

CHAPTER ONE

INTRODUCTION

1.1 Background of the Study

Nepal is a developing country situated between China and India. It constitutes the mountain, hill and terai with the total land area of 147,181 square kilometers. Nepal is one of the least developed countries. Development requires adequate mobilization of human resources along with basic infrastructure. In developing country like Nepal, the thrust and magnitude of development, basically depends on poverty alleviation and fulfillment of basic human needs. In this context human resources refer quality and ability of the population not only quantity. According to population census 2011 Nepal's population is 26494504 with 51.1 percent of female. Women have right and duty to participate in the development activities but their role is still negligible in Nepal. We can say without the effective role of women group nation building process can't move ahead.

Women workers moreover appear more vulnerable to adverse working conditions. Mostly women are deprived from education and training. Therefore women are involved in Small-scale industry, which requires only low investment, simple and easy activities to run. Employees in large-scale public sector industries are protected by labor legislation and trade union support. But mostly in private sectors, labor legislation is not always implemented. The situation is even worse in small industries especially in the private industries. In such industries welfare facilities hardly exist; labor laws are not enforced and trade unions are inactive or nonexistent. The most vulnerable are the piece – rate workers in private sector industries involved in export production. They are unprotected by statutory regulation pertaining to minimum

wages or working hours. Furthermore home based women workers in the informal sector are exposed to exploitation by unscrupulous middle man (UNIDO, 1987).

Nepalese society is predominantly patriarchal and occupy secondary position. When women enter their own business with their own capability, definitely they face various problems related to society and other resource factors. Early marriage is an overburdened domestic and child bearing task. The usual household chores like food producing, cooking, child caring, gathering firewood tec. are done by women but these activities are regarded as non-economic. They are not paid of that manual work and are considered to be economically dependent.

Even in 21st century there is still strong belief and prevailing custom in our society that women are home makers, so they are not supposed to go outside to earn to earn or to work even though, they are efficient and skilled for labor market.

According to Hanna Papanek (1987) employment of women is crucial and indispensable in the process of development itself, because women integration in the development process follows the same principle voiced by many cities of development planning. Those whose life has been affected by social and economic policies, must have a say in these matters, in the absence of which such groups cannot really benefit from work done to them by others. Development of countries is not possible without women participation in economic activities. Obviously women play crucial and essential role in economic development process.

Industrialization plays a vital role in economic development. Industrialization offers prospects of growing availability of manufactured goods, increasing employment balance of payment and greater efficiency and modernization of economy. But the geographical setting of Nepal is

such that the feasibility of large industries is limited. Most of the regions of the kingdom are remote and people do not have sufficient capital and technical knowledge to run industries. In this context, cottage and small-scale industry has important role for the economic development of country. Cottage and small-scale industry play significant role not only in preserving traditional skills, arts and culture but also in proper utilization of raw material produced in rural urban areas. Moreover it helps in upgrading the economic standard of the majority of people by generating employment opportunities and enhancing national productivity. Local raw materials, skills, land and labors are extensively used in such industries and value added to these industries is higher.

In addition, such industries contribute to import substitution; increasing foreign exchange earnings and increasing the national productive that will ultimately help in improving the balance of payment situation of the country. In this extreme situation, cottage and small-scale industries are labor intensive and need little investment and less technical requirement.

In Nepal women literacy rate is 57.4 percent and very low (CBS, 2011). Most of the women are engaged in household chores even though they have time to go for employment. If jobs are provided at home or nearby home workers will have better access to employment. Cottage and small-scale industries are doing after employment opportunities for women because there is no restriction of the location so they work inside their own house or nearby house without wasting their time.

Entrepreneur means a person who is eager to work psychologically and physically for productive and innovative purpose. An entrepreneur is neither a scientific innovator nor a salaried manager, but he/she is assumed to be an opportunity seeker. "An entrepreneur initiates ventures,

develops markets and influences development of managerial thoughts" (Shrestha and Jaddha Bahadur, 1982).

Different individuals have different prospective view of entrepreneurship. An economist, for instance, may define an entrepreneur as one who brings resources, labor, material and other assets into combinations that make their value greater than before and also the one who introduces changes, innovations and a new order. In other words, economists view an entrepreneur as individual who adds value to the raw materials.

Women entrepreneur and may be defined as those women or a good of women, who initiate, organize and run a business enterprise. In terms of Schumpeterian concept of innovative entrepreneur, women who innovate, initiate or adopt a business activity are called "women entrepreneur". The government of India has defined women entrepreneur based on women participation in equity and employment of a business enterprise.

In a nutshell, women entrepreneur are those women who thinks of business enterprise, initiate, organized and combine the factors of production, operate the enterprises and undertake risk and handle economic uncertainty involved in running a business enterprise (Khanka, 2003).

Entrepreneur have been responsible for such economic decision as what to produce, how much a produce and what method of production to about Normally accepted definitions of entrepreneurship concern with its focus on risk taking, high achievement, undergoing changes and entrepreneurial qualities of women.

Women entrepreneurship in a formalized sense is relatively new phenomenon in Nepal. Although certain ethnic community in the country, especially the Newar and Tibeto-Burman highland groups such as the Sherpa, Gurung, Thakali and known to have a long tradition of women being involved in small business enterprises (CEDA, 1981).

The basis objective of developing entrepreneurship has been to enable the society to generate productive human resources as well as to mobilize and sustain them for the subsequent process. It would depend on that kind of people who can be promoted and groomed for the entrepreneurial career.

An entrepreneur is the most vital economic resource, for he/She is the one who initiate commerce and industry in a society. He/She give birth to new economic units in such society.

1.2 Statement of the problem

The geographical setting of our country severely limits the feasibility of large industry. As the level of employment is low in Nepal, level of income is naturally low leading towards low level of saving and low level of capital formation. Ultimately, this low level of capital formation again leads to low income. In the Nepalese context, one of the main factors of economic backwardness is the lack of industrial development because of necessity of huge investment and high level of technology is necessary to establish large and medium scale industries. It is further constrained by basic infrastructure and unskilled Nepalese labor. In this scenario, cottage and small-scale industries may be an effective alternative in the industrial advancement process of the country and employment generation. These industries are labor intensive, capital saving and are considered appropriate in place where infrastructures are lacking.

Cottage and small-scale industries play a crucial role in the social economic life of the people especially in present societies of the developing country. So the establishment of cottage and small-scale industries is a pragmatic way in the development process of Nepal. These industries can be established with small amount of capital, locally available raw material and local labor. It can solve the problem of unemployment.

Women are facing the unpaid care and work problems like reduction, redistributions recognition. Women have to provide their time in kitchen and rearing their children's. So there have difficult to provide their full time in small scale and cottage industries. Women will have the problems to recognize the industry related problems. But women are trying to give the full time to their job. If they will get full support from their family to solve their household works, women will surely contribute in the small scale and cottage industry.

Gender equality and economic development go hand in hand. Since in early 1980's, the policy makers and planners have become acutely aware of the economic significance of women activities and the nature of their contribution to income generation. It has been firmly established that women in Nepal are vital and productive contributors of the national economy but their access to knowledge, skills, resources, opportunities and power still remain low (Shtrii Shakti, 1995).

To quote Mahatma Gandhi, "By educating a man you have educated a person, by education a women, you have educated a whole family" (GNCCS, 1995). It is said that women and man complement each other. It is generally said that first school of child is his/her own home and the first teacher is the mother. Thus, the important role of women should not be undermined.

