

# **Exploring the Lived Experience of Opportunities and Challenges Faced by Entrepreneurial Women of Rural Nepal**

Nilam Baniya Badu

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# Abstract

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Nepal is a developing Asian country, and its economy is dependent on agriculture, tourism and foreign remittances. Nepalese women lag behind their male counterparts in all sectors, even though both genders are considered equal by the law. Deep-rooted patriarchal perceptions, stereotypical practices, unimplemented laws, illiteracy, and cultural and religious traditions adversely impact the everyday lives of Nepalese women. Women's entrepreneurship is recognised as a crucial tool for economic growth, poverty reduction, and job creation of a country. However, women's entrepreneurship has seldom been researched in Nepal and, further investigation and research on this topic is required to obtain relevant information and data.

This thesis is an exploratory study that fills a gap in the literature by adding scarce knowledge about lived experiences of women entrepreneurs of rural Nepal. It highlights differences on how entrepreneurship is practised differently in developing countries when compared to developed ones. It also examines a unique perspective about rural entrepreneurial women residing in a male-dominated society. The purpose of this qualitative research is also to raise awareness about the complexity of the women's lives and also to encourage, support and promote their entrepreneurial activities. This research can help policymakers and organisations involved with women's empowerment to support women and women entrepreneurs of Nepal. In addition, this study can also aid future studies. Semi-structured interviews were conducted with eleven women entrepreneurs in a rural village of Nepal. They all started their enterprises to fulfil the basic needs of their families. Those women faced difficulties in their everyday lives because of their gender and the underlying poverty in the village.

Cultural traditions, religious beliefs, patriarchal perceptions, lack of education, and migration of men and youths to the cities, adversely affected their everyday lives and their entrepreneurial journeys. Unreliable roads, frequent power outages, poor drinking water facilities, poor mobile networks, and a lack of mechanical tools and equipment decreased their efficiencies and increased their daily workloads. However, this study proved that these women, similar to western entrepreneurs, identified good opportunities, initiated their ventures, and formulated a plan. This study indicated that education, training opportunities, financial access, and improved infrastructure are important to promote and empower women entrepreneurs of rural Nepal.

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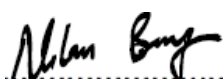
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## Attestation of Authorship

“I hereby declare that this submission is my own work and that, to the best of my knowledge and belief, it contains no material previously published or written by another person (except where explicitly defined in the acknowledgements), nor material which to a substantial extent has been submitted for the award of any other degree or diploma of a university or other institution of higher learning.”

Signed: 

Nilam Baniya Badu

Date: 31/03/2017

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# Chapter 1 Introduction

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This chapter provides a succinct summary of the context and design of this study that will be expanded in later chapters. The definitions used in this research are also presented. I have also explicated and discussed my pre-understandings and assumptions for this study. An outline of the thesis is provided at the end of this chapter to guide the reader.

## Nepal

Nepal is a South Asian developing country renowned as a birth place of Buddha and the land of the highest mountain in the world, Mount Everest (Central Bureau of Statistics [CBS], 2015). Nepal has an area of 147,181 square kilometres with a length of 885 kilometres from east to west and 193 kilometres from north to south (B. R. Acharya, 2008; CBS, 2015). It is a small land-locked nation that occupies only 0.3% of Asia and 0.03% of the earth. (CBS, 2015). Nepal is geographically very diverse ranging from low-lying tropical plain regions to high mountain ranges (CBS, 2015). In 2011, the total population of the country was 26.4 million which comprised of 51.5% of women (CBS, 2011). In 2014, the total population of Nepal was estimated to have increased to 28.1 million (UNESCO UIS, 2014). There are 3,157 village development committees and 217 municipalities in Nepal (CBS, 2015). In 2011, the total population of rural Nepal was 22 million (CBS, 2011). In 2014, 82% of the total population of Nepal, approximately 23 million people, were estimated to reside in the rural areas (UNESCO UIS, 2014).

Kathmandu is the capital city of Nepal. It is a diverse country with people of various ethnicities, castes, and religions residing together (Lewis, Lee, & Simkhada, 2015; R. Pradhan & Shrestha, 2005). Nepal is one of the poorest countries in the world (Karki, 2007; United Nations Development Programme [UNDP], 2015). The economy of Nepal is primarily based on agriculture (Dudwick, Hull, & Katayama, 2011). However, the economy is becoming more dependent on highly volatile foreign remittances rather than increasing its international competitiveness (Aparicio & Muzzini, 2012; Dhungana & Pandit, 2014).

Nepal has a patriarchal and patrilineal society, where females have gender defined roles as nurturers and males as breadwinners (Bohra & Massey, 2009; Grimaldi, 2016).

Nepalese women suffer prejudice and gender-based discriminations (Bhatt et al., 2009; Mahat, 2003). They are suppressed by traditional practices and have become victims of weak implementation of laws drafted in their favour. Although the Nepalese government has initiated various measures to control violence against women (Samuels & Ghimire, 2013), many Nepalese women become victims of violence, and most of the incidents are undocumented (Office of the United Nations High Commissioner for Human Rights [OHCHR], 2011). The household and family care work done by women is undervalued. Nepalese women lag far behind men in education, healthcare, economic, social, and political sectors, especially in rural areas. Many governmental and non-governmental organisations are working to empower and improve the status of women in the country.

## **Women's entrepreneurship**

The concept of entrepreneurship was first introduced in the 1700's, and entrepreneurial activities denoted the starting up of a business or industry (Khatoon, 2015). The definition of entrepreneurship and its meaning is found to differ between different groups of people based on the context (Eijdenberg & Masurel, 2013; Khatoon, 2015; Kuratko, 2014; Westhead & Wright, 2013). Therefore, Chinomona and Maziriri (2015) state that "entrepreneurship is both a complex and controversial concept" (p. 839). Most research and literature on the topic of entrepreneurship comes from western developed countries, and there have been fewer studies conducted in developing countries.

An entrepreneur is an innovator, risk taker, decision maker, opportunity seeker, and resources user (Chinomona & Maziriri, 2015; Karki, 2007; Khatoon, 2015; Rakhal, 2015). An entrepreneur starts an enterprise driven by either necessity or opportunity (Sarfaraz, 2016). Opportunity-driven entrepreneurs are attracted to start a venture by their choice; whereas, necessity-driven entrepreneurs are pushed to start their ventures (Botha, 2014; Frederick, O'Connor, & Kuratko, 2012; Westhead & Wright, 2013). A person's engagement in an entrepreneurial activity is associated with push motivational factors such as unemployment, job dissatisfaction, family restraints, and income needs, or pull motivational factors such as autonomy, innovation, market opportunities, and self-efficacy (Adapa & Sheridan, 2016). Entrepreneurs can also be motivated by a mix of both push and pull factors, rather than just one (Verheul, Thurik, Hessels, & Zwan, 2010).



Entrepreneurship was traditionally a male-dominated phenomenon and is gradually changing with the higher involvement of women (Chinomona & Maziriri, 2015). Entrepreneurship was equated with masculinity and was described with terms such as “patriarch”, “Conqueror of unexplored territories”, and “lonely hero” (Bruni, Gherardi, & Poggio, 2004a, p. 407). Women face gender discrimination across the globe which affects their career, but the degree of inequality and gender gap differs based on socio-cultural and religious factors (Sarfaraz, 2016). However, women are encouraged to start their career in business sectors (Barnett, 1995; Vossenbergh, 2013), and the global increase in the number of women entrepreneurs is very encouraging (Adapa & Sheridan, 2016; Chinomona & Maziriri, 2015; Dwibedi, 2015; Rakhal, 2015). Their significant role contributions to economic growth and job creation of a country is recognised (Aslam, Latif, & Aslam, 2013; Bahramitash & Esfahani, 2014; Chinomona & Maziriri, 2015; Dwibedi, 2015; Jyoti & Anita, 2011). A “women entrepreneur may be defined as a woman or a group of women, who initiate, organise and operate a business enterprise” (Khatoon, 2015, p. 85). Women’s entrepreneurship in rural areas improves the living standards of people, utilises local resources, and reduces poverty (Sarfaraz, 2016). The entrepreneurial activity of a woman is directly affected and influenced by the socioeconomic status of an individual, their personal desire and career aspirations along with the cultural context of a country (Adapa & Sheridan, 2016).

Women entrepreneurs face more obstacles than their male counterparts to start, continue and succeed in their enterprises (Basargekar, 2007; De Vita, Mari, & Poggesi, 2014; Kabir & Huo, 2011; Tambunan, 2011). They face challenges related to inadequate education, family issues, lack of confidence, shortage of finance, and prevailing socio-cultural restrictions (Adapa & Sheridan, 2016). “In developing countries, women entrepreneurs are more likely to be under the pressure of stereotypes, including culture, tradition and patriarchal perspective that have been formed through formal and informal institutions” (Sarfaraz, 2016, p. 108). Women entrepreneurs are also likely to face more challenges than male counterparts due to their dual role as a homemaker and a wage earner (Chinomona & Maziriri, 2015). The main constraint for women entrepreneurs to start and expand their ventures “is being a woman”; therefore, it is crucial to change the mindsets and traditional perceptions of people (Lakshmi & Vidya, 2014, p. 2). When compared to men, women are found to be less inclined to become entrepreneurs and often engage in smaller businesses (Dwibedi, 2015; Rakhal, 2015). Nepalese women entrepreneurs also face all of the social, cultural, and economic challenges mentioned

above (Bushell, 2008). However, in Nepal, women's entrepreneurship is still in an exploratory phase, and very few studies have been conducted on this topic.

## **Research question**

What is the lived experience of opportunities and challenges faced by entrepreneurial women of rural Nepal?

## **Methodology and method**

The qualitative phenomenological research methodology was used in this research to explore the lived experiences of eleven women entrepreneurs of rural Nepal. The study was conducted in Ramjakot, located in Tanahun district of Nepal. The participants were involved in subsistence farming as well as other informal market activities with goats, cows, buffaloes, hens, and pigs. The data were collected using semi-structured interviews and analysed using thematic analysis.

## **Purpose, significance, and limitation of the study**

The purpose of this study was to explore and understand women's entrepreneurship in rural Nepal. This research reviewed relevant literature on women's entrepreneurship and examined various socio-cultural and economic factors that affect entrepreneurial women of rural Nepal. This study aimed to fill a gap in the literature by adding scarce knowledge about the lived experiences of women entrepreneurs of rural Nepal.

There are certain limitations to this research as there was little if any, existing research about entrepreneurial women of rural Nepal. The findings from this exploratory research cannot be generalised as it was obtained from a small sample size from one rural village of Nepal. However, the findings may help various organisations that are working to empower women in rural Nepal. Even though, there are numerous rural villages in Nepal, investigation of such kind has not been found to be prioritised and encouraged. The findings may also provide avenues for future research on this topic.

## **Definitions used in the study**

The operational definitions of different terminology used in this research are described below.

**Entrepreneurship** is a process of utilising available resources and creating opportunities to start, organise and manage a business to earn a profit.

**An entrepreneur** is a person who owns and operates a business to fulfil basic needs by utilising available resources and opportunities. The business should have the potential for growth and expansion if adequate support is provided, e.g. financial, social.

**Business** is where goods are produced and sold to customers in exchange for money.

An **enterprise** is established when someone identifies a business opportunity, initiates a plan and takes risks to make it successful.

**Participant** refers to the entrepreneurial women from Ramjakot village in the Tanahun district of Nepal. The eleven participants were purposefully chosen and interviewed for this study. An attempt was made to select a diverse range of participants. The selection was made based on the availability of women entrepreneurs in the village, their age, the nature of their enterprises and the number of employees.

**Subsistence agriculture** involves engagement in agriculture and consumption of all or most of what was produced. Some activities in subsistence agriculture comprised of digging the land, planting crops (seasonal), farm visits to chase monkeys or to irrigate land, weeding, transferring of dung fertiliser to farms, manual grinding of crops, and processing, transportation, and storage of crops during harvesting seasons. The System of National Accounts (SNA) includes subsistence agriculture inside the boundary of productive activity although it is consumed by and contributes to the consumption of the family (United Nations Statistics Division [UNSD], 2009) (para. 1.41). However, it is not measured in Nepal, and not counted as production.

**Household activities** include unpaid housework such as preparation of food, cleaning, maintenance, washing, carriage of water from the communal tap to home, and childcare. According to the SNA, these activities are excluded from productive activities (UNSD, 2009) (para. 1.41).

**Income generating activities** refers to those activities of participants which contributed to the production of goods from enterprises so that they could be sold in the market. This also includes generation of goods that were exchanged for other goods (barter system). According to the SNA, “goods or services that are not actually sold but are nevertheless supplied to other units; for example they may be bartered for other goods

or services or provided as transfers in kind, must be included in the accounts even though their values have to be estimated”(UNSD, 2009) (para. 1.36). Hence, even though some participants exchanged or gave away vegetables from their garden, milk from their buffaloes, the meat of their hens or goats and some of their agricultural produce, these are considered productive activities. Some of the income generating activities were cutting grass for cattle, feeding cattle, milking buffaloes, cleaning dung from the sheds of cattle, collecting fodder for cattle, taking animals out for grazing to communal forests and grasslands, and transferring them to sheds and tying with ropes.

**Market:** In a market, “the sellers offer goods and services, the buyers have purchasing power and other resources, and the objective is an exchange of goods for money or other resources” (Kotler, 1972, p. 47).

**Work:** According to the SNA, housework such as “....the preparation of meals, care and training of children, cleaning, repairs, etc.” are excluded from the definition of productive activities (para. 1.41). The work as a farmer in agriculture to either sell or consume the produce is considered productive activity (para 1.45). Any work completed to generate income is also included as productive activities (para. 1.36). In the context of this research, activities carried out by participants in their field to generate income is considered “work”; whereas, household activities are excluded. If someone produces anything for sale, consumption or things that can be bartered, they are “working”, even if they think they are at leisure, for example weaving bags for sale.

**Leisure:** This refers to any time that is used for relaxation or enjoyment. According to the SNA, leisure is a non-productive activity (UNSD, 2009) (para. 29.148). Although some participants thought that they were in leisure when they were producing goods to be sold, they were actually not in leisure as they were working.

**Joint family:** An extended family where people of more than two generations, who are connected by a blood relationship, live together in the same household.

