

**ENTREPRENEURIAL PRODUCTIVITY OF SINGLE  
AND NON SINGLE WOMEN OF KATHMANDU  
METROPOLITAN CITY**

**A Thesis Submitted to  
Central Department of Rural Development  
Tribhuvan University  
In Partial Fulfillment of the Requirement for the  
Degree of the Master of Arts (MA)  
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## DECLARATION

I hereby declare that the thesis entitled “**ENTREPRENEURIAL PRODUCTIVITY OF SINGLE AND NON SINGLE WOMEN OF KATHMANDU METROPOLITAN CITY**” submitted to the Central Department of Rural Development Tribhuvan University, Kathmandu, Nepal is entirely my original work prepared under the guidance and supervision of my supervisor Lecturer Dr. Ratna Mani Nepal. I have made due acknowledgements to all ideas and information borrowed from different sources in the course of writing this thesis. The results of this thesis have not been presented or submitted anywhere else for the award of any degree or for any other purposes. I assure that no part of the content of this thesis has been published in any form before.

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## **LETTER OF RECOMMENDATION**

This is to certify that Om Kumari Ramtel has completed this thesis entitled **"ENTREPRENEURIAL PRODUCTIVITY OF SINGLE AND NON SINGLE WOMEN OF KATHMANDU METROPOLITAN CITY"** under my guidance and supervision .Thus, I hereby recommend this dissertation for final approval and acceptance.

.....

Dr. Ratna Mani Nepal

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Date: 20/01/2021

## **APPROVAL LETTER**

This dissertation entitled “**ENTREPRENEURIAL PRODUCTIVITY OF SINGLE AND NON SINGLE WOMEN OF KATHMANDU METROPOLITAN CITY**” prepared by Ms. **Om Kumari Ramtel** has been accepted as partial fulfillment of requirement for the Masters of Rural Development

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## **ACKNOWLEDGEMENT**

This study entitled **ENTREPRENEURIAL PRODUCTIVITY OF SINGLE AND NON SINGLE WOMEN OF KATHMANDU METROPOLITAN CITY** has been prepared for partial fulfillment of master's degree in Rural Development.

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## **ABSTRACT**

The thesis entitled, **ENTREPRENEURIAL PRODUCTIVITY OF SINGLE AND NON SINGLE WOMEN OF KATHMANDU METROPOLITAN CITY**, from Central Department of Rural Development, Tribhuvan University, is the study of women entrepreneurship and development of women entrepreneur of Kathmandu Metropolitan city. Investing in women's capabilities and empowering them to exercise their choices is not only valuable but is also the surest way to contribute to economic growth and overall development. Entrepreneur means a person who is eager to work psychologically and physically for productive and innovative purpose. Women entrepreneurship in a formalized sense is relatively new phenomenon in Nepal.

The general objective of the study is to compare entrepreneurial productivity of single and non-single women of Kathmandu metropolitan city. The specific objectives are: to identify the status of single and non-single women's entrepreneurship, to identify the opportunities and challenges of enterprises run by single and non-single women and to analyze the productivity (Capital profit Ratio) of enterprises run by single and non-single women.

Methodologically, it is a mixed descriptive analysis, that data was collected from semi structure interview questionnaire and, Key Informant's Interview with women entrepreneurs of Kathmandu through purposive and snowball sampling techniques. Among 21 elected members of FWEAN, out of that, elected 21 executive members, 15 executive members of FWEAN of non-single women category have been selected as key informants purposively. 15 single women entrepreneurs have been selected by the recommendation of 15 executive members of FWEAN of non-single women category.

Productivity (Capital profit Ratio) of enterprises run by single and non-single women shows that single women are more productive than non-single women who have high capital and family support. Despite family support and high amount of capital investment the single women are performing quite good. Single women entrepreneur's capital investment to profit ratio is greater (26%) than non-single women entrepreneur

(21%) in Kathmandu. Therefore, entire stakeholders of women development spectrum must pay high attention to the single women.

Opportunities for women entrepreneurs have specific market area, training facilities in different level, industrial visit and rewards are highly motivating in Kathmandu. The challenges of enterprises run by single and non-single women have been analyzed and in conclusion they are also not far free from challenges. They have to face problem at the time of registration and renewal of the business firm, at the period of formulation of capital, within the area of human resource management as well. Significant incentives and motivational factors are needed to upgrade entrepreneurship and productivity. Especially equal opportunity for the overall economic activities without any gender bias is essential to accelerate economic growth to attain consistent growth for sustainable development.

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## **ABBREVIATION/ACRONYMS**

ANCSI	–	Association of Nepal Cottage and Small Industry
CEDA	–	Centre for Economic Development and Administration
CBS	–	Central Bureau of Statistics
FDI	–	Foreign Direct Investment
FWEAN	–	Federation of Women Entrepreneurs Association of Nepal
OECD	–	Organization for Economic Co- operation and Development
PAN	–	Permanent Account Number
TRIMS	–	Trade Related Investment Measures
US	–	United Status of America
UNDP	–	United Nation for Development Programme
VAT	–	Value Added tax
WHR	–	Women for Human Rights
WTO	–	World Trade Organization
WEAN	–	Women Entrepreneur’s Association Nepal

# CHAPTER I

## INTRODUCTION

The study deals with the comparative entrepreneurial productivity of single and non-single women entrepreneurs of Kathmandu Nepal. The chapter includes background, problem statement, objectives, significance, limitations and chapter organizations with operational terminologies.

### 1.1 Background

Single women are generally known as widows as defined by our society; divorced women are also included as a single woman. Women are widowed because of the death of their partner. The status of a woman seems very worse after she is widowed, but some empowered women are being stronger and turned themselves as a role model of the society. Widow is any women who has survived or out lived the spouse. In this simplest term, it means a woman who lost her husband through death and has not remarried (Regmi, 2006). Non-single women are generally known as a married women and unmarried women who are living with their family.

Government of Nepal issued the “Single Women Security Fund (operation) Regulations- 2070”. The regulation- 2070 of rule 1 has describes the term for single women as follows: *Divorced women, Widows, Unmarried women over 35 years' old, Women without husband for more than five years, and Separated women by taking her share of property from husband*(Nepal Sarkar, 2070).

Thus, the women within the bracket of these five limitations are single women in Nepal but the definition of single women is very different in the sense of socio cultural structure in English language or in western culture. Entrepreneur women are those women who are directly involved in economic activities which have been established by themselves. So, we can say that entrepreneur women are self-depended women who are doing economic activities by their own i.e. in their own business and initiation. Women entrepreneur are women who innovate, imitate or adopt a business activity (Schumpeter, 1961). In Nepal, the actual participation of women in income generating activities is quite unsatisfactory, only eight per cent of the small scale-

manufacturing units are owned and operated by women and the same kind of status is found in Nepal. Women entrepreneurship is the process where women organize all the factors of production, undertake risks, and provide employment opportunity to others. The definition of women entrepreneurship has never been differentiated on the basis of sex and hence could be extended to women entrepreneurs without any restrictions.

Entrepreneurial productivity is the ratio of capital investment and profit. The study evaluates the profit earned by single and non-single women of Kathmandu Metropolitan city.

Investing in women's capabilities and empowering them to exercise their choices is not only valuable but is also the surest way to contribute to economic growth and overall development. Entrepreneur means a person who is eager to work psychologically and physically for productive and innovative purpose. Women entrepreneurship in a formalized sense is relatively new phenomenon in Nepal. Certain ethnic community in the country, especially the Newar and Tibeto – Burman highland groups such as the Sherpa, Gurung and Thakali are known to have a long tradition of women being involved in small business enterprises. 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 undertaken risk and handle economic uncertainty involved in running a business enterprise.

## **1.2 Statement of Problem**

According to (Regmi, 2006) there is a need for empowerment and transformative approaches among widows as well as in the society as in individual or in collective form to reduce their powerlessness so that they gain greater control over aspects of their lives and social environment. Women's entrepreneurship needs to be studied separately for two main reasons. The first reason is that women's entrepreneurship has been recognized during the last decade as an important untapped source of economic growth but not addressed. Women entrepreneurs create new jobs for themselves and others and by being different, they also provide the society with different solutions to management, organization and business problems as well as to the exploitation of entrepreneurial opportunities. However, they still represent a minority of all entrepreneurs (FWEAN, 2018). Thus, there exists a market failure

discrimination against women's possibility to become entrepreneurs and their possibility to become successful entrepreneurs. This market failure needs to be addressed by policy makers so that the economic potential of this group can be fully utilized (OECD, 2004). The second reason is that the topic of women in entrepreneurship has been largely neglected both in society in general and. Not only have women lower participation rate in entrepreneurship than men but they also generally choose to start and manage firms in different industries than men tend to do (OECD, 2004). The industries (primarily retail, education and other service industries) chosen by women are often perceived as being less important to economic development and growth than by the use of high technology and manufacturing.

Furthermore, mainstream research, policies and programs tend to be "men streamed" and too often do not take into account the specific needs of women entrepreneurs and would-be women entrepreneurs (OECD, 2004). As a consequence, equal opportunity between men and women, from the perspective of entrepreneurship, is still not a reality (Rashmi, 2016). In order for policy makers to address the situation the report of OECD makes a number of recommendations. Women are facing the unpaid care and work problems like reduction, redistributions, recognition. 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. In the case of women entrepreneurship in Kathmandu, it is in very premature stage of development. The study is very important. In a nutshell the research questions are as follow.

### **Research Questions**

1. What is the entrepreneurial status of single and non-single women's entrepreneurship?
2. What were opportunities and challenges of enterprises run by single and non-single women?
3. Why does the productivity between the enterprises run by single and no-single women differ?

In a comprehensive mode, what is the entrepreneurial productivity of single and non-single women of Kathmandu metropolitan city is the basic research question.



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

The general objective of the study is to compare entrepreneurial productivity of single and non-single women of Kathmandu metropolitan city. The specific objectives are:

- i. To identify the status of single and non-single women's entrepreneurship
- ii. To identify the opportunities and challenges of enterprises run by single and non-single women
- iii. To analyze the productivity (Capital profit Ratio) of enterprises run by single and non-single women

### **1.4 Hypothesis**

Entrepreneurial productivity of single women is higher than that of non-single women compared. Entrepreneurial productivity, capital profit ratio of single women is higher than non-single women and vice versa.

### **1.5 Significance of the Study**

In Nepal, several organizations have conducted studies regarding the issues of women's rights. Most of such studies are slightly centered upon the social, economic and cultural problems of women in society. However, the actual productivity of single and non-single women's entrepreneurship has not been realized through those studies. Entrepreneurship refers to the act of setting up a new business or reviving an existing business so as to take advantage from new opportunity. Entrepreneurship development in Nepal is much slow due to various reasons such as entrepreneurs do not spontaneously respond to opportunities and promotional measures offered by the government and the need of the collateral system.

Women entrepreneurship development plays a significant role in country's development because women entrepreneurs have been making a considerable impact in all most all the segments of the economy of a country. Women are an important human resources and country should try to utilize them as mediators of economic growth and development because in our country women constitute more than half (51.41%) of the total population. It means half of the brain power of our country belongs to women but unfortunately women brain power has not been properly

utilized and women remain most underutilized resources due to socio-cultural structure and other different problems and causes.