Women's role as home maker also comes up as barrier for the smooth career orientation of women. Even though their participation is scaling up in workplace, their roles have been confused to found in unskilled or semi-skilled job sectors only. Women hardly find them rising to the managerial level or head of the company of Nepal. Entrepreneur plays a critical role in the growth of any society, particularly in developing country like Nepal. It has been increasingly realized that enterprising women have vast entrepreneurial talents that could be so harnessed to convert them into job seekers to job givers.

In order to bring gender, complete changes in the attitude of the family and society towards women is essential. This can only be achieved when the women themselves realize their role. They should recognize their value, contribution and develop confidence on their own ideas and implementation. Such shearing of real feelings among women will bring them into the process of empowerment. The family, the society and the community will only be strengthened when women are active Participant in the decision making process. In fact women have proved themselves that they can triple production very effectively if the opportunity is awarded to them. Nepalese women are not still confident about their own capability. It seems that potential women need a little pull and push at early time. They are unaware of their own inner strengths and resources and their family members should encourage them for enterprising jobs.

1.3 Study Area

Nepal is situated in Northern hemisphere, known as land of Mt. Everest and palace of Lord Buddha. It is tiny country occupying 0.03% and 0.3% of total land area of world and Asia respectively.

Nepal is divided into 5 development regions with 75 districts. Among 75 district Dang lies in Rapti Zone of mid-western development

region. It lies in latitude of 27⁰26' Northern and longitude of 80⁰2'-80⁰5' eastern hemisphere. It occupies the area of 2955 sq.km. It is considered as the largest valley of Asia which is divided in Deukhari valley and Dang valley. Dang is between the Churia (Siwalik range) to south and the long Mahabharata range in the north. It is also called inner terai. Dang is boarded by Kapilbastu and Phuthan district in the east, Surkhet and Banke district in west, Salyan, Rolpa in north and India in south. In average it is about 72 km long north to south whereas 90 km long east to west. The temperatures rises from 25⁰ to 39⁰ and rainfall 1706 mm/year. The climate is sub-tropical.

Dang district has 39 village development committees and two municipalities. The district headquarter is Ghorahi. The land more than 23.67% (57727 hector) is suitable for agriculture and 66% is covered by forest.

The total population of Dang is about 552583. Among it 291524 (52.76%) is female and rest is male (B.S.2011). Annual growth rate is 1.79%, according to CBS 2011. People of Chhetri, Brahimin, Tharu, Magar caste are major.

Dang is facilitate with educator, means of communication, transportation, drinking water, health service, hotel and bars etc. most people are engaged in agriculture. People use their leisure time in small-scale and cottage industries and some are totally engaged in small-scale and cottage industries.

1.4 Objectives of the study

The main objective of this study is to identify the women led enterprises particularly cottage and small-scale industries in Dang and

analysis the economic and managerial situation of women entrepreneurs of Dang.

Specific objectives are;

-) To assess the involvement of women's empowerment in the area of small trades of investment.
-) To study the socio-economic status of women entrepreneurs in cottage and small-scale industries.
-) To examine the family supports received by women entrepreneurs.
-) To analyze the problems faced by women entrepreneurs.

1.5 Limitations

Everyone knows that research study is bound by the constraint like time, value coverage and economic resources. This study was also bound by many such factors mentioned above. This study has following limitations;

-) The study is confined to women entrepreneurs small and cottage manufacturing and service sectors.
-) The study deals at micro-level.
-) The study confines to women entrepreneurship in Dang district only.
-) The study does not look into socio-economic and other crucial components related to women empowerment.

CHAPTER TWO

REVIEW OF LITERATURE

2.1 Relevance of cottage and small-scale industry

Different scholars have different concepts on cottage industry. It is different from country to country and from time to time. The western countries think that cottage industries are labor intensive industries, whereas Asian communities treat the traditional skill oriented or indigenous raw material based or small units of industries as cottage industries. If we consider the concept of Indian community it is found that some specified or listed items are classified as cottage industries. So, in India the cottage industry could not be classified by either technology of production or units of investment. But in Nepal, the definition of cottage industry is different before and after the industrial enterprise act come into force. If we consider the former definition, indigenous raw material based or handicraft based or handloom based industries were called cottage industries.

The industrial enterprise Act 2049, sub-section 4, classified enterprise in four categories-cottages, small, medium and large. This categorization, however, is based on size of fixed investment. The nature and origin of different type of enterprise and their size in term of employment have not been taken into consideration in this classification. According to act, the traditional mobilization of specific skill or raw materials and resources, and labor intensive and related with national custom, art and culture are termed as cottage industry (Sapkota, 1999).

2.2 Role of Cottage and Small-Scale Industry in Nepal

The growth and development of cottage and small-scale industries is now being considered as vital to the balanced economic development

of developing countries. The development of cottage and small-scale industries formed an integral element in the strategic growth of industrial sector in these countries. There was a time when it was commonly believed that economic development of country or particular region depended largely on large-scale enterprises. But over time it was increasingly realized, that rapid industrialization is hardly possible unless cottage and small industries are developed side by side with large industries (Pradhannanga, 1995).

Economically, cottage and small-scale industry can be considered an integral segment of the import substitution activity. Production of primary and essential consumer goods like garments and carpets can be taken to generate a percentile demand ad both domestic and foreign markets. From the theoretical point of view, cottage and small-scale industry is a cutoff point between large scale automotive industries, and the former is more labor based then the capital. Another important point of industry is its impact on productive use of time.

It is well known fact that no nation can thrive only on large-scale industries. This is because of the fact that the economy of scale operates, and also at certain period of time. The cyclical behavior of trade, which is common due to expendabilities and externalities, effects not only the production process (import of internal and external demand implicated) but also the capacity of consumption, following factor price and commodity price relationship (UNIDO, 1986).

The main determinant for the acceleration of industrialization have been the size of the market, efficiency of factors of production and other infrastructure such as transport and communication. With two-third of land being mountains and inaccessible by roads, small sizes projects to suffice local market are considered to be appropriate for rural Nepal.

2.3 Women Entrepreneurs: Context and Challenges

The level of responsibility of women in most fields is still comparatively low. The females are regarded as being of lesser importance in the labor market. The trends in many countries appear to be that the measures to increase women's participation is prompted by the realization of greater utilization of a potential labor force for overall development. The active participation of women in the economic and social life is stipulated but on the other hand, in practice, it is subjected to limitation and discrimination. Even when women actively participate in national life, the level is comparatively low. However, in certain sectors in the social field some exception is found that are traditionally suitable for women.

Nepal, the economy is basically agriculture based; industrial development has a vital prospect in economic development. In many developing countries industrialization has been adopted as a major solution to the problems of over population, unemployment and low standard of living (Nepal, 1997).

More than 80 percent of population is dependent to agricultural sector. Because of limitation of cultivatable land in the country, the agricultural sector could not provide adequate employment. The numbers of unemployed or underemployed male and female are increasing day by day. Among unemployed, most of them are females. So, we have to give priority for employment opportunities of women. After the agriculture, the next viable source that can provide adequate employment in the rural area is cottage industry. There are example of different types of cottage and village industries that are functioning in rural area are based on local raw material and traditional skills.

