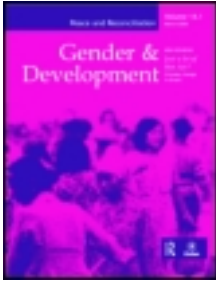


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Women entrepreneurs in Nepal: what prevents them from leading the sector?

Brenda Bushell

Entrepreneurship for women is often seen as a journey out of poverty and a march towards equality. Studies have proven that entrepreneurship, in the form of small and medium sized enterprises, can indeed empower women and through time, fundamentally transform power relations within a society, making it a place where women can lead. However, in the past, women's entrepreneurship in much of the developing world has gone little beyond informal business ventures which ensure daily survival for women and their families. In Nepal, embedded structural and socio-cultural constraints challenge women entrepreneurs and make it hard for them to realise their potential as leaders in business. This article suggests policy measures, business and management training, and the promotion of entrepreneurial networking systems, as potential ways to empower women entrepreneurs and create leadership opportunities, in the hopes of bringing women into the mainstream business sector in Nepal.

Introduction

During the last few decades, recognition has been given to the importance of women's entrepreneurship as a prerequisite for household-level poverty alleviation, national economic development, and the empowerment of women (Mayoux 2001a). 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' (Timmons and Spinelli 2006, 10). Innovation enables an entrepreneur to venture into new technology, products, and markets, while independence and risk-taking is required in every stage of the business from start-up to expansion (Ming-Yen 2007).

A focus on women's entrepreneurship has been particularly strong in low-income countries since the Micro-Credit Summit in Washington in 1997. The summit goals focused on the development of credit measures for '100 million of the world's poorest families by 2005, especially focusing on women household members for self-employment and other financial and business services'.¹ More recently, the Global Microcredit Summit held in Halifax, Canada in 2006 set new goals to 'lift more than

500 million people out of extreme poverty by 2015, and to ensure 175 million families have access to credit, particularly targeting women'.²

This has resulted in a shift in development projects and government policies in many developing countries. Women's entrepreneurship has been underlined as a key strategy for both poverty reduction and empowerment. According to some, women's entrepreneurship is recognised as a crucial way to fight against poverty and gender inequity in society, and acts as a vehicle in the promotion of empowerment and leadership for women (UNIFEM 2000). However, critics have pointed out that the conflation of the goals of women's empowerment and entrepreneurship has resulted in a 'magic-bullet' approach to development which, far from empowering women, subjects them to the disciplinary power of the market (Lairap-Fonderson 2002).

Neo-liberal ideas of market-led growth promote the development of women's entrepreneurship, mainly because they are seen as harder workers and better at meeting credit repayments than men (Rogaly 1996). Various micro-financing schemes aligning with this concept work on the assumption that group activities will 'empower' women; and that women can be lifted out of poverty through development projects. However, women's entrepreneurship may have an insignificant effect on generating meaningful and sustainable employment opportunities for women, and an even lesser effect on the country's economic advancement and its entrenched gender relations (Mayoux 2001b). While it may enhance personal well-being and family security on a temporary basis, embedded traditions and structural constraints make for only marginal increases in women's independence and abilities to lead in business.

What does the theory say about gendered barriers to entrepreneurship?

Research into the general issues facing women entrepreneurs sheds light on a number of gender-specific factors and challenges.

A study by Das (2000) puts forward the idea that women entrepreneurs can be categorised into three types:

- 'Chance' entrepreneurs, who start their business without clear goals – their business may have evolved from hobbies or been passed to them by a family member.
- 'Forced' entrepreneurs, who have been compelled to start their business because of financial circumstances.
- 'Created', or 'pulled' entrepreneurs, who were motivated through entrepreneurship programmes, or who were looking for a challenge and wanted to build their own identity, develop leadership skills, and contribute to society through their venture.

