

Promoting Women Enterprise Development in Nepal

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CHAPTER I: INTRODUCTION

Entrepreneurship is an important tool for empowering women economically in Nepal. It generates employment and provides financial independence, along with asset formation and poverty reduction, thereby contributing to the country's overall economic growth and development. Women, who make up 51.1% of the population of Nepal, out of which 64.3% are married and 2% are differently abled (Census 2021), face significant barriers to full economic participation.

Despite the challenges, women entrepreneurs in Nepal are growing. Currently, women own approximately one-third of the business enterprises in Nepal, with the majority (37.9%) engaged in Small and Micro Enterprises (SMEs). These SMEs play a crucial role in the economy, contributing around 22% to the GDP and employing about 2.74 million people. Of these, 69.3% are micro enterprises, 25.2% are small enterprises, and 5.5% are medium-sized enterprises (National Economic Census, 2018). However, most SMEs are informal, small, family-level enterprises using simple and traditional technologies, serving limited local markets, and employing mainly wage-earning workers.

However, gender inequality remains pervasive. The literacy rate among women is 57.7%, which is 20% lower than men. In 2020, Nepal was ranked 101st in the Global Gender Gap Index, with a gender gap score of 0.68 and a wage equality score of 0.66 for similar roles (Women in Business Report, 2021). Self-employment among women stands at a mere 26.3%, nearly half of the 53.8% rate among men (Women in Business Report, 2021). Moreover, women entrepreneurs earn considerably less revenue and profits (NPR 965,000 and NPR 292,000) compared to their male counterparts (NPR 3,363,000 and NPR 928,000), and only 26% of women have access to property rights (National Governance Symposium 2023; Women in Business, 2021).

Furthermore, women face barriers in digital connectivity and financial inclusion. While mobile phone penetration is high in Nepal, a notable gap exists in phone ownership and internet usage among women, especially in rural areas (Asia Foundation, FWEAN). Only 50% of women have a bank account compared to 56% of men, although the share of women members in cooperatives is higher (56% as compared to 44% males, and financial literacy among women is significantly lower than that of men, with a gap of 7.5 percentage points (NRB Financial Access in Nepal, 2021; Nepal Financial Inclusion Report 2023, IFC).

These disparities highlight the importance of advancing women's entrepreneurship in Nepal. By fostering an environment that supports women entrepreneurs, Nepal can achieve broader social goals, including improvements in education, healthcare, income generation, living standards, and employment creation. Entrepreneurship among women is essential for reducing gender disparities, meeting Nepal's Sustainable Development Goals (SDGs), and advancing the country's graduation from Least Developed Country (LDC) status.

In this report, I use descriptive analysis along with qualitative research to assess the current entrepreneurial landscape for women in Nepal, identifying key challenges and providing recommendations to strengthen the ecosystem. Chapter II covers relevant literature, while Chapter III explains the methodology used. Chapter IV presents the government and non-government support for women entrepreneurs, focusing on the challenges they face, followed by a brief review of the women entrepreneurial environment in Bangladesh in Chapter V. Chapter VI offers recommendations, and the final chapter concludes with a summary of the key insights.

CHAPTER II: LITERATURE REVIEW

Economic development and women empowerment go hand in hand. Duflo (2012) provides a comprehensive review on how economic growth promotes women empowerment and how empowering women, in turn, drives further economic development. As economies grow, they offer more opportunities for women, helping to reduce poverty and inequality. Access to these opportunities provides more resources for women, making them less vulnerable and enabling greater access to education, which is a powerful tool for empowerment. For instance, improving health infrastructures, a byproduct of economic development, leads to better maternal health. Increase in life expectancy of mothers by one-year results in a one-year increase in education of girls and reduces probability of dying young (Duflo, 2012).

However, economic development alone cannot fully eliminate gender discrimination. In many developing countries, disparities persist in areas such as sex ratio at birth, education, legal rights, and political leadership. Societies that prefer male children, such as those in China and India, still exhibit practices like sex selective abortion.

The other relation, empowerment causing economic development, works through policies targeted towards women such as micro credit schemes and conditional cash transfers to economically uplift them, setting aside quotas in politics, and increasing access and awareness about education (Duflo, 2012).