The public and private sector should provide skill training to rural women in the feasible industries, raw material, capital, marketing facilities, and other related facilities to women entrepreneurs in order to improve the gender equality in the society.

Without the active participation of women, the population problem cannot be solved. Due to some social drawbacks, women are left behind in education and employment in Nepal (Rajbhandari, 1987).

The social origin of women entrepreneurs can be classified into two categories, one dealing with the ethnic origin and the other with the present social position. The ethnic origins include factors like religion, community, mother tongue, native area and the district of women entrepreneurs. The present social position will depend on their marital status, present age, age at time of starting of enterprise, age at the time of marriage, family structure, number of family members and member of children.

The economic origins can also be classified into the status of income and wealth. Not only are the economic variables but also the general and the technical education level of women entrepreneurs, educational background husband, father and mother of women entrepreneurs are important. Similarly, in the category of income and wealth the occupational status of husband, father and mother are relevant along with that of women entrepreneurs in addition to the annual income of the family to obtain a total picture on the economic origins (Ranim 1996).

2.4 Role of Women Entrepreneurship in Economic Development

Women constitute about half of the world's population. They do about 55 percent of the world's work, when unpaid economic activities in

the household are taken into account. Women who come over half of the total populations are lagging behind in many development activities. They are underrepresented in different sectors such as education, health, politics, administration and economic activities. The women who work for longer hours than men are perceived as weak and dependent rather than recognizing their contribution to the household economy. Realizing these facts and problems many organizations have been established for women's development in different sectors including income generation.

The economic role of women is limited in third world nation, including south Asian countries, as they are maintaining load of domestic responsibilities. Working women in most part of the third are not being able to do well in their career pursuit due to heavy household chores and other domestic obligations. The accelerate economic growth equality for women is imperative which also in human justice.

2.5 Importance of Entrepreneurship in Economic Development

Developed nations like Japan, United States of America and United Kingdom have acknowledged that it is the 'spirit of enterprise' that has transformed their small agro-based industries into industrial giants. These countries have further specified the need to promote entrepreneurship among the people to achieve higher level of economic growth. Entrepreneurs therefore play role among the factors of production and has enormous potential to mobilize the other components such as land labor and capital, income and employment.

According to the 1952-54 census an economically active person was one who was either working or had job from which he/she was temporarily absent. The census of 1961, 1971 and 1981 defined economically active persons as those who had worked at least for eight months either at single stretch or at intervals, either for pay, profits or

remuneration in cash working during the year recording the day of census remuneration. In the 1991 census, if a person worked for any length of time during the twelve months preceding the census data he/she was treated as economically active (Shrestha, 1995).

Self-employed persons provide services under contractual agreements for payment without any bonds of sub-ordination to contracting partner. They are also called entrepreneurs or freelance, independent or own account workers. The self-employed can be members of association, craft-enterprise or small scale enterprise. It is often agreed that micro enterprise included self-employed persons. The self-employed are autonomous with respect to social security contributions.

Employment can be considered as self-employment only if the work is done at one's own risk and with one's own means without any interference from the contractor and when payment is not dependent on duration but on the result of the work accomplished (ILO, 2000).

Entrepreneurship development holds a key to the successful achievement of goals desirable for the socio-economic change into economic change in each country. Entrepreneurship development is endowed with in-built mechanism of affecting change in all other avenues of people.

A distinction between self-employment and entrepreneurship has a broader meaning than self-employment. Entrepreneur is defined as one who employs at least one person other himself, adds value to the product of service being provided and is involved in marketing, purchasing and conversion of materials or services (APCTT, 1995).

All entrepreneurs are self-employed and income generating persons but all self-employed and income generating persons are not necessarily

entrepreneurs. Also, all self-employed persons are income-generating persons; all income-generating persons are not necessarily self-employed persons operationally. Entrepreneurship development means the promotion of individuals towards entrepreneurial activities.

The major strategies employed in Nepal are both import substitution and export promotion. In these circumstances, one major way to achieve the goal of industrial development could be through establishment of small-scale enterprises. It is recognized that entrepreneurship development can be the key to raise the prospects for increasing the share of small-scale and cottage industries in the national income (Aryal, 1992).

Entrepreneurship has been acknowledged to be one of the essential factors of determination of the industrial growth of any country. The history of the economic development of a country, whether developing or developed, has evidence of the fact that entrepreneurs have made a significant contribution in this respect, though the nature and the extent of such contribution may vary from society to society and country to country depending on the industrial climate, the availability of material resources, and the responsibility of the government system.

Entrepreneurship development is essential for increasing production and productivity in the primary, secondary and tertiary sectors, for utilizing material and human resources, for solving problems of unemployment and under employment. Furthermore it is essential for equitable distribution of income and wealth, for increasing the gross national product and the per capita income, or improving the quality of life (Sarngadharn, 1995).

Entrepreneurship is recognized as the engine of economic changes in any country whether developed or developing. Therefore, any efforts

aimed at economic advancement of the rural community must include development of entrepreneurship among rural people as a significant tool for their empowerment. In the recent years, there have been some programs that are focused on entrepreneurial awareness; training and credit for rural people, particularly in the context of micro and small enterprise development.

2.6 Review of Related Study

Many studies have conducted on the topic " Entrepreneurship and women entrepreneurship".

"Role of Entrepreneurship cottage and small scale industry researched" by Rabin Sapkota, (2010)

Among them one is "Role of Entrepreneurship cottage and small scale industry" researched by Rabin Sapkota, a case study of Champe VDC of Bhojpur District. The main objectives are :

- To analyze the use of Enterprise's income in Socio-economic status.
- To increase the awareness among the entrepreneurs.

The income of Entrepreneurship is use in various aspects of daly life like in education, health, Security and soon . The level of awareness is not satisfactory.

"Entrepreneurship development programme in Nepal with reference to the small Business promotion project" By Bhoj Raj Aryal (1992)

The general objective of this research is to identify various aspects of EDP training programme and examine the relation between Entrepreneurship and economic development

It seen that the Entrepreneurs at the start of the business mainly face financial problems, managerial and technical problems and the regulatory problems. Finally it could be conducted that EDP effort in Nepal is fruitful activities in terms of industry start, employment generation, Foreign exchange advantages etc.

"Socio-economic condition of industrial women entrepreneurs, a case study of Biratnagar industrial state" by Durga Kumari Tiwari (2010)

Socio-economic condition of industrial women entrepreneurs, a case study of Biratnagar industrial state by Durga Kumari Tiwari is another research. The main objective of the study is to analyze the women entrepreneurs as main source of industrial Development in BIS in terms of socio- economic characteristic of the industrial women.

- To analyzed the socio-economic and demographic characteristics of women workers.
- To study the working condition of the women workers.

In BIS most of the women workers were local and some are from rural areas the rural area representing different socio- cultural background. However they have been so close to each other that they started accepting each others festival and cultural beliefs.

In above research there is gap of problems faced by women entrepreneurs, the socioeconomic status of woman, and the supports received by women entrepreneurs is included as objectives in this thesis. And conclusions are with draw as objectives in this thesis.

CAPTER THREE

RESEARCH METHODOLOGY

3.1 Research Design

The research design is exploratory and descriptive research. It has explored the socio-economic conditions and identify the problems of women entrepreneurs. Some statistical tools were used to derive the research finding.