The following key points gathered from studies indicate both the social and personal characteristics that are considered impediments for aspiring women entrepreneurs:

- Traditional stereotyping of sex roles relegates women to being 'home oriented' (Parasuraman 2001).
- Women may experience low social integration due to the few ties they have to the core social system (Shapero 1982).
- Women require flexible financial support mechanisms. In the absence of co-ordinated effort among government and other lending institutions, women entrepreneurs cannot be successful (Mayoux 2003).
- As there are relatively few veteran women entrepreneurs, there tends to be little solidarity within their group – networking is not established to the same degree as with male entrepreneurs. A high degree of group solidarity or cohesion within such a marginal group is seen as necessary to counteract whatever opposition may be forthcoming from mainstream groups within the larger social system (O'Donnell *et al.* 2001).
- Women are generally low risk-takers, due to their primary responsibility for dependents (Goffee and Scase 1985).
- Women's perception of risk involves loss, danger, ruin, and hurt. Though the risk-tolerance ability of women in day-to-day life is high compared with that of men, in business it is found to be the opposite (Greene 1999).

Women's entrepreneurship in Nepal

Comparatively little information has been gathered about the problems women face in Nepal when starting businesses, whether in light of gender disparities or the kinds of interventions needed to support women in developing ventures. The aim of this article is to give a snapshot of the current situation faced by women entrepreneurs in Nepal, particularly 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.

To understand the difficulties women face, it is first helpful to get a general sense of Nepal's development level, through the composite indices contained in the 2007/2008 Human Development Reports (Human Development Report 2007; Human Development Report 2008). These highlight the low level of development for the country as a whole. The Human Development Index (HDI) of 0.534 ranks Nepal 142nd out of 177 countries, while the Human Poverty Index (HPI) value of 38.1 ranks Nepal 84th among 108 developing countries for which the index has been calculated. The Gender Development Index (GDI) further reveals the positioning of women in society. Nepal ranks 134 out of 156 countries in the GDI, and is ranked 86 out of 93 countries in the Gender Empowerment Measure (GEM).³

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. In line with the 1995 Beijing Declaration, the government adopted the rhetoric of women's participation, and introduced various gender-based initiatives, increased microfinance support systems, and created an opening for the introduction of gender policies and programmes in many government bodies and NGOs. Measures to address gender-specific barriers to women's entrepreneurship include gender-equity measures, such as equal access for both men and women to education and skill-training in business management, which were legislated under the Tenth Five-Year Plan (Nepal National Planning Commission 2002). But due to the violent insurgency by the Communist Party of Nepal⁴ and overall political instability, the means to enact the legislation were unavailable; even men made few gains under the legislation.

It is currently estimated that, in Asia, nearly one-third of new small enterprises are being set up by women, and in many cases these businesses are creating employment faster than the countries' domestic averages (Thapa 2004). It is estimated that over 7,000 women entrepreneurs are now registered and more than 500,000 are involved in business activities country-wide. However, although their combined contribution to the national economy is estimated at 40 per cent of the GDP, they remain the largest under-represented group in terms of visibility as owners of enterprises (De Gobbi 2005).

It is very difficult to accurately estimate the current number of women entrepreneurs in Nepal, due to the absence of up-to-date statistics and gender-disaggregated data. In addition, the statistics do not reveal who actually controls and runs women's businesses: even though women may be officially registered as owners of a business, in frequent cases it is the husband or father who is operating the business. This 'surrogate entrepreneurship'⁵ – a phrase coined by Ganesan (2003) – makes the task of accurately capturing the number of actual women entrepreneurs very difficult. However, reports from the Nepal Labour Survey in 2000 indicate that out of the 9.5 million people working in Nepal, only 1.5 million (16 per cent) were paid. Of that number, only about 400,000 were women, with 82 per cent of these paid women being self-employed, while 12 per cent were wage-employed. The figures for men were 69 per cent and 27 per cent, respectively (Central Bureau of Statistics 2003). Although women entrepreneurs have always been common in some ethnic groups, especially in Newar, Sherpa, and Gurung communities, the idea of women in business has only recently become more common across the country (Tuladhar 1996). On average, female-headed enterprises earn about two-thirds of what male-headed enterprises earn annually, and working hours tend to be at least three to four hours longer each day for women compared with men, due to the additional responsibilities women have in the home. These factors severely limit women's abilities to lead flourishing and profitable businesses.

