

**WOMEN ENTREPRENEURSHIP AND  
SOCIAL TRANSFORMATION**

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## **LIST OF ACRONYMS**

ASEC- Annual Social and Economic Supplement

CBS- Central Bureau of Statistics

CEDA- Central for Economic Development and Administration

CPS- Current Population Survey

FWEAN- Federation of Women Entrepreneurs Association Nepal

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

SPSS- Statistical Package for the Social Sciences

THT- The Himalayan Times

UNDP- United Nations Development Program

UNICEF- The United Nations Children's Emergency Fund

WAD- Women and Development

WID- Women in Development

## **Abstract**

*Women entrepreneur represent a group of women who have broken away from the beaten track and are exploring new vistas of economic participation. Women endowed with high drive, creativity, innovation and those who are keen on achieving on their own are taking on the challenges of entrepreneurship. Women Entrepreneurs are known to bring creativity and innovative ideas, when it comes about starting and managing an enterprise. But along with the imitativeness and enthusiasm, women entrepreneurs do have to battle constraints before they actually start their own venture. Entrepreneurship is a rapidly rising concern of a modern competitive economy and its contribution in economy is viably recognized worldwide. The women who start up their businesses have to face some teething problems. This research paper attempts to analyse and highlight their problems and prospects. This research is about a Women Entrepreneur in the city of Lalitpur. It was expected that there would be around 50 women entrepreneurs altogether while taking a census in the selected area but only forty two of them were available for the first hand on-the-spot study. So the investigation had to be limited to just forty-two respondents by administering open ended and closed questions. The results of the investigations by using descriptive statistics identified various problems and issues confronted by women entrepreneurs. Furthermore, based on the opinions of respondents, the research revealed a rank order of factors affecting them. Family, self and societal factors are ranked highest while factors like financial and economic, political and environmental and marketing and mobility are ranked as second, third and fourth respectively.*



# CHAPTER 1

## INTRODUCTION

### 1.1 Background of the Study

Entrepreneurship is a complex concept, which many scholars in the fields of economics, sociology, psychology and sciences have tried to define. Despite all efforts, no consensus has been reached regarding the boundaries of the definition of entrepreneurship. However, many scholars agree that the field of entrepreneurship positively influences a country's economy. According to Kjeldsen and Nielsen (2000, p.6), creating new enterprises constitutes the base for "maintaining a country's international competitive power, economic development, employment, and standard of living". Entrepreneurs are individuals or a group of individuals who invest capital, organize, and direct business and industrial units. Depending on the nature and magnitude of the enterprise, an entrepreneur assembles, coordinates, and directs various factors of production, namely land, labour, capital and other materials. "An entrepreneur initiates ventures, employs workers, organizes production, develops markets and influences the development of managerial thoughts" (Shrestha, 1982:11). "Entrepreneurship means the function of seeing investment and production opportunities, organizing an enterprise to undertake a new production process, raising capital, hiring labour, arranging the supply of raw materials, finding a site and combining these factors of production into a going concern, introducing new techniques and selecting top managers for day to day operation" (Higgins and Benjamin, 1966:88). Entrepreneurship is thus characterized by the dominant element of innovation, a streak of creativity and a readiness for risk bearing.

According to Vinze, (1987), a woman entrepreneur is a person who is an enterprising individual with an eye for opportunities and an uncanny vision, commercial acumen, with tremendous

perseverance and above all a person who is willing to take risks with the unknown because of the adventurous spirit she possesses. Thus, a woman entrepreneur is one who starts business and manages it independently and tactfully, takes all the risks, faces the challenges boldly with an iron will to succeed. Women entrepreneurship is an economic activity of those women who think of a business enterprise, initiate it, organise and combine the factors of production, operate the enterprise and undertake risks and handle economic uncertainty involved in running a business enterprise. In terms of the Schumpeterian concept of innovative entrepreneurs, women who innovate, initiate or adopt a business activity are called business entrepreneurs. A Woman Entrepreneur is a person who accepts a challenging role to meet her personal needs and become economically independent. A strong desire to do something positive is an in-built quality of entrepreneurial women who are capable of contributing values in both family and social life. In developing economies, the small savings of rural areas are contributing more in establishing the small and micro enterprises in Nepal. The women are endowed with an innate power that can make them successful entrepreneurs. We can notice that women have taken up the entrepreneurial role in order to create a meaning for themselves. The traditional roles of housewives are gradually changing into women entrepreneurs. Some of the factors responsible for these changes are better education, changing socio cultural values and the need for supplementary income. When proper exposure, education and knowledge are imparted to women, they will prove themselves to be highly productive potential force for the development of the nation. Women constitute a little more than half of the total world population, and the same is true in Nepal they are regarded as the “better half” of the society. In many traditional societies they were confined to the four walls of houses performing household activities. In modern society they have come out from the four walls to participate in all sort of activities and now we can see females handling plots and plans along with pots and pans. (Himali, 2010)

The circumstances in which a women entrepreneur has to operate in society must receive recognition. Some of the problems faced by women are not the same as what other entrepreneurs face. Thus, it is necessary to take into account the factors that only women entrepreneurs have to face.

In many societies women do not enjoy the same opportunities as men. In many transitional economies progress has been achieved in opening doors to education and health protection for women but political and economic opportunities for female entrepreneurs have remained limited. Concerted efforts are needed to enable female entrepreneurs to make better economic choices and to transform their businesses into competitive enterprises, generating income and employment through improved production (OECD, 1997).

Women Entrepreneurship, in a formalized sense, is a relatively new phenomenon in Nepal. Although certain ethnic communities in the country, especially the Newars and Tibeto-Burman Highland groups such as Sherpas, Gurungs, and Thakalis, are known to have a long tradition of women being involved in small business enterprises. (CEDA, 1981), it is only within the last ten years that the concept of women entrepreneurship has progressively gained some acceptance in the overall dominant majority within Nepalese society. A Nepal Labour Survey in 2000 indicates that out of the 9.5 million people working in Nepal, only 1.5 million were paid. Of that number only about 400,000 were women, with 82% of these paid women being self-employed, while 12% were wage employees. (CBS, 2003). Although women entrepreneurs have always been common in some ethnic groups, especially in Newar, Sherpa and Gurung communities, the idea of women in business has only recently become more common across the country. (Tuladhar, 1996)

Looking at the history of entrepreneurship in the world women had opened brothels, alehouses, taverns, and retail shops, among others. These businesses were not seen with good reputation as

all these were considered as shameful work of females. Slowly in the early 90s women started to vote for their rights, institute for women to take loans was also established which helped women to run their own business, but at that time it was difficult for women to cope with household and professional life. With the time span in the 90s as the computer and internet flourished women were more successful in the field of business. They became more creative in the world. They took loan in their own names rather than husband's name. But still there are some women who are still fighting for their rights and they are still within the four walls of their homes (Schumpeter 2011).

In Nepal also it had been the tradition among some of the ethnic groups that the women had come forward in entrepreneurship particularly in the area of hospitality and boarding and lodging. Later on, with the development of education among the women gradually entrepreneurship became popular among the women of the traditional group as well as from other groups of Nepalese society, for reasons, which had been mentioned earlier. Similarly in Nepal, it is not clear when was the actual date to start the women entrepreneurship due to lack of information. It seems that gurung, newar and thakali women were in entrepreneurs field since decade (CEDA,1981). Since the past fifteen years women have been aware of being independent so they have been starting their own small business and they have even migrated from rural to urban to start their small business venture. The first woman entrepreneur on record is Laxmi sharma who runs the business of button. By 2003 the women entrepreneurs and their associations had increased to such an extent that they needed a common forum which would look after them and make an attempt to solve their common problems so a federation was established in 2003 and it was called Federation of Women entrepreneurs Association of Nepal. At recent times there are many female entrepreneurs who are capable of handling their professional and household lives in Nepal. Some of them are Mrs Ambika Shrestha and Luna Shrestha. They have given an example to other generations.

## **1.2 Statement of the Problem**

Globally, women are considered a weaker section of the population, both physically and emotionally; therefore the prospects open for them to develop into business professionals are an area that is still quite unexplored and needs a careful attention (Wennekers, 1999). Most of the women are taught from childhood that the so-called rough and tumble world of business is the domain of men and only men; so there is no room for women who are seemingly flattered by calling them as belonging to the weaker but fairer section. Many cooperatives and start-ups run by women do not have resources to market their products. They end up being exploited by the middlemen. Rural women and the urban poor have no means of training themselves to do business. Yet within their limited resources, they turn out to be more enterprising. Union leaders use pressure tactics, police don't take business related harassment complaints seriously, and bankers are most likely to take budding women entrepreneurs less seriously. (Kumar et.al, 2013).

Bhandari (2014), the president of FWEAN says women in Nepal have been facing many problems in starting their business ideas. Shortage of Finance is one of them. Women entrepreneurs always suffer from inadequate financial resources and working capital. They are not able to afford external finance due to the absence of tangible assets as security. Women have a lot less property and bank balance in their name. Male members of the family do not want to invest their capital in a business run by women due to a notion that is made popular by men and their followers that women in general have a serious lack of confidence in the required capability of running a venture successfully. Most of the women entrepreneurs who have appeared to fail in their endeavours have done so due to the lack of proper financing facilities, because finance is the lifeblood of every business activity. Marketing and financial problems are obstacles where even training doesn't significantly help an entrepreneur. Some problems are structural in nature and beyond their control. Bankers often deny women credit on the ground that they cannot show

their own collateral security. Therefore, their access to risk capital is limited. Women cannot start big business ventures unless equal access of finance is ensured. (Dhungana, 2014)

Women do lack skills for want of opportunities/facilities and therefore experience in manufacturing, construction, and technical areas. They generally possess administrative experience. This limits their entrepreneurship to service-related ventures, such as beauty clinics, boutiques, florists, education, consulting public relations etc. Illiteracy among women is widespread. Women tend to study liberal arts in schools and colleges. Lack of appropriate education has been a major stumbling block for the growth of women entrepreneurship. Women lack knowledge about business know-how and marketing. This has adversely affected their capacity to take risks. (Dhungana, 2014).

Women also find limited opportunities for developing business relationships. It takes time and effort to get acceptance in male dominated groups and networks. Compared to males, females tend to be less mobile. Traditionally, the place of women has been confined within the four walls of home. In most developing countries, women cannot travel alone in faraway places. The male dominated offices look at women entrepreneurs with scepticism and a humiliating attitude. Poor mobility discourages women to become entrepreneurs. Women are relatively new in entrepreneurial roles. They have remained confined to traditional trades that can be run from homes, such as preparing *papad*, pickle and spices. (Dhungana, 2014)

In many societies, the main role of women is to look after the household and bring up children. This role prevents women from devoting time and efforts for new ventures. In male dominated societies, husbands do not often allow their wives to start businesses or to be employed. This attitude prevents economic independence of women. Family pressures have held back the growth of women entrepreneurs. In Nepal's joint family system, family ties are very strong. Family and

social pressures are strong for women to remain confined to household chores. Strong social and family ties provide little time for entrepreneurial activities for Nepalese women.

Women entrepreneurs lack resources to promote their products. They also lack knowledge and information about marketing. Marketing presents serious problems for women entrepreneurs. There are many laws and regulations that discourage women from entering into new ventures. Women feel uncomfortable in dealing with bureaucracy. (Dhungana, 2014).

### **1.3 Research Questions**

1. What are the challenges in starting and operating the business?
2. How does social perceptions work towards women and their business?
3. What are the contributions made by women entrepreneurs to the society?

### **1.4 Objective of the Study**

1. To examine and assess the socio-cultural, educational and legal barriers to women's entry into any enterprise.
2. To find out the major constraints faced by the women entrepreneurs.
3. To find out the factors that would motivate women entrepreneurs engaged in business activities.

### **1.5 Rationale of the Study**

Women today have not only safely entered into job situations but have also raised themselves as executives in many fields. They have found acceptance in the family as well as in the society. Thus, a study on women entrepreneurs will throw a light on their status and problems so that they could be successful in later activities.

The purpose of this research is to identify the challenges the women entrepreneurs have to face on their way and look for fresh opportunities of generating new and innovative sectors where

women can see their futures. It is also to see how successful entrepreneurs are helping people uplift their standards and how the females are contributing to the welfare of the society. This paper will also address women who have not been successful as entrepreneurs or who have decided that a certain entrepreneurial venture is not suitable for them. It is stated that a new trailblazer is emerging on the scene and it is the women entrepreneurs. (McVicar and Craig, 1981) As a result of this study, female entrepreneurs will be better informed and better equipped for achieving success in their work.