3.2 Sampling Size and Sampling Procedure

The list of small and cottage industries with women ownership have obtained from the cottage and small-scale industry office of Dang. The list provided by the cottage and small-scale office numbered 1998 units. Among operating industries, some industries are managed and supervised by males, which are excluded for the study. From the total operating units 416 have been run by women entrepreneurs. Among these industries only 38's are selected as the study units using universal sample random method i.e. of Tulsipur municipality.

3.3 Sources and Data Collection

Data collection is an important part of any research work. Unless data are properly collected, study cannot be completed satisfactorily. Data have collected through various techniques. Bothe the primary and secondary data and information have used in this study. But most of the findings or results have tabulated and interpreted. Generally tools and techniques of data collection are;

- A) Primary Data
- B) Secondary Data

A) Primary Data

The primary data have drawn by field visits and questionnaires of women entrepreneurs of study area. Primary data have collected as per the variables required through different set of questions and in depth interviews with key persons. In this method various techniques are used like

1. Questionnaire
2. Interview
3. Key information

B) Secondary Data

For the collection of secondary information some important available materials pertaining to the women entrepreneurs such as books, projects reports and published articles are reviewed. The secondary data have obtained from WEAN (Women Entrepreneur's Association Nepal), CSIDB (Cottage and Small-scale Industry Development Board), ANCSI (Association of Nepal Cottage and Small Industry), Internet, FNCCI (Federation of Nepal Chamber of Commerce and Industries), DDC (District Development Committees) and other related institutions. The important sources of secondary data that have cited in the study have from CBS (Central Bureau of Statistics), Association of cottage and small-scale industry and Internet.

3.4 Method of Data Analysis

The data collected have tabulated and analyzed quantitatively as well as qualitatively. The primary data and information have coded, tabulated and analyzed in the separate chapter "Data Analysis and Interpretation". The data have interpreted on the basis of percentages. Figures (Bar diagrams and Pie charts) were also used to make the presentation clear.

CHAPTER – FOUR

DATA ANALYSIS AND RESULTS

The women entrepreneurs under the study belonged to different background including women entrepreneurial activities of manufacturing sector. Based on the statistical facts and the personal observations, attempts are made to analyses the women's socio-economic condition and entrepreneurial activity in the Tulsipur Municipality of Dang district. The study shows interesting findings to depict the actual picture of women entrepreneurs in Dang.

Emphasis has been given to various internal as well as external factors that either motivated, facilitated or hindered to start enterprising activities of women. Attempts have been made to analyze their status, profile and identify their entrepreneurship along with the associated problems.

This section analyzes and interprets the data obtained from the field and their interpretation. The results of the study are analyzed in the following headings.

4.1 Age Distribution of Responent

The age group has been examined in 2 categories, from 25 to 47 years with 10 years gap. Age is one of the important factors responsible to determine the economic activity of the person. The age wise distribution of the women entrepreneur is shown in table 1.

Table 1: Distribution of women entrepreneurs by Age group

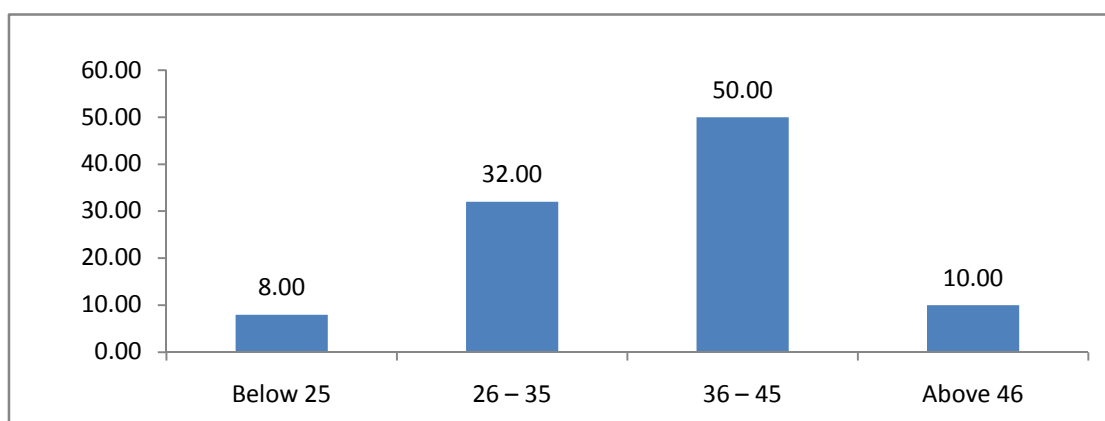
S.N.	Age group	No. of Respondents	Percent
1.	Below 25	3	8.00
2.	26 – 35	12	32.00
3.	36 – 45	19	50.00
4.	Above 46	38	10.00
Total		38	100.00

Source: Field Survey 2013

Table 1 shows that women entrepreneurs belonged to the age group of 36 - 45 years. The second highest 32.00 percent fall under the age group 26-35 years. The age groups below 25 and above 46 shared 8.00 and 10.00 percent respectively.

If groups of 26 – 45 ages together make more than 89 percent of active women entrepreneurs. on the basis of data shown on the above table the women entrepreneurs are more successful of age between 36-45 because the vary period is productive period. Where women can utilize their more time and get support. Generally they are free from household work as well as free from to care child. So the work is more effective and the trade is high.

Figure 1: Distribution of Women Entrepreneurs by Age Composition



4.2 Marital Status

Nepalese society is still based on the traditional way of cultural norms and religious value that are followed for example, marriage in this society is supposed to be indispensable social phenomena. The marital status of women entrepreneurs was as follows.

Table 2: Distribution of Women entrepreneurs by Marital Status

S.N.	Age	No. of Respondents	Percent
1.	Unmarried	5	13.00
2.	Married	31	82.00
3.	Widow	2	5.00
Total		38	100.00

Source: Field Survey, 2013

Table 2 gives the distribution of women entrepreneurs by marital status. Out of total 38 women 31 of them (82.00 percent) were married. Only 13.00 respondents were unmarried and 5.00 percent widows.

The majority of women entrepreneurs were married. The above data shows that the majority of women entrepreneurs were married but the success is of unmarried and widows because they were participating highly any short of trainings and free from their house. Where married women entrepreneurs were biended by their family relation and participating highly any short of tyrannies and free from their house. Where maries women entrepreneurs were banded by their family relation and participation isles in training which one is hindrance in entrepreneur.

4.3 Education Level

Education is one of the major indicators of women role and socio-economic status. This is crucial factor not only for employment opportunities created in the process of modernization but also for

communication with outside world. Educational attainment has become most valuable indicator of women's social status.