**Single family:** A family comprised of parents and their children.

**Dependents:** The number of dependents in any household includes any members that lived in the same household as the participant and relied on the participant for financial assistance. This also includes any unmarried children who did not live in the same household, but relied on the participant to support them.

**Currency used and exchange rate:** The following currencies and exchange rates were used in this research.

**NPR** – Nepalese Rupees

**NZD** – New Zealand Dollars

**USD** – United States Dollars

In this thesis, following foreign exchange rates have been used.

1 NZD = 70 NPR

1 USD = 1.45 NZD

## **Personal reflections**

In this study, I have examined and explicated my assumptions and understandings about women of rural Nepal (Dowling, 2007). It was very important to acknowledge my pre-awareness and pre-understanding so that I could remain open-minded throughout the research process (Tuohy, Cooney, Dowling, Murphy, & Sixsmith, 2013). In a phenomenological study like this one, I, as a researcher, needed to be aware of my own assumptions, presuppositions and biases (van Manen, 1997). As recommended by Dowling (2006), I maintained a reflexive field journal to record my observations during the field visit. I used this journal to record my personal thoughts and beliefs that shaped the research and any methodological assumptions or changes (Gray, 2014). I have attached the summary of the self-reflexive journal of my field visit as Appendix A.

## **My assumptions and understandings**

I was born as the eldest child in a family with five daughters and no sons. I grew up in my parent's house in a semi-urban area, which is about 20 minutes drive from Pokhara city, the second largest city of Nepal. I was born in a middle-class family to Chettri parents, and later married a Brahmin man; an inter-caste marriage which is still considered taboo in many parts of urban and rural Nepal (Bishankha, 2013). My maternal and paternal grandfathers both seem to have supported bigamy; they both had two wives. In 1963, polygamy was outlawed by the Nepalese constitution; however, cases of men having two or more wives are still prevalent (Ajit Pradhan, Poudel,

Thomas, & Barnett, 2011). Both my grandfathers married their second wives before polygamy was outlawed in Nepal.

Both my grandmothers always taught me to listen, and never fight back. Ever since I was about eight years old, I was constantly reminded that girls needed to learn about cooking and cleaning, but I was never interested in those household activities. I was more interested in working outside. I used to feel very aggravated and felt offended every time a visitor or a relative passed by our house and commented to my parents, “I wish you had a son”. I was unhappy with my society, which categorised male as a better gender than female and forgot the sacrifice of females as mothers, wives, and daughters-in-law.

Nepalese patriarchal culture and traditions have created gender inequality, and this has caused women to be left behind. During my childhood days, I remember observing women performing all the housework, working in the fields, and looking after their children, while their husbands would leisurely spend time in a tea shop down the road, rather than helping their wives. I also noticed numerous young girls of my age who were forced to work in their fields, perform household activities and spend time in the kitchen cooking for their families. I feel fortunate that I was able to attend a good school and had support from my family to continue my education.

Women in these societies are unable to make any important decision for the family and are highly dependent on men, even if they are educated or financially independent. This may be because of the traditions passed to them from their previous generation of mother or grandmother, and “imposed” social restrictions because they are women. In urban areas, education and positive western influence have helped women to improve their situation and decision-making abilities. However, these conditions still remain in many areas of Nepal.

When I was young, I always used to ask my mother questions like, “Why are women discriminated against when compared to men?”, “Why are women left behind?” My mother never answered my questions and always stayed quiet. Today I understand her situation better that, as a Nepalese mother living in a patriarchal society, she had no answers. When I was in the 7<sup>th</sup> grade at school, one of my female teachers told me to “act like a girl”, when I was speaking out against gender discrimination.

I was seventeen when I finished my high school. At that age, I was tired of living in a society where I felt that I was treated like a ‘second class’ citizen every day. Hence, I decided to go to the United States of America to pursue higher education, and I am fortunate that my family supported my decision. I had read about gender inequalities that exist in the USA, but I personally did not experience any discrimination due to my female gender during my six years stay.

I met my husband during my college days, and it was our decision to marry each other. I got married in the USA and then moved to New Zealand with my husband. He, like my father, has always supported me to try new ideas, motivated me to take on challenges in life, and trusted my decisions to go against the “norm” of the society. Our inter-caste marriage was an example of this as we both chose each other and we both were happy with our marriage even though it was against the social norms. It was first ever inter-caste marriage for any known generations in both our families. After some initial reservations by our parents from both sides, our marriage was widely accepted in the society, and we also had a Hindu cultural ceremony in Nepal.

My lived experiences have always motivated me to make positive changes in the lives of women in Nepalese society. Hence, I wanted to conduct this research as a small step to explore and understand the underlying causes for women’s hardships and to create awareness in the society.

## **Thesis outline**

This thesis is structured in five chapters including this introduction.

### **Chapter 2: Literature review**

This chapter provides contextual information about Nepal and Nepalese women. The relevant literature about women’s entrepreneurship is also reviewed in this chapter.

### **Chapter 3: Research design and method**

This chapter discusses research design, methods, and data analysis techniques that were used in this study.

### **Chapter 4: Findings**

The four themes found in this research are presented in this chapter.

## **Chapter 5: Discussion and conclusion**

The findings from this study are discussed in this chapter. The significance and limitations of this study are also discussed.



## **Chapter 2 Literature review**

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This aim of this chapter is to examine existing literature based on the research question: “what is the lived experience of opportunities and challenges faced by entrepreneurial women of rural Nepal?” This chapter discusses entrepreneurship with a focus on women who reside in the rural areas of Nepal. This chapter is divided into two parts: the context of the study, and literature on entrepreneurship.

### **Context of the study**

In the section, initially, the background of Nepal is presented. Then, the status of women in Nepal is highlighted. The impact of the devastating earthquake of April 2015 on girls and women of Nepal is also outlined. Finally, the situation of women in Nepal is compared to women of other developing or least developed Asian countries.

### **Nepal**

Nepal is “a heterogeneous nation, where geographical isolation works to reinforce linguistic, caste and religious divisions” (Zivetz, 1992, p. 50). It is a diverse country where people from different ethnicity, castes, religious beliefs, and social and economic status reside in the same community (Lewis et al., 2015). In 2008, Nepal was declared as a federal democratic state with seven states which is further divided into 75 districts. These 75 districts have 217 municipalities and 3,157 village development committees (VDCs) (CBS, 2015).

### **Landlocked country**

Nepal is a developing landlocked country sandwiched between India and China (Bhatt et al., 2009; Dana, 2014) as shown on the map of Nepal (Figure 1). The capital city of the country, Kathmandu, has been highlighted on the map. Landlocked countries do not have direct access to a sea and have to cross other states to reach a sea (Casal & Selamé, 2015). These countries are highly reliant on a neighbouring country’s infrastructure, peace, stability, politics, and administrative practice (Lahiri & Masjidi, 2012). The landlocked country’s dependency on bordering countries to transport goods and connect them to international markets can also cause economic constraints (R. C. Paudel & Burke, 2015; Zivetz, 1992). Nepal is one of the landlocked countries which is at the

mercy of India to access the Indian Ocean for trade purposes (Lahiri & Masjidi, 2012; Waring, 1988).



*Figure 1.* Map of Nepal. Adapted from Nepal: 2015 Country Review (page 3) by D. Youngblood-Coleman, 2015: Houston, Texas: CountryWatch Inc. Retrieved from <http://eds.a.ebscohost.com>.

Huelin (2013, December) stated that the development of landlocked countries is 20% less than non-landlocked countries due to constraints in linking them with the world market. Carmignani (2015) believed that the landlocked-ness of a country has a significant adverse effect on gross domestic product (GDP) per capita. United Nations has declared 16 out of total 44 landlocked countries in the world as “least developed countries” (Casal & Selamé, 2015). As of 16<sup>th</sup> February 2016, Nepal is one among the 48 least developed countries (LDC) in a list published by UN Office of the High Representative for the Least Developed Countries, Landlocked countries and Small Island Developing States (United Nations Committee for Development Policy, 2016). According to UN-OHRLLS, any country must satisfy three criteria to be added to the list of LDCs: low-income, human resource weaknesses, and economic vulnerability (UN-OHRLLS, 2016).

## Statistics of rural and urban Nepal

The national population and housing census data compiled by Nepal’s Central Bureau of Statistics on 2011 was used in this study.

Table 1

*Comparative Census Data from Rural and Urban Nepal (2011)*

Indicators	Nepal	Rural Nepal	Urban Nepal	Variances (Rural – Urban)
Population	26.49 million	21.97 million	4.52 million	+ 17.45 million
		82.93%	17.07%	+ 65.86%
Population (female)	51.7%	11.43 million	2.22 million	+ 3.36%
		52.03%	48.67%	
Population (male)	49.1%	10.54 million	2.31 million	- 3.14%
		47.97%	51.11%	
Literacy rate (total population)	65.94%	62.48%	82.22%	- 19.74%
Literacy rate (male)	75.14%	71.99%	89.02%	- 17.03%
Literacy rate (female)	57.39%	53.83%	75.20%	- 21.37%
Religion (Hindu)	81.34%	80.95%	83.27%	- 2.32%
Religion (Buddhist)	9.04%	9.10%	8.75%	+ 0.35%
Average household size	4.88 persons	5.02 persons	4.32 persons	+ 0.7 person
Total households	5.4 million	4.3 million	1.05 million	+ 3.25 million

<b>Indicators</b>	<b>Nepal</b>	<b>Rural Nepal</b>	<b>Urban Nepal</b>	<b>Variances (Rural – Urban)</b>
Households where females did not own anything	79.42%	81.15%	72.21%	+ 8.94%
Households where females owned fixed assets	19.70%	18.02%	26.73%	- 8.71%
Households that used tap or pipelines as primary source of drinking water	47.78%	45.06%	59.19%	- 14.13%
Households that used tube well or hand pump as primary source of drinking water	35.13%	37.67%	24.48%	+ 13.19%
Households that owned a toilet	61.19%	54.28%	90.14%	- 35.86%
Households that cooked with firewood	63.99%	73.13%	25.69%	+ 47.44%
Households that cooked with LP gas	21.03%	9.89%	67.68%	- 57.79%
Households that cooked with cow dung	10.38%	12.50%	1.51%	+ 10.99%
Households that used electricity for lighting	67.26%	60.85%	94.11%	- 33.26%
Households that used kerosene for lighting	18.28%	21.68%	4.05%	+ 17.63%

Indicators	Nepal	Rural Nepal	Urban Nepal	Variances (Rural – Urban)
Households that used solar power for lighting	7.44%	9.17%	0.20%	+ 8.97%
Households that owned a mobile phone	64.58%	59.95%	83.93%	- 23.98%
Households that owned a radio	50.79%	50.14%	53.47%	- 3.33%
Households that owned a television	36.42%	30.65%	60.57%	- 29.92%
Households that did not own any amenities	13.68%	15.96%	4.13%	+ 11.83%

*Note:* Adapted from <http://dataforall.org/dashboard/nepalcensus>. Copyright 2011 by Central Bureau of Statistics (CBS) Nepal.

**Population:** The total population of Nepal in 2011 was 26.49 million and 82.93% of the population resided in the rural area (CBS, 2011). Women comprised 52.03% of the rural population and 48.67% of the urban population. The total population of Nepal was estimated to have increased to 28.1 million by 2014, and 82% of the population were estimated to have resided in rural areas (UNESCO UIS, 2014).

**Literacy rate:** The rural women were the least literate group in Nepal lagging behind urban women by 21.37%. The literacy rate (people who could read and write) for the rural female population was 53.83%, and the urban female population was 75.20%; whereas, the literacy rate for the rural male population was 71.99% and the urban male population was 89.02%. The national data showed that 19.74% more males were literate when compared to females.

**Religion:** In Nepal, 81.34% of the population followed Hinduism, and 9.04% followed Buddhism. These two were the most dominant religions in both rural and urban Nepal.

**Average household size:** In Nepal, the average household size was 4.88 persons. In rural areas, 5.02 persons lived together in a house, whereas 4.32 persons lived together in a house in urban areas.

**Total households:** There were 5.4 million households in Nepal. Rural areas had 4.3 million households, and urban areas had 1.05 million households.

**Female ownership of fixed assets:** Females owned either a house or some land in only 19.70% of total households. In rural areas, only in 18.02% of households, females owned either a house or some land; whereas, in urban areas, the figure was higher at 26.73%.

**Source of water:** The data showed that urban population were more reliant on tap or pipelines for drinking water compared to the rural population. In rural areas, the primary source of water for 45.06% households was tap or pipelines, and 37.67% households relied on tube well or hand pumps. In urban areas, 59.19% households were dependent in tap or pipelines, and 24.48% households relied on tube well or hand pump.

**Toilet in the house:** The rural population lagged behind urban population in basic sanitary facilities. In rural areas, only 54.28% households owned a toilet; whereas, 90.14% households owned a toilet in urban areas.

**Fuel used for cooking:** The rural population were dependent on firewood, and the urban population depended on LP gas for their cooking purposes. In rural areas, 73.13% households used firewood, 9.89% households used LP gas, and 12.50% households used cow dung for cooking purposes. In urban areas, 25.69% households used firewood, 67.68% households used LP gas, and 1.51% households used cow dung for cooking purposes.

**Source of lighting:** Electricity was more accessible to the urban population when compared to the rural population. Electricity was used for lighting by 60.85% households in rural areas and 94.11% households in urban areas. Kerosene was used for lighting by 21.68% households in rural areas and 4.05% households in urban areas. Solar power was used by 9.17% households in rural areas and 0.20% households in urban areas.

**Household amenities:** Urban population owned more household amenities compared to the rural population. In rural areas, 59.95% households owned a mobile phone, 50.14%

households owned a radio, and 30.65% households owned a television, whereas; 15.96% households did not own any amenities. In urban areas, 83.93% households owned a mobile phone, 53.47% households owned a radio, 60.57% households owned a television, whereas; 4.13% households did not own any amenities.