Thus, the rationale of the study lies in the fact that it has been necessary to have a more thorough investigation of the various aspects relating to the important role of women as an equally significant section of the society as men.

### **1.6 Organization of the Study**

The study has been presented into following five units and the report is prepared as following:

- ) The chapter one deals with the introduction. It includes general background of the study, statement of the problem, research questions, objectives, rational and organization of the study.
- ) The chapter two deals with the literature review for the study.
- ) The chapter three comprises the research methodology used during the field survey and provides a detailed explanation of the area, research design, sampling procedure, source and tools of data collection, data process and analysis plan and limitation.
- ) The chapter four deals with the analysis of the data collected from the field survey.
- ) The chapter five provides a brief summary of the whole study, finding and conclusion and
- ) Finally annexes and bibliography has been compiled in the study.



## CHAPTER II

### REVIEW OF LITERATURE

Many authors have defined entrepreneurship in different ways. Hafizullah et al (2012) viewed entrepreneurship as bringing and implementing novel ideas or modifying the old ones, to bring innovations into businesses that have a good potentiality of creating value. Tambunan (2009) described an entrepreneur as a self-employed person. Entrepreneurs are considered as vital factors in initiating and providing social and fiscal development. According to a research the countries having hefty number of entrepreneurs are more urbanized and are on route for advance compared to those countries, which have less percentage of the entrepreneurs (Rao, Rao and Ganesh, 2011). “Push” and “ Pull” factors are associated with entrepreneurship. Push factors mainly are lack of employment opportunities, dissatisfaction of working under supervision and unsupported governmental activities; on the other hand pull factors are the desire for self-fulfilment and attainment of personal goals (Singh et al. , 2011). That is why jobseekers are now turning into job creators (Palaniappan, Ramanigopal and Mani, 2012).

Before the 20th century, women were operating businesses as a way of supplementing income. In many cases, they were trying to avoid poverty or making up for the loss of a spouse. The ventures that these women undertook were not known as entrepreneurial at the time, many of them usually had to fulfil their domestic responsibilities. In the 17th century, Dutch Colonists who came to New York City operated under a matriarchal society. In this society, many women inherited money and lands and, through this inheritance, became business owners. One of the most successful women from this time was Margaret Hardenbrook Philipse, who was a merchant, ship owner, and also involved in the trading of goods. (Bostwick, 2014).

During the mid-18th century, it was popular for women to own certain businesses like brothels, alehouses, taverns, and retail shops, among others. Most of these businesses were not perceived with good reputations, because it was considered shameful for women to be in these positions. Society at the time frowned upon women involved in such businesses. During the 18th and 19th centuries, more women came out from under the oppression of society's limits and began to emerge into the public eye. Women like Rebecca Lukens flourished. In 1825, Lukens took her family business of ironworks and turned it into a profit-generating steel business. In the 1900s, due to a more progressive way of thinking and the rise of feminism, female entrepreneurs began to be a widely accepted term and although these women entrepreneurs serviced mostly women consumers, they were making great strides. Women gained the right to vote in 1920 and two years later, Clara and Lillian Westropp started the institution of Women's Savings & Loan as a way of teaching women how to be smart with their money. (Bostwick.2014.)

The 1980s and '90s were a time of reaping the benefits from the hard work of women who worked tirelessly for their rightful place in the workforce as employees and entrepreneurs. Martha Stewart and Vera Bradley were among the 25 percent women who owned businesses. The public was also becoming more receptive and encouraging to these women entrepreneurs, acknowledging the valuable contribution they were making to the economy. The National Association of Women Business Owners helped to push Congress to pass The Women's Business Ownership Act in 1988, which would end discrimination in lending and also get rid of laws that required married women to acquire their husband's signature for all loans. In addition, the Act also gave women-owned businesses a chance to compete for government contracts. As the '90s came in, the availability of computers and the increasing popularity of the internet gave a much needed boost to women in business. This technology allowed them to be more prevalent in the business world and showcase their skills to their competitors. Even then, with the added popularity of women in business, the availability of technology, the support from different

organizations, female entrepreneurs today are still fighting. Since 2000, there has been an increase in small and big ventures by women, including one of their biggest obstacles—financing. (Bostwick,2014.)

Women Entrepreneurship, in a formalized sense, is relatively new phenomenon in Nepal. Although certain ethnic communities in the country, especially the Newars and Tibeto-Burman Highland groups such as Sherpas, Gurungs and Thakalis are known to have a long tradition of women being involved in small business enterprises. According to CEDA, 1981, it is only within the last ten years that the concept of women entrepreneurship has progressively gained some acceptance in the overall dominant majority within the Nepalese society. With the growing recognition that women have unique talents which could be harassed for the development, and for creating employment opportunities for others who are not suited to an entrepreneurial carrier developing women as entrepreneurs has become an important part of national development planning and strategies.

It is very difficult to accurately estimate the current number of women entrepreneurs in Nepal, due to the absence of up to date statistics and gender-disaggregated data. In addition, the statistics do not reveal who actually controls and runs women's business; even though women may be officially registered as owners of a business, in most of the cases it the husband or father who is operating the business. Nepal Labour Survey in 2000 indicates that out of the 9.5 million people working in Nepal, only 1.5 million were paid. Of that number only about 400,000 were women, with 82% of these paid women being self-employed, while 12 percent wage employees. (CBS, 2003).

Over the past fifteen years women's participation in economic activities has also moved beyond agriculture into the local market economy. In search for wage employment, women are moving into small business and self-employment ventures thereby creating many formal and informal

opportunities for work; women are increasingly migrating to urban areas for employment in a range of cottage industries such as carpet, weaving, textiles and handicrafts. Though business in Nepal are predominantly male-dominated, an International Finance Corporation (IFC) report has shown that women are more entrepreneurial than men, and they generate 6 percent higher profits on annual sales even though they operate smaller businesses. Currently, women own about 14,300 small and medium enterprises in Nepal, accounting for their contribution of 2 percent of GDP and employing over 200,000 workers. The study suggests that if their current credit requirements of US\$ 106 million can be met their contribution to the economy can be highly increased. (Dhungana,1994).

Women who play an intriguing role by frequently interacting and actively adjusting herself with socio-economic, financial and support spheres in society is called women entrepreneur (Pareek, 1992). Tambunan (2009) divided women entrepreneurs into three categories, namely, chance, forced and created. And these categories are based upon the fact that how they started their businesses. He argues that women, who do not have any clear objective or goal in their mind at the time of initiating business, fall in the chance category as with time their businesses evolve from their hobbies. While forced entrepreneurship is the category for such women who start their businesses being constrained by circumstances whereas the women who start their businesses by being motivated or encouraged by others fall in the category of created entrepreneurs.

Women entrepreneur are further divided into three categories based on the areas of their engagement, the micro sphere, where intra -familial associations affect women's economic empowerment. The second sphere is institutional also called meso-sphere; it includes organizations other than family ones, for example schools, NGOs and other businesses. The last sphere is macro, this is the environment in which one lives and carries on one's work; it includes

international and national dynamics, regulatory authorities, credit availability, sources of finance and other factors of internal and external environments (Jones, 2004).

Over the past few decades the role of women in business has dramatically changed. The percentage of employed women has increased in most countries. Yet the percentage of women holding management roles and participating in entrepreneurial activity is disproportionately low. The underrepresentation, underutilization and skewed distribution of female managers worldwide are neither coincidental nor random but rather a function of systematic cultural sanctions, educational barriers, legal restrictions and corporate practices (Moore & Buttner 1997, 9). But, as compared with total entrepreneurial activity rates for 29 countries participating in the 2002 Global Entrepreneurship monitor; it was observed that female entrepreneurship rates are high in some countries (e.g. India, Brazil, Argentina) and low in others (e.g. Japan, Belgium, Russia). Women Entrepreneurship has been playing a pivotal role in terms of economic growth, employment generation and industrialization. Although the role of Women Entrepreneurship is different at different stages of economic development, their role is particularly important for developing countries (Chowdhary, 2011). Innovative means to level the playing field should be explored not only for the sake of equality but also because female entrepreneurs are a relatively untapped resource that could contribute to economic growth and stability.

By looking at the context of entrepreneurs, apart from the male entrepreneurs, the number of female entrepreneurs has been increasing dramatically (De Bruin, Brush, & Welter, 2009) because more and more female entrepreneurs establish their own businesses and contribute to the growth of our country's economy. Women entrepreneurs have been identified as an important element in the development of economics in our country. There is a growing phenomenon of firms owned and operated by women entrepreneurs in the world now (Davidson and Burke, 2004).

In spite of the role of women entrepreneurship in the economy, women entrepreneurs do face many problems and challenges. The barriers facing women pursuing self-employment preclude the successful establishment and suitability of women-owned businesses (Brush, Carter, Gatewood, Greene and Hart, 2001). Studies show that lack of venture capital established networks, management experience and technical competencies have all contribute to the failure rate of women-owned businesses. Recent research suggests poor self-perception of entrepreneurial competencies diminishes with increasing access to information and experience (Burke, FitzRoy & Nolan, 2002). Therefore many nascent female entrepreneurs actively seek opportunities to build entrepreneurial competencies prior to starting a business. Sen (1999) as cited in Pati, 2008, makes a compelling case for the notion that societies need to see women less as passive recipients of help and more as dynamic promoters of societal transformation, a view strongly buttressed by a body of evidence suggesting that the education, employment and ownership rights of women have a powerful influence on their ability to control their environment and contribute to economic development. The other challenges women entrepreneurs face is the challenge of finance for start-up of the venture. Bulsara (2007) states that for majority of women economic circumstance have made them break their traditional roles and venture out to seek ways to compensate their family economic needs. Such women when faced with complicated banking procedures, insistence on collateral, and the attitude of bankers they divert themselves to non-institutional sources of credit.

According to Ayadurai, (2004) identified constraints faced by women entrepreneurs in Asia. For instance, in Sri Lanka which intended to create international awareness to provide funding to help women entrepreneurs. The constraints are categorized into four critical needs: Finance/Funding, Support, Capacity Building and Technical and Technological Development. As noted by Maysami *et. al*(1999), lack of capital is a common constraint that women

entrepreneurs faced in starting up their businesses. Moreover, the aforesaid constraint occurred among women entrepreneurs in United States of America, Korea, Bangladesh, Uganda and Mauritius. However, many of these countries received support such as financial aids and training programmes from United Nations agencies.

According to Maysami *et. al*(1999) women entrepreneurs lacked confidence and felt a sense of insecurity and uncertainty when dealing with bankers, suppliers, clients and family issues. This could imply an incapability of women entrepreneurs when addressing such issues. Additionally, after the start up of the business, women entrepreneurs would also face other problems such as handling selling, promotion, recruitment of workers and consensus with partners.

In the article “The Status of women in Nepal” Kiran says, a large part of women’s work is not considered as economic activity. As a result in Nepal only 45.2 per cent of women as compared to 68.2 per cent of men are classified as economically active. Women’s average work burden has increased slightly over the past 12 years from 10.8 hours per day in 1981 to 10.9 hours per day in 1995. Men’s average work burden presently is 7.8 hours a day - 3.1 hours less than that of women. Women’s participation in the informal sector has increased significantly in both urban and rural areas – for example vending, petty trade, liquor making and vegetable selling are some of the more common employment ventures of women. In rural areas, the employment outside the household generally was limited to planting, weeding, and harvesting. In urban areas, they were employed in domestic and traditional jobs, as well as in the government sector, mostly in low-level positions.

The women empowerment is an important issue in the process of development of all developing countries. Historically, women in Nepal are socially and economically neglected compared to men. Disparities between men and women are eminent in sectors like education, health,

employment and income opportunities, control over assets, personal security and participation in the political process. This makes the women folk as disadvantaged and less empowered (NPC, 2011).

Acharya (2000) clearly shows the picture of women's employment in Nepalese content and says that employment of women presumes the qualitative and quantitative participation of women in the total governance process of country. In the context of employment the Nepalese women were mostly engaged in domestic chores there has been limited growth over the last decades in women's educational status. However, a visible economic participation has improved in absolute terms. But gender disparity in access to resources and modern power structure has also been increasing. Traditionally rural women have contributed substantially to household income and participated substantially in the household decision making process. But with commercialization of the rural economy they appear to have been losing ground relative to men because they are supposed to be less equipped to cope with the commercialized economy. Empowerment is regarded as the process of transforming existing power relations and of gaining greater control over the sources of power. Empowerment increases people's capacity to gain understanding and control over personal social, economic and political forces to act individually as well as collectively to make choice about the way they want to be and do things in their best interest to improve their live situation. The Sixth Plan and the succeeding ones, particularly the Tenth Plan also had offered a variety of strategies for drawing the excluded into the mainstream of Nepal's development. These include new alliances between major economic stakeholders and local governments to generate employment opportunities and increase income at the grassroots level. Sporadically monitoring of deprived areas, marginalized groups and women were special projects and programs based on nation-wide needs assessments, which were formulated particularly to improve regional balance and make visible program towards the increase in GDP.