Challenges faced by rural women entrepreneurs

Rural women entrepreneurs face a multitude of challenges in Nepal, similar to those in other developing countries. Braunstein (2008) explores the intersection of gender norms, household responsibilities, and economic decision making through an intrahousehold bargaining model. Since women are traditionally associated with household work and caring for children, the factors that motivate their employment decisions differ from those of men. The model considers various parameters like time, income, unemployment, prices, environment, and access to resources that influence household and individual choices, which in turn affect women's participation in entrepreneurship.

Various socio-cultural and economic factors including self-motivation, market information, skill knowledge, finance, and family support, impact a woman's decision to start a business. (Hossain et al., 2009). For women in middle- and low-income countries, these challenges are traditional gender roles, financial limitations, and limited access to resources. Research shows that low self-confidence, limited educational opportunities, and a lack of entrepreneurial exposure keep many women from advancing economically (Afza and Amir Rashid, 2009, Sigdel, 2019, Sharma et al., 2012, Matthew, 2010).

SME's and income

Small and micro enterprises (SMEs) are pivotal in advancing women entrepreneurship, particularly in rural areas of Nepal. SMEs offer women the opportunity to engage in income-generating activities without the need for large capital investments. They utilize locally available resources and can be based on existing skills women have such as sewing, farming, and food processing. Women in rural areas, who juggle family responsibilities and childbearing, find SMEs an accessible way to balance household and income generating duties, thereby gaining financial independence along with boosting her confidence and decision-making abilities (Sharma et al., 2012).

SMEs contribute significantly to a country's industrial growth and sustainable economic development (Sultana, 2012). Women-led micro enterprises are crucial for strengthening local markets and improving family well-being. Micro credit programs usually fund SMEs, allowing women to become self-sufficient, support their families, and contribute to the development of local economy (Afrin et al, 2009, Iji et al., 2021).

Impact of government program on women entrepreneurship

Government-organized programs play an essential role in promoting women entrepreneurship by offering training and financial support. Buvinić, M., & Furst-Nichols (2016) highlights policies aimed at improving work productivity and employment for women. Empirical evidence shows heterogenous effects across socio economic groups. Some of these interventions echo policy recommendations by Braunstein (2008). For example, cash transfers in India, Bosnia and Herzegovina, Mongolia, the Philippines, and Thailand did not have a significant impact on women's business profits, partly because women had to use the funds toward family care rather than in business investment. On the other hand, business management training programs have been shown to improve business practices in medium to large scale businesses, with substantial impact on start-ups.

In Nepal, government support for women entrepreneurs—through initiatives like micro-credit schemes and skill development programs—has shown promise in helping women start or grow their businesses. Programs such as the Women Enterprise Fund in Kenya and the

enterprise and empowerment programs in Nigeria have demonstrated that targeted government interventions can increase business profits, turnover, and return on investment, making similar programs in Nepal highly relevant (Okolo-Obasi & Uduji, 2023; Kiraka et al., 2015).

CHAPTER III: RESEARCH METHODOLOGY

This paper is descriptive - it provides a comprehensive review of the policies and initiatives that have been implemented at various levels to assess the current environment surrounding women enterprise development in Nepal. I also use qualitative study to understand the challenges on a deeper level and corroborate the findings from the review process. Questionnaires (attached in the appendix) were designed for Key Informant Interviews and semi-structured interviews.

The participants for this research are listed below:

- Representative from Ministry of Women, Children, and Senior Citizens
- Representative from Micro, Cottage, and Small Industry Promotion Center
- Representative from Federation of Women Entrepreneurs' Association of Nepal
- Representative from Federation of Nepalese Chambers of Commerce and Industry
- A diverse group of women entrepreneurs (from Kathmandu, Pokhara, differently abled community, online business)

I perform a thematic analysis to identify recurring themes and patterns within the interview data and descriptive study. This approach allows for a systematic examination of the challenges faced by women entrepreneurs. The findings in the next section include challenges for women entrepreneurs in points, where each point covers a broader theme.

Ethical guidelines were strictly adhered to throughout the research process. Informed consent was obtained from all participants, ensuring their voluntary participation and understanding of the study's objectives. Confidentiality was maintained to protect the privacy of participants and their responses.