Table 3: Distribution of Women Entrepreneurs by Level of Education

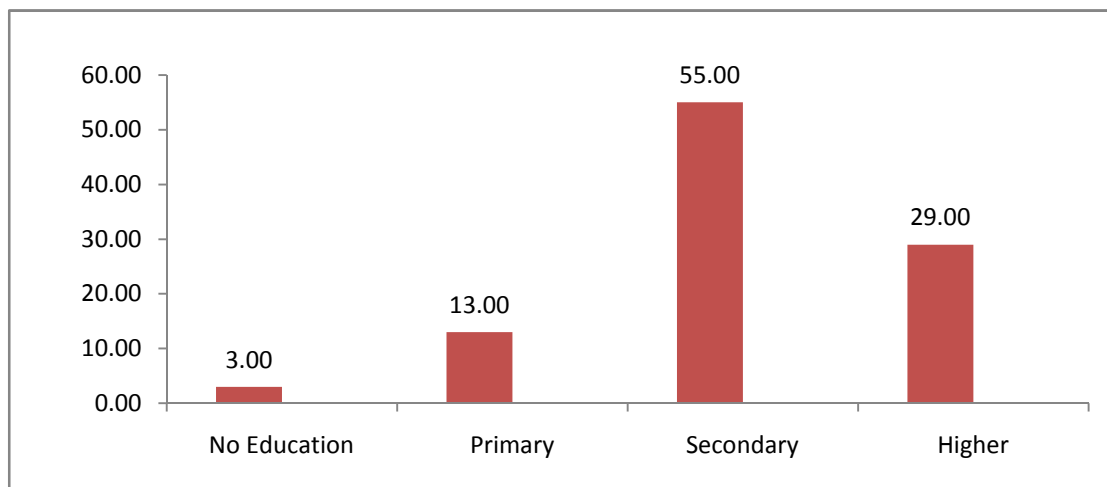
S.N.	Level of Education	No. of Respondents	Percent
1.	No Education	1	3.00
2.	Primary	5	13.00
3.	Secondary	21	55.00
4.	Higher	11	29.00
Total		38	100.00

Source: Field Survey, 2013

Table 3 indicates that lowest percent of respondents i.e. 3.00 percent were uneducated. What 13.00 percent of total respondents had primary level of education and 29.00 percent with higher level of education. The highest percent of enterprising women i.e. 55.00 had secondary level of education.

The education background of the respondents' women in the Tulsipur municipality shows the higher literacy rate. Education is the critical components of the development. It is also key to the development of human personality. This key factor seems to be well understood among enterprising. Literacy rate to be high in Tulsipur municipality but well-educated respondent's women entrepreneurs were getting success. The education that respondent's have on them is easily used on their work .

Figure 2: Distribution of Women Entrepreneurs by the Level of Education



4.4 Purpose of Starting Enterprise

Table 4: Distribution of Women Entrepreneurs by Reason for Involvement

S.N.	Purpose	No. of Respondents	Percent
1.	Self-satisfaction	13	34.00
2.	To become financially independent	22	58.00
3.	To utilized skill, knowledge & experience	3	8.00
4.	Others	-	-
Total		38	100.00

Source: Field survey, 2013

Table 4 shows that 58.00 percent of total respondents had the purpose of being financially independent by enterprising. Out of 38 respondents 34.00 percent were involved in this industry for self-

satisfaction but very few of the respondent were engaged on enterprising to utilize skill, knowledge and experience they had. So the main purpose for initiating the enterprise by women entrepreneurs was to be financially independent. In Nepalese society particularly women were not allowed to engage in socio - economic activities as result their social and Economic status is low. But those women entrepreneurs who are in enterprises are improving their socio- economic status.

4.5 Source of Idea Generation

Source of idea generation also indicate our social plus intellectual position.

Table 5: Distribution of Women Entrepreneurs by Source of Idea Generation

S.N.	Source of Idea Generation	No. of Respondents	Percent
1.	Family	17	45.00
2.	Relatives and friends	20	52.00
3.	Organizations	1	3.00
4.	Others	-	-
Total		38	100.00

Source: Field Survey, 2013

Table 5 demonstrates the distribution of respondents by source of idea generation to initiate the enterprise. Out of total 38 respondents, 17 (45.00 percent) of them got inspiration from their family members, 20 respondents (52.00 percent) by relatives and friends and 1 (3.00 percent) respondent get idea and inspiration through advertisement. Whatever the source of idea generation the success is depending on those who have

gave source from their family. Family is the only source which one is sustainable. In Tulsipur municipality the respondents were getting more success who are supported from family compared to other sources of Idea generation.

4.6 Training Status before entering industry

Table 6: Distribution of Women Entrepreneurs by Formal Training Before Entering Industry

S.N.	Training	No. of Respondents	Percent
1.	Yes	16	42.00
2.	No	22	58.00
Total		38	100.00

Source: Field Survey, 2013

Table 6 indicates that 16 out of 38 respondents had formal training before entering this industry. In other words 42.00 percent of total respondents were skilled but 22 proprietors i.e. 58.00 percent had no formal training before entering this field. As a conclusion on the topic the respondents with training before entering in Industry are getting success them others. Because skill and ideas seems more perfect with training .

4.7 Family Support

Family support plays a vital role for success whether it is men or women. Table shows that women proprietors received their family's support.

Table 7: Distribution of Women Entrepreneurs by their Family Support

S.N.	Training	No. of Respondents	Percent
1.	Yes	38	100.00
2.	No	-	-
Total		38	100.00

Source: Field Survey, 2013

Table 7 indicates that all respondents reforested to be supported by their family. So it is interesting to note that they were supported by their family despite the misconception that family hinders employment of women.

4.8 Sources of Finance

Table 8: Distribution of Women Entrepreneurs by Source of Finance

S.N.	Source	No. of Respondents	Percent
1.	Household and personal saving	18	47.00
2.	Loans from informal source	2	5.00
3.	Borrowing from formal sector	15	40.00
4.	Receipts from sale of another business	3	8.00
5.	Sale of property	-	-
6.	Others	-	-
Total		38	100.00

Source: Field Survey, 2013

Table 8 shows that 47.00 percent had started industry on their own household and personal saving. Only 5.00 percent got loans from informal sector borrowing and from their friends or relatives. The second highest number i.e. 40.00 percent of respondents borrowed from formal

sector. While business sale contributed to only 8.00 percent of respondents.

The highest percent of women entrepreneur are investing their own and family's capital in the enterprise but bank finance was taken by few of them. Very few respondents were getting bank loan due to lengthy process of acquiring bank loan. If it is made easy to get bank loan then the numbers of women entrepreneur may be increased. Many interested respondents were bank due to lack of finance.

4.9 Raw Materials

Availability of good quality raw materials is one of the essential and vital elements for the success and failure of every industry.

Table 9: Distribution of Women Entrepreneurs by Source of Raw Material

S.N.	Source of Raw	No. of Respondents	Percent
1.	Local source	15	39.00
2.	Imported source	-	-
3.	Bothe	23	61.00
Total		38	100.00

Source: Field Survey, 2013

Table 9 indicates that 39.00 percent of total respondents used local raw materials while 61.00 percent used the raw materials from both local and imported sources.

It can be inferred from the table that much of the raw materials are both from local sources and imported. Lowest percent goes to local source only. So, only local sources seem to be insufficient to run their enterprise. If local sources are made sufficient then the product may be easily increased due to low cost.

4.10 Product Marketing

Table 10: Distribution of Women Entrepreneurs by Product Market

S.N.	Type of Market	No. of Respondents	Percent
1.	Local market	20	53.00
2.	Market out of district	16	42.00
3.	Foreign market	2	5.00
Total		38	100.00

Source: Field Survey, 2013

The category out of district market includes marketing all over Nepal and other categories include foreign market and local market or market near the area of production.

Table 10 shows that 53.00 percent sell their products in local market but 42.00 percent of respondents sell their products out of districts and 5.00 percent exporting their products to foreign market. marketing is one of the main problems due to open market policy, unprotected government policies, limited facilities of transportation even limited local market. It seems to be change in govt. Policy.