## **1.6 Limitations**

This study has following limitations:

- ) The study is confined to selected single and non-single women of Kathmandu metropolitan city.
- ) The study deals at micro level.
- ) Time and budget were the major constraint

## **1.7 Operational Terms**

The operational terminologies define the terms used in the research.

Comparative: of or relating to comparison

Entrepreneurial: Having spirit, attitude or qualities of an entrepreneur

Entrepreneurs: those firms registered in Kathmandu metropolitan city

Productivity: productivity is defined only by the ratio of capital and profit (input – output)

Single and non-single women: Not accompanied by anything else

Capital to Profit Ratio (CPR): profit divided by capital into 100

## **1.8 Organization of the Study**

This study had been divided into five chapters. The first chapter is an introductory which includes background of the study, statement of the problem, research questions, rational of the study, objectives, significance of the study, limitation and organization of the study.

The second chapter deals with reviews of literature. The third chapter concerns itself with methodology of the studies, which includes the research design, rational of the selection of the study area, nature and source of data, universe and sample procedure, data collection techniques and tools and methods of data analysis an interpretation procedure. Chapter four mainly concerns with data presentation and analysis. In last chapter i.e. chapter five summary, conclusion and recommendation have been included.

## CHAPTER II

### REVIEW OF LITERATURE

This chapter reviews and presents the different literatures written in the areas of entrepreneurship, women entrepreneurs; women entrepreneurs in SMEs; the problems of entrepreneurship; factors affecting the performance of women entrepreneurs; and the motivational factors of women to start business

#### 2.1 General Review

Generally single women mean the woman without her spouse is also known as widow (Bidhawa) in Nepal. Similarly, (Regmi, 2006) has said that the women without her husband is single women. Therefore, women without her man are single women. The women who doesn't have husband and she is more than 35 years old is single women in this study. The vulnerability of displaced single women (widows) is such that firstly as single women(widows) they face lots of discrimination from the family and society due to orthodox religious practice and beliefs (WHR, 2009). The term 'entrepreneur' has been defined as anyone who 'undertakes the organization and management of an enterprise involving innovativeness, independence and risk, as well as the opportunity for profit.

Women entrepreneurs may be defined as a "women or a group of women who initiate, organize and run a business enterprise". Government of India has defined women entrepreneurs based on women participation in equity and employment of a business enterprise. Accordingly, a woman run an enterprise owned and controlled by a woman having a minimum financial interest of 51% of the capital and giving at least 51% of the employment generated in the enterprise to women. (yogita, 2013). Women entrepreneurship refers to the overall course of action undertaken by women owner in starting and managing her enterprise for profit. So, women entrepreneurship is concerned with developing a new idea, based on which risk-bearing unique product, service or method is marked by means setting up a new independent unit or by using an already exiting one (Chaudhary, 2015). Single women entrepreneurship is run by single women. Similarly, on-single women entrepreneurship is run by non-single

women where women initiate, organize and run a business enterprise. In Kathmandu, the capital city, where increasing numbers of women entrepreneurs are promoting economic growth through their individual efforts. Their voices in this article give insight into common challenges they face, and the possibilities for the ways forward.

Women entrepreneur may be defined as the woman or a group of women, who initiate, organize and operate a business enterprise. Government of India has defined women entrepreneur as an enterprise owned and controlled by a women having a minimum financial interest of 51% of capital and giving at least 51% of employment generated in the enterprise to women. “Success after comes to those who have the aptitude to see way down the Road”. Relying on the same idea, Indian women have covered a long way and are becoming increasingly visible and successful in all spheres. In India, women constitute around 48 percent of the population but their participation in the economic activities is only 34 percent. Since the turn of the century, the status of the women in India has been changing due to the growing industrialization, urbanization, spatial mobility and social legislation. With the spread of education and awareness, the traditional roles of housewives are gradually changing into women entrepreneurs (Rashmi, 2016).

## **2.2 Historical Review**

From the perspective of mythological history of different religious, single women entrepreneur are not evaluated property. The widow of Muhammad was the first entrepreneur of the Muslim society. On the other hand, Hindus’ Mahabharata explains the boat crossing activity of Satyabati (Step mother of Bhisma) which can be described as first women entrepreneur (Badal, 2017). However, Bible is silent about the women entrepreneurship. Similarly, in Buddhism the market is not developed as in modernity, so the question about business is silent.

In the eyes of the law, a married woman had no property right, no voting right, no rights to her children. It was a long struggle for them to acquire their rights as individuals. The state of covertures was part of the English common law system throughout most of the 19<sup>th</sup> century (WHR, 2009). It was a legal doctrine that stated that, upon marriage, a women’s legal rights were subsumed by these of her husband. He had all rights. Where single and widowed women could hold money or run

business and have property. Married women had no equivalent rights, they were excluded from their claim. Emmeline Pankhurst had helped found the women's Franchise league a body opposed to the coverture clause.

Women have always comprised half the population in the world but rights according to women have not been at par with their male counterparts, discriminatory practices against women have a long history and in every society discrimination in same or the other forms have always existed. Nonetheless forms and extent in Nepal throughout history. Social malpractices such as child marriages polygamy and stoning to death of women accused of witchcraft were practices that have existed in Nepal in the past (WHR, 2010). While struggling to improve their lives in an environment of high unemployment and political unrest over the past ten years, more and more Nepalese women have entered into private enterprise.

The status of women in the family their illiteracy, early marriage, widowhood was major issues on which the social reforms movement in India agitated for over two centuries in India. The patriarchal society in India has passed down the status of women, from the high positions they were said to occupy in the Vedic period (Khandey, 2015)

The history of entrepreneurship development programs in Nepal is quite recent. While Nepal has been in the development of small – scale and microenterprises since the late 70s, issues and questions relating to the promotion of women entrepreneurs have only been raised more recently (Chaudhary, 2015). With the political change, we got the 1<sup>st</sup> women entrepreneur of Nepal i.e. Hajuri Bista. That was also the time when multiparty democracy system had just emerged in Nepal and opportunities were opening up. With the continues learning along with training and effort, Hajuri Bista started her pickle business. Therefore, what one should learn is that, wherever a person works, favored by change of political situation, its consequences lead to the changed landscape and involvement of women in business. However, the things were drastically different 20-25 years back (Greentick, 2018).

### **2.2.1 History of Entrepreneurship in Nepal**

Economic activities of the country surely increase with the development of entrepreneur and entrepreneurship. It helps to eliminate unemployment problems. The history of entrepreneurship development programs in Nepal is quite recent. As industrial activities started from the established Jute mill in Biratnagar in 1936, the thought of entrepreneurship was spreading. Nepal's industrial policy can be roughly divided into two time-periods, pre-1985 and post-1985. Before 1985 policies were guided by inward looking protectionist strategies. Domestic industries were treated as 'infant industries' and were protected from foreign competition by high tariff and quota restrictions. The government was directly involved in the economy and provided essential products and services. Liberalization initiated in 1985 and accelerated after the 1990s, sought to modernize the economy and accelerate structural changes by creating an environment appropriate for private sector participation. The government began to withdraw from the economy, and policies were implemented to promote private and foreign investment (Chaudhary, 2015). Theoretically, women are equal to men in access to credit in Nepal, but in practice cultural and social barriers severely limit access for women. Collateral, almost always land, is a necessity to obtain a loan from a bank and other lending institutions. In the past, the patrilineal inheritance system to property was the law. From 2007, however, provisions were made whereby the law and bylaws stipulate equal rights for both daughters and sons to the family property from birth, without restriction after marriage. But because of deeply embedded cultural beliefs, daughters are only very rarely given a deed to family land, and after marriage they are, in most cases, not considered at all. This inability to furnish collateral due to cultural tradition severely limits their capacity to start their own business as self-reliant, risk-taking entrepreneurs.

A new liberal Industrial Policy was formulated in 1992. One of the major objectives of the Industrial Policy of 1992 is to privatize public sector industries. The policy seeks to create an open and competitive economy by curtailing government interference in price fixing of industrial goods. In addition, the policy aims to strengthen linkages between manufacturing and agriculture sectors and promote labor intensive, local resource-based, export-oriented industries. Private sector participation

is also encouraged in community and private forest development, generation and distribution of hydro-electricity and in construction and management of nursing home, hospital, power propelled railway, roads, bridges, tunnels, ropeways etc.

Nepal's industrial policy and environment suggests that the government has been able to attain macroeconomic stability in terms of inflation, interest rates and exchange rate. However, Nepal's industrial policy seems unable to provide incentives for both domestic and foreign investment. Despite policy initiatives to attract investment, the flow of Foreign Direct Investment (FDI) to Nepal is very low. Investment is limited to products that require low technology and most foreign investors of Nepal are individuals rather than corporations. In terms of trade, despite efforts to promote exports and reduce the trade deficit, the trade deficit has been widening over the years, and Nepal's export is still concentrated in a few products and destinations. Dependence on a narrow export base not only makes export led growth harder but also makes the economy susceptible to global economic volatility.

In this context an active industrial policy to promote structural change of the economy is desirable. The World Trade Organization (WTO) provides flexibility to LDCs like Nepal to adopt Trade Related Investment Measures (TRIMS) to provide incentives to industries. The government should therefore take the lead and target and promote industrial development by balancing regulations with incentives. The first step would be to update the industrial policy to make it relevant to the current environment. The government should also focus on coordinated learning and sharing with the private sector to understand the constraints and potentials of different sectors of the economy, and formulate sound policies (Chaudhary M. K., 2015). As with all businesses, it is crucial to have additional working capital, or access to it, to expand and remain competitive, but according to the women, most financial institutions had been reluctant to approve loans for business development, and required a performance history of at least five years before they would even consider one.

## **2.3 Policy Review**

### **2.3.1 Nepalese Constitution 2063**

On the Interim constitution 2063 in part 4 (obligations, directive principles and policies of the state) in article 35 (policies of the state) and clause 9 defines “The state shall pursue a policy of making special for the protection and progress of the single women, orphans, children, the helpless, the aged, the disabled, incapacitated persons and tribes on the verge of extinction”.

### **2.3.2 Nepalese Constitution 2072**

On the constitution of Nepal in part 3 in article 43 (right to social security) defines “The indigent citizens, incapacitated and helpless, citizens, helpless single women, citizens with disabilities, children, citizens who cannot take care themselves and citizens belonging to the tribes on the verge of extinction shall have the rights to social security, in accordance with law. “Similarly, in part 4 (directive principles policies and obligations of the state) in article 51 (j) policies relating to social justice and inclusion (1) defines “to keep on making appropriate arrangements for the livelihoods of the helpless single women, while according priority to them in employment on the basis of skills, competency and qualification”

Single women security fund organization community has made regulations by using rights given by Single women security fund 2070, rule 7 of part C, they are as follows: According to the single women security organization standard 2071 related article (10) expenditure standard of sub-article (2) in (D) education and skills training: for single women education and skill related training per people total rupees: 65000 not more than that of the related bill should be submitted.