### **Castes, ethnic groups and religion**

Nepal has a very diverse population comprising of various ethnic groups representing 103 castes and practising different religions such as Hinduism, Buddhism, Animism, Christianity, Islamic, and sometimes a combination of multiple faiths (R. Pradhan & Shrestha, 2005). In 2011, 81.30% of the population recognised themselves to be Hindu whereas, rest of the population recognised themselves to be Buddhist (9%), Muslim (4.4%), Kirat (3.1%), Christian (1.4%), Prakriti (0.5%), and remainder as Bon, Jain, Bahai, and Sikh (CBS, 2012).

Nepali is the official language of Nepal, and there are 22 other distinct languages (Dana, 2014) and 92 spoken languages in the country (J. Rai, 2015). In 2011, there were 123 languages spoken as mother tongue, and Nepali was mother tongue for 44.61% of the population (CBS, 2012). In 2001, Nepali was mother tongue for 48.61% of the total population (Yadava, 2007). The data comparison between two censuses showed that there was a decline in the population identifying their mother tongue as the Nepali language. The census of 2001 recorded 106 languages and dialects in Nepal, which constituted 79.1% of Indo-Aryan families and 18.4% of Tibeto-Burman families (R. Pradhan & Shrestha, 2005).

In 2011, 126 castes or ethnic groups were reported in Nepal with 16.6% Chettris being the largest group followed by 12.2% Brahmins (CBS, 2012). After the promulgation of the National Code or *Muluki Ain* in 1854, most of the Nepalese people were defined by the caste system, which provided an identity to them. The code also determined their social status and the opportunities that they could receive (Atteraya, Kimm, & Song, 2015; Bennett, Dahal, & Govindasamy, 2008, September). According to this caste system, *Brahmins* are the priests, *Kshatriya* (*Chettris*) are the kings and warriors, *Vaisyas* are the traders and businessmen, and *Sudras* (“untouchables”) are the peasants and labourers (Asian Development Bank [ADB], 2010; Atteraya et al., 2015). The hierarchy of the caste system ranks different castes and creates division among people; putting *Brahmins* and *Chettris* as higher and privileged castes than others (Poon et al., 2016). Caste is pre-determined at birth and people from same caste share a common

culture (Upadhyay, 2015). *Brahmins*, *Chettris*, *Kayastha*, are also considered to be 'pure' castes, whereas, *Kami*, *Sarki*, *Damai*, *Chyame/Chamars* are deemed to be 'untouchables', and are now called 'Dalits' (R. Pradhan & Shrestha, 2005). However, the gender-based discriminatory behaviour for women and girls are found more in higher castes such as *Brahmins* and *Chettris*, and lower castes such as *Dalits* than in indigenous groups such as *Gurung*, *Rai* and *Limbu* (Samuels & Ghimire, 2013). All castes in Nepal were affiliated with an occupational group and the type of work they do; for example, *Damai* are known to play musical instruments and sew clothes and *Sarki* are known as shoemakers (R. Pradhan & Shrestha, 2005). According to this hierarchy and ranking, traditionally, entrepreneurship in Nepal is also dependent on the social and ethnic background of a person. The ethnic groups that belong to the *Newar* caste were more involved in entrepreneurial activities than Brahmins and Chhetris (Zivetz, 1992). Caste system was also found to restrict the development of women's entrepreneurship as lower caste women were denied entry into the houses of upper caste people (V. R. Acharya, 2000). In contemporary times, the discriminatory behaviour based on caste system is gradually decreasing due to increase in education and awareness of people.

### **Economy, poverty, and rural development**

Nepal has an agriculture-based economy (Dudwick et al., 2011; Waring, 1988; Youngblood-Coleman, 2015c; Zivetz, 1992). In Nepal, 68% of people work and depend on an agricultural sector (International Labour Organisation [ILO], 2016); however, agriculture dependence is mostly seen in rural areas and it is mostly "subsistence and least modernised" (Lamichhane & Shrestha, 2009, p. 25). Traditionally, women played an active role in agriculture and made most of the decisions regarding the work (V. R. Acharya, 2000). There is a lack of proper irrigations system in Nepal and farmers are dependent on rainwater for their farming (B. R. Acharya, 2008). One-third of the total population of Nepal lives below the poverty line (Youngblood-Coleman, 2015c), with poverty primarily lying in rural areas of the country (Bhatta, 2001; Lamichhane & Shrestha, 2009). Nepal has a poor economy along with weak social indicators such as life expectancy, mortality rate, literacy rate, food and nutrition, etc., which is comparatively even higher in rural parts of Nepal (Manannndhar Bajrachary, 2011).

Entrepreneurship is important, and an essential tool for rural development but issues such as cultural factors, lack of role models, limited networks, and inadequate support are identified as significant barriers to the growth of rural entrepreneurship (Gautam, 2014; Vaillant & Lafuente, 2007). In Nepal, the primary reasons for rural poverty are



due to a lack of accessibility to resources, low productivity, and a lack of infrastructure to receive or sell agricultural products (B. R. Acharya, 2008). The enhancement in agricultural sector could increase productivity, decrease poverty, and help to improve the lifestyle of people residing in rural areas of Nepal (Lamichhane & Shrestha, 2009). Poverty could be eradicated if there is rural development, and the rural development of Nepal is only possible when infrastructure is developed, agriculture is commercialised, the opportunity is created, and empowerment and food security is provided for everyone (B. R. Acharya, 2008). In Nepal, since 1951, various programs have been running for rural development to achieve these goals (B. R. Acharya, 2008).

According to UNDP's Human Development Report in 2012, Nepal was ranked in 157<sup>th</sup> place among 187 countries that were surveyed (UNDP, 2013). In 2014, Nepal remained as one of the poorest countries with a Human Development Index of 0.548 and was positioned in 145<sup>th</sup> place out of 186 countries (United Nations Development Programme, 2015). In 2016, the people living below the poverty line in Nepal was 21.6% (Ministry of Finance [MOF], 2016a). In the fiscal year 2015/16, the real Gross Domestic Product (GDP) of Nepal in basic prices was Rs. 695.2 billion (NZD 9.93 billion) and annual GDP per capita was USD 752 ( NZD 1094) (MOF, 2016b). The economic growth rate for the fiscal year 2014/15 was 2.32 percent whereas, it decreased to 0.77 percent for the fiscal year 2015/16. The low economic growth rate was due to impacts from the earthquake<sup>1</sup>, border obstructions with India that affected transportation, and protracted strikes (MOF, 2016a).

## **Foreign employment**

Due to the poor financial condition and poverty in the country, young men are forced to leave Nepal and look for overseas employment. Therefore in recent years, there has been a substantial increase in the number of Nepalese men departing to foreign countries for employment. In a study conducted by Y. B. Gurung (2012), in Babiyabirta VDC of Nepal, 84 percent of total sample population that migrated for foreign employment were males, 90 percent of them were literate, and three fourths of them were between the age of 20 and 40. Hence, 25.2% women in rural Nepal and 28.1% women in urban Nepal act as head of their family and make decisions about household expenditures, nutritious food, health care and education (UN Women, 2014). These push factors are contributing to the increased engagement of Nepalese women in

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<sup>1</sup> On April 25, 2015, Nepal was struck with an earthquake of a magnitude of 7.8 Richter scale (Aon Benfield, 2015).

entrepreneurial activities as it provides them with flexibility to manage household chores as well as earn and contribute to their family (B, 2013). According to a report published by Deutsche Gesellschaft für Internationale Zusammenarbeit (GIZ) GmbH and International Labour Organisation [ILO] in the fiscal year 2013/14, half a million labour permits were issued by the Nepalese government (Sijapati, Bhattarai, & Pathak, 2015). This number excludes people who immigrate using irregular channels and those who work in India as they do not acquire labour permits (Sijapati et al., 2015). Many recruitment agencies operate in villages and cities to assist prospective foreign migrants with preparation of travel document, employment contract, and obtain loans for their travel (Y. B. Gurung, 2012). In 2012, there were more than 600 labour recruitment agencies and more than 30,000 agents working in this sector (Y. B. Gurung, 2012). Most of the youth from rural areas of Nepal migrate to other countries such as the Arab States and Malaysia to work in low paid jobs due to lack of skills (B. R. Acharya, 2008); consequently, these rural areas are left with a higher proportion of the older population and women with dependent children. Therefore, the traditionally physically demanding “male” jobs such as digging fields are now carried out by women; however, men still stay away from traditionally “female” jobs such as cooking and cleaning as they are “undervalued” (Samuels & Ghimire, 2013, p. 5).

In 2015, Nepal received USD 6.6 billion (NZD 9.6 billion) in remittances from Nepalese working in foreign employment (Ratha, Plaza, & Dervisevic, 2016). During the first nine months of the fiscal year 2013/14, thirty percent of total GDP of Nepal, approximately NPR 397.8 billion (NZD 5.7 billion), was received as remittances from Nepalese working in foreign employment (Sijapati et al., 2015). In 2014, remittances made up 29.2 percent of the GDP for Nepal which was ranked as third highest remittance-dependent country after Tajikistan and Kyrgyz Republic (Ratha et al., 2016). However, it is believed that the money sent through unrecorded informal channels are at least fifty percent larger than the recorded ones (Ratha, 2012). People sending money through informal channels is a common practice in rural areas of Nepal where banking facilities and official remittance transfer options are not available. It is very hard to estimate funds that are carried by a person and transfers made by post or informal channels. Hence, there is the possibility of discrepancies on these official remittance data (Gaudel, 2006), and Nepal’s GDP is likely to be more dependent on remittances than indicated by the official figures.

In many cases, the families remaining in rural areas use foreign remittances that they have received to migrate from their village to city areas for better education, healthcare and opportunities (Gajurel, 2015), which is typical in a household with low income (Gaudel, 2006). Some women also use the remittances received from their migrant husbands to start a business Vinding and Kampbel (2012), and it is mostly found in a middle class or a rich household (Gaudel, 2006). Women receiving foreign remittances are also found to be less attracted to agricultural activities (Aziz & Mohyuddin, 2015) which has left barren lands in rural areas and decreased the agricultural productivity (Gaudel, 2006). Foreign remittances are found to help the financial situation of a family as well as help them to improve their social status and prestige (Aziz & Mohyuddin, 2015; Gaudel, 2006).

## **Status of women in Nepal**

In many developing countries, women face various forms of discrimination because of their gender (K. Mishra & Sam, 2016). In patriarchal Nepalese society, women are considered to be “second-class citizens” (J. Acharya & Gurung, 2016, p. 102; Chinkin, 2016, p. 31). Nepalese men hold power to control women who are solely responsible for household activities, childbearing, and family affairs (B. Acharya & Halpenny, 2013; L. N. Bhattarai & Paudel, 2011, October-December; Jalbert, 2001; Luitel, 2001). Dhakal et al. (2007) stated that “Nepalese women generally have a low social status”. In Nepalese context, “the role of women in a community’s improvement is rarely explored as an option for development” (B. Acharya & Halpenny, 2013, p. 374). They are found to be “treated as commodities or as child producing machines” (J. Acharya & Gurung, 2016, p. 102). Similar to other Asian women, the role of Nepalese women at their husband’s house is merely a “housekeeper and child bearer” (Ajit Pradhan et al., 2011, p. 59). Luitel (2001) posits that “the social situation of Nepalese women is complex and cannot be explained within a single paradigm” (p.101). As stated by Alexander (2000), “Nepal’s first challenge of the twenty-first century will be to modify successfully the existing patriarchal attitudes that impede the goal of gender equality for women” (p.8).

## **Gender disparity**

In Nepal, women are less empowered and lag far behind their male counterparts in educational, political, economic and social sectors (Jalbert, 2001; Mahat, 2003; Tuladhar, 1996; UN Women, 2014) and suffer from discrimination (Bhatt et al., 2009). Due to the stereotypes and patriarchal perceptions, women’s discrimination is ingrained

culturally and religiously reinforced (OHCHR, 2011). Women are also found to be inactive in community affairs because of a number of social, economic and cultural restraints (B. Acharya & Halpenny, 2013). They feel restricted to express their views and opinions (J. Rai, 2015). Some of the reasons for these disparities are patriarchal perceptions, lack of equal property rights, family responsibilities, discrimination and stereotypical practices, childbearing, and resource unavailability for Nepalese women (Kumar, 2014; Tuladhar, 1996; UN Women, 2014).

Nepalese women are susceptible to discrimination due to traditional practices of child marriage, dowry system, early marriage, polygamy, low education, widowhood, and preference for sons over daughters (Government of Nepal [GON], 2010). The birth of a son is celebrated as an auspicious moment in a family, unlike the birth of a daughter (Luitel, 2001; Ajit Pradhan et al., 2011). The preference for sons in the family can also be observed as boys are sent to school while girls have to take care of domestic activities (M. Acharya & Bennette, 1981; Bhatt et al., 2009). There is a discriminatory practice in the allocation of food in a household, where girls get a smaller share than boys (OHCHR, 2011). The mother of a son is a prestigious and respectable position in Nepalese society, which allows her to rule the house and oppress her daughter-in-law (Regmi, Smart, & Kottler, 2010). Nepalese mothers-in-law are known to dictate and dominate their daughters-in-law. Nepalese women are also victims of harmful cultural traditions such as “*Deuki*”, “*Chaupadi*”, “*Jhuma*”, and “*Dhan-Khanne*”, where widows get blamed for being a witch, young girls are offered to a temple and have to live all their life unmarried or menstruating women have to live away from their homes (OHCHR, 2011; A. Gurung & Thapa, 2016). There is also a history of “*Satipratha*”, where alive Nepalese women were compelled to burn themselves on their husband’s funeral pyre and did not have any right to live after their husband’s death (Luitel, 2001; Ajit Pradhan et al., 2011).

In Nepal, widows are a highly discriminated and socio-economically marginalised group (Surkan, Broaddus, Shrestha, & Thapa, 2015) and susceptible to gender-based violence (A. Gurung & Thapa, 2016). The word “widow” was derived from Sanskrit word which means “empty”, which has been replaced by Women for Human Rights (WHR) as “single women” (Upreti & Adhikary, 2009). In Nepali language, widows are called “*Bidwa*”, and it carries very negative views associated with humiliation and distress to single women (A. Gurung & Thapa, 2016; Poudel, 2015). Similarly, divorced

women are also looked down on, and remarriage is relatively difficult due to socio-cultural and religious restrictions (B. R. Acharya, 2005).