However the implementation of such plans could not reduce poverty significantly because there was a substantial lack of systematic efforts to augment and harmonize the fundamental components of empowerment including the economic and political and the socio-cultural empowerment. One dimension of empowerment can play a catalytic role in bringing change in the other two. Expanding human knowledge and capabilities certainly has an indirect influence in economic and political empowerment.

On the national front the constitution of Nepal has been endowed with special provisions for education, health and employment of women in all the sectors. Ensuring women's right is a greater challenge that needs to be implemented without any kind of discrimination. Over the last decades women have made significant progress in areas such as health, work and education. However the current situation of conflict and internal displacement of population in Nepal has proved to be a serious setback for the country, which has increased women's vulnerability to violation of civil rights, unsafe migration and trafficking.

Equality in society cannot be achieved through wishes and blessing alone. Experiences of some writers and investigators have shown that what is indeed required is a climate of public opinion where feeling of equality would emanate from the heart of all women who are at present bounded by socio cultural norms of various nature, including the parental discrimination against a girl child. There is a serious of lack of knowledge and understanding regarding a meaningful woman's education and skill development. Enabling state programme (2000) has stated that Nepalese women have very limited involvement in decision making from the household level through to high level negligence and bureaucratic positions. The outcomes of this are deep-rooted and are chiefly the patriarchal, social structures made biased thinking about socialization of children, legal and educational discrimination and economic limitations. The political and bureaucratic structures also prevent the entry into the important decision making domain.

Further, some groups of feminists have argued that empowerment corresponds to women challenging existing power structures, which subordinate them. For instance, according to an article in the Oxfam Handbook of Relief and Development, Empowerment is a multi-dimensional concept, which has been used, in many different contexts and by many different organizations in the fields of education, health, social work, and psychology as well as in work of active feminists and development organizations. This proposed study is, therefore, grounded in line with empowerment theories from both economic and social perspectives.

In an earlier study Stoner, Hartman, and Arora (1990) have concluded that women entrepreneurs faced work-home conflict when they were required to be responsible for their families as well their businesses. A study by Karim (2001) in Bangladesh mentioned that besides competition and getting quality raw materials, time management in balancing family and business is one of the major constraints when they start up their businesses. Such situations could possibly create stress among women entrepreneurs.

Women can either be self or paid employed. But both of the employments are prone to risks and problems that discourage females in both domains. Researchers claim that family issues such as giving proper time and fulfilling family are the chief issues confronted by them (Rao, Rao and Suri Ganesh, 2011). Another inquiry supported the findings that women are mainly compelled to remain home-makers (Roomi and Parrot, 2008). Hafizullah et. al (2012), on the other hand, highlighted that male dominance in culture creates problems for female entrepreneurs in terms of limiting their mobility, business participation and market interactions. Further arguments of the research have revealed that women entrepreneurs of Pakistan have to face both environments; traditional and contemporary in order to run their enterprises. Traditional category includes socio cultural and religious elements while contemporary category is a sub category of above-mentioned factors and includes constitutional structure, policymaking and other institutional

mechanisms. Furthermore, they have recognized poor economy and stereotyped society as other factors liable for causing glitches for female entrepreneurs.

Families play an important role in female entrepreneurship; recent studies reveal two opposing pictures in this respect. In some cases, families are very supportive (Halkias, 2011) and play an important and supportive role in helping females to develop business ideas (Jamali, 2009). On the other hand, women consider families as a constraint. They receive no appreciation for their work and in most cases they are discouraged (Itani et al., 2011). Sometimes, this feeling of being discouraged also persuades women to think about self-employment in order to prove themselves (Itani et al., 2011). Those females who come from an entrepreneurial background - either one or both of their parents is or has been self-employed - are very confident in their business approach (Mordi et al., 2010).

Citing the report of National Living Standards Survey (NLSS) 2003/ 2004 Gurung, (2009) writes on the occasional paper of Sociology/Anthropology that the majority of women work in informal sectors of subsistence economy. Indigenous peoples, women, and Dalits sell their labour as production workers on daily wage basis to support their subsistence economy.

Women manage land, but they do not hold any lands in their name as men control and own land and other properties in a patriarchal Nepali society. Despite the equal sex ratio in Nepal, extreme forms of gender discriminations still do exist in Nepal. Life span of women is shorter by two and half years. Maternity mortality rate is the highest in South Asia. Compared to men, they work for long hours (12-16 hours a day). They have a very heavy workload with high level of physical vulnerability. Despite the government commitment of 33 percent representation of women in the state mechanism (except in CA at present), their participation in public services is nominal. Poverty and illiteracy rate is the highest among indigenous women. Sex abuse, domestic violence and girl trafficking are reported high among them. Women also suffer the

most from the political conflict. With such persistent suffering and discrimination, Nepali women are forced to live their lives (Gurung, 2009). In accordance with The Interim Plan 2009/11 which had committed to eliminate gender inequality through the legal reforms women's empowerment and women development programs have been initiated. Special rehabilitation and reconstruction measures have been committed for conflict-affected and displaced women.

Evolving from the feminist theories, the deprivation argument states that societal views deprive women of education, industry experience, networking relationships and access to capital (Appelbaum, Audet and Miller, 2003; Cron, Bruton and Slocum, 2006). Deprivation of these opportunities can affect women in entrepreneurial successes. According to Shane (2003), feminist theorists supported the concept that there do exist organisationally based inequalities. This theory evolved to the human capital theory that provides possible explanations for women to be over-represented in some industries and underrepresented in other industries.

A female entrepreneur also faces several societal issues; harassment is a major problem for them in many countries. Sexual harassment remains a common complaint (Mordi et al., 2010). Basic infrastructure and suitable premises are also an issue. In Africa, self-employed females mostly operate in a hostile environment, which is not suitable for business purposes (Halkias, et al., 2011).

Chhichhia, studied problems of women entrepreneurs in 2004, in India. The information was collected by questionnaire from 40 women entrepreneurs who had invested Rs 2 to 15 lakhs in their enterprises. It was found that all entrepreneurs had some or the other problems. As many as 91% said that there was a lack of training; 79% entrepreneurs reported that they had family responsibilities and financial pressure; 54% said that time spent did not produce worthy outcome. 35% said that there was a need of modification from time to time. A considerable section, 72% reported that they had to struggle more to survive in the market. As many as 93%

entrepreneurs did not use internet in their enterprise; 3% had complete organized computer set up in their enterprises.

K. C., Fatta B. (1989), "Entrepreneurship in Nepal" have found that 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 (K.C., 1989 & 2003). They have been actually channelizing their resources on nationally unproductive sectors like acquisition of land, amassing of gold and silver in the form of ornaments or simply the lump, construction of building, imports of luxurious articles from abroad and other speculative motives, etc.

The UN declaration of Women's Year in 1975 advocated the need for integration of women in development. Nepal has also started integrating women in its development initiatives. As a result in the sixth five-year plan (1980-1985) provisions specifically related to women were included. This process was continued in the succeeding plans. Up to the Eighth Plan women's concerns were included. But till then the purpose was only to improve women's conditions. In other words WID approach remained as a dominating framework while formulating policies and plans. With the emergence of women and development (WAD) approach in the international context, Nepal also moved towards this direction and began to pay attention to improving women's position as well. Acharya, (2004) argues that UN efforts and the concept of WID and WAD could include some of the democratic values in relation to gender equality in a gender-based society of Nepal,

However Issues related to women's access to and control over resources and reproductive health are deeply rooted in the culture of most ethnic and caste groups. He further argues that the concept of empowerment is dynamic and it is not just limited to sharing of power. Its multiple meanings extend from the personal to the political, from inner transformation to that of structural change. Women's empowerment strategies gradually took a shift from power sharing towards relational issues and began to stress on changing "institutional rules, procedures, identities, and relationships" (Kabeer, cited in Acharya, 2004: 2). This implies that the empowerment process demands the involvement of both – those who are oppressed and those who are supposed to be the oppressor in identifying as well as resolving the conflict (Acharya, 2004).

Unlike other issues, entrepreneurial journey is about innovation and taking risks to produce something of value to the society, which in turn brings revenue to the enterprise and uplifts the living standard of the people involved. Entrepreneurship is not for everyone and even for those who aspire to be entrepreneurs, success is not guaranteed. Hence, entrepreneurship promotion is a job that requires detailed observation and continued support during the various stages of the entrepreneurial journey. (Giri, 2014)

Early studies of "women's status" often covered aspects of empowerment without explicitly labelling it as such. One of the earliest empirical studies in this area, for example, used the more general term "women's status" but located a nexus of gender- related power differentials in the household, noting how important the family unit is to understanding the operation of gender in a society (Acharya and Bennett 1981 cited in Basu, 2006). Acharya and Bennett (Cited in Basu, 2006) also highlight the links between women's economic roles and their control over resources and life options. Women's empowerment needs to occur along the following dimensions: economic, socio-cultural, familial/interpersonal, legal, political, and psychological. However,

these dimensions are very broad in scope, and within each dimension, there is a range of subdomains within which women may be empowered (Basu, 2006).

Report of UNICEF (1987) depicts that women's contribution to economic and social progress is still constrained by their limited access to education and information, which has been obstructing the full development of utilization of their intellectual and productive capacities. For a large proportion of women, the written world still finds no meaning. Many rural women who may have attended literacy classes during campaign would, however, lose their skill because there are few opportunities for them to practice. Low level of educational attainment among the women and prejudice in favour of male requirement has also negatively affected the formal employment of women. In 1982, in government services only 7 percent of graduated officers and 5 percent of the supporting staff were women. Women constitute less than 10 percent of decision-making position at the national and local level. Men perform most of the decision-making concerning activities. The study shows about 50 percent of decision are made by men, 19 percent jointly and 31 percent by women which shows very low percentage of decision making power on the part of women.

M. Acharya (1979) states that conventional social norms constitute one of the major reasons obstructing women from participating fully in economic development, which have resulted in low decision-making power in the women's hand. Higher the participation of women for economic development higher will be the decision making power of women. On the other hand, the social conception that only women are responsible for the reproduction of human beings, the conception, delivery and upbringing of the child have been the monopoly of women. It is extremely difficult for women to participate in the development process as equal member of society. Due to all these reasons their status compared to male has been very low. Even political, social, cultural development follows the economic development of a country. In this context, the

committees constituted by United Nations on the status of women are trying to make considerable effort for establishing equals rights for women in various fields - their social and economic life - and for putting forward practical suggestion for the removal of gender inequalities in legal economic, social and educational matters.

M. Acharya (1997) concludes that in addition to the activities being performed under national and international auspices involving women in development process, status of women in Nepal can be improved by paying attention to such things as making specific studies about the economic, social and cultural activities of women in Nepalese societies providing similar schools and curriculum for both male and female students, eliminating inequalities in inheritance rights, family rights and all over legal rights, involving the educated women in office and as well as in seminar and symposia from time to time.

Central Bureau of Statistics (2001) mentioned that women account 11,587,502 (50%) of population out of total population of Nepal. Women play crucial role inside household as well as in agriculture and related activities. The tasks women perform are not recognized as work. In most of the Asian countries women are nearly respected in their role of mothers and housekeepers. The dual burden is very heavy on women. In the economic setting, women occupy lower status than men because traditionally women have been associated with reproductive rather than productive tasks. Therefore whatever the job women may perform, it is regarded as belonging to lower prestige and is paid lower rate while a man paid a higher rate for the same kind of work.

According to Global Entrepreneurship Monitor, 2004, women entrepreneurs create jobs, wealth and innovation in their enterprises (Ndemo and Maina, 2007, p8). Entrepreneurship is the key to job creation and income generation, which in turn reduces inequalities among men and women.



Women are now able to create employment for the society through engaging in various business activities.