According to women empowerment related funding (Anudan) (women empowerment program) have enlisted expenditure subject no. 26413 in Nepal different districts of single women targeted skillful training, empowerment training, income generation training, Chetna training, and self-dependent training related budget separated. Likewise, Muluki Ain of different column in (12, 13,14, 19) single women related context of equal lineage rights related things.



### **2.3.3 Industrial Policy, 2010**

The Industrial Policy, 1992 was framed with the objective of accelerating industrial sector. However, there has been no significant progress in our state of industrial development even after the passage of a long time of framing of the policy. Industrial development is rapidly going on all over the world including neighboring countries one after another, however, this sector could not have progressed in its expected pace in Nepal. It is in this backdrop that the new Industrial Policy, 2010 has been formulated with the objective of bringing positive changes in overall economic and social sectors of the country by means of rapid industrial development doing away with the weaknesses of the past. It is expected that through this Policy, activities of industrial development will be increased; employment opportunities will be massively created and the level of income of people will be increased so that contribution of industrial sector in economy of the country will be at the forefront.

Industrial Policy 2010 has also incorporated the special strategies and policies relating to micro enterprises, cottage and small industries, is described as below: Provisions shall be made for making available loans in simple and easy manner from banks and financial institutions to women entrepreneurs engaged in micro, cottage and small-scaled industries.

In case any small-scale industry that provides a direct employment to more than 100 native workers regularly for a period of more than six months in the minimum, a medium scale industry that provides more than 200 workers and large-scale industry that provides more than 500 workers, such an industry shall be entitled to a further exemption of 25 percent in the income tax to be charged in that year. Moreover, in case such an industry provides 50 percent of such direct employment to native women, persons belonging to Dalit or persons with disability, there shall be an exemption of forty percent in the income tax to be levied in that year. (Industrial Policy, 2010). The traditional setup is changing in the modern era. The transformation of social fabric of Nepalese society, in terms of increased educational status of women and varied aspirations for better living necessitated a change in the life style of Nepalese women. Women are no longer the fairer or the weaker gender. She has competed with man and successfully stood up with him in every walk of life and women owned business are highly increasing in the economics of almost all countries.

#### **2.3.4 Special Provisions for Woman Entrepreneurs in Industrial Policy**

- ) With the objective of involving more women in industrial enterprises thereby more opportunities of employment may be available and for enhancing financial empowerment of women, the following additional provisions have been made as per concept of inclusion: -
- ) In any level to formulate policies relating to any industrial enterprises, representation of women belonging to indigenous and tribal people, Dalit, Madhesi, marginalized communities who are involved in the concerned industrial enterprises shall be made mandatory.
- ) Provision of group loan shall be made in various banking and cooperative institutions for extending loans in simple and easy manner to woman entrepreneurs of cottage and small scale.
- ) Priority shall be given to women in the venture capital to be provided while establishing an industry.
- ) An exemption of 35% in the registration fee shall be given if an industry is registered only in the name of woman.
- ) Special priority shall be given to woman entrepreneurs if they desire to establish an industry in an Industrial estate.
- ) In order to develop women entrepreneurship and to encourage women to become an entrepreneur, women shall be involved in trainings, meetings, seminars, study visits on technology development.
- ) In the sales counters to be developed in various development regions, provisions shall be made for sales counters also for the products developed by women entrepreneurs.
- ) In exhibitions concerning industry or business to be organized by Government agencies, women entrepreneurship/businesspersons shall compulsorily involve women.
- ) Provisions shall be made for making available export loans to women entrepreneurship/businesspersons exporting their products.
- ) The industry registered only in name of a woman shall be provided with an exemption of 20% in the fee for getting registered the industrial property such as patent, design and trademark.

- ) For development of women entrepreneurship, a separate women entrepreneurship fund shall be created.
- ) A separate sectoral unit shall be created in the Ministry of Industries for development of women entrepreneurship.
- ) Mandatory provisions of introducing directives for prevention and control of all types of gender-based violence at workplace shall be made for protection of rights of women entrepreneurs, woman workers, and women service-seekers.

Plan, program and budget implementation concerning industrial promotion shall be made gender-friendly and to ensure the guarantee of gender equality, gender analysis and assessment, gender auditing and gender budget system of the concerned policies and programs shall be introduced (Industrial Policy, 2010).

#### **2.4 Empirical Review**

Socio – cultural status of widows and its impact on their livelihoods: by (Regmi, 2006) on his thesis, “A status on widow in Dang district” focused on Socio – cultural status of widows and its impact on their livelihoods. The general objective of this study is to identify the socio- cultural status of widows and its impact on their livelihoods. Some specific objectives are to find out social condition of widows in the study area, to find out cultural condition of widows in the study area, to find out the economic condition of widows in the study area, to find out the involvement of widows in development activities in the study area. From the study, it is found that the number of young widows has been increased significantly. Most of the widows are illiterate and they are dependent on agricultural occupation but the production from their land is not sufficient for them so they have to manage their expenses by adopting alternative occupations like wage labor and others. They do not dependent on others so their status is not respectful in the society though some economically sound widows has a bit better life in the society.

Role of women Entrepreneurship in small – scale and cottage industries: by Basnet, (2017) on his thesis, “A case study of Dang District “focused on role of women Entrepreneurship in small – scale and cottage industries. 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. The specific objectives were 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 and to analyze the problem faced by women entrepreneurs. The findings of the study showed that development of entrepreneurship is essential to mobilized domestic capital, utilize the local technical know-how for an improved productivity and generate productive human resources which ultimately raise the gross national product.

Going through the empirical review, the researcher from India Sharma, (2013) entitled "women entrepreneurship development in India" based on the women entrepreneurship. Any understanding of India women of their identity, and especially of their role taking and breaking new paths, will be incomplete without a walk down the corridors of Indian history where women have lived and internalized various role models. The finding of the study should that entrepreneurship among women, no doubt improves the wealth of the nation is general and of the family in particular. Women entrepreneurship must be molded property with enterprises taints and skills to meet the change in trends, challenges global market and also be competent enough to sustain and strive for excellence is the entrepreneurial arena. Sharma, (2013)

Going through the empirical reviewed researcher from china Yan wen-Thornton has submitted his thesis in university of Exacter in 2013 in titled" A longitudinal study of the motivations of women entrepreneurs in a transitional and developing economy" The objectives if this research are to explore the motivations of Chinese women entrepreneurs starting - up their business in the reform periods across the last three decades from the 1980s, 1990s and 2000s and correlate the findings in both the decade as well as over the three decades, to uncover the factors that led to Chinese women becoming successful entrepreneurship to identify the barriers obstacles and efforts on the work- life balance faced by women entrepreneurs in setting up and running their business and to assess the future plans and prospects of women entrepreneurs.

Going through the empirical review the researcher has reviewed the research from Spain (Maria Noguera, Claudia Alvarez, Jose M. Merigo, David Urbano) had submitted their research report in Spain. The main purpose of this paper was to

contribute to the existing entrepreneurship literature by exploring the influence of environmental factors on female entrepreneurial activity in the Spanish context. To achieve this aim, we developed a longitudinal analysis for the period 2003- 2010, using data from the global entrepreneurship monitor and the national statistics institute of Spain. The main findings of this study show on the one hand that formal institutions, such as education, family context and income level differences, have no significant influence on female in Spain (Rashmi, 2016). Nepalese small and medium enterprises in legal terms are the enterprises which have up to Rs 100 million worth of investment in fixed assets. The government of India has defined women entrepreneur as an enterprise owned and controlled by a woman having minimum financial interest of 51% of the capital and giving at least 51% employment generated in the enterprise to women (Adhikari, 2017).

The purpose of the study was to investigate the factors influencing the performance of women ventures in Palestine focusing on individual and firm-level factors. The result of the study attempts to contribute to our knowledge of personal resources and how to use personality and different types of skills to enhance business performance. The study shows the importance of personal factors, entrepreneurial and managerial skills as well as personal self-efficiency of women-led companies in relation to business performance (Istanbouli, 2015). Woman Entrepreneur is a person who accepts challenging role to meet her personal needs and become economically independent. A strong desire to do something positive is an inbuilt quality of entrepreneurial women, who is capable of contributing values in both family and social life. With the advent of media women are aware of their own traits, right and also the work situation.

The objectives of this study were to establish whether demographic factors, social networks, access to finance and the legal and regulatory environment influence women entrepreneurs to start enterprises in male dominated sectors of the economy in Kenya. The study established that demographic factors and social networks influenced women entrepreneurs to start enterprises in male dominated sectors while access to finance and legal and regulatory environment did not influence women to start enterprises in male dominated sectors (Kyalo, 2013).

## **2.5 Theoretical Review**

In Nepal most of the women are marginalized from economic and social opportunities due to their illiteracy, poverty and conservative social taboos. But currently women's participation in economic activities has moved beyond agriculture. In order to earn money and in search for wage and employment, women are moving into small business and self-employment ventures and are successful in creating many formal and informal opportunities for work.

### **2.5.1 Frederick Winslow Taylor - Scientific Management Principles**

Born into a wealthy family in the USA in 1856, Frederick Winslow Taylor wanted to study law, but, had to quit his university education due to certain health problems. Starting as a machinist apprentice in 1874, Taylor noticed that production was limited by the employees and found the opportunity to closely observe the lack of compliance between the employees and employers during his four-year apprenticeship. Taylor started as an employee in Midvale Steel Company in 1878 and having started by noticing the lack of scientific education, he graduated from Stevens Institute Technology as a mechanical engineer in 1883. Later on, he worked in various positions in Midvale and he became a chief engineer in 1884 (Turan, 2015).

Scientific management which claims that there is only one best way to deal with every issue and directs its efforts to finding this way and applying it on production process, underpins today's management science. We still witness the effects of Taylor's insights and theories, who is the pioneer of this trend, on modern management understanding. It is observed that traditional management understanding which was criticized by Taylor is completely ignored in the personnel selection process. Also, it is noticed that a more advanced level has been attained by using the scientific management methods which were pointed out by Taylor in the process of personnel selection.

### **2.5.2 Alison's Jagger's Liberal Feminism**

Women constitute around half of the total world population. So is in Nepal also i.e. at least half the brain power on the earth belongs to women but unfortunately women

remain perhaps the world's most underutilized resources due to the different causes. Since Alison's Jagger's influential work in constructing a taxonomy of feminist positions, "liberal feminists" have been taken to support a fundamentally libertarian political agenda based on the assumption that formal equality under the law suffices to eliminate male-female inequality and that additional state-supported programs which serve women's interests, including affirmative action, the provision of child-care, family leave and the like, are unwarranted. In addition, some feminist philosophers suggest that liberal feminists "valorize" masculinity, are indifferent to the devaluation of female-identified work and that one of our fundamental goals is to establish, by a priori methods if necessary, that there are no gender-based psychological differences (Jaggar, 1989).