While the research provides valuable insights into the challenges faced by women entrepreneurs in Nepal, it is important to acknowledge certain limitations. The sample size may not be representative of the entire population of women entrepreneurs in the country. Additionally, the reliance on self-reported data may introduce potential biases.

CHAPTER IV: FINDINGS & ANALYSIS

In this section, I highlight existing laws and policies developed by various government agencies to support women entrepreneurship along with initiatives by the non-government sector. I also include analysis from the interviews in this section.

IV.I GOVERNMENT POLICIES AND AGENCIES

- **Third Strategic Plan, National Women Commission:** Although the main mission of this government body is to promote gender equality, end discrimination, empower women, and oversee the operation of the national hotline number to report violence against women, the current working strategy for financial years 2078/79-2082/83 prioritizes economic empowerment of women, especially the marginalized by coordinating with the concerned parties for easier financial access and market information (NWC, 2022).
- **President Women's Upliftment Program, 2017:** The program, under Ministry of Women, Children, and Senior Citizens (MoWCS), was started in 2017 to uplift the economic status of the disadvantaged, poor, and marginalized women. The program focuses on three main areas of intervention. First, economic empowerment. This involves three key programs. One provides skill-based training in livestock, agriculture, and tourism to women at the grassroots level in districts with the lowest Human Development Index (HDI). Each woman is provided Rs. 26,000 in capital, benefiting 25 women in each ward. Another program has established facilitation centers at 100 local levels, which assist women entrepreneurs with business registration, operations, and access to loans and markets. Lastly, through provincial governments, women are equipped with necessary tools and machinery, such as sewing machines, beauty tools, and farming equipment worth Rs. 200,000 per woman, to expand their enterprises. Second, the program focuses on raising social awareness regarding equality and non-discrimination. Third, the program provides care and rehabilitation services. This includes care for pregnant and lactating women, as well as rehabilitation support for adolescent girls and children with disabilities.
- **The Labor Act, 2017:** This act guarantees equal pay for same work for both men and women. There is also the provision of 90 days of maternity leave, with 60 days of paid leave.
- **The Gender Equality and Empowerment Project, 2004-2013:** This project was developed by the Asian Development Bank in partnership with the Department of Women Development to increase assets and provide employment for women in rural areas. Business knowledge and entrepreneurial skills necessary for running microenterprises were provided to 12,187 women, out of which 52% started their own small businesses. It also helped in promoting savings and cooperatives among women, including the Dalits.

- **The Industrial Enterprise Act, 2016:** This act ensures that women get a 35% discount on industry registration, a 20% discount on industrial property registration, priority to establish business in industrial zones, and entry into the export market. The registration is free for women micro business owners.
- **The Micro Enterprise Development Program (MEDEP), 1998:** In collaboration with UNDP, the Government of Nepal started this program catered towards lifting people out of poverty by teaching them income generating skills through self-employment and micro enterprise development. With the help of this program, 119,086 microenterprises have been established and more than 187,358 jobs have been created. The program has successfully completed three stages and is currently in its fourth one, where it is transitioning to MEDPA.
- **The Micro Enterprise Development Program for Poverty Alleviation (MEDPA), 2018:** The transition from MEDEP to MEDPA plans to expand to all 753 subnational bodies, both local and provincial, to promote microenterprises and reduce poverty among poor and marginalized groups in rural areas through non-farm activities. Even though the program enrollment is high, only 24% of the enrollees have successfully run businesses on their own after ‘graduating’ from the program.
- **Women Entrepreneurship Facilitation Center, 2021:** The operation procedure of this center published by the federal government mandates these centers facilitate women’s economic empowerment at local levels (HNS, 2021). This center embraces gender equality and provides training programs in partnership with CTEVT along with other marketing, branding, and certification of their products.
- **Nepal Rastra Bank (NRB) Policies:** NRB introduced its policy of subsidized interest rate at 6% and collateral free loan of up to Rs 1.5 million to women entrepreneurs in 2019. Even though the central bank has mandated all banks to abide by this policy, most banks are reluctant to provide collateral free loans to women because of the risk associated with it. Cultural factors and stereotypes against women work against women entrepreneurs in securing loans to find their businesses.
- **The Micro, Cottage, and Small Industry Promotion Policy, 2080:** Under the Ministry of Industry, Commerce, and Supplies, this policy aims to reduce trade deficit by involving the private sector, local bodies, and provincial governments in growing Micro, Small, and Medium Enterprises (MSMEs). The strategy targets women and marginalized communities in setting up MSMEs through Women Entrepreneurship Development Fund, discounts on registration, access to loans, and various training programs.