Darrene, Harpel and Mayer, (2008) performed a study on finding the relationship between elements of human capital and self-employment among women. The study showed that self-employed women differ on most human capital variable as compared to the salary and wage-earning women. The study also revealed the fact that the education attainment level is faster for self-employed women than that for other workingwomen. The percentage of occupancy of managerial job is found to be comparatively higher in case of self employed women as compared to other workingwomen. This study also shed light on similarity and dissimilarity of situations for self-employed men and self-employed women. Self-employed men and women differ little in education, experience and preparedness. However, the main difference lies in occupational and industry experience. The percentage of population holding management occupation is lower for self employed women as compared to self-employed men. Also the participation levels of self employed women are found to be less than of self-employed men in industries like communication, transportation, wholesale trade, manufacturing and construction. The analysis is based on data from the Current Population Survey (CPS) Annual Social and Economic Supplement (ASEC) from 1994 to 2006.

Transportation linkages reduce risks production costs and improve access to markets, business ideas, knowledge and capital (Reavley, Lituchy and McClelland ,2005). The prevailing social values, culture and perception have become a restraint to the growth of women entrepreneurs in society (Ranabhat, 1995). Restriction in decision-making and mobility in Nepal has inversely affected the entrepreneurship ability.

## Conceptual Framework



Source- [www.zenithresearch.org.in](http://www.zenithresearch.org.in)

Conceptually speaking, on the basis of the various events that have taken place in different countries including Nepal, it appears that there have been various reasons for the women to become entrepreneurs besides their traditional role as housewives looking after the domestic chores. Most of them have been for earning additional income to herself and the family, particularly to add to the salary or wage brought by her husband or other relatives of the family. The extra income earned by women entrepreneurs could be utilized for the bright future of the ward. Thus they could utilize the time for some financial gain and thereby the family would be occupied in some fruitful work. In the society, where there is much dominance for men such an activity would give the women a sense of importance and independence as decision makers. Some of them also used their talent in generating employment among the people and thereby bring up their self-identity and social status. All these activities also could lead them to be the

role model to others and some educated women could feel that their education would be properly utilized if they could take up some entrepreneurial activities. Thus they feel proud of their ability to go along the path of development side by side with men with meeting the challenges and utilizing the opportunities for the service of the humanity and the country as well as for self-fulfilment. While participating in such business these entrepreneurs would feel that they have automatically developed the dormant talent of innovative thinking, which they had been able to put into meaningful practice. In some cases the women entrepreneurs would be attracted to such business on the basis of taking the full advantage of government policies and procedures which might have been formulated in order to raise the contribution of the importance segment of society, ie women, which otherwise would have been thought to be quite useless for the society. Their domestic chores which had been helping to raise the economic condition of the family had been taken to be nil due to the lack of statistical recognition. But if the same women would be engaged in entrepreneurial task, their effort would be officially recognized as contributing to the society in raising its economic status. It is therefore that the entrepreneurship among women has been increasing day by day in Nepal also, in recent times. The concept of the factors that would motivate women entrepreneurs has been well portrayed in the above figure, along with the various barriers to women's entry as well as the constraints that have faced by them.

## CHAPTER III

### RESEARCH METHODOLOGY

#### 3.1 Selection of the Study Area and its Rationale

Kupondole area is geographically located within a geographic coordinate of 27°41'16"N 85°18'56"E. It is considered to be a commercial area consisting of NGO offices, Banks,



Hospitals, Education Institutes, Hospitality Industry and Residential Buildings. So far, Kupondole area has not received adequate attention compared to other areas of Lalitpur, such as Patan Durbar Square and Jawlakhel area. Geographically, Kupondole falls under the City of Patan, Lalitpur District, Nepal. Patan is situated on the little higher tract of land in Kathmandu Valley on the south side of

the Bagmati River, which separates it from the City of Kathmandu on the northern side. It was developed on layers of deposited clay and gravel in the central part of a dried ancient lake known as the Nagdaha. It is among the largest cities in the country, along with Kathmandu, Pokhara, and Biratnagar. The city spreads over 16 sq. kilometres and is divided into 22 Municipal wards. The city is bounded as mentioned below:

- ) East: Imadol VDC and Harisiddhi VDC
- ) West: Kirtipur Municipality and Kathmandu Metropolitan City (KMC)
- ) North: Kathmandu Metropolitan City (KMC)
- ) South: Saibu VDC, Sunakothi and Dhapakhel VDCs

### **Justification on Selection of the Area**

Kupondol is an area that can serve as a representative modern extension of the ancient settlement of Lalitpur, and it should be studied in order to gain sufficient information on the socio economic picture of the outskirts of Lalitpur. As Kupondol area has not been receiving adequate attention as compared to its nearby metropolitan areas, the two wards 1 and 10 covering Kupondol has been selected as the study area. The research shall portray the importance of the general infrastructure and commercial constraints associated with it, as Kupondol has been geographically and commercially viable for NGO offices, Banks, Hospitals, Education Institutes, Hospitality Industry and Residential Buildings. The area is very well known as boutique road. At the present it contains the activities of women entrepreneurs at various boutique levels, ranging from minor to major firms.

### **3.2 Research Design**

The thesis involves the exploratory and descriptive design, which is quantitative and qualitative in nature. It is exploratory because very few have done any sort of research on the topic and site that I have chosen and it explores the difficulties that the women have to face even in this 21<sup>st</sup> century in Nepal. It is also descriptive because it describes women's knowledge and practices on entrepreneurship and also the contribution of women entrepreneurship towards boutique in particular.

### **3.3 Sources of Data**

#### **a. Primary Data**

Data observed or collected directly from first-hand experience is primary data. According to Churchill (1992), primary data refers to the information collected specifically for the purpose of investigation at hand, and adds that primary sources come straight from the people or workers you can collect. The primary data method will be used where sample women entrepreneurs will

be asked using a Questionnaire in order to assess their contribution. A questionnaire will be administered also to the employees, customers and some knowledgeable persons in order to find out the existing situations of the various activities of the women entrepreneurs for uplifting the society in terms of social and economic development.

### **b. Secondary Data**

The research has used the information derived from the secondary sources such as journals, magazines, newspapers, books, published and unpublished reports, the Internet, and other documents.

### **3.4 Universe and Sampling**

The geographical location of the universe falls in Ward no (1) and (10), Kupondol, Lalitpur. The census method has been used in the research where all the fifty boutiques have been selected. Out of fifty only forty-two could be interviewed because eight of them could not be available during survey for various reasons. Some of which could be mentioned as- not available because of their engagement elsewhere, departure from Nepal to India to buy the clothes and fabrics for the boutiques, sudden emergency which compelled them to go to native villages to take care of their demolished houses, other properties and survivals.

### **3.5 Data Collection Method**

Different types of data collection tools and techniques have been applied to collect the relevant data and required information. Some of the major tools and techniques are described below:

#### **a. Interview Schedule**

All the information needed has been collected through interview method. Both open-ended questions and closed types of questions were administered during interview. Both have been

administered to interview female participants. Further some of the staff members, working in the boutique as well have been consulted to know about the roles of these women in the society, and the changes they observe.

### **b. Case Study**

As interview only could not reveal the ground reality of a problem, so to justify the facts and figures revealed out from interview survey and to have deeper insight into the role of women entrepreneurs, the two case studies have been conducted. It has enabled the researcher to explore, unearth and understand problems, issues and relationships regarding the women entrepreneurs.

### **c. Observation**

This method has been used to collect the observable information such as women's participation in day-to-day activities in their business. The data collection through observations has been used to support the structured data in relevant place in the text. It is a general human nature to conceal their weaknesses so while making an effort to get the real picture it was necessary to make the observation.

## **3.6 Data Processing and Analysis Plan**

All the data collected has been transcribed into SPSS data to ease the data analysis. They are edited, coded, tabulated and classified according to objectives of study. The data has been analysed by using simple and suitable mathematical and statistical tools like tabulation, percentage, frequency, mean etc.

### **3.7 Limitation**

Each and every research study has its own limitations. This study proposes to focus on how the women entrepreneurship is contributing towards the social transformation of the society. This study is limited only at Kuponjol area, and is focused on boutique industry only. As such, the present study may not reflect the exact situation of women entrepreneurship throughout the country. Thus, the findings of this study may not be generalized for the women in other communities and places.



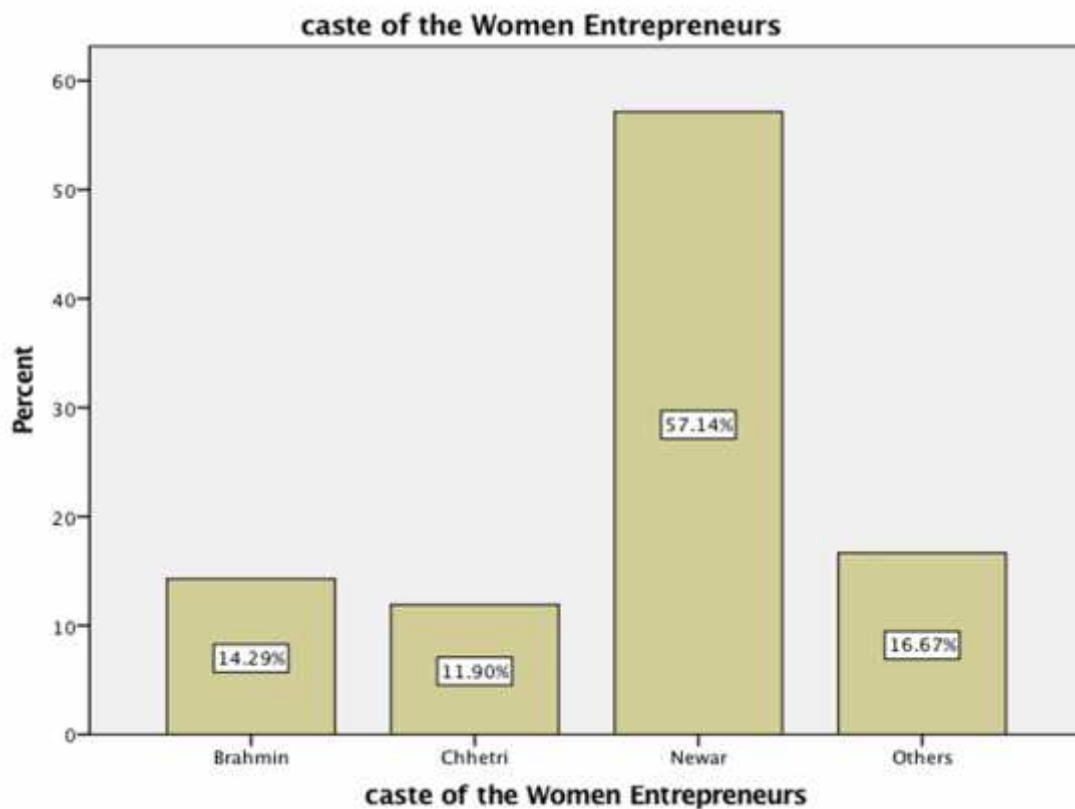
## CHAPTER IV

### WOMEN ENTREPRENEURSHIP AND SOCIAL TRANSFORMATION

#### 4.1 Caste of the Women Entrepreneurs

A caste is a social category to which a person belongs involuntarily. It is ascribed. According to the doctrine the Hindu society was divided into four main varnas - Brahmins, Kashtriyas, Vaishyas and Shudras. The Varna system prevalent during the Vedic period was mainly based on division of labor and occupation.