By construing emotion as epistemologically subversive, the Western tradition has tended to obscure the vital role of emotion in the construction of knowledge. The paper begins with an account of emotion that stresses its active, voluntary, and socially constructed aspects, and indicates how emotion is involved in evaluation and observation. It then moves on to show how the myth of dispassionate investigation has functioned historically to undermine the epistemic authority of women as well as other social groups associated culturally with emotion. Finally, the paper sketches some ways in which the emotions of underclass groups, especially women, may contribute to the development of a critical social theory (Jaggar, 1989). Women entrepreneur can also be developed through management training, skill development training. There are other equally important factors such as favorable government policy, political, economic and social environment. No doubt entrepreneurship may be established in all kinds of situation but a favorable condition must exist to develop, expand, succeed and sustain the entrepreneurship so that it can lead to job creation, poverty alleviation and economic growth of country.

## **2.6 Analytical Framework**

Entrepreneurship is considered a most important ingredient for economic development. Development of a country is possible only through the promotion of business and industries in a country. In recent years, Nepal has accelerated the pace of entrepreneurship development in the country. Government has established various institutions to impart entrepreneurship and skill development training to potential

entrepreneurs. A favorable environment and good operating condition are also very essential. Women entrepreneurship development depends upon different factors. It is viewed that entrepreneurship or women entrepreneurship may emerge from personality factor. The entrepreneurial process starts with an inspiration to do something generally contributed by her family background, self-confidence, optimistic, able to take and calculate risks, family, education, work experience, inborn talent, dissatisfied need, unexploited opportunities, ideas etc.

**Table 1: Analytical Framework**

<b>S.N.</b>	<b>Theories</b>	<b>Theoretical Keywords</b>	<b>Conceptual Keywords</b>
1	Scientific Management Principle of F W Taylor	Science is not the rule of thumb Harmony not discords Cooperation and Individualism Development of Workers at greatest efficiency and prosperity	Simple Rules Peace and Harmony Cooperation and personal interest Motivation
2	Alison's Jagger's liberal feminism University of Cincinnati	Love Emotion Feminism Liberalism	Love Emotion Feminism Liberalism

(Study, 2018)

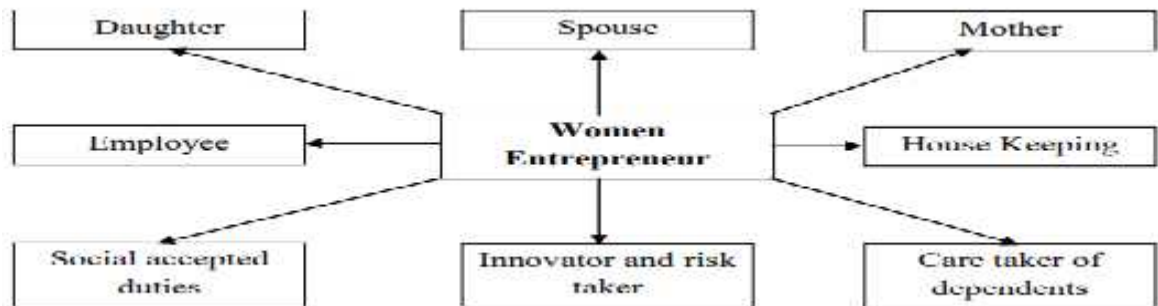
Cooperation, Emotion, Feminism, Liberalism, Love, Motivation, Peace and Harmony, Personal interest, and Simple Rules are the fundamental theoretical as well as practical elements of every business organization more in organizations led by women. These environments are directly related with the production. The women entrepreneurship and promotion programmes conducted are some of the significant steps of government and non-government levels to make women capable and economically strong. A country cannot be developed unless it comes out from the static condition. Poverty, illiteracy, unemployment, ill health, lack of infrastructure, gender inequality etc. are the causes of underdevelopment.



## 2.7 Theoretical and Conceptual Framework

As women constitute around half of the total population so half of the brain power or half of the human resources are unutilized. A country's economic development can be expected through optimum utilization of its human resources in economic activities. Gender equality is an essential factor to achieve the goal of poverty alleviation. Women in Nepal are much less empowered than men in political, economic and professional domains. Women's share of earned income is about half of men, while their participation in the political process is only one fourth. Women are the poorest 16 of the poor, relatively more deprived segment even among the poor.

**Figure 1: Conceptual Framework of the Study**



(Study, 2018)

The figure shows the entrepreneurial women and her multidimensional role. There is growing realization that both quantity and quality of entrepreneurs are of great important for achieving the goal of economic development and enthusiastic entrepreneurs can fully exploit the potentialities of countries available resources like labor, technology and capital

## 2.8 Research Gap

Woman Entrepreneur is a person who accepts challenging role to meet her personal needs and become economically independent. A strong desire to do something positive is an innate quality of entrepreneurial woman, who is capable of contributing values in both family and social life. With the advent of media women are aware of their own traits, right and also the work situation (Basnet, 2017 ). Nepal's sociological

set up has been traditionally a male dominated one. Women are considered as a weaker sex and executor of the decision made by the male member. So, entrepreneurship has been traditionally seen as a male preserve. It is thought that women cannot do it. These prevailing social values, culture and perception to some extent restrain the growth of women entrepreneurs in Nepalese society. The concept of developing women entrepreneurship lays emphasis on the utilization of women labor force productively there by increasing general income and output on the one hand, and alleviating poverty and reducing the negative social effects of underemployment among women and also confining women only to household noneconomic activities (Dallakoti, 2018)

By the literature review of the study, there are innumerable research on women and entrepreneurship. However, the main gaps found that are: status of single and non-single women entrepreneurs, their opportunities and challenges and entrepreneurial productivity. It is unanswered as to whom shall government invest; single or non-single women entrepreneurs.

## **CHAPTER III**

### **RESEARCH METHODOLOGY**

The main objective of the study is to find out the entrepreneurial productivity of single and non-single women entrepreneurs of Kathmandu. The research Methodology chapter includes its paradigm, philosophy, methodology sampling and ethical consideration.

#### **3.1 Research Philosophy: Ontology**

As a women activist we used to think who is more productive in business single or non-single women? Ontologically, I as a researcher assumed that a performance or productivity of single women is higher than non-single women. To be more specific both single and non-single women entrepreneur have been asked about overall productivity in the field through quantitative methodology with the objective of comparative study of both single and non-single women which is helpful to understand and explain how reality is being existed. The issues seem researchable. Definitely I compared the entrepreneurial productivity of single and non-single women entrepreneurs of Kathmandu metropolitan city. It is mixed types of quantitative comparative study of single and non-single women in entrepreneurial productivity. According as the norms I have developed the following methodology.

#### **3.2 Research Design**

A research design is an overall plan/ blueprint for the activities be undertaken during the course of the study (Pant, 2012). Therefore, the study has been based in descriptive & explanatory type on both qualitative and quantitative data information. The purpose of research design is the comparative study to examine the status, challenges & potentiality of selected single & non-single women entrepreneurs. Thus, the researcher has tried to find out the study on problems, variables for operationalization the study and after that the researcher has conducted field study for analyzing data information. Finally, report of the study has been prepared. The research design followed for the study is descriptive research design which focuses upon describing the existing structure, patterns and status of women entrepreneurs in Nepal. How they

start the business, the motivating factors responsible for their entry in business and factors contributing to success or failure of effort are the major concerns of the study. The entry of women into the business field may be because of favorable policy, personal dedication and initiative or influence by family background.

### 3.3 Description of the Study Area

Kathmandu is the capital and largest metropolitan city of Nepal. The city is the urban core of the Kathmandu valley in the Himalayas, which also contains two sister cities namely Patan or Lalitpur, 5 kilometers (3.1 mi) to its southeast and Bhaktapur, 14 kilometers (8.7 mi) to its east.

The city stands at an elevation of approximately 1400 meters (4600 ft.) in the bowl-shaped valley in central Nepal surrounded by four major mountains namely: Shivapuri, Phulchowki, Nagarjun and Chandragiri, it is inhabited by 671,846 people (CBS, 2011). The Kathmandu valley with its three districts including Kathmandu district accounts for a population density of only 97 per square kilometers whereas Kathmandu metropolitan city has a density of 13,225 per square km. It is by far the largest urban agglomerate in Nepal, accounting for 20% of the urban population in an area of 5,067 hectares (12520 acres) 50.67square kilometers (19.56 sq. mi). The Kathmandu Metropolitan City has 32 wards after election. The information has been drawn from the website of Kathmandu Metropolitan City.

**Figure 2: Map of Kathmandu Metropolitan City**



Source: website: <http://Kathmandu.gov.np> Google map

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

The available data is quantitative as well as qualitative. Data collection is a vital part of the research work. Until and unless the data are properly collected, study cannot be completed satisfactorily. Thus, the study has been based on both primary and secondary data sources. The primary data has been collected from techniques like: Interview method and KII method. Similarly, the secondary data has been collected from different sources. This study has used primary and secondary data to support the analysis in different aspects. Primary data has been collected through a set of questionnaire and interviews of women entrepreneurs. Hence the study is based on describing and analyzing the issue. The primary data has been considered as the main basis of information. Secondary data are also used to support the primary data.

### **3.5 Population Size and Sampling Methods:**

The list of small and cottage industries of women entrepreneurs has been obtain from Federation of Women Entrepreneurs Association of Nepal (FWEAN). Established in July 2003, The Federation of Woman Entrepreneurs' Associations of Nepal (FWEAN) is an apex body of Women Entrepreneurs' Associations in Nepal (WEAN). The organization works with the following vision, mission and goal in mind. Based in Kathmandu, FWEAN is a focal point for interaction not only with the government, but also various national and international organizations and stakeholders (Adhikari, 2017). The Federation ultimately seeks to redefine the perspective of women entrepreneurship – from contribution to economic growth and poverty alleviation towards participation of women at all levels in the socio economic sectors. Federation of Women Entrepreneurs Association Nepal (FWEAN) is an apex body of Women Entrepreneurs Associations in Nepal. It was established in July 11, 2003 with a vision to contribute to nation building through socio-economic empowerment of women (FWEAN, 2018).

According to the women entrepreneur directory, 2016, there is 103 list of small and cottage industries of women entrepreneurs at Kathmandu Metropolitan city are the sample population of the study. Out of that, elected 19 executive members, 15 executive members of FWEAN of non-single women category have been selected as key informants purposively. 15 single women entrepreneurs have been selected by the

recommendation of 15 executive members of FWEAN of non-single women category.

**Table 2: Sampling and Population**

Population	103 Members of FWEAN	19 Elected Executive Members (4 single, 15 non single )	Tools
Purposive Sampling	15 Non single women elected executive members of FWEAN	15 Non-single women	KII
Snowball Sampling	15 single women entrepreneurs selected by the recommendation of 15 executive members of FWEAN	15 single Women	Semi structured Interview questionnaire

(Field Survey, 2020)

### **3.6 Data collection Tools and Techniques**

The study covered only the women entrepreneurs of Kathmandu valley. To collect the data, the study has selected two groups of women single and non-single. Non single women entrepreneurs are the informants of single women entrepreneurs.