In Nepal, there is an ongoing tradition among Buddhist and Hindu Newar communities, where young virgin girls are chosen as a “Kumari” and worshipped as a ‘living goddess’ (Tree, 2014) until they reach their puberty age (J. Rai, 2015). “Kumari” means ‘young pre-pubescent virgin girl’ (Hafiz, 2014). Some of these girls chosen as Kumari are as young as three years old (Hafiz, 2014). They are chosen on the basis of 32 physical perfections including the colour of their eyes, voice, body shape, etc. (Guo, 2008). They receive the privilege of being selected as a Kumari after passing several physical tests including “spending night among the heads of ritually slaughtered goats and buffaloes” (Hafiz, 2014). They are believed to possess the spirit of the Hindu ‘Durga’ goddess and are worshipped as such but are replaced when they have menarche (Hafiz, 2014).

Kumaris live a confined life, only coming out of their house three or four times a year to be worshipped until they reach puberty (Guo, 2008). These young girls are always dressed in red, and a fire eye symbol is painted on their foreheads representing their special powers (Hafiz, 2014). In addition, during their tenure, they are prohibited to touch the ground with their feet. These traditions are performed as a mark of respect to the living goddess; however, for young girls themselves, it might be very hard for them to live through this “abnormal” life. According to traditional beliefs, anyone who marries a former Kumari faces fatal consequences; hence this perception makes it very hard for former Kumaris to live a normal life after their tenure (Guo, 2008). Some Kumaris are not allowed to go to a school and are privately tutored at their home whereas others attend a school (Hafiz, 2014). There is an ongoing debate whether the Kumari tradition has robbed young girls of their childhood and if this actually constitutes exploitation of these young girls (Guo, 2008).

Nepal is a patriarchal society where women are a dominated gender (L. N. Bhattarai & Paudel, 2011, October-December). However, at times, they are also found to be glorified; the life of a living goddess “Kumari” is an example of this. People around the world have multiple perspectives about this tradition; some consider this as a form of child abuse whereas others worship “Kumari” as a living goddess believing on her healing powers (Guo, 2008). Yet, the lived experience of “Kumari” for the girl herself may be very different. A Kumari’s life in Nepal raises an important question about

multiple realities for females of Nepal; is it a case of gender disparity for young girls as they are robbed of their childhood or is it a case of glorification for young girls as they are worshipped as a living goddess?

The process of modernisation and globalisation has added awareness and interest about women and their roles in community development (B. Acharya & Halpenny, 2013; Hassan & Silong, 2008). Gender equality has “both moral and economic imperatives” and is paramount for the development of any nation (Adema et al., 2014, p. 5). Therefore, the United Nations declared the promotion of gender equality and empowerment of women as one of the Millennium Development Goals (United Nations, 2015). In last twenty years, discrimination and disparity against women have been discussed in Nepal; however, nothing much has changed in practice (R. Pradhan & Shrestha, 2005). A number of gender discriminatory laws that affected women’s rights to get access to the property, provisions for marriage and divorce, and recognition of women’s identity, have all been amended to accelerate equality between men and women (GON, 2010). In 2010, the provision of constitutional rights to women and the resolution of issues related to gender disparity had been gradually developing in Nepal (N. Rai, 2010). The current constitution promulgated on September 2015 grants rights for all the citizens, both men and women, to engage in any social, cultural or economic activities (ILO, 2016).

### **Child marriage**

Early marriage has a significant impact on women’s health, education and the decisions they make (Human Rights Watch [HRW], 2016). According to UNICEF (2016b), “marriage before the age of 18 is a fundamental violation of human rights”. In Nepal, based on the data collected in 2014, 10% of the girls were married by the age of 15, and 37% of girls were married by the age of 18 (UNICEF, 2016a). When a young girl becomes a mother, she is bound to raise her children rather than to make good choices in her life to become independent. In Nepal, some reasons for child marriage include poverty, traditions, lack of education, food insecurity, dowry, lack of access to contraceptives, culture, and beliefs about menstruation and virginity (HRW, 2016).

Child marriage has been illegal in Nepal since 1963 (HRW, 2016; Ajit Pradhan et al., 2011). The legal age of marriage for Nepalese man and woman is 20, and the law stipulates a fine up to Rs. 10,000 (NZD 143) and imprisonment for up to three years for child marriage (Girls Not Brides, 2016; HRW, 2016). The law also states that all the

adults that get involved with any part of a child marriage are also responsible for the crime and are subject to prosecution; adults include those who marry a child, those who arrange the marriage and those religious leaders who perform the marriage (HRW, 2016). However, due to weak enforcement of this law, Nepal has a third highest rate of child marriage in Asia after Bangladesh and India (HRW, 2016). Nepal has tenth highest rate of child marriage in the world (United Nations Children's Fund, 2014).

## **Violence against women**

Violence against women is an indication of “unequal power relations between men and women” (Joshi & Kharel, 2008, p. 3). Many women and girls all over the world are exposed to various forms of violence which are also widely prevalent in Nepalese society (Hawkes et al., 2013). Domestic violence is the most pervasive form of violence against women which “is a pattern of assault and coercive behaviour including physical, sexual and psychological attacks, by a person against his/her own intimate partner” (Agnihotri, Agnihotri, Jeebun, & Purwar, 2006, p. 30). A study conducted in six selected districts of Nepal found that 48% of women experienced some form of violence in their lives (GON, 2012). In 2014, another study conducted in Syangja district of Nepal suggested that 91.1% of pregnant women suffered gender-based violence (J. Acharya & Gurung, 2016). In Nepal, many women and girls who are trafficked internally or internationally are exposed to physical, mental, and sexual violence and have committed suicide (Ajit Pradhan et al., 2011). Most of the incidents of violence in Nepal are undocumented and unaddressed, and there is no availability of statistical data on domestic and sexual abuse against women (OHCHR, 2011). The women and girls do not report violence due to many reasons such as to save family prestige and privacy, fear from husband and other family members, physical assault, lack of support, lack of legal protection, socio-cultural values, etc. (Joshi & Kharel, 2008).

The perceived reasons for violence against women were found to be unemployment, alcohol misuse, easier access to pornographic movies via mobile technologies, lack of education, poverty, patriarchal norms, lack of awareness about women's right and socio-cultural practices such as dowry and polygamy (GON, 2012). Other contributing factors found for violence against women include their economic dependency on men, child marriage, lack of family and legal support (Hawkes et al., 2013). Violence is a major problem for millions of women all over the world and affects their health and wellbeing (Agnihotri et al., 2006; Joshi & Kharel, 2008). There are various consequences due to violence such as mental illness, attempted suicides, and

reproductive problems in women (GON, 2012). In Nepal, the government has taken various steps to reduce violence; however, it persists (Ajit Pradhan et al., 2011; Samuels & Ghimire, 2013).

Alcohol is a common cause of domestic violence and road accidents in Nepal (Sedain, 2013). Alcohol consumption is considered problematic when it “becomes uncontrolled and violent” (Dhital, Subedi, Gurung, & Hamal, 2001, p. 90). Although women are the primary producers of the alcohol for both family use and sale in Nepal, more males are also found to consume alcohol than females (Dhital et al., 2001). Alcohol production, consumption, and sales are intimately related to the underlying poverty of an individual and the family (Dhital et al., 2001). In some Nepalese communities, alcohol is also used in various cultural or religious rituals (Dhital et al., 2001). Some people consume alcohol for recreational purposes, whereas, others drink it as a symbol of status, for medicinal purposes, and also to forget and get relief from pain (Dhital et al., 2001).

In Nepal, the torture given to women during menstruation is another form of violence (GON, 2012). Menstruation, which is the most natural process in every women’s life, is found to be “dealt with secrecy in many parts of Nepal” due to the prevailing culture of shame (WaterAid in Nepal, 2009, p. 1). The social taboo and restrictions around menstruating women is also an example of gender inequality for Nepalese women (Robinson, 2015). This practice is called “*Chaupadi Pratha*” in Nepal (J. Rai, 2015). A study conducted by Human Rights Watch found that 30% of Nepalese girls do not attend school during their menstrual cycle, primarily because of stigma around menstruation and lack of separate toilets for girls (HRW 2016). A descriptive cross-sectional study conducted by WaterAid in Nepal (2009) suggested that 53% of respondents missed their schooling during menstruation primarily because of a lack of privacy to clean and wash caused by a shortage of water and proper toilet facilities. This is a common phenomenon in rural parts of Nepal when compared to urban areas (Basyal, 2016).

Every month when women and girls menstruate, they are considered “impure” and become “untouchable” (Basyal, 2016; Robinson, 2015). Although Nepalese government outlawed “*Chaupadi Pratha*” in 2005, women still go through physical and mental hardship when they menstruate (United Nations Resident and Humanitarian Coordinator's Office [UNRHCO], 2011). They are isolated from their families, and they have to eat their meals separately. They are also barred from entering the kitchen,



having any physical contact with people, are forbidden to touch a tap or any other water sources, and have to sleep with little or no bedding (Robinson, 2015; Samuels & Ghimire, 2013). They are also forbidden to interact with boys or men and are also not allowed to drink milk from a cow (Sauve, 2014). It is culturally believed that the cow will stop producing milk if drunk by a menstruating girl or woman. Some other common cultural beliefs are “pickles go bad, seeds become sterile, and plants will wither” if any of these are touched by a menstruating girl or woman (WaterAid in Nepal, 2009, p. 10). In some communities, if a Brahmin man communicates with a menstruating girl or a woman, he must immediately take a bath and purify himself with cow’s urine (Basyal, 2016). Some girls and women face extreme hardships such as living in a cowshed, being banned from their home or being barred from going to a school, depending on her own family’s traditions (HRW, 2016). It is believed that, if a menstruating woman does not follow any established cultural norms, the outcomes will be a misfortune for her family, death, diseases and water shortages (Robinson, 2015). This tradition has also had many severe consequences including death of many girls and women from snakebites, wild animal attacks, mental illness, rape, diseases, hypothermia and pneumonia apart from stigma and the culture of fear and rejection (Sauve, 2014).

### **Women’s unpaid work**

In rural areas of Nepal, women make up more than 60% of the total workforce and are also heavily involved in unpaid household activities and family responsibilities (Bhatt et al., 2009). In Nepal, 78.3% of the total female population contribute to the economy with 55.2% women earning from agriculture, and 44.8% earning from non-agricultural activity (UN Women, 2014). Waring (1988) stated that “anthropological literature on Nepal describes Nepalese women performing most of the farm work” (p. 91). In Nepal, males are dominant and female are subordinate similar to many other parts of the world (Heinonen, 1996). Nepalese women are also expected to perform day to day household activities, and their hard work is often undervalued (K. Mishra & Sam, 2016). In fact, “the ideal of motherhood defines gender and makes women’s work invisible” (Heinonen, 1996, p. 112). According to the United Nations Systems of National Accounts (SNA), women who perform unpaid work as housewives are considered economically inactive and are excluded from production boundary (Waring, 1988). The unpaid housework such as preparation of food, cleaning, maintenance, washing, carrying water from the communal tap to home, and childcare and elder care are excluded from productive activities (UNSD, 2009) (para. 1.41).

In a study conducted by Marphatiaa and Moussiéb (2013) in a village of Nepal, where participants used time-use diaries to record their time use, it was found that village women spent about 11 hours on food preparation, collecting fuel, carrying water, cleaning, and caring for children and adults in a day. A village woman was found to spend about 16 to 18 hours in various activities that were considered “uneconomic and unproductive” (Waring, 1995). A study conducted in 1981 found that Nepalese women worked approximately 10.81 hours per day whereas Nepalese men worked 7.51 hours per day (M. Acharya & Bennette, 1981; Waring, 1988). Another study conducted 29 years later in 2010 in Kathmandu Valley found that Nepalese women worked approximately 13.85 hours per day whereas Nepalese men only worked 6.31 hours per day (Amita Pradhan & Shrestha, 2010). In Nepal, women spend fewer hours sleeping and more hours performing unpaid housework compared to men (Budlender & Moussié, 2013). There is also a disparity in the number of hours worked by male and female children, between the age of ten and fourteen, of Nepal. The study conducted by the World Bank in Nepal found that male children worked 4.8 hours a day whereas, female children worked 7.3 hours a day (Waring, 1988).

Women in rural areas are responsible for providing food and fulfilling the basic needs of their children who are consequently involved in subsistence agriculture (Waring, 1995). Traditionally, women of Nepal are primarily involved in cooking and are found to serve the food to other family members before feeding themselves (Dhakal et al., 2007). In a study conducted thirty years ago, village women of Nepal were found to spend almost five hours every day near their cooking stove (Reid, Smith, & Sherchand, 1986), which has not changed significantly in recent years. In a study conducted in 2013, Nepalese women were found to spend 4.43 hours in housework and 2.16 hours in unpaid care work (Budlender & Moussié, 2013). The cooking area for Nepalese women is very unhygienic. Traditionally, they use a firewood mud stove in a kitchen without a ventilation system which causes eye problems and coughing from smoke inhalation (Ranabhat et al., 2015, January; Reid et al., 1986). These women are also found to carry their young children in their back while cooking, which causes smoke inhalation in their young children as well (Ranabhat et al., 2015, January).

Nepalese women are also involved every day in household activities such as child care, caring for older parents, informal market activities with goats, hens, chicken, pigs, oxen. Even though Nepalese women spend more hours working than men, the overwhelming majority of women in Nepal live in “extreme poverty” (International Fund for

Agriculture Development [IFAD], n.d) and only earn about half of men's earnings (UN Women, 2014). It is found that women earn significantly lower than men of Nepal and the gender-based wage gap is "unexplained" (FAO, IFAD, & ILO, 2010). In a qualitative study conducted in Ilam and Doti districts of Nepal, it was found that the average wage per day for agricultural work was USD 2.2 (NZD 3.2) for both males and females; however, in other sectors men earned an average of USD 3.31 to 5.52 (NZD 4.81 to 8.03) per day whereas, women earned an average of USD 2.76 (NZD 4.01) per day (Samuels & Ghimire, 2013).