IV.II NON-GOVERNMENT SUPPORT

- **Federation of Women Entrepreneurs Association of Nepal (FWEAN):** FWEAN focuses on four main agendas: advocacy, business support, capacity building, and networking to support women entrepreneurship in Nepal. FWEAN empowers its members through market access, financial assistance, business resources, and

networking. Women entrepreneurs benefit from advocacy efforts, capacity-building programs, and platforms like the annual trade expo, where they can showcase their products nationally and internationally, learning from diverse markets and building a larger customer base. The organization also provides business support, offering legal advice, branding, promotion, and access to government information. The members receive essential training on packaging, product development, and labeling to enhance their marketing skills. Although it primarily supports established businesses, FWEAN collaborates with partner organizations to foster aspiring entrepreneurs, offering training and consultations through its business development center. The collective voice of FWEAN members advocates for issues ranging from climate resilience to factors affecting entrepreneurship, ensuring comprehensive support for women at all stages of their business journey.

- **Federation of Nepalese Chambers of Commerce and Industry (FNCCI):** FNCCI plays a key role in promoting women's entrepreneurship by supporting various programs, lobbying for favorable policies, and fostering a better environment for women in business. FNCCI's Women Entrepreneurship Development Committee is focused on enhancing opportunities for female entrepreneurs across diverse sectors, from small to large scale businesses. While most programs and resources are still centered in Kathmandu, FNCCI is working to expand outreach to other regions, recognizing that rural and urban women face different challenges and require tailored solutions. By collaborating with government agencies, FNCCI ensures that women entrepreneurs are considered in policy discussions. Through its advocacy efforts, FNCCI has been pushing for e-commerce regulation and market access. FNCCI also works to formalize informal markets, which are dominated by women, and supports the development of business infrastructures, such as incubation centers and information hubs. While challenges such as lack of data and coordination between ministries persist, FNCCI continues to advocate for systemic improvements to uplift the entrepreneurial ecosystem in general and for women in Nepal.

IV.III CHALLENGES

Based on the descriptive study and in-depth interviews conducted with women entrepreneurs and related institutions, several recurring themes emerged as significant challenges that they face:

- **Access to finance:** Across all interviews, the difficulty in securing finance was a predominant concern. Despite the presence of financial programs and government mandates aimed at providing collateral-free or subsidized loans to women entrepreneurs, many banks remain hesitant to disburse funds. The lack of trust in women's ability to run businesses and repay loans is also prevalent in the informal lending sector. Moreover, government funds earmarked for supporting women entrepreneurs are underutilized due to the absence of comprehensive action plans or directives for fund disbursement. Many

women, particularly those running small businesses, struggle to access substantial credit, thereby limiting their growth potential.

- **Government transparency:** Another significant theme is the lack of transparency and accessibility regarding government programs. Many women responded being unaware of the training and funding opportunities available to them, primarily due to outdated or difficult-to-navigate government websites. This lack of transparency extends to the disbursement of international aid and domestic budgets intended for women's economic empowerment, which often remain frozen due to the absence of an effective action plan. For example, one of the interviews suggest that Rs. 18 crore was left unspent in the Department of Small and Cottage Industry in the last fiscal year, reflecting the broader issue of governmental inefficiency and inaccessibility.
- **Access to information:** Reiterating the previous points, access to information is one of the main hurdles to entrepreneurship. Three fourths of the women interviewed expressed their lack of awareness about various government and organizational training and support programs, as well as the legal and administrative procedures required to operate a business. This lack of information often leads to complications, such as the need to hire legal assistance, which can be expensive, or navigate complex registration processes without adequate support, which can be difficult especially for differently abled entrepreneurs. For instance, it typically takes 3-4 days to register a business, which includes multiple steps and interactions with different government bodies.
- **Infrastructural barriers:** The infrastructures are not fully developed to foster a supportive and growth-oriented environment for entrepreneurs. This theme is particularly pronounced among women entrepreneurs in the digital space, where unreliable internet connectivity hampers online businesses. Additionally, the lack of adequate machinery for industries like jewelry making forces entrepreneurs to rely on low-cost imported goods, limiting the potential for domestic production. Furthermore, restrictive international transaction limits (\$500 annually) and the absence of safety nets for non-payment, especially by private sector clients, exacerbate these challenges.
- **Supportive environment and market access:** The lack of a supportive environment and market access was another recurring theme. Many women entrepreneurs enter the market without prior study, leading to unhealthy competition and challenges in sustaining their businesses. Not having necessary resources required for market study also adds to the challenge. Differently abled entrepreneurs face additional barriers, such as societal skepticism about their abilities, which hinders their growth opportunity. The rise of digital platforms has also introduced new challenges, with many customers falling victim to online scams due to insufficient government regulation, hurting genuinely established businesses.