#### **3.6.1 Semi-structured Interview Questionnaire**

To get the qualitative information of their struggle in establishment of business the study took qualitative open ended questionnaire and to collect quantitative information the questionnaire was close ended or semi structured. Thus it is a mixed study. It was designed for single women entrepreneurs and presented in appendix. These are the 15 single women entrepreneurs selected by the recommendation of 15 executive members of FWEAN through snowball technique.

### **3.6.2 Key Informant's Interview (KII)**

Those 15 executive members of FWEAN were the key informants to provide the detail information of their own business its status, their struggle and similar but single women's business. These 15 non single women entrepreneurs who are the executive members of FWEAN were the source of snowball to find out the single women entrepreneurs of Kathmandu Metro City.

### **3.7 Method of Data Analysis**

The collected data has been analyzed from data presentation into table, bar-graph, pie-chart and drawing conclusion. Since, the nature of study is mixed of both qualitative and quantitative nature so, the methods of data analysis also are in mixed nature too. First, of all the collected data has been checked on the very day of the field as well as prepared field report. Then, the data and information has been coded, tabulated and analysis in separate chapter "Data Analysis and Interpretation". The researcher has manually analyzed quantitative data for the analysis. And the qualitative data has been gathered too to support the quantitative data.

### **3.8 Ethical Considerations of the Study**

The ethical consideration of the study is the vital parts in every research. Each and every researcher needed to maintain the code of conduct thus; there are some codes of conduct in research. To follow them, the study will base on points shown in below:

- ) The researcher has taken prior consent to the women entrepreneurs
- ) The aims of data collection have been explained according to questionnaire
- ) Confidentiality of the respondent has been ensured.
- ) No cultural, religious and economic biases to the respondents
- ) Good relationship has been maintained by researcher at first hand of the study

## CHAPTER IV

### DATA ANALYSIS AND PRESENTATION

This chapter deals with the analysis and presentation of data that was collected from field study. Therefore, the findings are related with the major three objectives via: status of single and non-single women's entrepreneurship, the opportunities and challenges of enterprises run by single and non-single women and the productivity of enterprises run by single and non-single women.

#### 4.1 Socio-economic Status of Entrepreneurs' Women

##### 4.1.1 Age of the Respondent

The age group has been examined in 2 categories, of single and non-single women entrepreneurs. Age is one the important factors responsible to determine the economics activity of the person. The age distribution of the women entrepreneurs is as shown in table 1.

**Table 3: Age of the Respondents**

Age	32	33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	Tot
Single(F)	1	1	1	1	2	0	1	0	3	0	2	0	1	1	1	0	15
NonSingle(F)	2	1	1	0	2	0	0	0	3	0	2	0	0	1	2	1	15
Tot	3	2	2	1	4	0	1	0	6	0	4	0	1	2	3	1	30

Source: Field Survey, 2019

The above table shows that the age-group between 32-47 years' age is the highest in the involving age-group

##### 4.1.2 Education and Marital Status of Respondents

Education is the most important part of the human being. Educationist one of the major indicators of women role and socio-economic status. This is crucial factors not only for employment opportunities created in the process of modernization but also for communication with outside world. Here are so many women entrepreneurs with



different level of education but higher no. of entrepreneurs is included in higher secondary level. It means lots of educated women are involving in entrepreneurship at Kathmandu metropolitan city.

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. In this study researcher has classified marital status in two categories where one is single women and another is non-single. The education and marital status of the women has been presented in the following table no.2.

**Table 4: Educational and Marital Status of Respondents**

Education status	Marital status of respondent		Total
	Single	Non-single	
Informal	0	1	1
Primary ( 8 class)	1	1	2
Secondary (+2)	6	4	10
Above higher secondary(Bachelor and above)	8	9	17
<b>Total</b>	<b>15</b>	<b>15</b>	<b>30</b>

Source: Field Survey, 2019

Most of the respondents were found to have attained their bachelors or master's degree i.e. 6 of 30 i.e. 58.33% respondents had studied more than secondary level. 33.33% women were found to have attained secondary level of education. The least was informal with only one respondent with informal education making 1.6% of total.

#### **4.1.3 Ethnicity and Primary Occupation of Respondent**

Nepal is a state of multi caste and ethnicity. In the sampled area, various caste and ethnic groups were found. Among these identified caste and ethnicity, they were categorized into 5 broad caste groups i.e., Brahmin/Chhetri, Newar, Janajati, Dalit and others. Majority of the respondents had their primary source of occupation as business as total respondents 68.33% respondents were totally dependent on business. Talking

about the ethnicity, the sample population consisted of majority of Janajati population as 50% of the respondent were Janajati and the least was Dalit making 3.33% of the total population of respondent.

#### **4.1.4 Involvement in Social Organization**

Involvement in social organization is so important things. We should be responsible to our society. Through social activities and involvement in social organization we can help those people who really need our support. Likewise, women entrepreneurs are involving in social sector from different way. Some women entrepreneurs directly involve in social organization and some of them are indirectly involving in such social organization. During the study, some women entrepreneurs share their feeling in the topic of the social work; they want to contribute to social organization but they can't because of time boundary and other personal issues. Here is a data of involvement in social organization, below:

**Table 5: Involvement in Social Organization**

<b>Involvement in social organizations</b>	<b>Frequency</b>	<b>Percent</b>
Yes	15	50.0
No	15	50.0
Total	30	100

Source: Field Survey, 2019

Table indicates that 15 out of 30 respondents had involvement in social organization and 15 out of 30 respondents had no involvement in social organization. In other words, 50 % of total respondent were involved in social organization and 50 % of total respondent were not involved in social organization.

#### **4.1.5 Types of Organization**

There are various types of social organization in our society. Such as mother group, women group, youth group, different types of clubs (e.g.: lions club, Red Cross society, rotary etc.). They all are social welfare organization which can be helpful in different way to our society. Involvement in social organization is very important

things. Because these types of social organization work for social welfare. Likewise, women entrepreneurs were also involved in such social organization. In this study we found only 50% women entrepreneurs involving in different social organization for social activities. Here we have a data of different types of social organization where women entrepreneurs were involved.

**Table 6: Types of Organization**

<b>Types of Organizations</b>	<b>Frequency</b>	<b>Percent</b>
Mother groups	2	6.7
Women groups	12	41.7
Youth club	1	1.7
No	15	50.0
<b>Total</b>	<b>30</b>	<b>100</b>

Source: Field Survey, 2019

Table shows that 2 (6.7%) respondents involved in mother groups, likewise 12 (41.7%) respondents involved in women groups and 1 (1.7%) respondent involved in youth club. Therefore 15 out of 30 respondents are involved in different social organization like mother group, women group and youth club. And 15 out of 30 respondents are not involved in any of such organization.

#### **4.1.6 Involving in Entrepreneurs Related Organization**

Involving in entrepreneurs related organization is important for women entrepreneurs because it may be helpful in different way to the women entrepreneurs. Different opportunities can be found in such organization. In this study respondents have been asked about entrepreneurship related organization and their involvement in them. And some of women entrepreneurs were involved in entrepreneurs related organization and some of them were not involved in entrepreneurs related organization. Here we have data below:

**Table 7: Entrepreneurship Related Organization**

<b>Involved in Entrepreneurs related Organization</b>	<b>Frequency</b>	<b>Percent</b>
Yes	20	60.0
No	10	40.0
<b>Total</b>	<b>30</b>	<b>100</b>

Source: Field Survey, 2019

Table shows that 20 out of 30 respondents were involved in entrepreneurs related organization, that was 60% of total and 10 out of 30 respondents were not involved in entrepreneurs related organization, that was 40% of total.

#### **4.1.7 If yes, which Organization**

As we have already discussed in earlier table about involvement in entrepreneurs related organization and in this table, we will clear about which entrepreneurs related organization are the women involved in.

**Table 8: Yes**

<b>Types of Organizations</b>	<b>Frequency</b>	<b>Percent</b>
FWEAN	8	26.7
WEAN	1	1.7
ANCSI	3	11.7
FWEAN, WEAN	4	13.3
FWEAN, FHAN, WEAN	1	5.0
None	13	41.7
<b>Total</b>	<b>30</b>	<b>100</b>

Source: Field Survey, 2019

Table shows that the 8 respondents were involved in FWEAN making total of 26.7% of total. Likewise, 4 respondents were involved both in (WEAN and FWEAN), Similarity, 3 respondents involved in ANCSI, and likewise 2 respondents involved in three organizations (FWEAN, FHAN, WEAN) and finally 1 respondent involved in

WEAN only. Therefore 17 out of 30 respondents were involved in such entrepreneurs related organization.

#### 4.1.8 Involvement in financial institution

Involvement in financial institution seems that women entrepreneurs were self-dependent economically. They were financially free and strong. They can save money and use that money as per their own wish. In this study researcher define basically four categories of financial institution, as: cooperative, finance, bank, Informal institution. And here are the data found in the study area.

**Table 9: Involving Financial Institution**

Involved in Financial Institution	Responses	
	N	Percent
Co-operative	13	43.33
Finance	2	6.67
Bank	13	43.33
Informal Institution	2	6.67
<b>Total</b>	<b>30</b>	<b>100</b>

Source: Field Survey, 2019

Table shows that there were 30 out of total 30 respondents were involved in different categories of financial institution such as cooperative, finance, bank and informal institution among which the women involved in cooperative and bank were the maximum as 43.33% of total (30 respondents). The least was in informal financial institution making total of 2 respondents i.e. 6.67% of total.

#### 4.1.9 Member of Political Party

As an indicator of the leadership of the women, their involvement in political party was tried to dug up in this study area and researcher tried to make sure how many women entrepreneurs were involving in political party. Majority of respondents did not respond positively as they were involved in political party.

**Table 10: Member of Political Party**

<b>Membership in Political Party</b>	<b>Frequency</b>	<b>Percent</b>
Yes	3	10.0
No	27	90.0
<b>Total</b>	<b>30</b>	<b>100</b>

Source: Field Survey, 2019

Table shows that majority of respondent were not interested in political party. Just two respondents showed their involvement in political party and remaining 30 were not involved in any kinds of political party.

#### **4.1.10 Source of Business Start**

It was too important to establish a new venture as they might have been inspired to start something new. It means it was not only a source of money but might be a great supporter to start a new work. The highest percent of women entrepreneurs are found to be investing their own family's capital in the enterprises 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 entrepreneurs may be increased. We can see an actual status of source of business with the help of following data.

**Table 11: Source of Business Start**

<b>Source of Business Start</b>	<b>Responses</b>	
	<b>N</b>	<b>Percent</b>
Household source to start business	20	60.0
Loans from informal source to start business	4	20.0
Loans from formal source to start business	3	15.0
Sold of Property to start business	2	3.8
Sold of another business	1	1.2
<b>Total</b>	<b>30</b>	<b>100</b>

Source: Field Survey, 2019

Table shows that total of 20 respondents as 60 % has started business on their own household and personal savings. 4 respondents as 20 % got loans from informal source like borrowing from their friends and relatives. Likewise,3 respondents as 15% got loans from formal source to start business.2 respondents as 3.8% sold their property to start business and only 1 of the respondents as 1.2% respondent sold another business to start new business.