4.11 Family Problems faced by Women Entrepreneurs

Table 11: Distribution of Women Entrepreneurs by the Family Related Problems

S.N.	Nature of Problem	No. of Respondents	Percent
1.	Childcare	3	8.00
2.	Household work	10	26.00
3.	Other	25	66.00
Total		38	100.00

Source: Field Survey, 2013

Table 11 shows the nature of family related problems faced by the respondents. Out of total respondents, 66.00 percent were facing the problems of household work but 26.00 percent of respondents had other problems than household. Childcare problems were faced only by 8.00 percent of the respondent. The main problems faced by women entrepreneurs was household problems. The Respondents have to serve for their family members. Due to higher contribution of women entrepreneurs on their house hold expenses, the house hold works were still limiting their activities in enterprise.

4.12 Family Dependence on Women Entrepreneurs Income

Table 12: Distribution of Women Entrepreneurs by Family Dependence on Respondent's Income

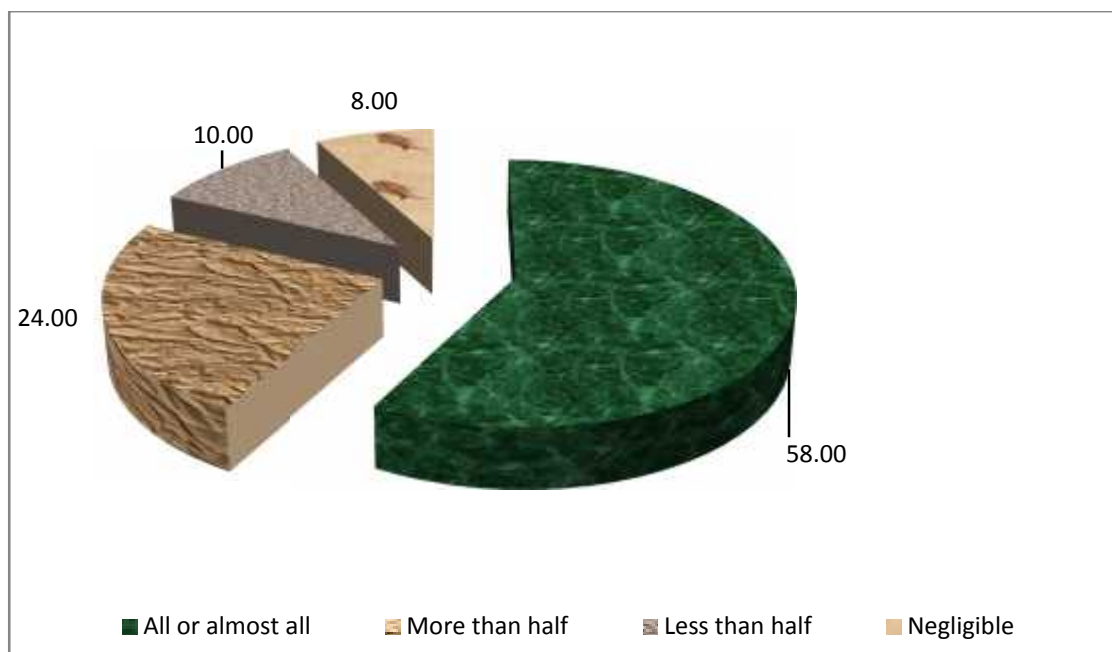
S.N.	Proportion of Income	No. of Respondents	Percent
1.	All or almost all	22	58.00
2.	More than half	9	24.00
3.	Less than half	4	10.00
4.	Negligible	3	8.00
Total		38	100.00

Source: Field Survey, 2013

Table 12 shows the sufficiency level of income of respondents for intenance of family living. Altogether 58.00 percent of respondent's family were fully dependent on the income of entrepreneurs and 24.00 percent of women entrepreneurs' family was dependent on income from enterprise for more than half of their family expenses. Of the total

respondents, 10.00 percent of respondent's families were least dependent and 80.00 percent of families were not dependent on women entrepreneurs' income for their home expenses. Due to high dependency on respondents income the women entrepreneurs were unable to increase their enterprises. As result women entrepreneurs were unable to complete with foreign goods.

Figure 3: Distribution of Women Entrepreneurs by Family Income



4.13 Decision Making

The country needs to fully utilize and mobilize its resources including human resource and there is no doubt that human resource is one of the key factors of development. Human resource represents sexes, male and female. Equally participation need to be engrossed in making the ultimate decision when handling either the household activities or the economic activities, not only equality point of view but also indispensable need for national progress.

A popular saying in rural areas on Nepal is "Pothi base ghar bigranchha" that means a household over ruled by women is

mismanaged. The girls are treated differently in the family that makes them less active, They have almost nil or minor role in decision-making and their opinions are rarely considered. Decision-making plays a vital role for women empowering process and indicates the position of women in their household.

(a) Investment Decision

Investment includes education of children or investment of enterprises.

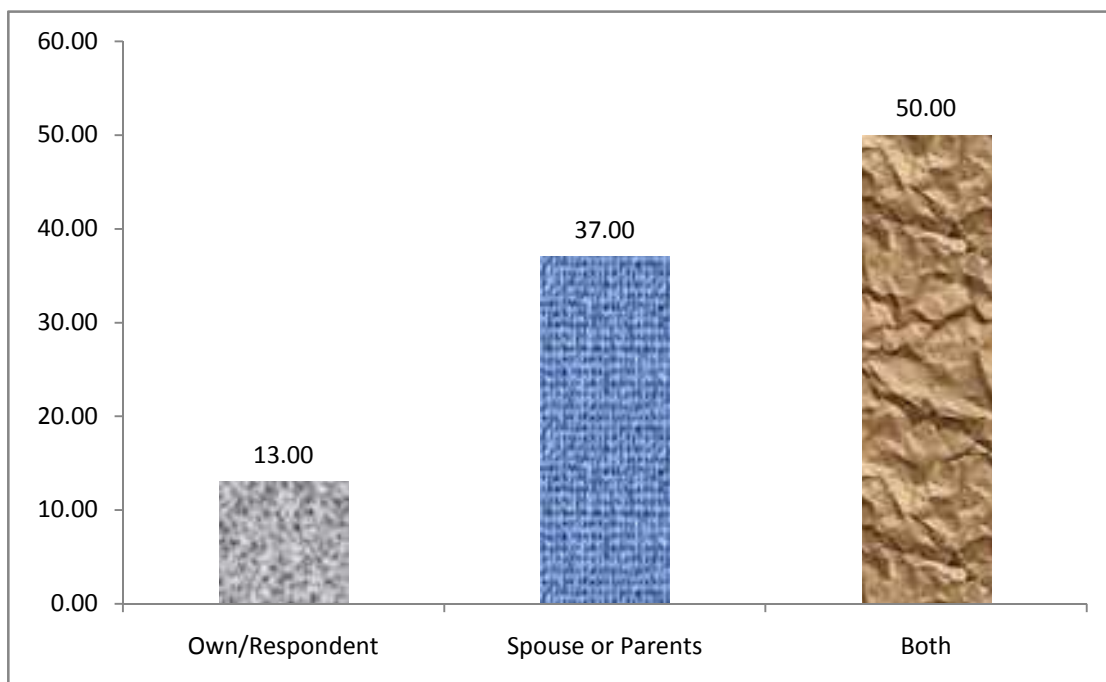
Table 13: Distribution of Women Entrepreneurs by Investment Decision

S.N.	Investment Decision	No. of Respondents	Percent
1.	Own/Respondent	5	13.00
2.	Spouse or Parents	14	37.00
3.	Both	19	50.00
Total		38	100.00

Source: Field Survey, 2013

Table 13 shows that 5 respondents' i.e. 13.00 percent of total 38 had made investment decision them. It was found tat 37.00 percent of total respondents fully depended on their spouse/parents to make decision on investment. The highest percent of respondents i.e. 50.00 percent took investment decision mutually. Decision-making is the key factor of success in any activity. From the survey it is finding that mutual decision making is better encouraging for the respondents.