CHAPTER V: NEIGHBORING COUNTRY: BANGLADESH

Women entrepreneurship in Bangladesh has significantly grown, due to various skill development training, income-generating activities, credit facilities, and market opportunities provided by both government and non-government sectors (Jahed et al., 2011). The 2005 Industrial Policy, aimed at increasing the participation of women in entrepreneurship, has encouraged almost all relevant government agencies to prioritize women's economic development by providing necessary resources and infrastructure (USAID, 2006). In recognition of the importance of small and medium-sized enterprises (SMEs) – which constitute 51% of the microeconomic sector and contribute 48% to the GDP and over 48% to the total value-added – the government formulated the Export Promotion Strategy to encourage women to export their products and develop new goods (CIPE, 2022). Additionally, national and international trade fairs for women entrepreneurs are organized, and the government continues to advocate for SME insurance and reduced excise duties for women.

In terms of financing, Bangladesh Bank provides funds for commercial banks and financial institutions under Special Schemes to support small businesses (CIPE, 2022). The Bangladesh Bank introduced a refinance scheme to support cottage, micro, and SMEs where commercial banks and financial institutions can receive funds from the central bank at 2% and only charge at most 7% from their customers (Financial Stability Report, 2022). Institutions like Grameen Bank and other microfinance organizations have also played an important role in helping women launch their enterprises. As of June 2016, microfinance institutions have supported 37.7 million, with rural women making up 80% of the beneficiaries (WBG, 2019).

Women in Bangladesh naturally demonstrate the qualities essential for entrepreneurship, such as confidence, commitment, innovation, creativity, and a strong drive for achievement (Islam and Ahmed, 2016). Education policies, poverty eradication programs, and specialized training have further helped cultivate these entrepreneurial skills among women.

However, challenges remain, much like in Nepal. Access to finance is still a major obstacle, compounded by socio-cultural factors such as family responsibilities, including being primary caretakers of children, and societal expectations that restrict women from engaging in economic activities outside the home. Additional barriers include limited education, a lack of managerial skills and support systems, minimal access to markets and information, and an often-unfavorable business environment (Aktar, 2020).

CHAPTER VI: RECOMMENDATIONS

Based on the assessment of the current entrepreneurial landscape and the insights gained from the interviews, the following recommendations are proposed to address the challenges faced by women entrepreneurs in Nepal:

1. **Support for Balancing Family and Business Responsibilities**

- **Childcare Services:** Recognizing the dual roles that women often play, free or subsidized childcare services should be provided. This would enable more women to start and expand their enterprises without compromising their family responsibilities.
- **Combining Market and Domestic Activities:** Encourage women to pursue business ventures that integrate market and domestic activities such as sewing, knitting, pickle making, which can help them manage their dual roles more effectively.

2. **Mindset and Social Support**

- **Changing Family Mindsets:** Develop programs aimed at gradually changing the mindset of families who are reluctant to support women entrepreneurs. These programs should provide resources that highlight the importance of women's economic empowerment.
- **Mentorship and Support Networks:** Establish networks that connect aspiring women entrepreneurs with experienced mentors. These networks can provide guidance, support, and inspiration, helping new entrepreneurs navigate challenges and grow their businesses.