#### **4.1.11 Status of Clear of Loans**

This data shows the status of clear of loan which was taken for starting a new business but in the study area. Some women entrepreneurs take loans for starting a new business in initial phase. And some of them take loan during their running of the business. The loan taking process is ongoing process in business. It helps to start and enhance their business. This status of the loan also shows the different categories of the study area. Here is the status of clear of loans in the following table

**Table 12: Status of Clear of Loans**

<b>Status of Clear All Loan</b>	<b>Frequency</b>	<b>Percent</b>
Yes	6	20.0
No	1	3.3
Middle of payment	8	23.7
No loan	17	53.0
<b>Total</b>	<b>30</b>	<b>100</b>

Source: Field Survey, 2019

Table shows that 6 women entrepreneurs did not take any loan to start their business and in percentage that is 20% out of 30 respondents. Likewise, 8 respondents are paying their loan and that is 23.7% out of 30 respondents. Only 1 respondent has not cleared her loan.

## **4.2 Entrepreneur Productivity Analysis of Single and Non-Single Women**

### **4.2.1 Initial Investment of Respondent**

Initial investment can show the history of the business. It could be milestone of the women entrepreneurs in their life. In the study area researcher found some of the

respondent had started their business with minimum investment and made it worth more than crores in the time span. It is just an example of the initial investment of respondent in the study area.

There were 18 out of 30 respondents started their business with investment in-between 1 to 10 lakh and in percentage it was 60%. Similarly, 8 out of 30 respondents started their business with less than 1 lakh of investment and in the percentage, it was 28.3%. Likewise, 3 out of 30 respondents started their business with investment in-between 11 to 20 lakh and in the percentage, it was 10% and finally just 1 respondent started her business with investment in-between 31 to 40 lakh and it was 1.7%.

#### 4.2.2 Current Capital

Current capital play vital role in each business. Women entrepreneurs needs to add up capital for improvement of their business in time to time. Capital means investment needed in every business. Here in this study women entrepreneurs needs capital to enhance their business from time to time. The current capital has been examined in 11 categories from below 1 lakh to above 1 crore. The current capital distribution of women entrepreneurs is shown in table.

**Table 13: Current Capital**

<b>Current capital</b>	<b>Frequency</b>	<b>Percent</b>
<1 lakh	1	3.33
1-10 lakh	11	36.67
11-20 lakh	5	16.67
21-30 lakh	4	13.33
31-40 lakh	1	3.33
41-50 lakh	1	3.33
51-60 lakh	1	3.33
61-70 lakh	1	3.33
81-90 lakh	1	3.33
91 lakh-1crore	1	3.33
Above 1 crore	3	10.00
<b>Total</b>	<b>30</b>	<b>100.00</b>

Source: Field Survey, 2019



The above table shows that the current capital of women entrepreneurs between 1-10 lakh was found to be in the highest range i.e.in 36.7% of the entrepreneurs, followed by current capital findings between 11-20 lakh in 16.67% respondent. Similarly, current capital formation between 21-30 lakh found in 13.33%. Likewise, there are 3 respondents who had capital in-between 41-50 lakh and again 3 respondents above 1 crore.

#### 4.2.3 Average Annual Income

Average annual income status represents the actual income of the year calculated once in a year. It may help to calculate the average annual status of a company. Here we tried to find out the average annual income of the women entrepreneurs of the study area. The average income was distribution is shown in table.

**Table 14: Average Annual Income**

<b>Average annual income</b>	<b>Frequency</b>	<b>Percent</b>
1-10 lakh	4	13.3
11-20 lakh	10	30.0
21-30 lakh	6	20.0
31-40 lakh	3	10.0
41-50 lakh	2	6.7
51-60 lakh	1	3.3
61-70 lakh	1	3.3
81-90 lakh	1	3.3
Above 1 crore	2	8.3
<b>Total</b>	<b>30</b>	<b>100</b>

Source: Field Survey, 2019

Table shows that the highest annual income of the women entrepreneurs was found in 10 out of 30 i.e. in-between 11-20 lakh in 30.0% of respondents. Similarly, second highest average annual income of the respondent was found in 6 respondents making in-between 11-20 lakh by 20% of respondents. Likewise, the third highest average annual income of the respondent was found in 4 respondents making in-between 1-10

lakh i.e. 13.3% respondents. In the same way 3 out of 30 had between 31-40lakh making 10% of respondent, 4 out of 60 above 1 crore i.e. 8.3% respondent, 2 out of 30 between 31-40 lakh i.e. 6.7% respondents, 2 out of 30 between 51-60 lakh i.e. 3.3% respondent, 2 out of 30 between 61-70 lakh i.e. 3.3% respondent and finally 1 out of 30 between 81-90 lakh i.e. 1.7% respondents respectively.

#### 4.2.4 Rank of Number of Staffs

Staffs are the pillar of the company. Without the help of staffs, we can't raise our company. Here in this study area, women entrepreneurs got support from their staffs in their business. They mobilize different staffs for upliftment of their business. They had female and male both staffs for help in their business.

**Table 15: Rank of Numbers of Staff**

<b>Rank of numbers of staff</b>	<b>Frequency</b>	<b>Percent</b>
No staff	1	3.3
1-10 staff	22	70.3
11-20 staff	4	13.3
21-30 staff	1	3.3
31-40 staff	1	3.3
41-50 staff	1	3.3
171-180 staff	1	3.3
<b>Total</b>	<b>30</b>	<b>100</b>

Source: Field Survey, 2019

Table 15 shows that the highest number of staffs of the women entrepreneurs were 1-10staffs in 22 out of 30 i.e. 70.3% respondent. Similarly,11-20 staff was found in 4 out of 30 i.e. 13.3% respondent, 41-50 staff found in 1 out of 30 i.e. 3.3% respondent, 21-30 staff found in 1 out of 30 i.e. 3.3% respondent, 31-40 found in 1 out of 30 i.e.3.3 % respondent, 171-180 staff found in 1 out of 30 i.e.3.3% respondent and finally 2 out of 30 respondents had not any staff.

#### 4.2.5 Ratio between Expenditure and Earning

The ratio between expenditure and earning shows that the real status of the business. In actual situation there must be three situations in business like profit, loss and breakeven. But researcher did not find the status of loss in the study area. Researcher found only profit and breakeven status in the study area. And with the help of cross tabulation researcher tried to show the combination of time spend in the business by women entrepreneurs in the study area. The ration between expenditure and earning and time spend in business is shown in table.

**Table 16: Ratio between Expenditure and Earning (Time Spend in Business )**

Cross Tabulation		Time spend in business			Total
		1-5 hrs.	5-10 hrs.	above 10 hrs.	
Ratio between Expenditure and Earning	Profit	2	21	3	26
	Breakeven	1	3	0	4
<b>Total</b>		<b>3</b>	<b>24</b>	<b>3</b>	<b>30</b>

Source: Field Survey, 2019

Table shows that highest 21 women entrepreneurs had found profit in their business (this is the ratio between expenditure and earning) and they spent 5-10 hours of their time to their business 2 of 26 invested between 1-5 hours, and 3 out of 26 invested above 10 hours per day. Likewise, 4 women entrepreneurs had found breakeven in their business and 1 had spent 1-5 hours and 3 women had spent 5-10 hours' time to their business.

#### 4.2.6 Success Story and Contribution in Social Sector

Sharing of success story can be an inspiration to other women who wants to be involved in women entrepreneurship. Women want to do any enterprises but they may not have any idea, how to start a business and which sector can be suitable. There may be different confusion to women about enterprises but a success story told by women entrepreneurs can be a motivation to other women. And another part of sharing of success story is a symbol of women entrepreneur's success of entrepreneurship. It

means she had a lot of experiences, skills, capabilities, ability about entrepreneurship. Likewise, social contribution can be a soft part of the respondent. It is also a social responsibility. In the study area women entrepreneurs were so humble and interested in social contribution in different way. But some women entrepreneurs couldn't do because of their time and other personal issues. We can see the data of sharing of success story and contribution in social sector below at table:

**Table 17: Success Story and Social Responsibility**

Sharing of your Success Story	Contribution in social sector		Total
	Yes	No	
Yes	15	2	17
No	11	2	13
<b>Total</b>	<b>26</b>	<b>4</b>	<b>30</b>

Source: Field Survey, 2019

Table shows that cross tabulation between sharing of success story and contribution in social sector. There were 17 out of 30 women entrepreneurs had sharing of success story and 26 out of 30 did contribution in social sector and 4 out of 30 did not contribution in social sector. Likewise, 26 out of 30 women entrepreneurs had not sharing their success story but among them 4 respondent did contribution in social sector and 4 respondents did not contribution in social sector.

#### **4.2.7 Able to Supply the Demand**

Demand and supply both are important part of the business. Both are the two side of one coin. Demand creates supply and supply fulfills the demand. Customer creates demand and the business person should supply according to demand. We cannot imagine business without demand and supply. So, researcher tried to find out the condition and ability of the women entrepreneurs to supply according to the demand of market. Here researcher found the actual data of women entrepreneurs' ability to supply of demand of the study area.

**Table 18: Able to Supply Demand**

<b>Able to Supply Demand</b>	<b>Frequency</b>	<b>Percent</b>
Yes	26	86.7
No	4	13.3
<b>Total</b>	<b>30</b>	<b>100</b>

Source: Field Survey, 2019

Table shows that 86.7% women entrepreneurs are able to fulfill the demand created in the market whereas only 13.3% of the entrepreneurs are unable to supply as per the demand.

**Table 19: Single women Entrepreneurs of Kathmandu Metro City**

<b>SN</b>	<b>Name</b>	<b>Caste</b>	<b>Age</b>	<b>Capital</b>	<b>Profit</b>	<b>Ratio</b>
1	Kripa	Shrestha	35	2000000	400000.00	20
2	Dibya Ratna	Tuladhar	36	1500000	170000.00	11.333
3	Basu Maya	Tamang	40	1600000	250000.00	15.625
4	Sharda	Limbu	44	400000	300000.00	75
5	Devi	Gurung	34	600000	200000.00	33.333
6	Reshmi	Pariyar	46	1500000	300000.00	20
7	Kamala	Dahal	32	1300000	400000.00	30.769
8	Rukmani	Shrestha	42	1200000	350000.00	29.167
9	Radha Laxmi	Shrestha	40	750000	200000.00	26.667
10	Leela	KC	38	2500000	500000.00	20
11	Khina	KC	36	3000000	600000.00	20
12	Kamala	Shrestha	40	2500000	550000.00	22
13	Kabita	Pandey	35	700000	150000.00	21.429
14	Sumitra	Subedi	33	1000000	300000.00	30
15	Kalpana	Limbu	42	2000000	350000.00	17.5
	<b>Average</b>		<b>38.867</b>	<b>1503333.3</b>	<b>334666.667</b>	<b>26.188</b>

Source: Field Survey, 2019

**Table 20: Non Single Women Entrepreneurs of Kathmandu Metro City**

<b>SN</b>	<b>Name</b>	<b>Caste</b>	<b>Age</b>	<b>Capital</b>	<b>Profit</b>	<b>Ratio</b>
1	Sarojani	Serchan	40	20000000	7000000.00	35
2	Basanti	Pradhan	45	15000000	1700000.00	11.333
3	Mahalaxmi	Shrestha	33	1600000	250000.00	15.625
4	Sharada	Rijal	42	4500000	800000.00	17.778
5	Ramala Kumari	Pokharel	46	3000000	200000.00	6.6667
6	Sumitra	Palanchoke	32	1500000	300000.00	20
7	Saraswati	Parajuli	42	1300000	400000.00	30.769
8	Maya	Nepali	40	1200000	350000.00	29.167
9	Ritu Singh	Vaidhya	32	4500000	800000.00	17.778
10	Shova	Gyawali	36	2500000	500000.00	20
11	Darsana	Shrestha	36	3000000	600000.00	20
12	Sabita	Das	40	2500000	550000.00	22
13	Sunita	Vaidya Shrestha	47	400000	150000.00	37.5
14	Shrijana	Tuladhar	34	1000000	300000.00	30
15	Maya	Gurung	46	12000000	1350000.00	11.25
	<b>Average</b>		<b>39.4</b>	<b>4933333.3</b>	<b>1016666.67</b>	<b>21.658</b>

Source: Field Survey, 2019

Thus the comparison of the table no 4-17 and 4-18, Single women entrepreneur' capital investment to profit ratio is greater than non-single women entrepreneur in Kathmandu. Therefore, entire stakeholders of women development spectrum must pay high attention to the single women.