Figure 4: Distribution of Women Entrepreneurs by Investment Decision



(b) Allocation of Income

Category of allocation of income includes household expenditure, clothing expenses, medical expenses, etc.

Table 14: Distribution of Women Entrepreneurs by Decision Making on Allocation of Income Proceeds

S.N.	Source of Raw Materials	No. of Respondents	Percent
1.	Self/Respondent	20	55.00
2.	Spouse or Parents	6	16.00
3.	Both	11	29.00
Total		38	100.00

Source: Field Survey, 2013

Table 14 clarifies some fundamental characteristics of decision-making practice in the allocation of income. Of the total 55.00 percent used to take their final decision individually. The final decision making share of women entrepreneurs especially in this category is higher over their own income as well as their male partners. Lowest of all 16.00 percent fully depended on their spouse/parents to take decision about allocation of their income and 29.00 percent of total respondents followed mutual decision-making process.

(c) Management of Enterprise

Table 15: Distribution of Women Entrepreneurs by Management of Enterprise

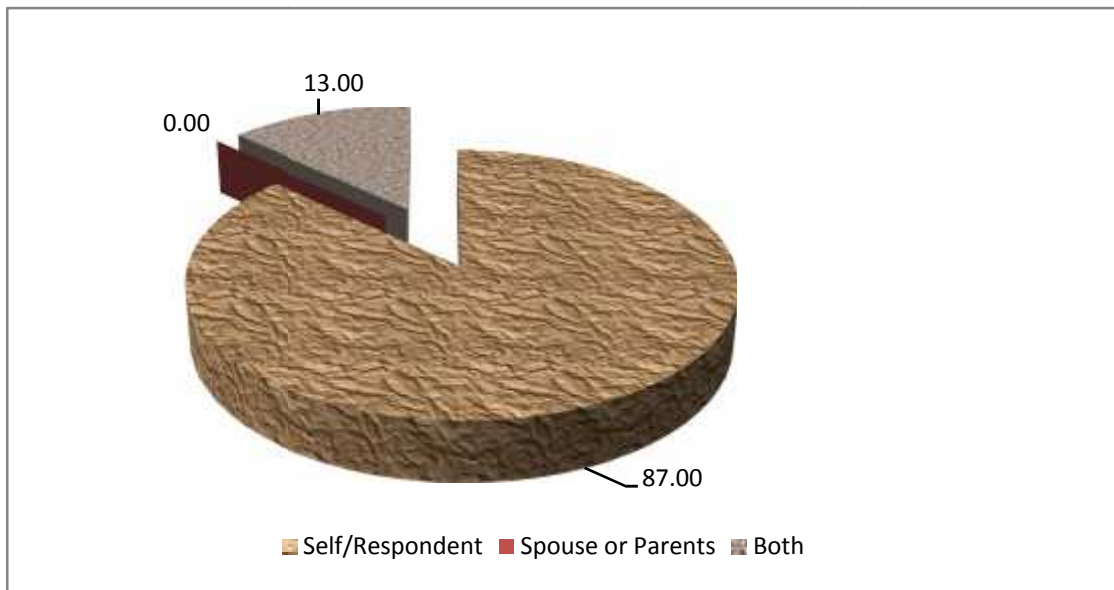
S.N.	Management of Enterprise	No. of Respondents	Percent
1.	Self/Respondent	33	87.00
2.	Spouse or Parents	-	-
3.	Both	5	13.00
Total		38	100.00

Source: Field Survey, 2013

Table 15 clearly shows the highest percent i.e. 87.00 percent of the total respondents independently take final decision on management of their enterprises by themselves. The lowest percent of respondents that is, 13.00 percent took mutual decision on management of enterprises.

The result indicates that all respondent women proprietor are true entrepreneurs. Five of them have taken decision on management of enterprise with mutual understanding of their parents/spouse.

Figure 5: Distribution of Women Entrepreneurs by Management of Enterprises



But study shows that in Tulsipur municipality women entrepreneurs are in relatively better position in terms of decision making.

4.14 Findings of the study

The following are the major findings of the study;

1. It was found that most of the women proprietors involved in service and manufacturing were already married at the time of starting enterprises. A small number of women entrepreneurs were unmarried and widow.
2. The majority of the women entrepreneurs were found to hold secondary or higher level of education and few of them had primary level of education and only one respondent was uneducated.
3. The majority of women entrepreneurs initially faced financial and marketing problems.

4. Almost all women entrepreneur received full family support for effectively managing their time to carry out enterprises and household activities simultaneously.
5. Most of the women entrepreneurs chose the industries because of the availability of leisure time, or unemployment, job dissatisfaction and desire to be sustained or self empowered.
6. Few respondents attended formal training programs before entering the enterprise.
7. The majority of women wanted to became entrepreneurs to be financially self-sustained or independent.
8. Most of the women entrepreneurs were investing their own and family's capital in the enterprises. Due to various complicated formal procedure of bank only few of the women entrepreneurs were investing through bank finances.
9. The tendency was found that most of the women entrepreneurs allocate maximum resources in their investment process on their own.

CHAPTER – FIVE

SUMMARY, CONCLUSION AND RECOMMENDATION

5.1 Summary

Mobilization of human resources is most essential factor for the economic development of the country. Human resources refer to the skill, knowledge and capabilities of the people in increasing the production of goods and services. Nepal is a patriarchal country and gives women secondary socio-economic status. As women constitutes more than half of total population or labour force of the country, proper mobilization of them is essential for attaining the development goal of the country. But literacy rate is very low that men and their relative activities in terms of economic accounting are limited. Poverty and limited access to income generating activities coupled with the illiteracy and lack of awareness have rendered Nepalese women a helpless mass. Empowering women has been global concern and Nepal remains no exception. Empowering women through their economic independence is a positive step.

The participation of women in economic activities is necessary not only from human resource point of view but also from equity point of view. Skilled labour force is necessary if the economy is to keep pace with the fast growth of population and to provide higher living standards.

Development of entrepreneurship is essential to mobilize domestic capital, utilize the local technical know-how for an improved productivity and to generate productive human resources which ultimately raise the gross national product. For this purpose cottage and small-scale industry offers significant prospects for employment utilization of domestic raw materials and balanced regional development in both rural and urban areas. Development follows the social upgrading where effective

utilization of country's human resources requires that all social groups share equally in the development efforts and in the distribution of benefits.

The cottage and small-scale industries can serve not only as breeding ground but also a stepping-stone towards large-scale manufacturing. In this sector of economy the majority of women are already active as an entrepreneur.