### **Organisations and programs for women**

There are various government and non-government organisations that are working in Nepal to support women. The Micro Enterprise Development Program (MEDEP) is initiated and supported by the Government of Nepal and the United Nations Development Program (UNDP) to alleviate poverty, to influence the decision-making power of women, and to improve the economic conditions of low-income families, especially women (L. N. Bhattarai & Paudel, 2011, October-December). The Production Credit for Rural Women (PCRW) project and the Microcredit Project for Women (MCPW) were opened to support women and improve their socio-economic status by providing them access to resources to help them generate income (Bhatta, 2001). In the rural areas of Nepal, Grameen Bikas Bank (GBB) also known as the Regional Rural Development Bank, UNDP and the Agriculture Development Bank (ADP) provide financial services to poor people especially focussing on women; however, men have been able to take the maximum advantage of these services by securing substantial loans when compared to women (Bhatta, 2001).

In a study conducted by L. N. Bhattarai and Paudel (2011, October-December), it was found that education, economic factors, ownership of property, and support of family members influence the decision-making capacity of a woman. Therefore, various programs and projects have been initiated in Nepal to promote women's ability to generate income and empower them to make decisions; however, there has not been significant progress in the status of women in Nepal (GON, 2010; Luitel, 2001). Many programs from government and non-government organisations are running in rural Nepal to reduce poverty and empower women; however, gender discrimination persists, and they are still behind in most of the sectors (GON, 2010 ; Bhatta, 2001; L. N. Bhattarai & Paudel, 2011, October-December; Luitel, 2001; Upadhyay, 2015).

## **Impact of earthquake in Nepal**

On April 25, 2015, Nepal was struck with an earthquake of a magnitude of 7.8 Richter scale (Aon Benfield, 2015). This devastating earthquake and subsequent aftershocks resulted in the loss of 8,969 human lives and injured 22,302 people (MOF, 2016a). The estimated damage from this earthquake was Rs. 706 billion (NZD 10 billion) and the estimated cost of reconstruction and new construction was Rs. 669.50 billion (NZD 9.6 billion) (MOF, 2016a).

### **Impact on girls and women after earthquake**

According to a report published in response to the earthquake in Nepal by the United Nations Office for the Coordination of Humanitarian Affairs (2015), it was noted that women were at high risk after the earthquake due to pre-existing gender inequality, discrimination and violence. The total deaths and casualties comprised of more female than male as many were trapped while working indoors (UN Women, 2015). It was found that women faced greater difficulties compared to men to receive appropriate information, to obtain relief assistance, and to perform household activities after the earthquake (UN OCHA, 2015). The violence against girls and women also increased after the earthquake (UN OCHA, 2015).

It was estimated that more than 60% of women who relied on subsistence farming would have been adversely affected due to the earthquake (UN Women, 2015). It was also estimated that more than 54% of women who relied on the tourist industry would be first ones to lose their jobs (UN Women, 2015). During the earthquake, 26% of the households run by female heads were damaged which added extra pressure on the women (UN Women, 2015). The number of child marriages was also expected to increase after the earthquake (Girls Not Brides, 2016). At the relief camps, there was a significant increase in reported cases of sexual assault and trafficking of young girls which forced many parents to marry off their daughters to ensure their safety and security (Ebbitt, 2015, May 28). The parents also married off their young daughters as they were unable to feed them and send them to the school (Ebbitt, 2015, May 28).

## **Comparison of women from developing Asian countries**

In this section, data from four developing Asian countries, Bangladesh, Bhutan, Cambodia, and Lao PDR (Lao People's Democratic Republic), has been compiled and

compared to Nepal. This comparison is based on various demographic and socio-economic indicators that have been presented in the following Table 2 and Table 3. This comparison enables readers to understand the standing of Nepal compared to other similar Asian developing countries.

The data presented in the below Table 2 was compiled from (United Nations Educational Scientific and Cultural Organization Institute for Statistics [UNESCO UIS], 2014). In this table, the total population, rural population, Gross Domestic Product (GDP) per capita, men and women adult literacy rate, life expectancy, fertility rate, and infant mortality rate has been presented for Bangladesh, Bhutan, Cambodia, Lao PDR, and Nepal.

Table 2

*Demographic and Socio-economic Indicators for Five Developing Asian Countries*

Indicators	Bangladesh	Bhutan	Cambodia	Lao PDR	Nepal
Population (millions)	159	0.77	15.32	6.69	28.1
Rural Population (% of total population)	66%	62%	79%	62%	82%
GDP per capita – Purchasing Power Parity (PPP) (US \$)	\$3,134	\$7,844	\$3,275	\$5,340	\$2,383
Adult Literacy Rate (15+ years), Men (2015)	65%	71%	85%	87%	76%
Adult Literacy Rate (15+ years), Women (2015)	58%	55%	72%	73%	55%
Life expectancy at birth (years)	72 years	69 years	68 years	66 years	70 years
Total fertility rate (births per women)	2.18	2.03	2.64	2.99	2.22

Indicators	Bangladesh	Bhutan	Cambodia	Lao PDR	Nepal
Infant mortality rate ( per 1,000 live births)	32.10	28.30	26.30	52.30	30.50

*Note:* Adapted from <http://www.uis.unesco.org/DataCentre/Pages/country-profile.aspx>.

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Bangladesh has the highest total population of 159 million, and Bhutan has the lowest total population of 0.77 million. The table depicts that more than 62% of the population in these countries live in a rural area with 82% of Nepalese living in rural areas which is the highest percentage among these five countries.

The male adult literacy rate is higher than for females in all the countries. The male and female adult literacy rate is highest in Lao PDR with 87% and 73% respectively. Bangladesh has the lowest male literacy rate of 65%, and both Nepal and Bhutan have the lowest female literacy rate of 55%. The life expectancy at birth for all these countries ranges between 66 to 72 years, with Nepal's at 68 years. The average number of children born by a woman is highest in Lao PDR (2.99 births per woman) and lowest in Bhutan (2.03 births per woman). The infant mortality rate is highest in Lao PDR with 52.30 deaths per 1,000 live births and lowest in Cambodia with 26.30 deaths per 1,000 live births.

Table 3

*Percentage of Female Population in Five Developing Asian Countries*

Indicator	Bangladesh	Bhutan	Cambodia	Lao PDR	Nepal
Female Population (% of total population), 2015	49.5%	46.3%	51.2%	50.2%	51.5%

*Note:* Adapted from <http://data.worldbank.org/indicator/SP.POP.TOTL.FE.ZS>.

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The data presented in the above Table 3 was compiled from (The World Bank Group [WBG] 2016a). In all five countries, women constitute about half of their population.

Bhutan has the lowest percentage of women against their total population at 46.3% whereas; Nepal has the highest women population percentage at 51.5%. A quick snapshot of the socio-cultural status of the women from these five countries has been presented in Table 4.

Table 4

*Quick snapshot of Women's Socio-cultural Status in Five Developing Asian Countries*

Countries	Socio-cultural status of the women
Bangladesh	Even though women are provided with equal rights as men by the constitution, they face issues of gender disparity due to cultural and social reasons, (Youngblood-Coleman, 2015a). Women face discrimination and unequal social position due to their gender (Kumar, 2014).
Bhutan	Although men hold the decision-making power, matrilineal inheritance of land is customary in large parts of Bhutan (WBG, 2013). Women are primarily responsible for household activities and for taking care of the children (WBG, 2013).
Cambodia	The gender discrimination and power imbalance undervalues women from men and restricts them from equal participation in social, political and economic activities (The Asia Foundation, 2013). Women are primarily responsible for performing household activities and taking care of the children (United States Agency for International Development, 2016). They are an economically and socially disadvantaged group with evidence of trafficking of women, child labour, sex tourism, and violence against women (Youngblood-Coleman, 2015b).
Lao PDR	Women and girls are disadvantaged and lag behind when compared to men (ILO, 2006). Patriarchal attitude, stereotypes regarding roles of a woman, the unequal social status of women and girls, human trafficking, and violence against women are prevalent in the society (OHCHR, 2009).

Countries	Socio-cultural status of the women
Nepal	Nepalese women are susceptible to discrimination due to traditional practices of child marriage, dowry system, polygamy, low education, widowhood, and birth preference of sons over daughters (GON, 2010).

*Note:* Data compiled from various sources cited in the text.

The data presented in the above Table 4 provides a quick snapshot of the socio-cultural status of the women from Nepal, Bangladesh, Cambodia, Lao PDR, and Bhutan. In all the five countries, women face gender-based discrimination. They are responsible for taking care of the children and performing unpaid housework. The traditional customs and social norms of each country are found to be creating a disadvantage for the women. It is found that men make important decisions in the household rather than women. The literacy rate for women is low in all five countries when compared to men, and the primary occupation for women is agriculture.

It was found that more than 60% of the population in all these five countries are dependent on agriculture. Agriculture is the major source of livelihood in the rural areas (Saxena, 2012). The women from developing countries spend most of their time working in the agricultural sector (United Nations Women Watch, 2012). In 2015, more than 70% of the population of Cambodia were reliant on subsistence farming, and 60% of the Bhutanese population depended on subsistence agriculture and forestry for livelihood (Youngblood-Coleman, 2015b). Similarly, in Nepal, agriculture was the mainstay for over 68% people in 2015 (ILO, 2016). In 2015, 65% of the total population in rural areas of Bangladesh (UNESCO UIS, 2014), who were highly dependent on agriculture (Kumar, 2014). In 2014, 70% of the population of Lao PDR was dependent on the agriculture (WBG, 2014).

Women entrepreneurs of these five countries face various challenges; however, their contribution to their economy is exemplary. In spite of a limited education, inadequate business experience and limited accessibility to resources, women entrepreneurs of Lao PDR play a significant role in micro, small and medium enterprises (Inmyxai & Takahashi, 2012). The women entrepreneurs of rural Bangladesh are challenged because of inadequate government support, lower literacy rates, religious traditions and customs, and a failure to provide security to women (Bhuiyan & Abdullah, 2007, July).



Regardless of all these challenges, women from the male dominated society of Bangladesh are involved in entrepreneurial activities and have contributed towards the economy of the country. Women entrepreneurs in rural areas of Bhutan are involved in agriculture, livestock, knitting, weaving and embroidery activities for income generation (Kumar, 2014). The common challenges for women entrepreneurs in rural areas of Nepal, Bhutan, and Bangladesh are a lack of finance, lack of training and education, lack of access to networks, lack of adequate government support, gender inequality and lack of required resources and social networks (Kumar, 2014). Similarly, Cambodian women entrepreneurs also have limited access to capital and assets; they find it difficult to get loan approvals from commercial banks, are charged high-interest rates, and are often discriminated against (USAID, 2016).

Nevertheless, it was found that various government and non-governmental organisations support entrepreneurial women in all these five countries. In Nepal and Bhutan, many training and development programs are organised to empower and help women to succeed (Kumar, 2014). Many organisations in Cambodia are solely dedicated to the advancement of women, promote equality, mentor women, and provide entrepreneurial success (USAID, 2016). The women of Bangladesh are supported by various programs run by the government and non-governmental organisations (Bhuiyan & Abdullah, 2007, July). In 2006, the ILO reported that the government was arranging various programs and taking concrete steps to develop the status of women in the Bangladesh to develop the economic sector (ILO, 2006). It was found that the government of Lao PDR was organising similar programs to develop the status of women in their country (OHCHR, 2009).

## **Literature on entrepreneurship**

In this section, initially, the concept of entrepreneurship is presented which is then followed by literature on women entrepreneurs, entrepreneurship in Nepal, and women entrepreneurship in Nepal. The differences between entrepreneurial ventures and small businesses are also outlined. Various push and pull factors that motivate entrepreneurs to start or continue their enterprises have also been highlighted.

### **Entrepreneurship**

The word entrepreneur is derived from a French word “entreprendre” which means ‘to take in between’ or to ‘undertake’ (Frederick et al., 2012). Entrepreneurs are people or a

group of people who invest capital, initiate ventures and also, organise, coordinate, and direct a business (KC, 2004). They recognise ideas, identify good opportunities and execute plans to formulate a marketable solution (Frederick et al., 2012; Hisrich, Peters, & Shepherd, 2013). Entrepreneurs also manage the business, take calculated risks and tend to think differently and independently (Frederick et al., 2012; Nieuwenhuizen, 2014; Radovic-Markovic & Avolio Alecchi, 2013; Westhead & Wright, 2013). Different authors have defined entrepreneurship in different ways (Patel & Chavda, 2013). The concept of entrepreneurship is situational and has no commonly agreed single definition (Eijdenberg & Masurel, 2013; Kuratko, 2014; Westhead & Wright, 2013). It is also a “multilevel and complex phenomenon” with global interest (A. K. Singh & Chauhan, 2016). Hence, the “phenomenon” of entrepreneurship may vary according to the applied context (Zivetz, 1992).

Some authors have focussed on entrepreneurial opportunities and the role of an entrepreneur while defining entrepreneurship. Mariotti (2007) defines an entrepreneur as “someone who recognises an opportunity to start a business that other people may not have noticed – and jumps on it” (p. 4). Mariotti’s idea is supported by Vinothalakshmi and Ganesan (2013) who deem entrepreneurship as a process of setting up a business to fully utilise available opportunities while creating new jobs for others. An entrepreneur starts and establishes a business to make profit and growth after recognising an appropriate opportunity (Nieuwenhuizen, 2014). Shane and Venkataraman (2000) define entrepreneurship as “the process by which opportunities create future goods, and services are discovered, evaluated and exploited”. Entrepreneurs promptly act on potential opportunities that may subsist in a highly uncertain environment and make appropriate decisions based on their judgment (Hisrich et al., 2013). Wennekers and Thurik (1999) define entrepreneurship as follows.

Entrepreneurship is the manifest ability and willingness of individuals, on their own, in teams, within and outside existing organisations, to: (1) perceive and create new economic opportunities (new products, new production methods, new organisational schemes and new product market combinations) and to (2) introduce their ideas in the market, in the face of uncertainty and other obstacles, by making decisions on locations, form and the use of resources and institutions. (pp. 46-47).

In the above definition, the authors have pointed out that an entrepreneur needs to have the willingness to create new economic opportunities, innovate, cope with uncertainty,

manage the available resources and make correct decisions when required. This definition highlights different characteristics of entrepreneurs that were explored in this study.

