numbers of female members and total numbers of male members.....
12. Number of school going children: Government school..... Private school.....
13. Number of college going children: Govt. college/university.....Private college
14. Subject specification of your children studying in higher education: Management Education Arts Pure sciences Health Engineering Agriculture Forestry and animal science
15. Annual income and expenditure of your family:

Income	NRs	Expenditure	NRs.
Business enterprises		Daily consumption	
Local shop		Clothing	
Crop products		Cultural celebration	
Government job		Child education	
Private job		Medicine	
Daily wage		Accessories/gold	
Remittance		Visit/pilgrimage	
Others		Philanthropy	
Total		Total	

Section B: Status of women entrepreneurship [16-26]

16. Business started year:

17. Initial investment for start business/enterprises:

18. Any credit capital for operating enterprises:

Institutions	NRs.
Cooperative	
Private bank	
Government bank	
Family and relatives	

19. Created number of self-employmentsand employments.....

20. Average annual variable cost for operating business:

Particulars	NRs	Particulars	NRs
Inputs/seeds			
Vitamin			
Irrigation			
Fertilizer			
Pesticides			
Labor cost		labor cost	
Transportation			
Fee for experts			
Land rent			
Tax		Tax	
Total		Total	

21. Annual business turnover (NRs).....

22. Numbers of visitors in the farmhouse:

Category	Total
Students	
Local farmers	
Outsider farmers	
Researcher	
Bureaucrats	

23. Membership in social and financial institution:

Institutions	Member
Farmer group	
Cooperatives/micro finance	
Lalitpur chamber of commerce and industry	
Nepal entrepreneurs society	

24. Supplying of the apple products: Local urban centers Inside Kathmandu Valley

25. Ways/ channels of supplying products: Channel-A (Producer-Consumer) Channel-B (Producer-Trader-Consumer)

26. Planning to extension business/enterprises: On plan Not yet May be in future

Section C: Influencing factors for entrepreneurship development [27-45]

Scales: 1 (strongly disagree), 2 (disagree), 3 (somewhat disagree), 4 (neutral), 5 (neither agree or disagree), 6 (agree), 7 (strongly agree)		1	2	3	4	5	6	7
Socio-cultural factors								
27	Woman are subordinated by patriarchal forces to involve in economic activities							
28	Gender friendly environment to run small and medium enterprises (SMEs)							
29	Women are becoming representatives as business owner in the family level							
30	Women have access to financial resources from the family and relatives to run SMEs							
31	Business management practices are performed well by the women entrepreneurs							
32	Economic role of the women is visible and they are free to choose economic activities							
33	Women are playing decision making role							
Economic factors								
34	Women entrepreneurs as a critical intact source of sustainable economic development							
35	Women have a remarkable economic contribution in the municipality level							
36	Business investment trend by women in local level has been increased							
37	Agro production has diminishing return and business enterprises has constant return							
38	Business has higher private return than job							
39	Business has higher social return than job							
Motivational factors								
40	There is a link between individual success factors and the sustainable performance of women-owned SMEs							
41	individual personality traits of the entrepreneurs directs women towards success							
42	entrepreneurial behavior of the women motivate then to involve in entrepreneurships							
43	Family support is very essential for motivating women entrepreneurs							
44	Government support is very essential for motivating women entrepreneurs							
45	Private sector support is very essential for motivating women entrepreneurs							

Section D: Challenges of women entrepreneurs

Scales: 1 (very dissatisfied), 2 (dissatisfied), 3 (slightly dissatisfied), 4 (neutral), 5 (slightly satisfied), 6 (satisfied), 7 (very satisfied)		1	2	3	4	5	6	7
Entrepreneurship environment								
46	Offering business management skills by local government							
47	Financial support/subsidy related procedures							
48	Access to credit capital and financial services							
49	Soft loan package provided by financial institutions							
50	Helping to promote business by department of cottage and small industries							
51	Helping to promote business skills by <i>Lalitpur chamber of commerce</i> and industry							
52	Helping to promote business skills by Nepal entrepreneurs society							
53	Role of local government on women entrepreneurship development							
54	Role of ward committee on women entrepreneurship development							
55	Overall women entrepreneurs development trends							
56	Business management knowledge and skills of the women							
57	Providing marketing information system to the entrepreneurs							
58	Networking of supplying local products							
59	Price policy and variation							
60	Volume of local production, consumption and distributions							
61	Locally available market infrastructures							
62	Role of mediators on supplying local products							
63	Channels of local product collection and distributions							
64	Overall marketing facilities to the entrepreneurs							
65	Business network around Kathmandu valley							
66	Business network around international market							
67	Supportive role of the husband to run business							
68	Social attitude towards women entrepreneurs							
69	Cultural value attached to women work							
70	Supportive role of the male entrepreneurs to run business							

Thank you for better cooperation!