Figure 4.1



Source: Field Survey, 2016

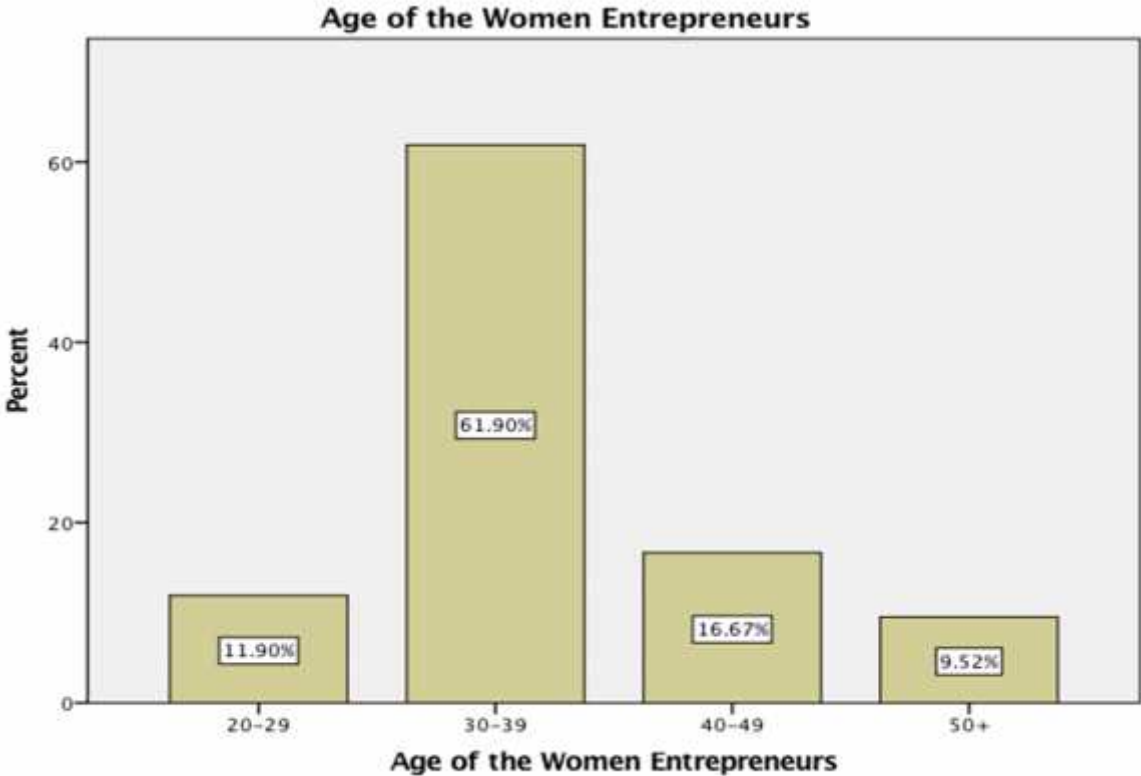
The above bar shows Newar people are in majority (57.1%) in this business. The area is also regarded as Newar community so it can be seen that Newari people predominate in the business

in this area. Next to Newars are the Brahmins which is 14.3% followed by Chhetris (11.9%) who are strictly speaking not the traders. The category, which has been mentioned as others, consists of Thakali, Rai and Magars. Among them Thakali is no doubt an important ethnic group traditionally engaged in such trade but the area is dominated by Newars so they do not appear to be very active in this area, even the only Thakali in the area has associated herself with a Newar partner.

### 4.2 Age of the Women Entrepreneurs

In critical sociology, age stratification refers to the hierarchical ranking of people into age groups within a society. Age stratification is based on an ascribed status.

Figure 4.2



Source- Field Survey, 2016

The above bar explains the profile of the respondents in terms of their age. There are 42

respondents. 61.90% are in the age range of 30-39 years old. 16.67% are in range of 40-49 years old. Similarly 11.9% belong to 20-29 years old. And 9.52% are from above 50 years old. The data implies that majority of the respondents are in the age range of 30-39 years old, thus belonging to the adult age group. This also shows that these ages of adults are willing to work in boutique industry as a way to gain work experience.

### 4.3 Education of the Women Entrepreneurs

Education plays a key role in the development of an individual. It is one of the major degrees to measure the social status of any community. Moreover, education for women is very important as it helps them to improve their status in the community. The education status of the women entrepreneurship of the study area has been presented below.

**Table 4.3**  
**Education of the Women Entrepreneurs**

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid SLC	4	9.5	9.5	9.5
+2	6	14.3	14.3	23.8
Bachelor	24	57.1	57.1	81.0
Master	8	19.0	19.0	100.0
Total	42	100.0	100.0	

*Source: Field Survey, 2016*

The educational status is divided into 4 categories which are SLC, +2, Bachelor and Master. The above table no 4.3 shows that majority (24) of women hold bachelor degree, which is 57.1%

whereas 4 women have studied up to SLC, 6 women are +2 and 8 women are master degree holders. More than 50 percent of the respondents have completed the bachelor degree in the subject they have preferred to study and the rest constitute about 43%. The importance of bachelor degree seems to be apparently indicative of the fact that women get adequate background for the professional activities so that neither any degree above bachelors nor below the bachelors were thought to be necessary or adequate for running the business in any meaningfully profitable manner.

#### **4.4: Marital Status of the Women Entrepreneurs**

Marital status is also a social indicator for understanding the socio-economic status of women. Early marriage system has been one of the important characteristics of Nepal. Marital status changes the women's status. It also changes the women's role and increases the duties and workload of the women. It is through the marriage that women change their status of daughter to daughter in law. The marital status of the respondent is shown in the table below.

**Table 4.4**

**Marital Status of the Women Entrepreneurs**

	Frequency	Percent
Valid Unmarried	10	23.8
Married	30	71.4
Widowed	2	4.8
Total	42	100.0

*Source: Field Survey, 2016*

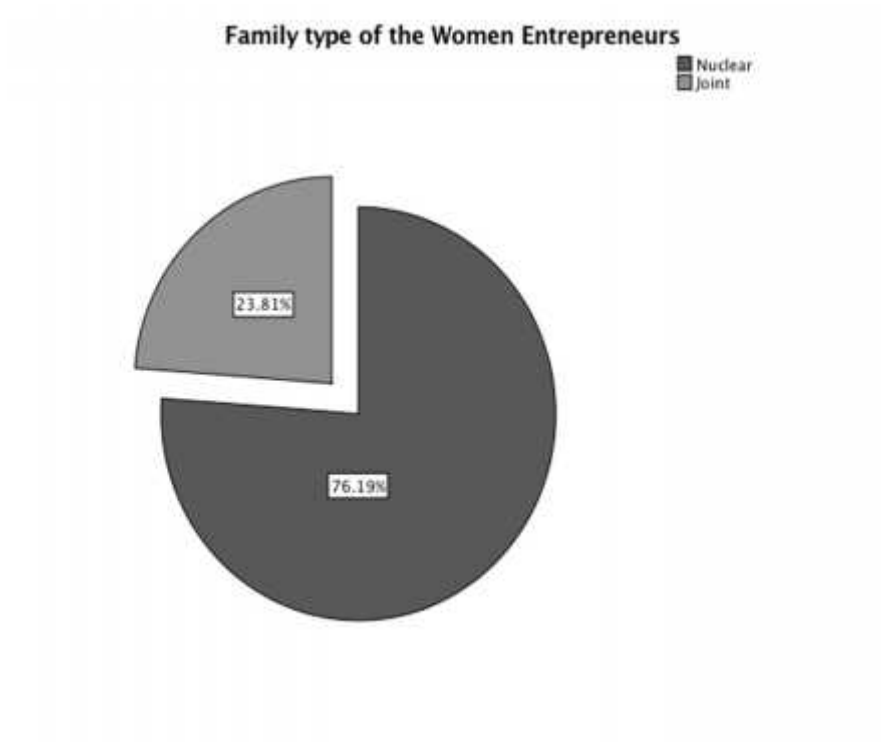
The above table 4.4 shows people engaging in the business – majority, 71.43%, are married

whereas 23.81% are unmarried and 4.76% are widows. It shows that the married women wanted to do something on their own rather than staying as housewife. They were very much helped by their family members including their husbands who supported them to a great extent so that they could overcome certain constraints, which in some cases could have caused a setback in their forward moving tendency. However, the other sections of the society consisting of the unmarried women and widows had a great difficulty in responding to the various criticism from the various members from the society which though unjustifiable are often to be found prevalent in Nepalese society which tend to create even slanders and meaningless slurs which discourage some families to let their unmarried daughters and sisters to any work performed out of the four walls of their house. The same case is with the widow also who are supposed to be spending their days alone within the house engaging themselves in domestic chores and prayers in the worshipping room and spending a very austere life away from day to day materialistic activities.

#### **4.5: Women Entrepreneurs' Family**

The family is an intimate domestic group made up of people related to one another by bonds of blood, sexual mating, or legal ties. It has been a very resilient social unit that has survived and adapted through time. Mostly, in today's context we see two types of families- nuclear and joint family. Nuclear family is known as small family as it consists of father, mother and children. Joint family is known as large family and consists of grandparents, parents, uncles, aunts and grandchildren. The family structure of women entrepreneurship is presented in the chart below.

**Figure: 4.5**



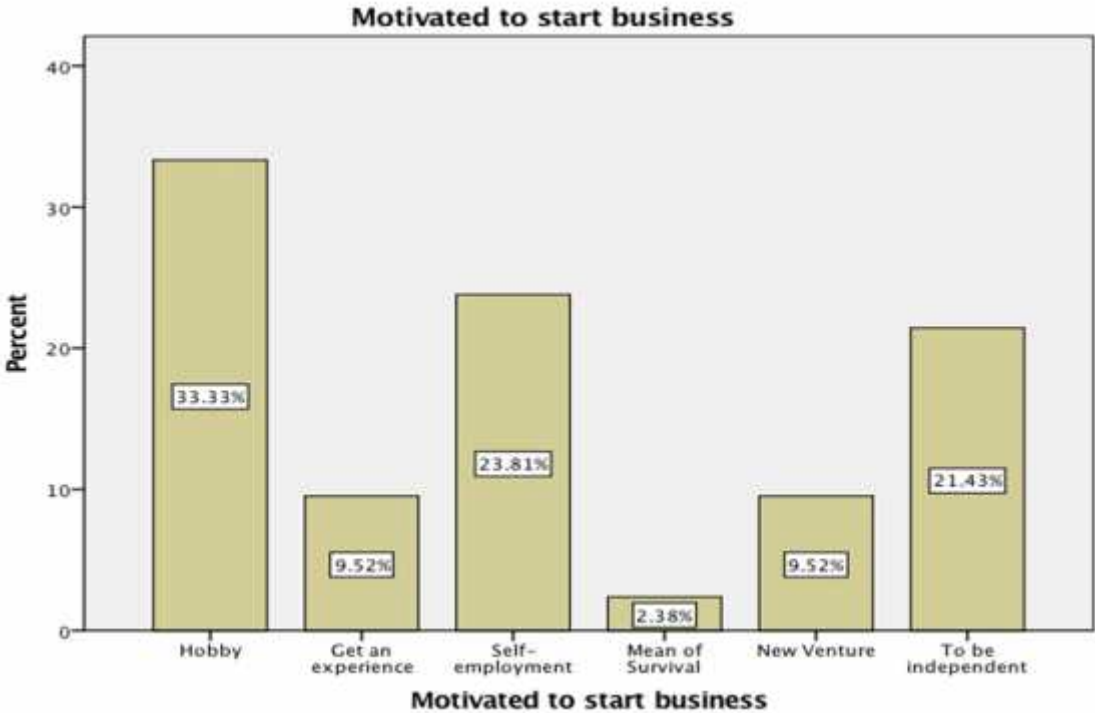
*Source- Field Survey, 2016*

The family structure in the study is divided into two categories i.e. nuclear and joint family. Majority of the women belong to nuclear family. In nuclear family decision making role and other socio-economic indicator are higher than comparison in the joint family. The above table shows the majority (76.2 %) of women belong to nuclear family whereas some (23.81%) are staying in joint family. In nuclear family decision making role and other socio-economic indicator are higher as compared to the joint family. There are even some women who left joint family to nuclear family to start their own business.

**4.6: Factors that Motivated to Start Business**

There are many reasons for women to start business. Some start as per their hobbies whereas others start to get an experience or to be independent. Similarly, different factors have been presented in the chart blow.

**Figure 4.6**



*Source: Field Survey, 2016*

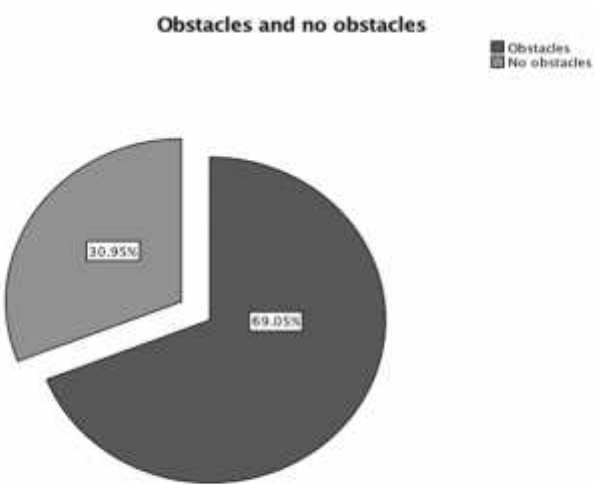
It appears that the finding of the survey shows a very peculiar reason for the motivation of the entrepreneurs to start the business. It looks unbelievable that anybody should start business just as a hobby. Next to hobby is the group who are motivated by their own need for self employment and they have chosen the boutique as a trade and not as a hobby but as a necessity but at the same time next to it are those groups which had taken up this trade in order to be independent, which however may be combine together with the group of self employed since they are also motivated by almost the same need for gaining independence of the usual problems of joint family and similar other problems which they may have to face in the society. Hence,

although the above chart shows that women who took this profession as their hobby were highest in percentage actually looks to be second to those people motivated by the need of self employment and desire to be independent when they are combined together since in essence both of these groups can be called to have more or less almost the same motive to start the business.