Some authors have also defined entrepreneurs as change makers who are innovative, passionate and visionary. Kuratko (2014) believes entrepreneurship to be “more than mere creation of business” (p. 3), and as “a dynamic process of vision, change and creation that requires an application of energy and passion towards the creation and implementation of new ideas and creative solutions”(Kuratko, 2014, p. 23). Vinothalakshmi and Ganesan (2013) support the idea of Kuratko and denote entrepreneurs as “catalytic agents of change” (p. 16). Zivetz (1992) also believes that entrepreneurship always involves “change”. This aspect of entrepreneurship is equated with innovation and creativity (Basargekar, 2007; Bhuiyan & Abdullah, 2007, July; KC, 2004; Nieuwenhuizen, 2014); however, there is much less recognition granted to entrepreneurs in developing countries for being innovative (Naudé, 2013).

Entrepreneurship is also considered to be an important economic driver for the development of any country (Basargekar, 2007; Bushell, 2008; De Vita et al., 2014; Hisrich et al., 2013; Kabir & Huo, 2011; Kandalkar, 2013; Karki, 2007; KC, 2004; Mariotti & Glackin, 2013; Naudé, 2013; Ramakrishna & Hulugappa, 2013; Sarker & Palit, 2014). Nieuwenhuizen (2014) considers entrepreneurs as the “core and essence of any economy” (p. 4). Entrepreneurial activities are also believed to solve “social problems” (VanderBrug, 2013). In rural areas of developing countries, entrepreneurship is imperative to reduce poverty and improve the living standards of the residents (Saxena, 2012).

Considering the discussion of entrepreneurial definition, the operational definition of entrepreneurship and an entrepreneur used for the purpose and content of this study is as follows:

**Entrepreneurship** is a process of utilising available resources and creating opportunities to start, organise and manage a business to earn a profit.

**An entrepreneur** is a person who owns and operates a business to fulfil basic needs by utilising available resources and opportunities.

## **Women entrepreneurs**

The research on mainstream entrepreneurship began during 1930's which primarily focused on male entrepreneurs, and the concept of women's entrepreneurship emerged only during late 1970's (Yadav & Unni, 2016). In much of the research literature, men have been linked with attributes of entrepreneurship and women have been overlooked (Manzanera-Romána & Brändle, 2016). The women entrepreneurship was developed as a separate domain only during late 1990's as the initial studies assumed that male and female entrepreneurs to be same (Yadav & Unni, 2016). Women were usually confined to their kitchen and pursued a role of a mother and a wife (V. R. Acharya, 2000; Botha, 2014); this was the case for women in western countries only till the 1980's (Yadav & Unni, 2016). Women have faced numerous challenges to prove they have the same potential as men and to break all the widespread gender perceptions of a woman's "role" (Marković, 2007). Women have to persistently struggle to change their image in the workforce (Marković, 2007). Women were found to be working as an unpaid worker at the enterprise owned by their husband for a long time, especially in the countries with fewer employment prospects for them (Smith-Hunter, 2003).

In contemporary times, the tide is shifting in many parts of the worlds and women have proved their competency to be part of the conventionally male-dominated business world (Chinomona & Maziriri, 2015; De Vita et al., 2014; Fuller-Love, 2008; Mohan & Subashinib, 2016; K. L. Sharma, 2014; Showkat, 2013; A. K. Singh & Chauhan, 2016). The positive contribution of women to innovation, job creation, poverty reduction and global competitiveness is increasingly recognised worldwide (Aslam et al., 2013; Bushell, 2008; De Vita et al., 2014; Dwibedi, 2015; Kabir & Huo, 2011; Kandalkar, 2013). The existing trends also show that the number of women entrepreneurs are increasing globally and they "will be a driving force of entrepreneurial growth in the future" (VanderBrug, 2013). As a result, in 2016, women are being supported and encouraged to lead a business in many parts of the world (Dwibedi, 2015; Kadakol & Appasaba, 2012; Vossenber, 2013).

Due to the increased presence of women in business and their positive impact on the society (Marković, 2007; Rakhal, 2015), women's entrepreneurship has been a topic of global interest (Bahramitash & Esfahani, 2014; Bushell, 2008; De Vita et al., 2014; Kabir & Huo, 2011; Kadakol & Appasaba, 2012; Kandalkar, 2013; Khare & Gautam, 2014; Tambunan, 2011). Women's position in developed economies has significantly improved, and some receive equal opportunities as men; however, in developing

economies, women need more empowerment and gender parity to progress (Marković, 2007). It is hard for women entrepreneurs to become successful if they are overworked in their house, uneducated and untrained, unable to access financial resources, have difficult access to the markets, and are discriminated against in a male dominated society (Botha, 2014).

There are differences in motivation factors for men and women to start an enterprise; they also face different types of challenges while running an enterprise (Adema et al., 2014; Manzanera-Romána & Brändle, 2016). The strong linkage of masculinity and entrepreneurship has led to many gender comparative studies for women entrepreneurs rather than neutral studies for both male and female (Bruni et al., 2004a; Manzanera-Romána & Brändle, 2016). Women entrepreneurs are influenced by various factors such as education, motivation, family support, socio-economic environment, and unemployment (Sarfaraz, 2016; A. K. Singh & Chauhan, 2016). Women are found to inspire, lead, and act as a role model for other women; they also use their earned income to support their family, gain independence and improve their living standard, especially in developing countries (Bullough, Luque, Abdelzaher, & Heim, 2015).

Considering the broad research literature, the operational definition of a woman entrepreneur used for the purpose of this research is as follows:

**A woman entrepreneur** is defined as a woman who owns and operates a business to fulfil basic needs by utilising available resources and opportunities. The business must have the potential for growth and expansion, if adequate support is provided, e.g. financial, social, cultural, and educational.

### **“Pull” factors versus “push” factors**

The motivation to engage in entrepreneurial activity varies between individuals (Verheul et al., 2010). The reason for being an entrepreneur also varies among demographic groups such as being an ethnic or religious minority group of males and females, being an immigrant, etc. (Smith-Hunter, 2003). Entrepreneurs instigate and manage businesses for various reasons, and they execute their plan if they believe it would create sustainable value and generate income for them (Mariotti & Glackin, 2013). However, motivation plays an important role (Verheul et al., 2010). Some people desire to become independent; hence, they become entrepreneurs by choice and are

driven by opportunities; whereas, others are forced to become entrepreneurs and are driven by necessities (Botha, 2014; Frederick et al., 2012; Westhead & Wright, 2013).

Entrepreneurial motivations are classified as “pull factors”, where entrepreneurs are attracted to start a business due to a perceived opportunity from business ideas (Eijdenberg & Masurel, 2013; Tambunan, 2009). These factors are also called “attraction” factors (Bruni, Gherardi, & Poggio, 2004b). Pull factors can attract an individual towards entrepreneurship and may include factors such as independence, drive, self-interest, self-fulfilment, status, power and desire for wealth (Botha, 2014; Orhan & Scott, 2001). This type of entrepreneurs are known as opportunity entrepreneurs (Botha, 2014; Frederick et al., 2012).

Some entrepreneurial motivations are also classified as “push factors”, where entrepreneurs are forced to start a business due to necessity (Eijdenberg & Masurel, 2013; Tambunan, 2009). These factors are also called “compulsion” factors (Bruni et al., 2004b) and the entrepreneurs are known as necessity entrepreneurs (Botha, 2014; Frederick et al., 2012). “Opportunity entrepreneurship reflects start-up efforts "to take advantage of a business opportunity", whereas necessity entrepreneurship exists when there are "no better choices for work" (Verheul et al., 2010, p. 4). Several studies have found that some individuals are driven by both opportunity and necessity motivations, rather than just one of them (Verheul et al., 2010).

Push factors that force individuals toward entrepreneurship may include negative factors such as unemployment, job insecurity, job dissatisfaction, and job loss (Botha, 2014; Sahasranamam & Sud, 2016). Other push factors include financial difficulties, boredom, frustration, and lack of flexibility (Orhan & Scott, 2001). Necessity entrepreneurs start their enterprise to survive poverty or other life circumstances, and they might not have a growth aspiration; whereas, opportunity entrepreneurs find a marketable opportunity and can help with the growth of the economy (Cheung, 2014). In addition, necessity entrepreneurs are less likely to generate innovative ideas or to create job opportunities for others (Cheung, 2014). It was found that developing countries have more entrepreneurs when compared to active working population than in rich countries (Cheung, 2014).

Women entrepreneurs are more likely to start their enterprise because of “necessity” and other push factors in comparison to men (Adema et al., 2014; Orhan & Scott, 2001). This phenomenon is relatively higher in developing countries (Adema et al., 2014).

According to Valencia (2007), the major “push factors” for women to become entrepreneurs are job dissatisfaction, flexibility to manage family responsibilities, and financial independence. In rural areas, women become entrepreneurs especially to have the flexibility of running a business and taking care of their children and family (Gidarakou, 2015). Some women are likely to open enterprises due to push factors such as a lack of employment opportunities and the need to fulfil necessities (Frederick et al., 2012), similar to Nepalese women entrepreneurs. Some rural Nepalese women may also start a business due to “pull factors” such as self-recognition, self-accomplishment and family motivators (Valencia, 2007). However, in developing Asian countries, the majority of women become entrepreneurs due to “push” factors such as poverty and unemployment, instead of pull factors (Tambunan, 2009).

### **Entrepreneurial ventures versus small businesses**

The topic of entrepreneurship has already been defined and presented in this chapter. There is a linkage between an entrepreneur and a small business owner (Hunter & Kazakoff, 2012; Smith-Hunter, 2003); however, “a small business owner is not necessarily an entrepreneur” (Smith-Hunter, 2003, p. 14). Although there is a very fine line between small businesses and entrepreneurial ventures, it is crucial to understand the distinction between them (Nieuwenhuizen, 2014).

There is no single and universally accepted definition for a small business even though several efforts have been made to define it based on number of employees, volume of sales, total assets and investments, etc. (Hunter & Kazakoff, 2012; Smith-Hunter, 2003; Taiwo, Yewande, Edwin, & Benson, 2016). The definition of a small business is also found to differ in different countries (Taiwo et al., 2016). Small business owners use most of their time and resources in their business to earn income and meet their needs and desires (Hunter & Kazakoff, 2012). “A small business owner is an individual who establishes and/or manages a business for the principle purpose of furthering personal goals” (Hunter & Kazakoff, 2012, p. 99).

Small business owners launch and manage a business similar to entrepreneurs; however, small business owners are focused more on their autonomy, personal goals and security; whereas, entrepreneurs focus on innovation and growth (Nieuwenhuizen, 2014). An entrepreneurial venture creates its’ own market, thrives on innovation, and has great growth potential, but small business owners are comparatively less interested in growth and are found to stabilise at a particular stage. Small business owners are found to be

happy with the small amount of profit and income for themselves (Hunter & Kazakoff, 2012).

This study chose to focus on entrepreneurs rather than small business owners because entrepreneurs, unlike small business owners, always look for opportunities to grow their enterprises and increase their revenues. Entrepreneurs are willing to innovate and find creative ways to implement their plans by utilising available resources.

## **Entrepreneurship in Nepal**

Enterprises and entrepreneurship are imperative for the development of a country; however, it is not easy to develop enterprises in countries like Nepal that has widespread poverty, limited infrastructure, small and dispersed market, and challenging topography (Manannndhar Bajrachary, 2011). In Nepal, an entrepreneur has to engage him/herself in multiple roles such as an innovator, investor, manager, leader, and promoter to start a new enterprise and to be successful (KC, 2004). Nepalese entrepreneurs are also credited for their contribution to employment generation and human resource development (KC, 2004). However, there is “relatively little literature available about entrepreneurship in the country” (Dana, 2014, p. 225).

In 1992, it was noted that entrepreneurs of Nepal faced various challenges because of inconsistent government policies, lack of government control over illegal imports and exports of goods from India, lack of coordination among government ministries and offices for licensing, taxation, loans, etc., along with bribery and corruption practices by the government officials (Zivetz, 1992). Twelve years later, in 2004, Nepalese entrepreneurs faced similar obstacles such as political instability, lack of favourable government policies and widespread corruption as well as the lack of financial support (KC, 2004). They also faced barriers due to a lack of education, lack of training, low rate of return on industrial investment, lack of adequate protection to investors, lack of confidence, and the conservative lending policy of banks and financial institutions (KC, 2004). Nepalese enterprises face regular work interruptions caused by political and union actions, unreliable workforce, and poor skilled manpower (Aparicio & Muzzini, 2012). Dana (2014) mentioned that entrepreneurship in Nepal was obstructed by factors such as lack of infrastructure, corruption, lack of skilled human resources, and insufficient understanding about entrepreneurs. She also stated that advertising and marketing of products were challenging in Nepal due to the low literacy rate, poverty,



inadequate television coverage, the popularity of radios and cinemas and the use of more than 22 major languages within various communities (Dana, 2014).

In rural areas, a large number of small enterprises are an important source of income and livelihood for people; however, those enterprises are unable to access government support because they are operated locally and are unregulated under various industrial acts (Food and Agriculture Organisations of the United Nations [FAO], 2009). Rural entrepreneurship development programs started in Nepal during 1998-2002 to encourage and develop entrepreneurs and establish industries in the rural areas (Dana, 2014). Yet, entrepreneurs from the rural areas face comparatively more challenges than those from the urban areas due to tougher topography and limited availability of natural resources (Kumar, 2014). The improvement of the economic environment of rural areas requires the availability of appropriate infrastructure, markets and networks (Kumar, 2014).

### **Women entrepreneurship in Nepal**

Women's entrepreneurship is an "important engine of economic growth for developing countries" (De Vita et al., 2014, p. 451). In these countries, women are considered to be "key players" for the economic development (Kadakol & Appasaba, 2012). In developing Asian countries, women are encouraged to become entrepreneurs to support poverty reduction and aid with the overall economic development of the country (Tambunan, 2009). Hence, substantial research has been conducted to find details about entrepreneurial women from developing countries (De Vita et al., 2014; Maden, 2015; Rao, 2013; K. L. Sharma, 2014; Tambunan, 2011; Vinothalakshmi & Ganesan, 2013). Furthermore, the interest and research in women's entrepreneurship seem to be increasing at a higher rate in developing countries compared to developed nations (Minniti & Naudé, 2010).