### **4.3 Opportunities and Challenges of Women Entrepreneurs**

#### **4.3.1 Opportunities**

##### **4.3.1.1 Specific Market Area**

Specific market area shows the access of market of business in this study area. Specific market area helps for production and supply. Women entrepreneurs can calculate the demand of customer and with the help of this calculation, she may

produce her products and can supply to the market. Here in this study area the specific market area is in mix form. The status of the specific market area is below in table:

**Table 21: Specific Market Area**

<b>Specific market area</b>	<b>Frequency</b>	<b>Percent</b>
Valley	17	56.7
National	1	3.33
Valley, National, International	3	10.0
Valley and National	3	10.0
Valley and international	3	10.0
National and international	3	10.0
<b>Total</b>	<b>30</b>	<b>100</b>

Source: Field Survey, 2019

Table shows that the majority of the respondent have access of specific market area at Kathmandu valley i.e. by 56.7% respondents. It is followed by 10 % women entrepreneurs have access of specific market area at national and international level. Similarly,3.3% women entrepreneurs have access of specific market area at all over the country (National level). And there are 10% women entrepreneurs have access of specific market area at valley, national and international market, 10% are Valley and National and finally 10% again at Valley and international respectively.

#### **4.3.1.2 Training during Involving in this Institution**

Women entrepreneurs asked for training during involving in entrepreneurs related organization

**Table 22: Got any Training during Involving in this Institution**

<b>Training involvement</b>	<b>Frequency</b>	<b>Percent</b>
Yes	9	38.3
No	21	61.7
<b>Total</b>	<b>30</b>	<b>100</b>

Source: Field Survey, 2019

#### 4.3.1.3 Yes

**Table 23: Yes**

<b>Level of Contributions</b>	<b>Frequency</b>	<b>Percent</b>
National	9	31.7
International level	2	6.7
Both	8	25.0
No	11	36.7
<b>Total</b>	<b>30</b>	<b>100</b>

Source: Field Survey, 2019

#### 4.3.1.4 Status of Visited Industrial Tour

Women entrepreneurs were asked for visit industrial tour in this study area. Researcher tried to show the access of respondent's industrial tour. It will be also the symbol of opportunities of women entrepreneurs and their access and experience about industrial tour. The clear data about industrial tour visit of respondent with the help of data collected from study area. There were 50% women entrepreneurs visited industrial tour and 50% women entrepreneurs were not visited industrial tour out of the 100%.

Women entrepreneurs were asked for visited industrial tour in the study area. Which was discussed in previous table. Here, we are describing which places they visited for industrial tour. Women entrepreneurs were visited in different places for industrial tour in the study area. And the industrial tour was helped them for new innovation of their business and along this they had great experiences, promoted their business at national and international level. Likewise, they got to chance to research for market during the industrial tour.

#### 4.3.1.5 Rewarded as Entrepreneur's Women

Being rewarded is a symbol of success. In another word, it could be appreciation of good work. Women entrepreneurs spend their more than half life in the entrepreneurship so that they deserve to be rewarded as entrepreneur women. There were more than half percent of women entrepreneurs who were reward in their



entrepreneur's life. And being rewarded give them inspiration and motivation to further stage of their business.

**Table 24: Ever Rewarded as Entrepreneur's Women**

<b>Rewarded as Entrepreneur's Women</b>	<b>Frequency</b>	<b>Percent</b>
Yes	16	55.0
No	14	45.0
<b>Total</b>	<b>30</b>	<b>100</b>

Source: Field Survey, 2019

Table shows that there were 55% women entrepreneurs who got rewarded as entrepreneur's women and 45% women entrepreneurs did not get rewarded as entrepreneur's women out of the 100%.

### **4.3.2 Challenges**

#### **4.3.2.1 Problems Faced During Registration**

Registration process is essential process for established a business. This are rules of government. After registration a business person will get different facilities from the related Nikaya and in other way it is a huge responsibility as a citizen of the Nation. Women entrepreneurs did registration in Small and cottage industry (Gharelu), PAN, and VAT, etc. They used to pay tax to related Nikaya as per the policy. Women entrepreneurs did face different problems during registration a business. Large scale of respondent did not faced problem during registration of their business at the study area. Here is a data below:

**Table 25: Problems Faced During Registration**

<b>Problems faced during Registration</b>	<b>Frequency</b>	<b>Percent</b>
Changing of rules	1	3.3
No problem	24	81.7
Policy level problem	1	3.3
Repeatedly visiting to registration	4	11.7
<b>Total</b>	<b>30</b>	<b>100</b>

Source: Field Survey, 2019

Table shows that 81.7% respondents did not face any problem during the business registration process. 11.7% respondents said that they had to repeatedly visit to registration office for registration process and it was so problematic. 3.3% respondent faced problem due to changing rules. And 3.3% respondent faced policy level problem during the business registration process.

#### 4.3.2.2 Challenges for Capital Formation

Capital formation is an important part of the business. It is needed time to time. It will be helpful for enhancing the business. Women entrepreneurs of large scale in the study area did not face challenges for capital formation because of their success business. They benefited by their business and they also got a support from their family, friends and relatives. We have a status of challenges for capital formation of women entrepreneurs below:

**Table 26: Challenges for Capital Formation**

<b>Face Challenges for Capital Formation</b>	<b>Frequency</b>	<b>Percent</b>
Yes	8	28.3
No	22	71.7
<b>Total</b>	<b>30</b>	<b>100</b>

Source: Field Survey, 2019

Table shows that 8 out of 30 respondents did face different challenges for capital formation i.e. 28.3% respondents. And 22 out of 30 respondents did not face any challenges for capital formation i.e. 71.7% total respondents.

#### 4.3.2.3 Challenges for staff management

Management of staff is tuff things. We need different staff for supporting our work but there is difficult to manage the staff. Women entrepreneurs had most of women staff for support their business and they were so supportive. So the finding is that highest number of respondent did not face challenges for staff management in the study area. Here is a table of data below:

**Table 27: Challenges for Staff Management**

<b>Challenges for staff management</b>	<b>Frequency</b>	<b>Percent</b>
Yes	10	33.3
No	20	66.7
<b>Total</b>	<b>30</b>	<b>100</b>

Source: Field Survey, 2019

Table shows that 10 out of 30 respondents did face challenges for staff management i.e. 33.3%. And in the same way 20 out of 30 respondents did not face challenges for staff management i.e. 66.7% respondents.

#### **4.3.2.4 Other Challenges**

Researcher asked women entrepreneurs for other challenges in their business with number of options as presented in the table below:

**Table 28: Other Challenges**

<b>Facing Challenges</b>	<b>Responses</b>	
	<b>N</b>	<b>Percent</b>
Facing staffing problems	6	18.8%
Facing economic problems	4	12.5%
Facing customer problem	8	24.0%
Facing raw material problem	8	24.0%
Facing policy problem	6	18.8%
<b>Total</b>	<b>30</b>	<b>100</b>

Source: Field Survey, 2019

Table shows that largest no. of respondent did face other challenges during their business. 24% faced the challenges of raw materials. Likewise, customer problem was faced by 24%, 18.8% were facing policy problem, 18.8% were facing staffing problems and 12.5% were facing economic problems.

## **CHAPTER V**

### **SUMMARY CONCLUSION AND RECOMMENDATION**

This chapter deals with the summary of the findings and draws the key conclusions upon the research objectives. Following this, it offers a list of recommendations based on the previous chapters and subsequent findings. Thus it includes, summary of the findings, findings, conclusions, and recommendations.

#### **5.1 Summary of the Findings**

This study is based on the value of women entrepreneurship and development. The study has compared the business productivity of single and non-single women in the field of business. Major principle of this study was a comparative study of entrepreneurial productivity of in the context, the study set the objectives to identify the status of single and non- single women entrepreneurship, identify the opportunities and challenges of enterprises run by single and non-single women and to analyze the productivity of enterprises run by single and non-single women in the study area. Methodologically, the study was based on the mixed method paradigm. The study was concentrated only in the women respondents in the study area.

Mostly women were found actively participation in the entrepreneur activities All the women were active age group of population and different marital status. Before starting the entrepreneurship, the women were poor in social interaction, self-confident. entrepreneurship supported them to be self-dependent & self-confidence women in the society. women were found in high range as working in the entrepreneurial activities. Most entrepreneurial women were involved in the product based &service based activities.

The study has followed Scientific Management Principle of F W Taylor as Science is not the rule of thumb in women entrepreneurship from the points Harmony not discords, Cooperation and Individualism, Development of Workers at greatest efficiency and prosperity Simple Rules, Peace and Harmony, Cooperation and personal interest, and Motivation in business led by women. As it is the study of

women so it has followed, Alison's Jagger's liberal feminism, on the issues of Love, Emotion, Feminism, and Liberalism.

Most of the women entrepreneurs were involved in agriculture, handicraft, trade and service base enterprises. The majority of the women entrepreneurs were found to hold above higher level of education (bachelor and masters) and few of them had primary level. The majority of women entrepreneur's age is in between 32-47 years old. Most of them were found to be from Newar community. 50% of women entrepreneurs involved in social organization. There were all women entrepreneurs involved in cooperative and banks. Only two women entrepreneurs among all of them who were involved in political party activity. Most of women entrepreneur's source for start of business was household source. Most of women entrepreneur's initial investment was in between 1-10 lakh and few of them had invested 31-40 lakh. The majority of women entrepreneurs have 1-10 staff. Most of them are able to supply according to customer's demand and few of them can't. The majority of women entrepreneurs attended formal training programs before entering the enterprises.

## **5.2 Findings**

Socio- economic status of women entrepreneurs, Productivity (Capital profit Ratio) of enterprises run by single and non-single women, and Opportunities and challenges of enterprises run by single and non-single women have been analyzed.