3. **Access to Information and Government Accountability**

- **Centralized Information Center:** Establish a one-stop information center that provides all necessary resources for starting and running a business. This center should offer services ranging from company registration to business support and legal assistance, similar to India's District Industries Centres for SMEs.
- **Government Accountability:** Create an independent body to hold the government accountable for the implementation of policies related to women's entrepreneurship. This body should ensure that policies are not only created but also effectively executed.

4. **Business Development and Networking**

- **Women's Business Center:** Establish a dedicated center that showcases products from women entrepreneurs and facilitates networking opportunities. This center could serve as a hub for promoting and supporting women-owned businesses.
- **Incubation Centers:** Develop incubation centers tailored to both rural and urban areas, providing aspiring entrepreneurs with the necessary support based on their skills and the demands of the market.

5. **Digitalization and Market Regulation**

- **Digital Training and Internet Access:** Provide training and awareness programs to help women entrepreneurs digitalize their businesses. Additionally, work on improving internet access in rural areas to support online business ventures.

- **E-commerce Regulation:** Implement regulations in the e-commerce market to protect entrepreneurs from scammers, ensuring a safe and trustworthy online business environment.

6. Capacity Building Training

- **Extended Training Programs:** Increase the duration of entrepreneurial training programs to three to six months, rather than just a few days. This would improve the quality of training and allow for tailored follow-up assistance. Additionally, encourage women to scale their businesses into larger enterprises to enhance their earnings potential.
- **Investment and Financial Literacy Training:** Provide investment training to help women grow their net worth through their businesses. Incorporate practical knowledge of savings and financial management into school curricula to build financial literacy from an early age.
- **Character Building and Confidence Boost:** Offer character-building training to enhance self-motivation and confidence among women entrepreneurs, empowering them to take on larger challenges.

7. Gender Equality and Integration

- **Improving Gender Gap:** Raise social awareness about gender equality and ensure equal opportunities for both women and men. This includes working on reducing the gender gap in education, employment, and entrepreneurship.
- **Integration into Male-Dominated Sectors:** Encourage and support women in entering and thriving in traditionally male-dominated fields and sectors, promoting diversity and inclusivity in the entrepreneurial ecosystem.

CHAPTER VII: CONCLUSION

Promoting women's enterprise development in Nepal is key to boosting the country's economic growth. This study examines the current state of female entrepreneurship in Nepal, highlighting major policies that support entrepreneurial development among women and persistent challenges such as limited access to finance, inadequate training, and cultural barriers that prevent women from starting and running businesses. The study emphasizes the importance of targeted actions to empower women as entrepreneurs, enabling them to contribute more effectively to the nation's economy, and recommends focusing on policies that improve financial literacy, provide affordable credit, and create a supportive environment for women-led businesses. By addressing these issues, Nepal can empower women entrepreneurs to contribute to greater economic and social progress.

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ANNEX

Questions for Ministry of Women:

- Can you elaborate on the current scenario for female entrepreneurs in Nepal? How convenient is it for women to start an enterprise, and what are the challenges?
- Is the market for female entrepreneurs welcoming? Is this the same for small scale vs medium scale vs large scale enterprises?
- Is there high competition in the market for women looking to build an enterprise?
- Will focusing on SMEs help the economic upliftment of women?
- What are the opportunities for women starting an enterprise in Nepal?
- What differing challenges exist for women entrepreneurs in urban vs rural areas?
- Is access to finance still a major challenge for women in entrepreneurship in Nepal? Why do you think so?
- More property seems to be registered under women's names because of lower taxes, so why are collateral loans still a problem? Is this a problem in both urban and rural areas?
- Is it more difficult for women to start their own enterprises as compared to men? If yes, could you list some challenges – financial or socio-cultural?
- What are the Ministry's current policies, plans and programs relevant to women entrepreneurship?
- Any specific process/format to formulate the policy?
- Can you provide examples of successful policies or projects aimed towards promoting women entrepreneurship in Nepal?
- What are some ongoing projects/programs initiated or supported by the Ministry of Women that are still ongoing?
- How much of this priority/focus exists on female rural entrepreneurship?
- Do you think there should be separate policies/programs policies for rural and urban areas? Can you please explain why?
- Can you provide an example of a policy that will address the current concerns from concerned stakeholders?
- Do you think lack of coordination among government bodies a problem in encouraging women to venture out into self-employment?
- (provide context) How do you think information on enterprise development be disseminated so that it reaches a wider group of women?
- Are there any safety nets for operating businesses without registration?
- How can we formalize informal markets?
- What can we learn from Bangladesh's growing number of women entrepreneurs?