"The degree of women's entrepreneurship development is closely related with gender equity, which is generally lower in developing countries than in developed countries" (Tambunan, 2009, p. 31). The data about women in developing countries, when compared to developed countries, highlights that they lag behind in fields related to education, business type, opportunities received from the employer, work environment, financial support, relevant networks, and family responsibility (Marković, 2007). The appropriate support for women's entrepreneurship is known to help with women's empowerment and transformation of society (Tambunan, 2009). However, women's

representation in entrepreneurship is comparatively lower in developing Asian countries due to factors such as a low level of education, lack of training, heavy household chores, lack of finance, and cultural and religious constraints (Tambunan, 2009).

In Nepal, women were involved in entrepreneurial activities only after 1970's (V. R. Acharya, 2000). In 1996, Tuladhar found that women's entrepreneurship was an emerging sector which needed further exploration in Nepal (Tuladhar, 1996). In her study, she examined various factors which affected women's entrepreneurship in small and cottage industries of Nepal. In 2008, Bushell conducted a study about entrepreneurial women of Nepal focusing only on Kathmandu, the capital city (Bushell, 2008). Bushell found that in a male dominated Nepalese society, women were considered to be "unsuited to business" (p.556), and that "embedded structural and socio-cultural constraints challenge women entrepreneurs" (p.549) to progress and succeed (Bushell, 2008). Tambunan (2009) deemed that women in Nepal had less freedom to become entrepreneurs when compared to other Asian countries based on the analysis of Human Development Report from UNDP in 2007/2008. However, in 2015, it was found that the number of Nepalese women entrepreneurs were increasing (Dwibedi, 2015). Dwibedi added that it was hard to verify if the woman who was officially registered as the owner of the business actually operated the enterprise, as some cases were found where the husband or father were running the enterprises. A. Thapa (2015) found that women entrepreneurs of Nepal are better performers than men entrepreneurs. A. Thapa (2015) also established that enterprises owned by a female in Nepal have higher performance and relatively higher sales growth rate when compared to their male counterparts. Dwibedi (2015) mentioned that women in female-headed enterprises worked at least three to four hours longer than men everyday but only earned about two-third income as compared to men counterparts.

There are very few previous studies conducted about women's entrepreneurship in Nepal. Bushell (2008) and (Dwibedi, 2015) found it difficult to investigate women's entrepreneurship in Nepal due to the absence of statistics and gender disaggregated data about women entrepreneurs; hence they also could not make any comparative studies to analyse situations and issues of entrepreneurial Nepalese women against entrepreneurial men. The topic of women's entrepreneurship is still in an exploratory phase in Nepal, and further investigation is necessary (Bushell, 2008; Tuladhar, 1996). Similarly, Hisrich et al. (2013) have mentioned that financial and business plans are important tools for entrepreneurs to understand the details of investment and profit. However, in

rural Nepal, it is very hard to find any records of these plans and conduct a comprehensive study.

Entrepreneurial women usually face more impediments than men to sustain and succeed in their professional journeys such as financial deficits, unsupportive families, inadequate training, lack of education, marketing issues, uncooperative governments along with social, cultural and religious restrictions (Basargekar, 2007; Bushell, 2008; De Vita et al., 2014; Kabir & Huo, 2011; Kandalkar, 2013; Tambunan, 2011). These challenges are of higher magnitude, unique, and more complex for women residing in developing countries (Yadav & Unni, 2016). Additionally, the problems encountered by women and their involvement in business may also differ depending on their country and society (Kelley, Brush, Greene, Litovsky, & Global Entrepreneurship Monitor, 2013). In both developing and developed economies, women entrepreneurs face difficulties to access capital due to gender issues (Marković, 2007).

In 2000, Nepalese women entrepreneurs faced difficulties to access credit and loans from bank and had to pay higher interest rates (V. R. Acharya, 2000). They also faced difficulties due to lack of adequate supply of raw materials, poor transportation facilities, poor marketing of the products, and lack of managerial skills and training (V. R. Acharya, 2000). In addition to these issues, they also face challenges due to lack of finance, lack of education, government issues, gender discrimination, cultural and religious restrictions, sexual harassment, and lack of personal security (Tambunan, 2009). In addition, the social taboos and pre-established norms in the country restrain Nepalese women from achieving their goals as an entrepreneur (Bushell, 2008). In a study conducted in the Kavre district of Nepal, Gautam (2014) found that women micro-entrepreneurs faced various challenges related to financing and market accessibility. Kumar (2014) found that women of rural areas of Nepal faced additional challenges such as limited social and business networks, lack of information, lack of management skills, and gender-based disparities.

Despite various challenges, entrepreneurship also creates opportunities for women. Entrepreneurship has the potential to promote financial independence, social recognition, satisfaction, flexibility, personal freedom, and security for women (Botha, 2014). Financially independent women contribute to their families and are more confident. They have flexible working hours which provides time for them to develop skills and build networks for their enterprise (Botha, 2014).

Many organisations are working to support, empower and train women entrepreneurs of Nepal. Organisations such as Federation of Women Entrepreneurs of Nepal (Federation of Women Entrepreneurs Association of Nepal [FWEAN]) and the Rural Women's Network Nepal (Rural Women's Network Nepal [RUWON Nepal]) work to promote entrepreneurship and empower women of Nepal (FWEAN, 2016; RUWON Nepal, n.d.). FWEAN aims to create and promote women's entrepreneurship in all rural and urban areas of Nepal, empower members through their various programs and projects, establish their chapters in all seventy-five districts of Nepal, and lobby the government and other organisations regarding issues related to the economic empowerment of women (FWEAN, 2016). The mission of RUWON Nepal is to help the socio-economic development of the country by empowering women and marginalised people through gender advocacy, equity, awareness, education and rights (RUWON Nepal, n.d.).

## **Summary**

In developing countries, women's entrepreneurship is imperative for the economic development of a country (De Vita et al., 2014; Kadakol & Appasaba, 2012). Entrepreneurial women face more challenges than men due to lack of finance, education, training along with social, cultural and religious restrictions (Basargekar, 2007; Bushell, 2008; De Vita et al., 2014; Kabir & Huo, 2011; Kandalkar, 2013; Tambunan, 2011). Women's entrepreneurship has been seldom researched in Nepal and requires further exploration (Bushell, 2008; Tuladhar, 1996). Poverty, prevailing gender disparity, patriarchal norms, social taboos, deep-rooted stereotypes, and cultural restrictions have discouraged Nepalese women from succeeding as an entrepreneur for a long time. Hence, this research was conducted to explore the issues faced by entrepreneurial women residing in rural areas of Nepal. Currently, there are numerous programs which are run by various governmental and non-governmental organisations with an aim to support and empower Nepalese women. This research aims to raise awareness and support policymakers and organisations working for Nepalese women.

## **Chapter 3    Research design and methods**

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In this chapter, the philosophical underpinnings that have been considered to design this research are discussed. This study followed a qualitative research approach that is exploratory in nature. The phenomenological methodology used in this research primarily focused on the “lived experiences” of the participants. The data collection methods, sampling techniques, data sources, interview processes and ethical considerations are also clarified.

### **Research design**

“A research design is a logical and systematic plan prepared for directing a research study” (Krishnaswamy & Satyaprasad, 2010, p. 40). A good research design should minimise biases and provide adequate information about the research (S. Sreejesh, Sanjay Mohapatra, & M. R. Anusree, 2014). A research design outlines a structure which helps to determine the data collection methods, sampling strategies, data analysis procedures and ethical considerations for the research (Gray, 2014). A research design was prepared at the beginning of this study which shaped the various stages of this research (Krishnaswamy & Satyaprasad, 2010).

Research design can be divided as an exploratory, descriptive, and casual study (S. Sreejesh et al., 2014). An exploratory study investigates ambiguous topics without providing final and conclusive answers to the research questions (Gray, 2014). This type of study addresses issues that bear a high level of uncertainty and include subject matter that have few or no earlier studies (S. Sreejesh et al., 2014). As there is very little existing literature about opportunities and challenges faced by entrepreneurial women of rural Nepal, this exploratory research aims to gains insights and familiarity about this topic.

The aim, objectives and the research question for this study are presented in the following section.

### **Aims and objectives of the research**

The aim of this research was to explore the lived experiences of opportunities and challenges faced by women entrepreneurs of rural Nepal. This research also hoped to raise awareness about them. This study also aimed to provide relevant information to local policy makers and organisations to encourage, promote and support women entrepreneurs of rural Nepal.

The overall research question for this study was:

- What is the lived experience of opportunities and challenges faced by entrepreneurial women of rural Nepal?

Specifically, objectives of this research were to:

- Explore the socio-cultural and economic status of women entrepreneurs of rural Nepal
- Examine challenges faced by women entrepreneurs of rural Nepal
- Examine opportunities available for women entrepreneurs of rural Nepal
- Enhance knowledge about women entrepreneurship of rural Nepal
- Set a foundation for future research about women entrepreneurs of rural Nepal

## **Research paradigm**

A research paradigm is “a set of practices and beliefs” that guides the design of research (Raines, 2013, p. 425). It provides philosophical intent and motivation to conduct the research and can be divided as positivist, post-positivist, constructivist, interpretivist, transformative, emancipatory, pragmatic, and deconstructivist (Mackenzie & Knipe, 2006). This section discusses the interpretive paradigm and the ontology and epistemology of this study.

An interpretive researcher believes that there is no single external reality. They believe in multiple realities and aim to understand the meaning of human experiences which are reconstructed from social interactions (Grant & Giddings, 2002; Gray, 2014). This study follows the interpretivist paradigm to explore and understand the human behaviour, stories and lived experiences of the participants.

Ontology describes the researcher’s perspective on the existence and nature of reality (Crotty, 1998). In this research, multiple realities shared by the participants were accessed based on the experiences and opinions they shared with the researcher (Gray, 2014). The realities were influenced by the lived world of the researchers and participants and their everyday experiences in the social, cultural and political context (Tuohy et al., 2013). The ontology for this research is that there are multiple realities for women of Nepal and each participant experienced an unique reality in her life as a woman entrepreneur in rural Nepal.

Epistemology is a philosophy of understanding the existence of reality (Crotty, 1998). It is based on one's ontology (Grant & Giddings, 2002). Epistemology deals with the nature of reality and knowledge of what can be known of the social world (Guba & Lincoln, 1989). In this research, the meaning of participant's experiences and opinions were not discovered but have been constructed based on the interactions between the researcher and the participants. Each participant constructed their own meanings, which aligns with a constructivist epistemological position (Crotty, 1998; Welch, 2001). Constructivist epistemology deems that knowledge is constructed and focuses on how it is acquired (Crotty, 1998). The meaning or truth is shaped by beliefs and attitudes of the meaning-maker through a process of understanding built by their experiences (Brearley, 2001). Hence, in this research, the lived experiences that were collected through interaction with the participants have been used to craft stories and to construct a meaning to answer the research question. Those meanings were socially constructed rather than being objectively determined.

## **Research methodology**

Research methodology is defined as “the means by which we collect data to answer research questions or to test hypotheses” (Munro, 2006, p. 504). Research methodology focuses on the tools that are used during the research and explains the research process (Rajasekar, Philominathan, & Chinnathambi, 2013). This section explains the approach and methodology used in this research.

## **Qualitative approach**

Quantitative, qualitative or mixed method approaches can be used to undertake research (Gray, 2014). Quantitative approach uses objective analysis and structured numeric data while qualitative research method focuses on non-numeric data such as human experience and human behaviour (Pathak, Jena, & Kalra, 2013). The results in mixed method approach integrates both qualitative and quantitative research during the data collection and analysis processes and can explored be from a different perspective (Hesse-Biber, 2010).

I followed a qualitative approach for this research as I wanted to have direct interaction with the participants to understand and interpret their opinions, meanings and experiences (Creswell, 2013a; Gray, 2014; Neergaard, Olesen, Andersen, & Sondergaard, 2009; Pathak et al., 2013; U. Sharma, 2009). Qualitative researchers try to

generate rich accounts and are not data centric like quantitative research (S. Sreejesh et al., 2014). The role of a researcher in this qualitative research was to gain a holistic overview of the context of the study, be insightful, be sensitive, and understand the relevant aspects of the research (Gray, 2014).

## **Phenomenology**

Phenomenology is a qualitative research methodology that “seeks to understand the world from the participant’s point of view” (Gray, 2014, p. 165). Phenomenology is both a research method and philosophy (Dowling, 2007; Finlay, 2009; Sharkey, 2001; Tuohy et al., 2013); and sometimes it is also called a type of qualitative inquiry (van Manen, Higgins, & Riet, 2016). It is used in various disciplines such as sociology, psychology, anthropology, philosophy, etc. and has various schools of thought across various countries (Latham, 2001). This methodology has been prominently used by health-care and nursing researchers to understand the lived experience of those with an illness or health issues (Dowling, 2007; Finlay, 2009; Koch, 1995).

Phenomenology is derived from the Greek words *phenomenon* and *logos* and means “the study of phenomena” where a researcher attempts to present a lived world of an individual’s everyday life with clarity and legitimacy (Barnacle, 2001). Phenomenologists are primarily concerned with lived experiences, views, human behaviours and meanings of phenomena for an individual (Bernard, 2011; Brearley, 2001; Finlay, 2009, 2016; Gill, 2014; Gray, 2014; Mapp, 2008; Smythe, 2012; van Manen, 1997). The aim of phenomenology is to “transform the lived experience” (van Manen, 1997, p. 36). Hence, phenomenology has been used as the methodology for this research to capture the essence of subjective experiences shared by the participants (Creswell, 2013b; Starks & Trinidad, 2007).

The phenomenological movement was first initiated and developed by Edmund Husserl (1859-1938) who provided a firm foundation for knowledge (Berglund, 2007; Dowling, 2007; Finlay, 2009, 2016; Gadamer, 1977; Mackey, 2005; Moran, 2000; Sharkey, 2001; Waksler, 2001). Other philosophers such as Martin Heidegger (1889-1976), Franz Brentano (1838-1917), Carl Stumpf (1848-1936), Max Scheler (1874-1928), Franz Brentano (1838-1917), Maurice Merleau-Ponty (1928-1961), Jean-Paul Sartre (1905-1980) and many others have also contributed to the philosophy of phenomenology (Dowling, 2007; Spiegelberg, 1994). Due to differing views among multiple



phenomenologists, there are many forms and styles of phenomenological approaches that are used in practice, which creates numerous dilemmas and utter confusion to novice researchers (Finlay, 2009).