From the above, it can be noted that although statistics are lacking, the number of women entrepreneurs – either in absolute or relative terms – has not reached the critical mass necessary to make an impact on the economic system, or to raise awareness in the country of the role women can take in the workplace and wider society. The subtle manifestation of the gender phenomenon is often reflected in the size of the business, product line, growth, composition, and management, which can be seen from the profiles of women entrepreneurs in this article. 'A typical woman entrepreneur's enterprise is very small, in traditional manufacturing, small shop or informal vending with low turnovers, a low number of employees and no professional assistance' (Acharya 2000, 21).

Researching the challenges to women's entrepreneurship

The findings in this article originate from a pilot study based on in-depth interviews with 15 women aged 23 to 62 years from a cross-section of social classes and enterprises. Their average number of years in business is 8.5. The interviews took place in and nearby Kathmandu in March 2008. All quotations from women in this article originate from these interviews.

The primary purpose of this study was to bring urban women's perspectives into the dialogue on economic development in Nepal, and to identify how urban women entrepreneurs can be supported to participate on an equal basis with men in economic fora. The study is aimed at galvanising interest and support for the development of a business-management model and networking system for women. This model includes targeting financing options acceptable to women, as well as identifying a systematic approach for setting up women's enterprises including training in daily business operations. As peace and political stability return to Nepal, a renewed focus on women's contributions to the country's development will be needed. An investigation into the current issues faced by women entrepreneurs will be critical for this end, as well as for women's future empowerment and success.

Having developed and implemented an educational leadership programme for university students in Nepal from 2004 to 2007, I was subsequently invited by several women's business organisations in Nepal to collaborate with them on defining their role as women business leaders, and identifying ways in which women entrepreneurs can draw attention to their needs, to enable them to develop their business potential. The pilot study I undertook represents the first step in the process. The research was initiated with the support of an educational grant from the Japanese Ministry of Education, Sports, Science and Technology.

Women's motivations to become entrepreneurs

Of the 15 entrepreneurs in the pilot study, four had been forced to start their own ventures due to family financial circumstances, three began by chance, and eight began because of 'pull' factors. It is particularly challenging to become an entrepreneur in developing countries, where women are traditionally regarded as caretakers of the family, and tend to be the most impoverished in terms of education and financial capital. The very fact that women are limited due to a lack of these opportunities gives them a strong incentive to create their own work environments; to circumvent poverty, and gain confidence, courage, and independence. Their success and performance is dependent in many ways on their motivations for starting their business, their social learning, and their environmental influences within their business context.

Access to finance and respect

Access to financial support is critical for successful entrepreneurship for both men and women (Aldrich and Zimmer 1986). 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.

Aruna, owner of a paper-recycling cottage industry, said: 'Even though daughters have been awarded equal property rights by law, they seldom have opportunities to exercise the rights, especially once they're married. In my situation, as a widow trying to start my business, I had no property rights from either my own family or my late husband's family, so I've had a very hard time to finance my own business'.

Women have equal legal rights to land and property, but research suggests their ability to exercise these rights and hence use land and property as collateral for a loan is very much thwarted by the embedded cultural norms of family and societal institutions (Sangroula and Pathak 2002). Credit from institutional sources accounted for less than 15 per cent of the capital obtained by the women in this study. More than 81 per cent of their capital came from family and friends, and the remaining 19 per cent came from their own savings. Additionally, even those who could raise capital were daunted by interest rates of 11–14 per cent, making them wary of bank loans. The women said self-reliance and independence were prime motivators for venturing out

on their own, but reality generally means they end up dependent on others to meet their basic capital requirements.

Depending on the business and location, the minimum financing women required to start a venture averaged between 1,000 NPRs (\$15) in the case of a street vendor, to upwards of 100,000 NPRs (\$1,010) for a cottage industry requiring basic machinery. It is reported, however, that irrespective of sector or location, women in Nepal generally start their business with only one-third the capital available to men, because of the difficulties women have in acquiring credit (De Gobbi 2005).