- ) It was found that most of the women entrepreneurs were involved in agriculture, handicraft, trade and service base enterprises and most of them are non-single and some of them are single women.
- ) The majority of the women entrepreneurs were found to hold above higher level of education (bachelor and masters) and few of them had primary level.
- ) The majority of women entrepreneur's age is in between 41-50 years old and few of them are in between 21-30 years old.
- ) The majority of women entrepreneurs were found to be from Newar community.
- ) There were 50% of women entrepreneurs involved in social organization.
- ) The majorly of women entrepreneurs were found involved in entrepreneurs related organization.

- ) There were all women entrepreneurs involved in cooperative and banks.
- ) There were found only two women entrepreneurs among all of them who were involved in political party activity.
- ) The majority of women entrepreneur's source for start of business was household source.
- ) Most of women entrepreneur's initial investment was in between 1-10 lakh and few of them had invested 31-40 lakh.
- ) Most of women entrepreneur's average annual income is in between 11-20 lakh.
- ) The majority of women entrepreneurs have 1-10 staff.
- ) The majority of women entrepreneurs had profit in their business and few of them had breakeven and none of them had loss in their business.
- ) Most of them are able to supply according to customer's demand and few of them can't.
- ) Most of women entrepreneurs received full family support for their business and few of them were not supported.
- ) The majority of women entrepreneurs attended formal training programs before entering the enterprises.
- ) The majority of women wanted to become entrepreneurs to be financially self-sustained or independent.

### **5.3 Conclusion**

“Entrepreneurial productivity of single women is equal to that of non-single women”. Capital to Profit Ratio (CPR) between Single Women (SW) and Non-Single Women (NSW) are being compared. The Null Hypothesis (N0):  $CPR\ of\ SW = CPR\ of\ NSW$  is rejected. The Alternative Hypothesis (A1):  $CPR\ of\ SW > CPR\ of\ NSW$  is accepted and Alternative Hypothesis (A2):  $CPR\ of\ SW < CPR\ of\ NSW$  is also rejected. Therefore, entrepreneurial productivity of single women is higher than non-single women entrepreneurs. Socio- economic status of women entrepreneurs, of Kathmandu metropolitan city is quite encouraging due to the profit earned, and management of women on business enterprises. All of them are in profit and socio economic status from age, race, education, etc., were found satisfactory.

Productivity (Capital profit Ratio) of enterprises run by single and non-single women shows that single women are more productive than non-single women who have high capital and family support. Despite family support and high amount of capital investment the single women are performing quite good. Single women entrepreneur' capital investment to profit ratio is greater (26%) than non-single women entrepreneur (21%) in Kathmandu. Therefore, entire stakeholders of women development spectrum must pay high attention to the single women.

Opportunities for women entrepreneurs have specific market area, training facilities in different level, industrial visit and rewards are highly motivating in Kathmandu. The challenges of enterprises run by single and non-single women have been analyzed and in conclusion they are also not far free from challenges. They have to face problem at the time of registration and renewal of the business firm, at the period of formulation of capital, within the area of human resource management as well.

#### **5.4 Recommendations**

A further study is needed to fill the research gap about the entrepreneurial productivity of single and non- single women of Kathmandu valley from social, economic, and political perspective because it is only a development study. Its effectiveness in the community for socio-economic betterment. With the conclusion, the researcher has recommended some key suggestions which can be fruitful to the organization and the further studies in the same thematic ideas. Empirically, the study offers the following recommendations:

1. Single women are more productive as they are more vulnerable should be employed on economic development of Nation
2. Single women could be the role model of women empowerment
3. Women centric business policy is recommended
4. Women empowerment through entrepreneurship development is highly reliable

Finally, *yatra pujoyante nari tatra ramante devata!*

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# ANNEXES

## Annex I

### Semi-structured Questionnaire for Single Women

Date:

#### Annex I: Semi-structured Interview Questionnaire

##### General Information

- a) Name:
- b) Age:
- c) Marital status:
- d) Educational status
- e) Permanent address:
- f) Temporarily address:
- g) Caste\special ethnic group:
- h) Monthly Income:
- i) Name of Enterprise:
- j) Date of Business establishment
- k) Business Address:
- l) Type of Enterprises:

<b>S. N</b>	<b>Objectives 1<sup>st</sup>: Status of single/non-single Entrepreneurs Women</b>	<b>Response</b>	<b>Rank</b>
1.	Are you involving in social organizations?	<input type="checkbox"/> Yes <input type="checkbox"/> No	1 2
2.	If yes, in which organization?	<input type="checkbox"/> Mother groups <input type="checkbox"/> Women groups <input type="checkbox"/> Youth club	1 2 3
3.	Are you involving in entrepreneurs related organization?	<input type="checkbox"/> Yes <input type="checkbox"/> No	1 2
4.	If yes, in which organization?	<input type="checkbox"/> FWEAN <input type="checkbox"/> ILO <input type="checkbox"/> FNCCI <input type="checkbox"/> Other	1 2 3 4
5.	Are you involving in financial institution?	<input type="checkbox"/> Yes <input type="checkbox"/> No	1 2
6.	If yes, in which institution?	<input type="checkbox"/> Co-operative <input type="checkbox"/> Finance <input type="checkbox"/> Bank <input type="checkbox"/> Non-formal financial institution	1 2 3 4
7.	Are you member of any political party?	<input type="checkbox"/> Yes <input type="checkbox"/> No	1 2
8.	If yes, in which political party?	<input type="checkbox"/> CPUN <input type="checkbox"/> Congress <input type="checkbox"/> Maoist <input type="checkbox"/> Raprapa <input type="checkbox"/> Others	1 2 3 4 5
9.	Are you in executive committee of political party?	<input type="checkbox"/> Yes <input type="checkbox"/> No	1 2
10.	In which post?		
11.	What was the source of money to start this	<input type="checkbox"/> Household and	1

	business?	personal saving ) Loans from informal source 2 ) Borrowing from formal source (bank/ institution) 3 ) Sale of property 4 ) Receipts from sale of another business 5	
12.	If you had taken loan, how much?		
13.	Did you clear all loan?	Yes 1 No 2 Middle of payment 3	
14.	If yes, what is the condition of your businesses?	Profit 1 Loss 2 Average 3	
15	How much monthly income is earned from your business?		
16.	Sources of idea generation.	Family 1 Relatives and friends 2 Organization 3 Others 4	
17.	Do you have your private vehicle?	Yes 1 No 2	
18.	Do you have earned your own land?	Yes 1 No 2	
19.	Do you have earned your own building?	Yes 1 No 2	

<b>S.N</b>	<b>Second objectives (opportunities and Challenges single and non-single women entrepreneurs)</b>	<b>Response</b>	<b>Rank</b>
20	Have you got any entrepreneur related training?	Yes No	1 2
21	If yes, from which organization?	Governmental Non-Governmental	1 2
22	Are you engaged with industrial institution?	Yes No	1 2
23	If yes, what is your position in this institution?	General member Executive member	1 2
24	Have you got any opportunities (Training/exhibition) while involving in this institution?	Yes No	1 2
25	If yes, what are the opportunities you get?		
26	Does your business organize any entrepreneur exhibition?	Yes No	1 2
27	If yes in which level have you organized?	National level International level	1 2
28	Have you ever visited industrial tour?	Yes No	1 2
29	If yes, what kinds of industrial tour have you been?	National International Both	1 2 3
30	Do you ever rewarded as entrepreneur's women?	Yes No	1 2
31	What are the problems you faced during your company registration process?		
32	Do you have any idea about the policy of women friendly entrepreneurship?	Yes No Other	1 2 3
33	Do you face any challenges for capital	Yes	1

	formation?	No Other	2 3
34	How many staff do you have?		
35	Do you face any challenges to manage your staffs?	Yes No Other	1 2 3
36	What types of feedback do you get from your customer?		
37	What types of problems did you face during dealing with the customer?		
38	Where is your specific market area for your product?		
39	From where do you take raw materials used in your business?	Local source Imported source Both	1 2 3
40	Do you get essential raw materials at the time of need?	Yes No	1 2
41	If no what is the reason?		
42	Are there any transportation challenges in your business?	Yes No Other	1 2 3
43	Are you able to supply demand of the market?	Yes No	1 2
44	What are the Problems facing now?	Staffing problem Economic problem Customer problem Raw Material problem Policy problem Other problem	1 2 3 4 5 6
45	How do you lead your business?	Easy Hard Middle	
46	How do you control your business?		

47	How do you motivate your staffs?		
48	What are the facilities given to your employee?		
49	Does your company provide rewards to your employee?	Yes No	
50	Does your company used to celebrate festivals and occasion with the employee?	Yes No	
51	Does your company provide special leaves to your female employee?	Yes No	
52	Does your company organize picnic or other function for your employee?	Yes No	
53	Does your company have women friendly environment and policy in your company?	Yes No	
54	Participation of employee	Decision making Freedom of Speech	
<b>S.N</b>	<b>Third objective Productivity (Capital and profit ratio) of single and non-single women entrepreneurs</b>	<b>Response</b>	<b>Rank</b>
55	What is the initial investment of your business?		
56	What is your current capital?		
57	What is your average annual income?		
58	What is the ratio between your capital and profit of the year?		
59	Does your company contribute in social sector?	Yes No	
60	Do you share your success story to anyone? If	Yes	

	Yes, give the details	No	
61	How much time do you invest in your business per day?	1-5 hours 5-10 hours Above 10 hours	
62	Does family members support to your business?	Yes No	
63	Do you pay your tax in time?		
64	Do you receive your receivables in time?	Yes No	



## **Annex II**

### **Non Structured Questioner for KII of Non- single women**

#### **Guideline for KII (Key Informant Interview)**

- ) How many years have you been in FWEAN?
- ) Which types of challenges do you have to face when you involve in FWEAN?
- ) What is the name of the industry you run? And what related ventures do you do?
- ) What are the opportunities and problems faced by women entrepreneurs in representing women entrepreneurs like you?
- ) What are the main objectives of FWEAN?
- ) What opportunities does FWEAN provide to women entrepreneurs?
- ) What are the challenges in managing these opportunities?
- ) What are entrepreneurial women oriented policies?
- ) What kind of entrepreneurial women-oriented policies are needed?
- ) What kind of opportunities are provided to women entrepreneurs or women who want to start an entrepreneurial leadership?
- ) What are the problems faced by women entrepreneurs in leadership?
- ) What kind of trainings are provided?
- ) How many exhibitions are organized in a year?
- ) What kind of women entrepreneurs do you send on foreign trips? How do you choose women entrepreneurs?
- ) How many women entrepreneurs have been born since the beginning of the year?
- ) What is the reason for lack of data on women entrepreneurs? And which body is responsible for this?
- ) As a federation of women entrepreneurs, it is also the responsibility of this organization. What does it say?
- ) Are there any suggestions to be given to governmental, non-governmental or related stakeholders?

) What do you want to say to women who want to get involved in entrepreneurship?

## Annex III

### Some Glimpses of Field Visit