**4.7: Challenges to Start the Business**

To start any business is not an easy task. Entrepreneurs had to go many challenges before they were success in this filed. Some had obstacles like financial problem, family problem and so on but there were a few who had no obstacles to start their business. The following pie chart explains it.

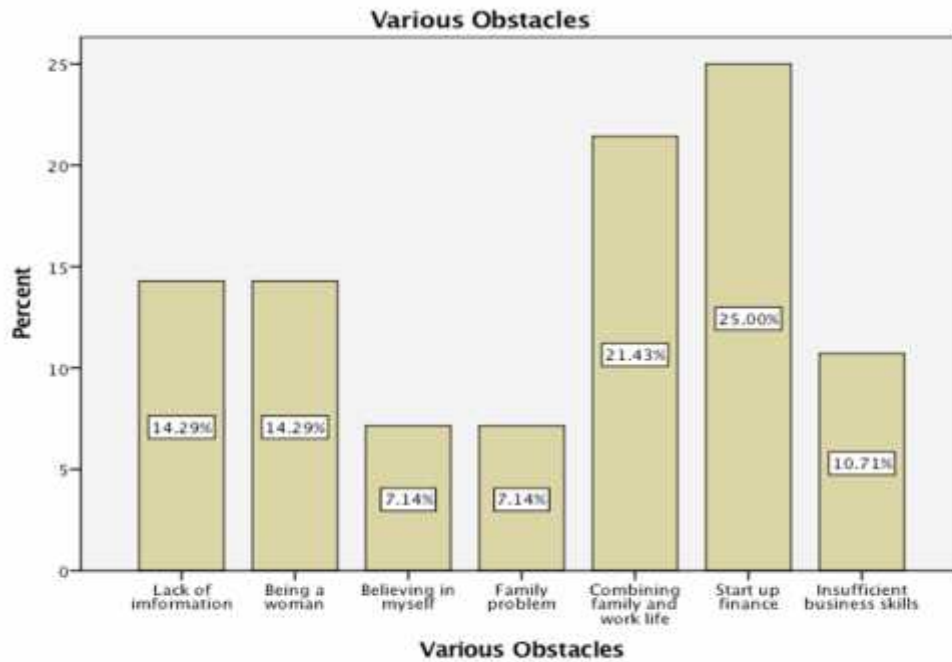
**Figure 4.7**



*Source: Field Survey, 2016*

From the above chart and table it appear that there are more obstacles to count at which among to 69.05% whereas only about 30.95% could go along without obstacles. So the society seems to be still not very liberal to the women entrepreneurship and among the obstacles the following chart shows the prevailing conditions.





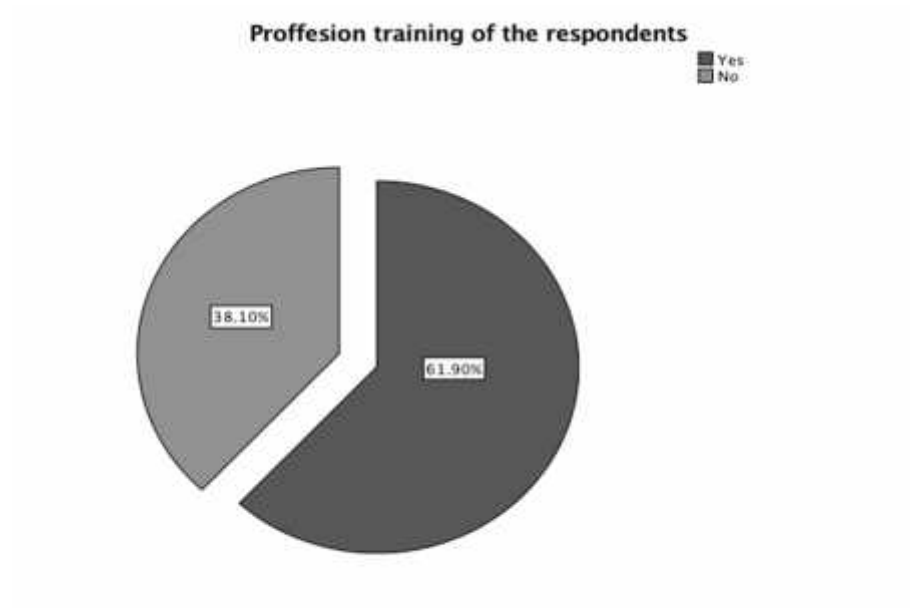
*Source: Field Survey, 2016*

Among the obstacles faced by women entrepreneurs, the main obstacle is difficulty to get the required finance from any source. It amounts to 25% of the total count of obstacles. Next obstacle is to combine domestic chores and the professional work, which is 21.43%. The next obstacle is the lack of information on the business. The gender factor appears to be the last, 14.29%.

#### **4.8: Profession Training of Women Entrepreneur**

For any entrepreneurship some sort of training is essential before anybody adopts it. In some cases it may be within the family itself, being handed down to the younger generations by the older professional people but in many other cases it could be formally attained through formal or informal training. So far the women entrepreneurs in Nepal are concerned most of them have learnt the details about their profession through within the family itself and very few seem to have taken any formal training. The finding of the survey is explained below.

**Figure 4.8**



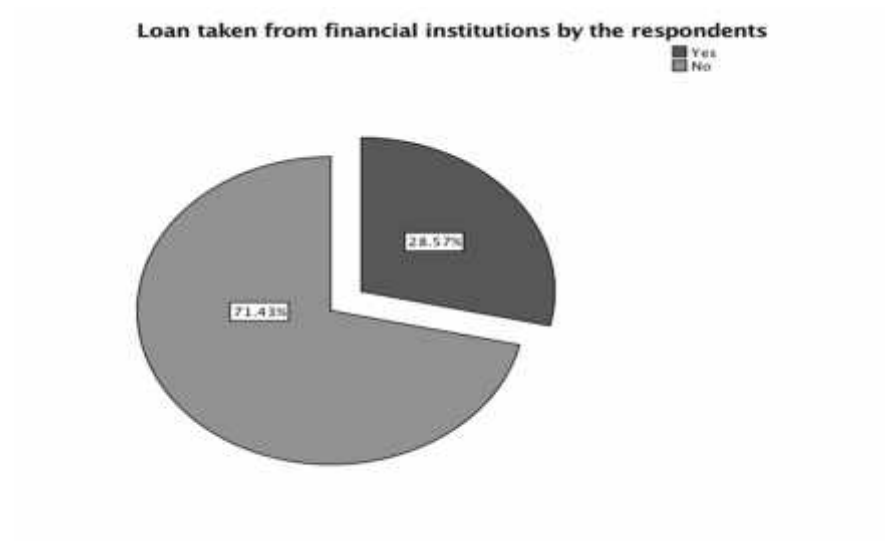
*Source: Field Survey, 2016*

The above pie chart and table show 61.9% women entrepreneurs had undergone the professional training whereas a few women 38.1% do not hold any degree and they are engaged in this trade on the basis of their own experience and abilities gained by practically getting engaged in the business. In other words they can be called to be learning by doing.

#### **4.9: Loan Taken from Financial Institutions.**

To start any business it is very necessary that one should have sufficient starting capital and some more money for running the day-to-day business. Later on of course it may be possible that the business can be carried out with the help of the earnings themselves but so long as the business would not go in full swing some sort of capital may be necessary. This necessity could be solved through personal money and family contribution but that may not be enough in some cases so it would be necessary to get the necessary capital for which the entrepreneurs would seek for some loan either through banks or through other sources such as relatives and traditional money lenders.

**Figure 4.9**



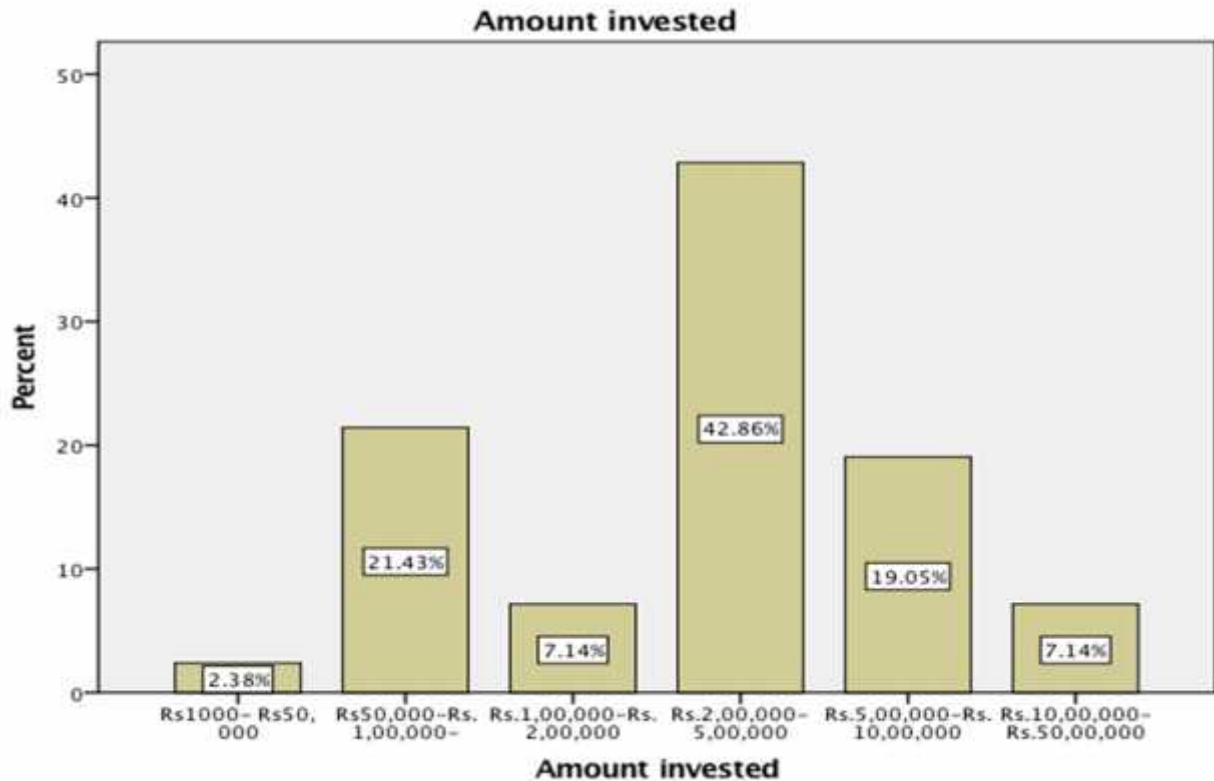
*Source: Field Survey, 2016*

The above pie chart shows the majority of women have not taken any loans from financial institutes. They are starting their business with the help of husband or family whereas 28.57% of women are aware about the women getting loans in their names from financial institutes and they have also taken loans from such institutions to start their business.

#### **4.10: Amount Invested to Run Business.**

As a matter of principle some capital is necessary through any source, either family or bank/cooperatives. The actual amount of capital thus accumulated would play a very important role in defining the strength and extent of the enterprise in question. The finding of the survey is explained below.