Research from other contexts highlights that even women with the title to property have problems getting loans; commonly, mistrust and lack of recognition of women entrepreneurs means many banks and micro-financers also ask for 'guarantees' from male 'guardians' (Mayoux 2000). Aneeta, who owns a small plot in the Kathmandu Valley where she grows vegetables for sale in the markets in Kathmandu, was sure she could arrange a loan for herself. But even after presenting the deed to her land, she was still asked to appear with her husband. 'The bank person discussed this loan with my husband, hardly included me in the conversation, and in the end, my husband was the one who signed the documents for my loan. This was really degrading for me'. Though women stated self-reliance and independence as motivators for venturing out on their own, in the end they have to rely on the securities of others to raise their basic capital requirements.

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. The women felt constrained by the lack of available capital to expand and develop. They expressed their frustration, and referred to lack of capital as a block to their social advancement and leadership within their own family and beyond. As a solution to their financing issues, government microcredit as well as private micro-finance programmes such as Grameen Bank replications (for example, Grameen Bikas Bank, Nirdhan Uthan Bank, and Center for Self-Help Development), small farmers' co-operatives, credit and savings co-operatives were put forward by the author as possible financial intermediaries. However, such options were not so appealing, as the respondents were looking to expand and compete in the formal business sector: they claimed the amounts available did not meet their needs, and they were not attracted by the group structure required of micro-loans.

Sarita and Neha, aspiring young women who opened a small plant-nursery business three years ago, expressed frustration with their inability to expand to compete with other nurseries in their area. Sarita pointed out: 'We have gained experience on how to become successful in running our nursery over the past three years. But as we do not have sufficient capital to invest, and cannot secure a large

enough loan, it is difficult to compete with other nurseries (mostly run by men) that have expanded and can now offer more variety and services to their customers'.

In addition to difficulties raising initial and working capital, women face an often enervating lack of support via subsidies and policies for women entrepreneurs. Even when policies such as the One Window Policy⁶ are made, they are rarely implemented, or rarely implemented to the benefit of small business, according to the women. Also emphasised is the need for subsidies and policies targeting businesses that contribute to the social improvement of poor people and to the protection of the environment, two ethical reasons behind the businesses of several of the women interviewed.

The women would also like to see an end to the constant questioning of their abilities to conduct and manage business, a question deeply embedded in conventional thought and one that is rarely answered in the affirmative. All the women interviewed expressed frustration in dealing with people, usually men, who failed to recognise or even acknowledge their ability as professional entrepreneurs. Ganga, who has been managing her own photo shop for a decade, says that often when men enter her shop, they try to undermine her confidence, telling her she is unqualified to take photos, and some even refuse to have their photo taken by her. She also says she feels dominated by her husband who 'tries to control my business even though he's not in the shop. I have to ask his permission before doing anything, no matter how small'. She comments that her low level of education, grade 7, also contributes to her insecurity and unwillingness to stand up to customers and her husband.

Perhaps because of the deep-seated belief held by many Nepalis that women are unsuited to business, many women entrepreneurs also find themselves left out of business circles, including associations and trade fairs. As a manufacturer and exporter of hand-loomed textiles and crafts, Sarada knows her business could develop and prosper even more if she were invited to trade fairs and could participate in business associations. But family obligations intrude. 'Although I want to learn about new ideas and trends in the market and how to develop my business, I have many family responsibilities that keep me occupied in the evening when these meetings are normally held. Men, on the other hand, don't have these obligations'.

Access to formal education

Although women's education and training has been given priority over the past decade or more in Nepal, women's literacy remains far below that of men. The national literacy rate for women is estimated at 60.1 per cent. It is 80.6 per cent for men (Millennium Development Goals 2007). As seen in this research, lack of literacy restricts women's access to opportunities, limits their ability to negotiate the bureaucracies of finance and government, and often prevents them from effectively voicing their opinions.