Tulsipur municipality is a semi-urban area of Nepal where people have greater access to education and other governmental and non-government resources as compared to other districts of Nepal. This research study includes only (formal) registered service and manufacturing industries before 2013, within Tulsipur municipality. It was found that there were altogether 1998 service and manufacturing industries registered on women proprietor's name. Of which only 50 percent in industries were operating. The respondents for this study were selected through purposive sampling method taking target industries in Tulsipur municipality. This study was based on the descriptive methodology higher. Most of women entrepreneurs reported the problems of black marketing of raw material, Nepal Banda and Curfew. Women entrepreneurs for lower income groups were motivated to start the enterprises to improve their economic status whereas entrepreneurs from higher income groups were influenced by higher.

It was found that most of the women motivated to become entrepreneur to be financial independent. The self inspiration of the women together with family support strongly motivated them to enter into entrepreneurship. It was found that every women proprietor were truly an entrepreneur. But again the concept of women entrepreneurship has yet to become popular and accepted.

The importance of promoting and developing entrepreneurship is increasing day by day. In recent years, more and more donor agencies and financial institutions are being involved in supporting women entrepreneurship development programs, to empower women by bringing them into the mainstream of development and by improving their economic status. It has been realized that establishment of cottage and small industries can generate employment opportunities and can tackle the massive problem of growing unemployment. To conclude, finally women entrepreneurs in spite of their hardships were satisfied and confident in their society.

5.2 Conclusion

On the basis of survey conclusion are withdraw according to the objectives:

5.2.1 On the objective no 1 the conclusion is withdraw as

The women entrepreneurs under the study area seemed to be highly motivated towards their enterprises. The majority of the entrepreneurs were middle aged and married with very good understanding between the entrepreneurs and their family members. The support rendered by the families of the entrepreneurs to run their enterprises and take investment decision was very encouraging. The high educational level of entrepreneurs and their strong desire to be financially independent is a very encouraging factor. The higher proportion of untrained entrepreneurs showed the immediate need of training activities on cottage and small-scale industry. Most of the entrepreneurs were financing their enterprise either by household and personal income or by burrowing with very little contribution of formal sectors like banks to provide loan. The local resources used by the enterprises were not enough, which shows the necessity of promotion of local resources and search of alternative

resources. In spite of the higher contribution of women entrepreneurs on their household expenses, the household works were still limiting their activities in enterprises. The enterprising can only be sustainable when women are the major part on decision making on allocation of resources and management of their enterprises. Study demonstrated that women enterprising in Tulsipur Dang is going towards positive direction of sustainability. Despite the encouraging trend of women entrepreneurship in study area there where a lot of problems still unaddressed by and plans and policies.

Most of the women entrepreneurs reported the problems of lack of marketing of raw materials, Nepal Banda and curfew. Finally to assess the magnitude of women empowerment the problems faced by women entrepreneurs must be solved i.e. the problems of lack marketing of raw materials, Nepal Banda and curfew, unprotected government policies problems of getting bank loan etc.

5.2.2 On the basis of objective no 2 the conclusion is withdraw

It was founded that most of the women motivated to become entrepreneur to be financial independent. In Nepalese society the socio-cultural factor is more responsible for this fact But in educated and civilized society or family women were allowed to be active in financial sectors. The socio-economic status of respondents were gradually increasing due to financial institution. It has been realized that establishment of cottage and small industries can generate employment opportunities women have been considered as vulnerable labor factor compared with their less male fellow counterparts, because of this less, skill and technical know, how. So this problems need to be addressed facilitating them good education and training from the

beginning. In fact women have proved. They more efficient and capable in every sector of the suitable environment is given.

5.2.3 On the basis of objective no 3 the conclusion is withdraw

The support rendered by the families of the entrepreneurs to run their enterprises and lack investment decision was very encouraging. In the case study of Dang district, one of the success of women entrepreneurs were the good understating and support of the family, Almost all the cases were supported by the family. Due to support of family the respondents can take part in any training, meeting and so on.

5.2.4 On the basis of objective no 4 the conclusion is withdraw

It is not easy to conduct any trade or industry. Many difficulties and obstacles were to be faced. Like wise It is challenging job too. So, the women entrepreneurs of lang districts were too facing many production districts were too facing many production problems. There is the problems of raw materials due to this the products are expensive, due to the problem of easy loan the respondents are compelled to run cottage industry with high interest of loan, due to industry with high interest of loan, due to unstable government they are suffered by unprotected policies and soon.

5.3 Recommendations

The following recommendations can be forwarded to counter the major problems faced by women entrepreneurs in Tulsipur municipality.

5.3.1 Improve Marketing Opportunities

Most of women entrepreneurs were facing the problems of market and marketing opportunities. There were many factors causing marketing problems common to all entrepreneurs such as open market policy, unprotected government policies and procedures, limited transportation

facilities, limited local market, inability to compete with foreign goods etc.

Organizations like Federation of Nepal Chamber of Commerce and Industries, Women Entrepreneurship Association of Nepal and other related organizations established a collective marketing system and are playing a role of disseminating marketing information but again the effort is still insufficient. Government give information on the market of the goods produced.

5.3.2 Quality Improvement and Vocational Education

In Tulsipur municipality, overall literacy rate among the respondents was satisfactory. However, there was lack of technical knowledge among the women entrepreneurs who were interviewed. Therefore, vocational/technical training is equally important for improving the quality of enterprises and product. This is suggested with the view that educating the women implies empowering them and conferring them a greater status within household for better economic activities. Their educational status which leads to improvement in the decision making powers is an important issue. The training should be recommended only after conducting training need assessment.

5.3.3 Restriction on illegal activities

Non-availability, irregularity, poor quality and black marketing of raw materials have been reported as major constraints for women entrepreneurs. The new problem all entrepreneurs currently facing were political problems like Nepal Bandha, Curfew and insecurity of their industries.

Government should take strict action on illegal activities of black marketing. Furthermore, women entrepreneurs should look for market outside the country and should be competitive in quality of products.

5.3.4 Improve Credit Facilities for Women Entrepreneurs

Credit has been reported as one of the major constraints for women entrepreneurs. The present banking regulation for payment of loan is unfavorable to women either because of the tedious process and the demand of bank for collateral in another discouraging factor.

Bank should simplify their banking procedures. In other words special credit programs should be started for women entrepreneurs in Tulsipur municipality. As there are substantial market and infrastructure facilities, there is considerable potential for small business in Tulsipur municipality. To encourage women certain facility such as training, job, promotion and equal reservation for some work need to be managed immediately. According to prevailing Labour Act 2048, people of age up to 14 are not allowed to be employed and age group of 16-18 are supposed to be minor age group and they are not allowed to be employed in heavy labor work. Even the industrial policy of 1992 has been unable to address the issues that have been emerged in industrial sector especially for women. Therefore, comprehensive and revised industrial policies with improved mechanisms are also needed with emphasis on gender issues.

To promote and strengthen the role of women entrepreneurship in cottage and small-scale industry. Some sort of package programs of TA (technical Assistances) may prove helpful. These technical assistance may be define under Institutional Development, Capacity building and Community development. In fact, these programs may have sustaining impact on socio-economic cultural and over all women empowerment

specific to their role in small scale industries. Even micro credit system and saving/credit or cooperative can be used as effective tools to enhance the role of women entrepreneurs cottage and small scale industries in Dang and other parts of the country.

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