**Figure 4.10**



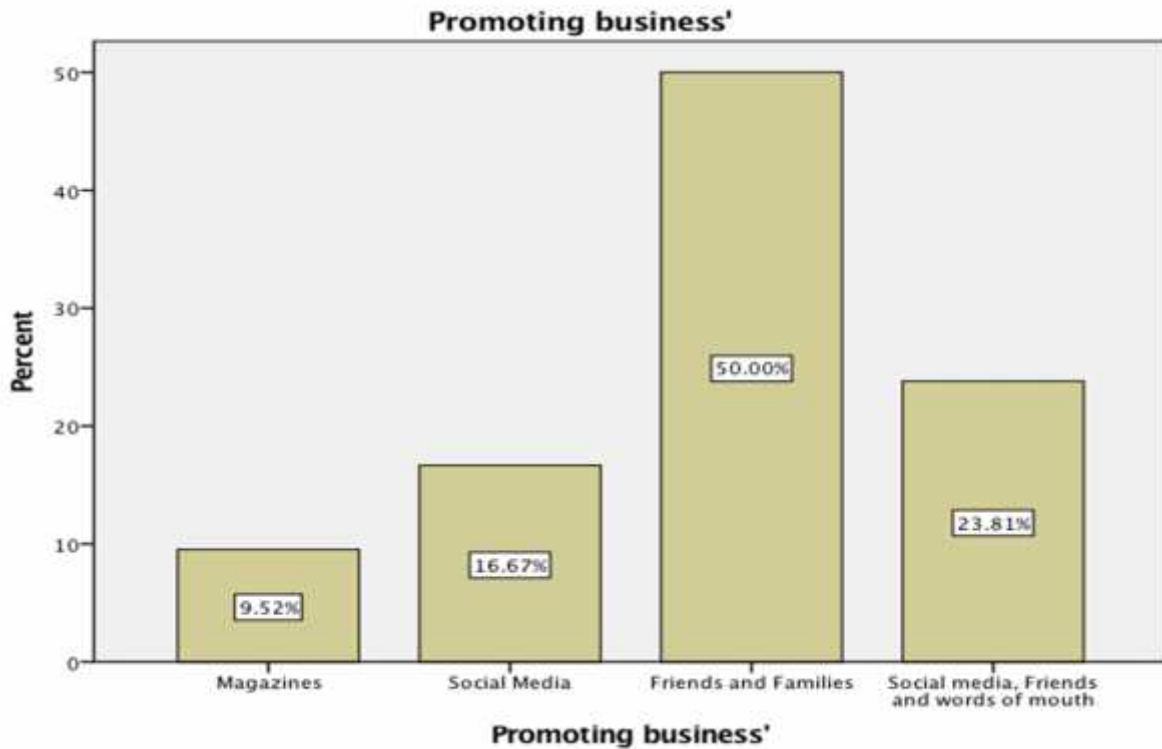
*Source: Field Survey,2016*

The above bar chart shows the amount that has been invested by the women entrepreneurs to start their business. The majority (42.86%) of women have invested the amount of rupees two lakhs to five lakhs. Next is 21.43% women who have invested rupees fifty thousand to one lakh.

#### **4.11: Promoting the Business**

Today the importance of advertisement or dissemination of the nature and benefits enterprises to the customers cannot be under estimated since what is being started should be known to the future customers so that the business could be run very profitably from the very start and continue in the similar or even better manner. For this the promotion of business through various ways is very necessary, if not absolutely essential.

**Figure 4.11**



*Source: Field Survey, 2016*

The above bar chart shows how entrepreneurs are promoting their business. The majority 50% of women have been getting known to others about their business with the help of their own friends and families. As this is the technology world 16.67% people are advertising their business in a more attractive manner so that their business has been promoted more efficiently. However, the promotion has been seen to be the least through magazines probably because of extra expenditure to get the space for the advertisements in modern glossy magazines. Similarly women are also promoting their business through different fields like social media, by friends and words of mouth, which is 23.81%.

#### 4.12: Social Security Provided for Staff

The enterprise can be profitably run through the active participation of all the staff. Honestly, and with full integrity such a situation can be guaranteed only when the subordinated staff will have full satisfaction and it can be guaranteed if they are properly paid in time with necessary fringe benefits including bonus from time to time depending upon success of the enterprise on the one hand and the behaviour of the top management towards the supporting staff. The finding of the survey is explained below.

**Table 4.12**

#### **Social Security provided for staff**

	Frequency	Percent
Valid Salary only	25	59.5
Bonus	17	40.5
Total	42	100.0

*Source: Field Survey, 2016*

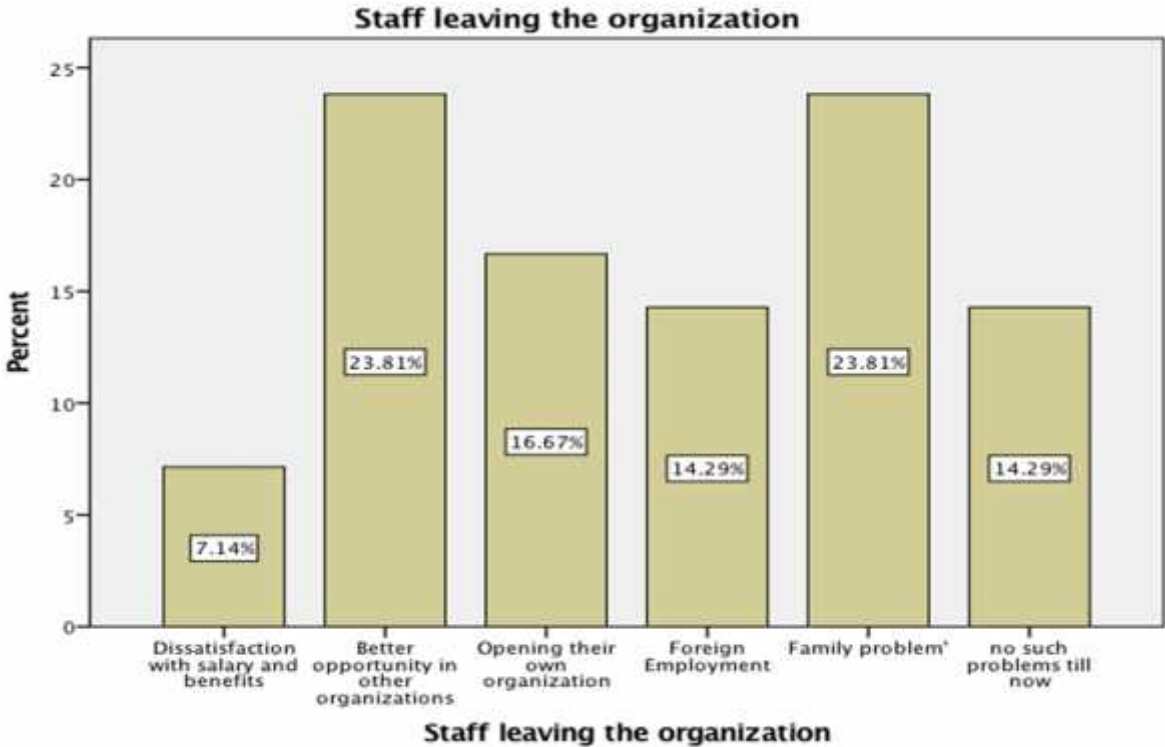
The above table 4.12 shows the social security given to the staffs. The majority (59.52 %) of boutique's staffs only get monthly salary while 40.48 % boutique's staffs are provided with monthly salary and festival bonus as well.

#### 4.13: Reasons behind The Staffs Leaving the Organization

There are some reasons why some of the staff will leave the enterprise. Not necessarily they leave only because the top management mistreated them but there are maybe some other reasons of their own which do not have to do with the lack of interest in continuing their work there. Some of them may be compelled to leave for unavoidable reasons of their own. In some cases

they may leave because of their unwillingness in continuing their service due to lack of monetary satisfaction. The finding of the survey is explained below.

**Figure 4.13**



*Source: Field Survey, 2016*

The above bar chart shows the reason behind the staff leaving the organization and we can see that majority of people leave the job because of better opportunity in other organizations and due to their family problems. Whereas there are a few people (16.67%) who open their own organization by gaining some experience. There are a few (7.14%) people who leave because they are not happy with the salary they are getting and also for foreign employment (14.29).

#### 4.14: Satisfaction of the Women Entrepreneurs

It is necessary for the entrepreneurs to be satisfied with their current jobs. If they are not satisfied then they should be able to know what is making their business in loss or in problem and should manage to overcome with it. The finding of the satisfaction is explained below:

**Table 4.14**  
**Satisfaction of the Women Entrepreneurs**

		Frequency	Percent
Valid	Yes	35	83.3
	No	7	16.7
	Total	42	100.0

*Source: Field Survey, 2016*

The above table 4.14 shows majority (83.33%) are satisfied with their jobs whereas only 16.67% are not satisfied with their present work. They are suffering from many challenges and the main challenge they are facing is the increment on the rent and also they are suffering from high competition market. But it appears they will not leave the trade but try to get over the problems so that they will be able to run their business with minimum problems and get rid of their dissatisfaction that they have reported at present because after all this is the area where they have already put their capital in this sort of business with an intention to win and not to lose.



#### 4.15: Views on Women Entrepreneurs to Start Business

As it is felt that women are not allowed to come out from the four walls of their house for any independent undertakings so it was worthwhile to get the general attitudes of the women entrepreneurs who could have the experience of being encouraged or discouraged to run their business when they started. Thus their opinion regarding this point would be very useful for the women entrepreneurs in future.

**Table 4.15**

**Views on Women Entrepreneurs to Start Business**

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Yes absolutely necessary	42	100.0	100.0	100.0

*Source: Field Survey, 2016*

The above table 4.15 shows 100% people think that it is necessary for women to start their own business rather than staying idle at home. They feel it is the must for women to start their own small business as it increases their creativity as well as creditability.

# CHAPTER V

## SUMMARY AND CONCLUSION

This is the last chapter of the study. It summarizes the whole study, and then concludes the thesis. In addition, the areas for future research are also pointed out.

### **5.1 Summary**

This study was carried out to find out the Social Transformation of women entrepreneurs. The entrepreneurs were understood in terms of Involvement of Women in Boutique Industry.

Regarding the methodology adopted for this research, an exploratory and descriptive research design was employed for this study. Both of the qualitative and quantitative techniques of research methods have been used to carry out this research. Empirical survey of women in participating in boutique generated mix information (qualitative and quantitative both). Both primary and secondary data were collected for the purpose. For primary data a semi-structured questionnaire was constructed (Annex II). The secondary data were availed from content analysis, reports and publications of the research reports and journals etc. A total of 42 women involved in boutique activities are involved in the study. Findings from the primary and secondary data were presented and analysed using different statistical tools like tabulation, percentage, frequency and mean.

**The major findings are:**

- J Different studies have been conducted, women entrepreneurs are found to have an important impact on the economy, both in their ability to create jobs for themselves and for others.
  
- J Education is another basic indicator for improvement in the position of women as well as fulfilment of their roles as members of society. Among the entrepreneurs who are involved in boutiques most of them have educated backgrounds and understanding families. Those entrepreneurs whose husbands are educated are highly inspired to work independently beyond the household activities. On the other hand it is encouraging to find that even the parents who are not educated have been supporting their daughters to take new challenges in the field of entrepreneurship. The highest number of entrepreneurs falls within the group of securing graduate degree whereas none of them was illiterate and less than SLC. It has been found that the education has proved to be the successful factor to get success in the field of business.
  
- J Age is a major dimension of social organization of a society as a social- cultural reality and as a significant context for studying. Though women entrepreneurs from all categories such as married, widowed and separated are involved, involvement of married women is high. Only a very few portion of unmarried women are engaged in boutique production as an entrepreneur.
  
- J Most of the women entrepreneurs are the indigenous Newar women of Lalitpur City. Some Brahmins and Chhetris are also involved in this profession.

- J Mostly three types of family still exist in Nepali society, such as, nuclear, joint and extended. Mostly the women entrepreneurs belong to nuclear family rather than joint or extended family. In nuclear family women play more independent role as decision makers and this has helped to lead the business.
- J Family occupation is another important factor, which plays an important role to women entrepreneurs. Those women are seen in the boutique industry whose family is highly educated or in service.
- J There are so many reasons for the involvement of women as a worker in this industry, such as hobby, get an experience, self-employment, mean of survival, new venture and to be independent. Some of the women are involved in this work with their own interest. Some are involved because they have lots of free time and wanted to do something creative in their free time. Some women have also learnt a lot from this skill.
- J Specific obstacles to women's entrepreneurship are: to start up finance, lack of information in the field, combining domestic chores and professional activities, lack of role models in entrepreneurship, gender discrimination in entrepreneurship, weak social status, competing demands on time and access to finance.
- J Most of the women were aware that banks provide loans to women also but none of them has used it as they have taken loan from other financial institutes such as co-operatives.
- J Women entrepreneurs are successful in boutique industry but still they are facing lots of problems. This year the earthquake hampered their business a lot. There was also blockade from India, which hampered their life even more since they could not import enough materials for their work. And also the rise in load shedding hours

hampered them in their daily activities. Some skilled labours from neighbouring country such as India, left Nepal after the earthquake which also hampered in the business. They were not able to prepare the clothes in time according to the order they got from the costumers. So many customers left them and they had to suffer the loss.