Ravita, Pratibha, and Sumitra, three women who were never formally schooled, showed an obvious lack of awareness about government policies and the activities of

NGOs in regards to supporting women entrepreneurs. The educated women in the study were all aware of the problems of government policies and regulations, and the role institutions could and should play, while the three uneducated women had little knowledge about these issues and could not offer ideas on how the government and NGOs could support women's entrepreneurship. However, all three expressed the importance of education for young women wanting their own business. 'With no education and only NPRs 700 (\$10), I opened my restaurant to support my four small children after my husband died 28 years ago', Sumitra said. 'But still after many years of hardship, I have so many problems because I am not educated. One must be educated to do any kind of work'.

Access to networking and markets

The women's enterprises in this research are small in scale and the networks they are part of tend to be based on face-to-face communication among dealers and customers who promote their products by convincing others to try them. As a result, most of the women undertake what is described as 'comfort zone movement' – they tend to operate only among clients they know. Products are sold to relatives and their friends, and suppliers tend to be people they know through family or other close connections (Timmons and Spinelli 2006). Mostly, they conduct their local business by cell phone and some use the Internet for international orders – when electric power is available.

None of the women had been trained in participating in a marketplace, or in tapping new markets. Even the three women marketing their goods internationally expressed a lack of knowledge on strategic marketing. For support, they emphasised the need for a network where they could learn about new ideas and trends in the market, as well as share problems and generate ideas with others. They also said opportunities to participate in trade fairs and to take part in trade missions would help them develop their business. The three do belong to various organisations, including the Federation of Women Entrepreneurs Association of Nepal (FWEAN), and Business and Professional Women Nepal (BPWN). These associations provide a professional exchange base for women entrepreneurs, and also run training programmes for women to upgrade their business skills. But aside from these associations, the other networks they know of are male-dominated and sometimes unwelcoming to women, holding networking activities in the evenings when women are expected to be at home looking after their families. Muna, who belongs to several male-oriented trade and business organisations, said her paper-recycling business is not really valued by the male members, even though it contributes to the local economy and helps the environment. From the research, it appears that women's businesses are poorly represented in the various business-sector associations where both the leaderships and the memberships tend to be dominated by men.

Towards a culture of women's entrepreneurship

Entrepreneurial success is dependent on a combination of cultural and structural factors, as well as individual entrepreneurial competences. Based on this general conceptual framework, a prerequisite for women's entrepreneurship in Nepal is the development of instruments that can support both potential and existing women entrepreneurs. Against the prevailing factors of social structure; religion and cultural beliefs; inheritance rights; illiteracy rates; and lack of awareness of opportunities for women, it is essential to develop and promote programmes that target women who show potential for entrepreneurial pursuits, and to involve those women in need of economic empowerment.

Encouraging the dissemination of information

All of the women in this research agree that increased access to credit is the cornerstone to the development of women entrepreneurs in Nepal. And although women's ventures outside the home are more recently being recognised as benefiting women and alleviating poverty, a sea change in the cultural traditions of patrilineal ownership of property and other family assets will not come quickly, or easily. A positive step towards improvement is the recent granting of equal rights for daughters and sons to family property from birth. The problem, however, lies in making this information available to both men and women and in encouraging financial institutions to practise equitable treatment of women clients. Though the law changed in 2006, the information was not readily available to the public, and none of the women in this research had knowledge of the change at the time of their interview. It is important, therefore, for the government to conduct informational campaigns and disseminate information through business organisations. Symposia to discuss best practices in adopting legal and governmental changes should be held, including officials from lending institutions as well as men and women from business.

Research, supported by the government, lending institutions, and/or NGOs is needed to identify the characteristics, financial needs, and performance of women-owned businesses. The findings can contribute to decision- and policy-making, and provide greater visibility for women as business leaders. Self-sustaining micro-finance should also be further developed and expanded in both rural and urban areas, and best practices should be shared among government and NGOs so women can have access to the most effective financing schemes. Society for Partners in Development is one such organisation, which acts as a platform and space for professionals eager to challenge the traditional stereotypical approaches to business, drawing on best management practices. The NGO encourages partnerships with government agencies and international organisations, and conducts research with the purpose of developing models for financing schemes, especially targeted at women's businesses.