Questions for Federation of Women Entrepreneurs' Association of Nepal (FWEAN):

- How have women entrepreneurs benefitted from the membership of FWEAN?
- What kind of businesses do you work with? Is it only established businesses or also aspiring ones? What kind of initiatives, plans and programs do you have to encourage aspiring entrepreneurs?
- What is your membership fee?
- What is the average educational level among your members?
- How do you advertise FWEAN, so that more women know about this federation?
- How much do you collaborate with government and non-government stakeholders?
- What are your sources of funding other than membership fees?
- What are some of your recent programs/projects for women entrepreneurship development? Do you conduct these in both rural and urban areas?
- Are the same/similar projects applicable and effective for both rural and urban women?
- How do you screen or select the participants for these programs, and what is the participation rate?
- What do these programs focus on? Are they mostly technical/skill-based?
- What specific areas should be supported/focused within female entrepreneurship? For example, SMEs, agriculture, tourism?
- Should there be different programs targeting the rural and urban population?

Questions for women entrepreneurs:

- When did you start your business?
- What are some of your achievements from this business venture?
- How did you navigate your way through the administrative process and market study?
- What are the challenges you have faced so far in your entrepreneurship journey? How supportive is the business environment in Nepal?
- What challenges are you facing currently?
- Are you part of the formal or informal market? What would help you transition to the formal market?
- Did you finance your business solely, or did you also receive capital from elsewhere?
- If you took loans from banks, cooperatives or other financial institutions, how was the process?
- Have you received any other support from any organization or government body?
- Have you received any skill-based training?
- What would you have liked to receive (more) help with?
- Are you thinking of expanding your business? What are the areas that you would require support in terms of expanding business?
- How did you adjust to mobile banking and phone pay?
- Are you planning to get into e-commerce?

- How do you think the entrepreneurship environment is? Do you think it is easy for newcomers to establish their business and smoothly operate it?
- What kind of policies would help address some of your current concerns?

Questions for Federation of Nepalese Chambers of Commerce and Industry (FNCCI):

- How do you assess the current entrepreneurial situation in Nepal for women?
- What is the rationale behind forming Women Entrepreneurship Development committee?
- Does Cottage and Small Industry Committee also support women entrepreneurs? How is the coordination between the two committees?
- What is the Women Entrepreneurship Development committee involved in? How is it supporting women entrepreneurs?
- How diverse is this committee? Does it address concerns from all groups of women?
- Do you organize programs and trainings to enhance the skillset of women? Should there be different programs for rural and urban areas? How much do you target women in rural areas?
- What types of businesses are mostly owned by women?
- Do you think focusing on SMEs will help the economic upliftment of women?
- How is the private sector adjusting to ecommerce?
- How is the private sector lobbying for ecommerce regulation?
- How can informal markets be formalized?

Questions for Micro, Cottage, and Small Industry Promotion Center:

- How do you perceive the scene of women entrepreneurship in Nepal? How is it different in urban vs rural areas?
- What are the challenges faced by women in starting their business?
- What policies or projects have you implemented in the past to promote women entrepreneurship in Nepal?
- What are your current policies and projects to promote female entrepreneurship?
- Of the programs implemented, how many women have successfully operated and expanded their businesses?
- Are your training programs skill-based and universal, or do you customize training plans based on their comparative advantage?
- How do you spread information about your programs? What is the coverage/participation rate? What are the demographics of the participants?
- How effective are the programs implemented so far?
- Do you think focusing on SMEs will help the economic upliftment of women?
- Can you talk about the Women Entrepreneurship Development Fund? Is this a one-time loan, and is it still in operation?
- Do you coordinate with other government bodies on this agenda? If yes, who are your partners?

- What lessons may we be able to learn from other countries, for example Bangladesh's growing number of women entrepreneurs?