- J Most of the women are involved in the work, as full time workers and only a small number are part timers. The part timers are the ones who have small children or who are studying.
- J Many family members are satisfied with their daughters or daughter in laws choosing this occupation but there are still a few people who are against this work. Some of the women did not get financial support from their in laws also. Some of them felt humiliated to engage their women in such work outside their four walls. Similarly most of the neighbours are happy with the work and they also advise entrepreneur for the betterment but there were few who were jealous of others because of their good success in the work.
- J In spite of being educated, women are still suffering from gender discrimination. Women have difficulty in running business on their own. Still mostly families are against of daughter in law working outside home.
- J It can be seen that the boutique who has invested high price has the big areas of the boutique as well as more varieties of fabrics whereas the boutiques which have invested less amount has less costumers, less staffs as well as less varieties of fabrics and other materials.
- J Women have shown their efficiency in taking active part while running the business successfully without any problem of creating imbalance in their family life.

- J Among the total-working women in boutique production majority are satisfied with their present work because they feel they are economically independent, active and contributing to family income. They have used their skills and creativity. Some people are there who are not satisfied with their present work as they are facing lots of challenges like rent problem, load shedding, customer's problem as well as staffs problem too.
- J The women entrepreneurs are successful in providing job to other women and men. They have made other women independent too. They are even providing jobs to financially weak people and social background community. They are able to create an example in the society that even women can do work quite efficiently outside the home. They are successful in maintaining a good balance in domestic as well as their professional activities outside.
- J Women are able to establish good relation with the staff also. They are flexible with the working hours and they are even providing social security to the staffs due to that they are able to educate their children and run their houses too.

## **5.2 Conclusion**

During recent decades, major efforts have been made all over the world to stimulate the development of entrepreneurial activity as a result of the acknowledgement that enterprise creation is related to economic growth and job generation (Weeks and Seiler, 2001). To be able to understand the entrepreneurship phenomenon, the first step is to explore the backgrounds of entrepreneurs as well as the motivations behind entrepreneurial activity, given that the success of an enterprise depends on the person's initiatives to create a viable business.

In recent decades, entrepreneurship has been a growing field for research in the world, especially in developed countries (Weeks and Seiler, 2001). However, most knowledge of entrepreneurial activity is based on studies about male entrepreneurs (Brush and Bird, 2002; Hisrich and Brush, 1984; Hisrich and Brush, 1986). Several authors consider that it is inadequate to use the results of studies on male entrepreneurs for the cases of women entrepreneurs, because even if men's and women's entrepreneurial attitudes are influenced by some of the same variables, these factors do not influence both genders in the same way or with the same intensity, and women show organizational processes and styles that are different from those of men (Brush and Bird, 2002; Carter and Cannon, 1992; Minniti et al., 2005; Mitchell, 2004; Weeks and Seiler, 2001)

It is important to increase knowledge of women's entrepreneurial activity, not only because the number of women-owned enterprises is growing in Nepal, but also because current evidence shows that women's and men's motivations and profiles may be different. Increasing the knowledge of women's entrepreneurial activity, in Nepal in particular will help to understand the phenomenon and facilitate the implementation of support programmes for the creation of enterprises by women and develop a favourable environment for entrepreneurial activity.

It can be concluded that the women face a lot of problems for starting an enterprise. Some of the problems are lack of family support, lack of financial and lack of business skills. Family and society play an important role in helping the women in motivating and facilitating them to take up entrepreneurial careers. Also the prime motivating factors many women took up entrepreneurship for earning money and also take independent decisions.

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## **Annex I**

### **Case Study**

#### **Case study 1: Problem of partnership in Nepal**



*Laxmi Shrestha Rai, age 34, has run the boutique named Bain Boutique in Kupondol. She is originally from Talchikhel, Lalitpur. She has eight members in her family. Her husband works in the British Army. She has a son and a daughter who are students. Her father in law is also in Indian Army. She has two sisters in law who are also students. She lives in joint family where she finds it difficult to take certain decisions.*

*She married a man out of her own caste. She being a Newar she married to Rai family so it was difficult for her to cope with her in terms of culture and religion. Her husband usually stays abroad and she has difficulty in learning all the cultural matters of her family. But as her family is educated she did not feel any discrimination in the caste from her in laws. She wanted to work on her own rather than staying idle as a simple housewife. But as she has the degree of +2 only it was difficult for her to take any other work. But because she was interested in stitching she opened one small tailor shop with the help of her family, but she could not get much success as her son was very small and it was difficult for her to leave her son behind when she went out for the work. Later she obtained fairly adequate training in boutiques and on 2070 B.S she opened her own boutique. Now both of her children are capable to look after them and she has enough free time during the daytime also. So she is happy to open her business after a long dream.*

*Before opening the boutique she faced many challenges like financial problem; she was not able to believe herself and also she also faced discrimination regarding her gender. Her family supported her, her in laws were happy that she was staying in the family and doing a job but the society did not accept her job. But she being the strong-minded person she did not lose her hope nor she listened to them. According to her if we have certain plan in the mind then we should not stop and listen to other people's negative views, as still there are women who do not look happy to see other women being successful. She also faced difficulties with her childhood friend. Her fifteen years of*

*friendship ended in just 6 months from this boutique as both of them opened in partnership. So when her friend left her she almost lost all her hope. It was difficult for her to come up again. Both of them used to work accordingly and it was a little difficult for her alone to take all the challenges of competitive world. But now she is happy with what she has. She coped with all the challenges and it has been just 2 years of her boutique and she feels very satisfied with it. Customers are increasing. But still she is facing some challenges socially and politically. She complains that there is no security for women. Many boys come to the boutique and she needs to listen their demands for donation of money. She even complains that it is not safe to return back home alone when it is little late. Or else she is happy and satisfied with her work and particularly with the fact that her dream had come true although after so many years.*

*She recommends that women should take up any business, whatever its size maybe and should not depend on husband alone for every thing and every time. She, however, strongly emphasizes that one should run the business without any partnership since she feels herself a very undesirable victim of partnership.*

**Case Study 2: Age is not really a factor for success.**

*Uma Laxmi Mathema, lost her spouse when she was not even 50. As a widow she had to look after her children - a son and two daughters. Both of the daughters are married and settled abroad. She stays in Putalisadak. She has completed her studies up to higher secondary. She got married at her young age and she could not complete her further studies. She led a life of a housewife almost all her life and about 5 years ago when her husband died due to cancer she was all-alone. It was very difficult for her to pass her time. She had nothing to do. Her daughters were abroad and a son was also studying abroad. She then decided to run a boutique for her livelihood. She was actually inspired by what she saw in this profession - the recent trend of the young women of Nepal in general and of the Kathmandu Valley in particular - and at the same time she found it to be easier without much technical skill of her own but quite manageable with her practical experience in managing the business because one of her brother's was already engaged in selling such products along with some others textile materials. With the help of her brother and a friend she opened a small boutique. Before opening the boutique she had lots of challenges. She had no idea of boutique industry; it was difficult for her to get her place in the market where all women were young entrepreneurs. She had financial problem also and she had no idea in the field. She had no one to help her. Even the society was not positive with her decision at this age. But without losing her hope she managed to overcome all her problems. She took loan from some financial cooperatives and started with a few fabrics. She hired some of the good tailor even from outside Kathmandu Valley. She also went to other boutiques to know more about the recent trend. She went through some magazines, she was actively involved in social media to know about the latest trend. She also hired a few qualified trainers for her boutique.*

*Now within a year she is about to open her boutique in bigger area than before. Her customers have increased and by now she has no complaints regarding her work; instead she*

*feels happy that people are praising her for her work that even at this age and being a single woman she has succeeded to be the part of this competitive world. Now she frequently travels to India and brings dresses and materials from there. Now she has no difficulty for her livelihood. She is proud of what she has been doing so far. Although she is happy with her work she is still facing some challenges as others. She complains that due to load shedding it is difficult for her to complete her work in the given time. Due to earthquake and economic blockade also she suffered a great loss. But slowly she is recovering now. She believes she will be an example to other women to indicate that age does not stop people to get successful.*

## **Annex II**

### **Interview Schedule**

### **Women Entrepreneurship and**

## Social Transformation

### Personal

1. Name of the Respondent(s):.....
2. Location:.....
3. Locality:.....
4. Name of the Company:.....
5. Education
  - a. Primary
  - b. Secondary
  - c. SLC
  - d. +2
  - e. Bachelor
  - f. Master
  - g. Doctorate
6. Age:
  - a. < 20
  - b. 22 – 29
  - c. 30 – 39
  - d. 40 – 49
  - e. 50+
7. Religion
  - a. Hinduism
  - b. Buddhism
  - c. Sikhism
  - d. Islam
  - e. Christianity
8. Caste / Ethnicity: .....

### Social

1. Marital Status
  - a. Single
  - b. Married
  - c. Widowed
  - d. Separated
2. Family Type:

a. Nuclear

b. Joint

c. Extended

Relationship with the family members.	Male/Female	Age	Education	Profession	Religion

**Economic:**

1. Land Holding

a. Yes      b. No

2. Other work beside boutique:

- a. Yes- .....
- b. No.

**Entrepreneurship:**

1. What was your motivating factor to start up the business?

- a. Hobby
- b. Get an Experience
- c. Self-Employment
- d. Mean of Survival
- e. New Venture
- f. To be independent

2. Why did u choose this profession?

3. Do you have any professional training or diploma?

- a. Yes
- b. No

4. When did you start up your business?

5. What were the challenges you faced during the start up?

- a. No obstacles
  - b. Lack of information
  - c. Being a women / gender discrimination
  - d. Believing in myself
  - e. Family problem
  - f. Combining family and work life
  - g. Start-up finance
  - h. Insufficient business skills
  - i. Others, please specify
- (.....)

6. What area does your boutique work on?

7. What is your key role in the organization?

- a. Management
- b. Finance
- c. Operation
- d. Stitching

8. Are you aware that banks provide loans for women entrepreneurs?

- a. Yes
- b. No

9. Have you approached for any business loans from a bank?

- a. Yes
- b. No

10. Any special benefits received from financial institutions?

- a. Yes
- b. No

11. What has been your amount invested in the business?

- a. Rs 0 – 1000
- b. Rs 1000 – 50,000
- c. Rs 50,000 – 1,00,000
- d. Rs 1,00,000 – 2,00,000
- e. Rs 2,00,000 – 5,00,000
- f. Rs 5,00,000 – 10,00,000
- g. Rs 10,00,000 – 50,00,000
- h. Rs 50,00,000 – 1,00,00,00
- i. Above 1,00,00,000

12. How have you been promoting your business?

- a. TV Channels
- d. FM Radio
- g. Social Media
- b. Flyers/Pamphlets
- e. Newspapers
- h. Friends and families
- c. Magazines
- f. Flyers
- I. Word of Mouth

13. What is your company size?

- a. Micro 1 – 9 employees
- b. Small 10 – 20 employees
- c. Medium 21 – 35 employees
- d. Large 35+ employees

14. No. of male and female staff working in your organization.

- a. Male
- b. Female



15. No. of people depended on your organization (directly and indirectly)
16. Do you train or teach new comers? Or recruit only qualified ones?
17. What do u do for the capacity enhancement of the staff?
18. How often do the staff leave the organization and why?
  - a. Dissatisfaction with salary and benefits
  - b. Better opportunity in another organization
  - c. Opening their own organization
  - d. Foreign employment
  - e. Family problem
19. How many hours in a week do you contribute to your business?
20. Is there any social security program for your staff? If yes, please mention
21. What is your business turnover per month?
  - a. 10,000-50,000
  - b. 50,000-1,00,000
  - c. 100,000-5,00,000
  - d. more than 5,00,000
22. Are you satisfied with your business? If not, what are your current challenges?
 

.....

.....
23. Is your family supporting you with your business?
  - a. Yes
  - b. No
24. Is there any other family member/s engaged in this work?
  - a. Yes
  - b. No
25. What is the perception of the family towards you after your involvement in the business?
26. What is the perception of the friends towards you after your involvement in the business?
27. What is the perception of the society towards you after your involvement in the business?

28. If you were in a position to contribute to other women on entrepreneurship what would be your advice
- a. Never think of doing
  - b. Absolute must for success
29. Recommendation for the new entrepreneurs

## **Annex III**

### **Photo Gallery**

**Plate I**



*Source: Field Survey,2016*

Designer Nest- Finished materials in display.

**Plate II**



*Source: Field Survey,2016*

Staff busy in stitching- Designer Nest

**Plate III**



*Source: Field Survey,2016*

Displaying the items for sale- Lycra Boutique

**Plate IV**



*Source: Field Survey,2016*

With Sabina Maharjan Awale, Manager of Lycra



**Plate V**



*Source: Field Survey, 2016*

With Bipana Maharjan, Owner of BIBA