More representation of women in decision-making positions in government, NGOs, and banking would also undoubtedly promote change, and help in the gender-sensitisation process needed to make financial support readily available for women entrepreneurs. In taking measures towards this goal, the Department of Women and Development (WDO) (under the Ministry of Women, Children and Social Welfare) was formed as a follow-up to the UN Beijing Conference. Central to the mission of the department is to empower women on the basis of gender equality and to ensure women's presence in the state structure as well as raising awareness of women's rights in society. Although a goal of 33 per cent of women has been set for all government ministries, they have yet to meet 15 per cent thus far in the interim government formed in 2007 (Shadow Report 2003).

Fostering entrepreneurship through early education

The importance of literacy and education noted by the women in this research cannot be overemphasised. Illiteracy severely limits women's access to financial support at start-up as well as in the day-to-day negotiations and overall management of their enterprise once it is established. While there has been tremendous effort to make education accessible to both girls and boys, there is still a distance to go before education can be called truly equal.

Giving both girls and boys opportunities to learn and cultivate entrepreneurial skills at an early age can foster gender equality across society, and, more specifically, in business. In particular, government schools serving socially disadvantaged children should be targeted, so children can realise their potential and become motivated early in life. The ratio of male to female teachers should also be improved, as young girls may feel a lack of confidence in challenging new frontiers in the presence of male teachers and parents may discourage their daughters from attending classes taught by men. The curriculum must be revised and teachers trained in teaching entrepreneurial skills with due attention to the gender issues involved. Simply introducing children to businesses owned by women, or organising 'job shadow' experiences and mentoring in the workplace, could go a long way to changing the perception of women and work, and encourage leadership by women from an early age.

One such project, introduced in 2006 under the United Nations Development Programme (UNDP), supports Community Owned Primary Education (COPE) with a curriculum dedicated to leadership training and recruitment of female teachers. The female teachers in turn promote leadership skills among the young girls in their schools. The COPE schools particularly target Scheduled Castes and carry out campaigns to encourage parents to send their daughters to schools, providing a variety of educational support systems for families to encourage girls to remain in school.

Another valuable project operated by Educate the Children (ETC), a US-based international NGO with projects in the more remote areas of Nepal, uses an integrated

development model to build self-reliance for women and their families through literacy education, skills development, and training, to enable women to lead and create small businesses.

Expanding skills training and management

In Nepal, while there are many government programmes – as well as national and international NGOs – conducting skills training for women (particularly in rural areas), specific business management and technical training is not widely accessible in either rural or urban settings. Several of the women in this study operating manufacturing businesses said they had only the most basic training on how to operate the machines for their business, but they received no training on how to repair the machines, how to manage their staff effectively, or how to market their goods.

In the best interests of developing women's capabilities in business, it is essential that more research be dedicated to the different needs that women have in the start-up and development phases of their enterprises. Technical skills training and management models should be designed and co-ordinated by the various institutions and organisations relevant to women's needs, and most important of all, training should be made accessible and inexpensive. As we heard from the women in this study, most women have the double burden of household and professional responsibilities. Building flexibility so women can participate in training sessions is imperative. Women who are educated and have access to computers, for example, could benefit from e-learning modules on business management, while women who are uneducated could benefit from mentoring programmes, both from women and from men who are sensitive to, and supportive of, the development of women entrepreneurs.

With financial and technical support from international NGOs and foreign governments, local NGOs, technical colleges, and businesses can collaborate to develop effective training to foster sustainable business development as well as raise the visibility of women in business. Supported by UNDP, AusAID, and the government of New Zealand, a Microenterprise Development Programme was initiated in Nepal in 2007, which provided 'Start and Improve Your Business' training for women and youths. Each community selected the participants and monitored their progress. In addition, financial support was forthcoming from the community as well as the various organisations. A total of 8,163 micro-enterprises were set up as a result of this programme; 81 per cent of the businesses were owned by women over 21, the rest were owned by young men and women. As of early 2008, only 5 per cent had failed.⁷

Developing entrepreneurial networking for women

The ability of women to develop and expand their business is dependent on financial support and opportunities to get information about new markets, suppliers, technology, and costs. Women often conduct business within their 'comfort zone', dealing with family, friends, and business people they already know. But with

increasing market liberalisation and competition internally and from abroad, it is becoming critical that women entrepreneurs are exposed to a variety of networking systems. While there are already several formal women's business organisations and informal networking communities in Nepal supporting each other, women's business networks are still not well represented in the various professional business associations in Nepal.

One effective networking system in existence for over 15 years is the Women Entrepreneurs Association of Nepal (WEAN). As well as building marketing networks with other (male-centred) associations, WEAN is also dedicated to business training and enterprise counselling for women, and provides access to credit and savings. Building capacities in these areas for women in the future will undoubtedly promote leadership possibilities for women in business.

In addition, the Nepalese government should ensure a working infrastructure including affordable continuous electric power and reliable Internet capabilities accessible to all businesses. It should also co-operate with national and international NGOs to develop network organisations across Asia and possibly further target women entrepreneurs. In this way women can be more attuned to global business trends and get training in exporting and technology transfer. Concerted efforts on the part of the government, together with private organisations, should also be made to collect accurate data on businesses according to gender. This information can inform policy makers and the public about how to promote entrepreneurship, for both women and men, equally and more effectively.

Providing greater visibility for women entrepreneurs

As the number of women entrepreneurs grows, their visibility in terms of equal participation and leadership of the business sector, and their contributions towards sustained economic development, will gradually evolve. But to bring this about more quickly, it is imperative for government agencies, private organisations, and women entrepreneurs themselves, to identify the ways women entrepreneurs can be more visible. The government should ensure women are in senior positions at the Ministry of Industry, Commerce and Services, the Ministry of Women, Children and Welfare, and in other ministerial departments. Women's life and business experiences differ from men's, so their views will be valuable and their voices should be heard. In addition, women should be represented in trade missions and at international and local trade fairs. Government agencies and large corporations and institutions can also co-operate to promote procurement contracts from women-owned businesses. Recognising women entrepreneurs such as through Nepal's Women Entrepreneur of the Year Award, sponsored by Women's Entrepreneurship Association Nepal, can provide greater visibility and can motivate other women to get into business.

Most importantly, successful businesswomen need to empower other women entrepreneurs who are not as visible, and they need to speak out for those who cannot speak for themselves.

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Notes

- 1 www.gdrc.org/icm/wind/uis-wind.html (last checked August 2008).
- 2 www.microcreditsummit.org/press/opening.html (last checked August 2008).
- 3 http://hdrstats.undp.org/countries/data_sheets/cty_ds_NPL.html (last checked August 2008).
- 4 The Communist Party Nepal (Maoist) or CPN(M) launched the 'People's War' as a protest against the monarchy on 13 February 1996. Over the following ten years the insurgency, led by the Maoists, took the lives of more than 13,000 people. The war officially ended on 21 November 2006 when King Gyanendra vowed to give up power after massive public protests. Suggested background reading on the Maoist party and the 'People's War': *Himalayan People's War: Nepal's Maoist Rebellion* (2004), edited by Michael Hutt, Indiana University Press.
- 5 Ganesan (2003) describes surrogate entrepreneurship as a category of women entrepreneurs wherein the business is registered in the name of women, but men in their family are operating it. The men are not allowed to register their business if they are already fully employed, so to circumvent this rule, they register their business in the name of their unemployed daughters, wives, and mothers.
- 6 The One Window Policy adopted in 1992 by the Nepalese government was aimed at supporting the private business sector so as to contribute to the national economy. For example, cottage industries were to have tax exemptions for diversifying and for updating equipment and technology, as well as tax breaks for export earnings. However, the women interviewed reported that the policy was not being implemented as stated.
- 7 www.undp.org.np/uploads/publication/2007101711382099.pdf (last checked August 2008).

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