According to Sharkey (2001), “phenomenological research seeks to move beyond the individual occurrences of a phenomenon to describe the phenomenon itself” (p.31). In this study, the women of rural Nepal have described the phenomena they have experienced as a “woman”, and their experience of living as a “woman entrepreneur in rural Nepal.” (van Manen, 1997). Phenomenology can also prove helpful to investigate how entrepreneurs interpret their role as entrepreneurs, and the nature of opportunities and risks associated with their venture (Berglund, 2007). An attempt was made in this study to understand how women in rural Nepal interpret their role as entrepreneurs, their reasons for starting their enterprises along with the risks and opportunities that they have faced in their everyday lives.

### **Husserl’s and Heidegger’s phenomenology**

Phenomenology is found to be linked to the views and ideas developed by Edmund Husserl and Martin Heidegger, who was a student of Husserl (Berglund, 2007; Gill, 2014); however they have distinct ideas about how lived experiences are explored and implied (Dowling, 2007; Koch, 1995). Husserl and Heidegger believed in “human science” as a way of understanding people’s stories and their experiences, as opposed to “natural science” (Berglund, 2007). Both Husserl and Heidegger believed that phenomenology is based on lived experiences of human beings; however, there are some subtle differences in their philosophies (Berglund, 2007).

Heidegger’s hermeneutics phenomenology argues that phenomenological research is an interpretive rather than only a descriptive process as stated by Husserl (Dowling, 2007; Finlay, 2009; Gill, 2014; Mackey, 2005). The aim of the descriptive phenomenology is to “describe” things, problems or events as they appear and purely focuses on consciousness, whereas, in interpretive phenomenology, time and space are important concepts, and the focus is on the social, cultural and political context of the experience (Tuohy et al., 2013). Van Manen supports Heidegger’s interpretive phenomenology that the role of a researcher is to interpret and invent the meaning of lived experience and communicate it to the readers (Berglund, 2007). Heidegger believes that culture, practices, traditions and histories are shared, whereas, Husserl contends that the essence of phenomena are shared which influences the understanding of an experience

(Berglund, 2007; Gill, 2014). This research followed interpretive phenomenology to understand and interpret the meaning of lived experiences of the participants similar to the views of Heidegger and van Manen.

Heidegger focused on ontology and the meaning of being in the world, whereas, Husserl focused on epistemology to reveal the knowledge from a holistic understanding of human experience and the essence of phenomena in everyday lives (Berglund, 2007; Dowling, 2007). Heidegger also opposed Husserl's contention it was possible to "bracket out" researcher's own experiences in the research process (Berglund, 2007; Finlay, 2009; Gill, 2014; Koch, 1995; Tuohy et al., 2013). A researcher following Husserl is required to keep their own experiences and values out of the study by eliminating or suspending all their pre-conceptions. In contrast, interpretive phenomenology as put forward by Heidegger provides no place for "bracketing", because he believed that the understanding and knowledge of the researcher was crucial in the interpretation process (Tuohy et al., 2013). As it is impossible to be completely free from existing knowledge and understanding, it is better to explicate one's understandings, assumptions and beliefs (van Manen, 1997).

## **Research methods**

Research methods are "the practical means, the tools, for collecting and analysing data" (Grant & Giddings, 2002, p. 12). This section discusses the sampling technique, data sources, data collection process, data analysis and ethical considerations that have been used in this research.

### **Sampling technique**

Sampling is "the selection of a subset of a population for inclusion in a study" (Daniel, 2012, p. 2). Sampling is an important process applied in the research where a fraction of the population is selected for a study (Ploeg, 1999). A sampling strategy for a researcher is based on the aim, research question, methodology and accessible resources for the study (Emmel, 2013).

This research followed a non-probability maximum variation purposive sampling method to choose eleven participants who provided a rich description about their lives. In non-probability sampling, samples are chosen from a population where some component has greater chances of being chosen than another, based on the aims and objectives of the research (Doyle, 2011). As a phenomenological study, this study

employed purposive sampling so that only those participants can be recruited who can share meaningful lived experiences (Gill, 2014).

The sample size in qualitative research is not precise but is based on the judgement of the researcher and requirements of the research (Gray, 2014; S. N. Khan, 2014; Sandelowski, 1995). For example, Morse (1994) contends that a suitable sample size should be six for research that uses phenomenology (Emmel, 2013). Creswell (1998) suggests that a sample size could be between five and twenty-five for phenomenological research (Emmel, 2013).

In this research, eleven women who were willing to share their stories were chosen. I made an attempt purposefully choose a diverse range of participants based on their age, the nature of their enterprise, their working hours and the number of employees. The participants were recruited using the following criteria.

- aged between 25 to 70,
- must be running an enterprise,
- may or may not have employees; full-time or wages-based workers or exchange of services (barter) without the use of money. This could include unpaid family members older than ten years of age.

## **Data sources**

Primary data for research are collected through direct contact with the participants using methods such as interviews, questionnaires, and observations (S Sreejesh, Sanjay Mohapatra, & M R Anusree, 2014). Secondary data are readily available data that were collected and used for another purpose (Krishnaswamy & Satyaprasad, 2010). The available reports prepared by the government, non-government organisations and other accessible official statistics can be used for secondary data analysis (Fanning, 2014; Gray, 2014).

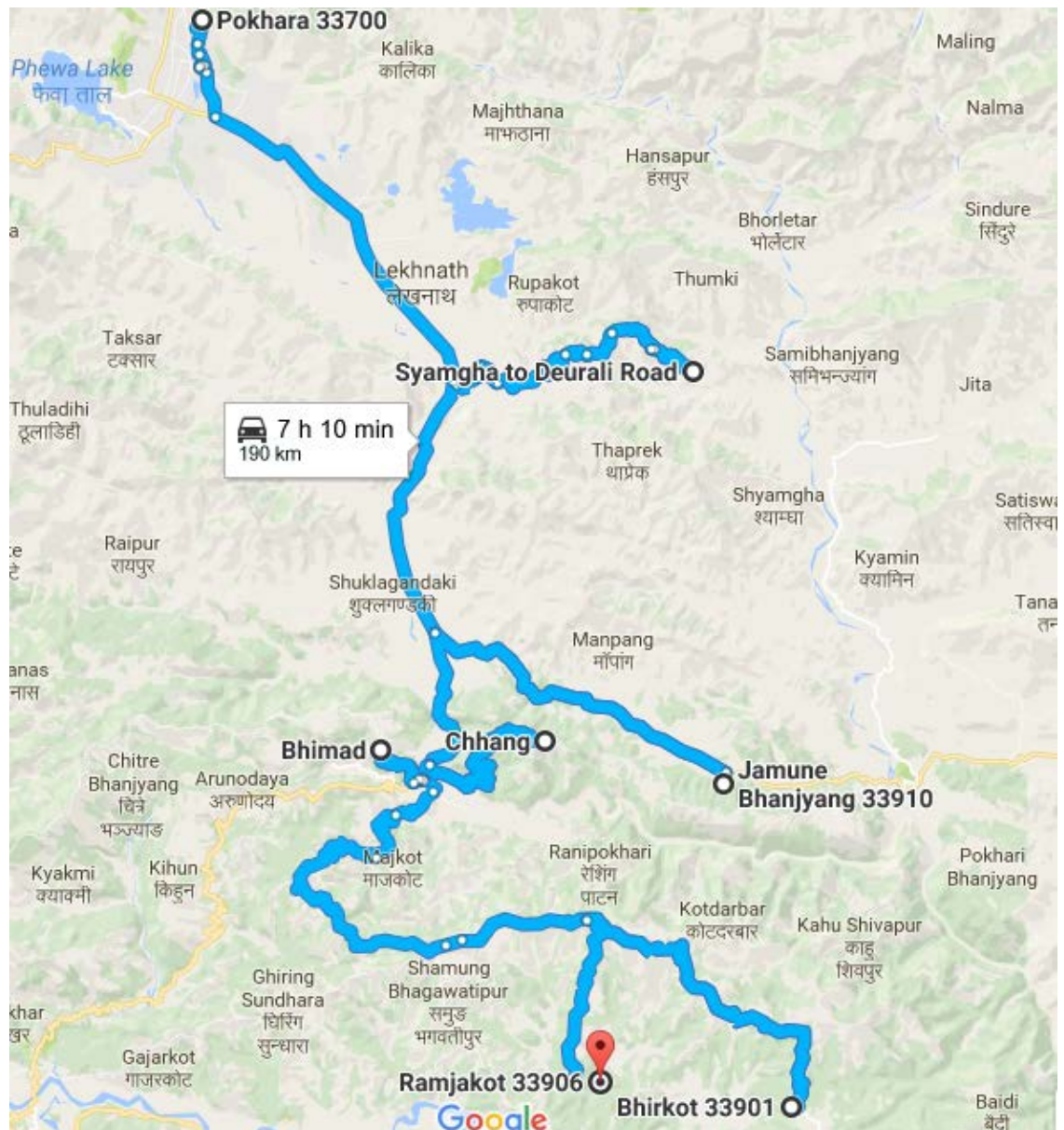
In this research, both primary and secondary data were used. Primary data were collected by conducting semi-structured interviews with selected women entrepreneurs from a village in Nepal. Secondary data were also used where it was available. Secondary data included previously collected data from organisations such as UNESCO Institute for Statistics, UN Women, UNDP, IFAD, ILO, UNDP, and UN OCHA. The relevant literature about women and women entrepreneurship were also reviewed for this study.

## **Data collection process**

The data collection for this research took place in a village named Ramjakot in the Tanahun district of Nepal. I finalised this location after my site visit on 20<sup>th</sup> May 2016. I had purposefully chosen six villages as possible data collection locations based on Google search about rural areas of Nepal. These six locations are illustrated in the following Figure 2 as shown by Google Maps (n.d).

- i. Jamune Bhanjyang
- ii. Chhang
- iii. Bhimad
- iv. Syamgha
- v. Ramjakot
- vi. Bhirkot

I had never visited any of these six destinations before commencing this research. I decided to visit Jamune Bhanjyang as my first destination because it was the most easily accessible. But, once I embarked on the research journey, it became evident to me that four of these places namely, Syamgha, Jamune Bhanjyang, Chhang, and Bhimad were semi-urbanised and did not fit the criteria of a rural setting required for this research. Only Ramjakot and Bhirkot were still in a rural setting. Hence, I decided to conduct my first site visit to Ramjakot. I had planned to visit Bhirkot afterwards if I was unable to collect my data from Ramjakot for any reasons.



*Figure 2.* Snapshot of six locations chosen as possible data collection destinations. Adapted from Google Maps (2016). Retrieved on March 22, 2016 from <https://www.google.co.nz/maps>

I was accompanied by two support persons in my data collection journey. They were not involved in the research but travelled with me for safety reasons. On 20<sup>th</sup> May 2016, we left about 8 am from Pokhara city and reached Ramjakot only about 7.30 pm that evening. Although the Google Maps only show seven hours drive from Pokhara to Ramjakot, it took us more than eleven hours as we stopped at Jamune Bhanjyang as our first destination. We were also unable to find correct information about available bus services to Ramjakot which extended our trip. The detailed reflective document of our data collection journey is available in Appendix A.

### **Data collection site: Ramjakot**

Ramjakot lies in the Tanahun district of Nepal which is 71.1 km from Pokhara city, the second largest city of Nepal. As per the census of 2011, the total population of Ramjakot was 4,613 with 2011 males and 2602 females (CBS, 2014). People from different castes such as *Magar*, *Chettri*, *Brahmin*, *Newar*, *Kami*, *Damai*, *Sarki*, *Gharti*, *Darai*, *Badi* resided at Ramjakot; however people from the *Magar* caste constituted 46% of the total population of the village. According to the hierarchy of caste system in Nepal, people from *Magar* caste are ranked after *Brahmins* and *Chettris*. The literacy rate of the population aged five years and above in the village was 69.53 %, with a male literacy rate of 78.80 % and a female literacy rate of 62.49 % (CBS, 2014).

In 2011, Ramjakot had a total of 913 households, among which 806 houses were made out of the mud with bricks or stones (CBS, 2014). Taps or pipelines were used by 380 households as the primary source of drinking water, and 287 households used a well (*kuwa*). Firewood was used by 872 households, and biogas was used by 36 households for cooking. Solar power was used by 627 households, kerosene was used by 122 households, and only 18 households had electricity for lighting. Only 635 households had a toilet whereas 276 households did not have a toilet. In the village, 578 households owned at least one mobile phone and 516 households owned a radio (CBS, 2014).

### **Recruitment of the participants**

After reaching Ramjakot, my initial plan was to contact representatives of “aama samuha” of that village. In English, “aama” means mother and “samuha” means group. In this voluntary group, mothers (women) of the village work together to fight for women rights, against domestic violence, help other women in need, celebrate festivals, assist villagers on occasions of marriage, etc. During my second day at the village, the villagers referred me to meet a lady named Chameli, who was affiliated with “aama samuha”. Once I introduced myself and discussed my research, she provided me with the information about women entrepreneurs residing in the village and helped me to organise interviews. I personally handed the invitation letter in both English and Nepali language and explained them what was written there. A copy of invitation letter in English and Nepali language is available in Appendix F1 and F2 respectively. I also clarified the purpose of the research to all prospective participants and gained their oral consent before conducting interviews.



The following inclusion and exclusion criteria were applied during recruitment of the participants for this study.

- i. People who were closely affiliated with the primary researcher were excluded from the study.
- ii. Women who did not meet the operational definition of a woman entrepreneur, a woman who owns and operates a business to fulfil basic needs by utilising available resources and opportunities, were excluded from the study.
- iii. As this research focused on women, hijra were excluded from the study. Hijra also called as 'third gender', is a term used in South Asia to refer to transgender people, "who claim to be neither male or female" (S. I. Khan et al., 2009, August, p. 441).
- iv. Seasonal women entrepreneurs (active seasonally rather than throughout the year) were not excluded from the study.
- v. There was a possible risk of losing income for the participants because of the time spent in research participation. All efforts were made to ensure that the participants were not adversely affected by their participation in the research.
- vi. Participants were gifted Rs. 1,000 (NZD 14.29) per person as a token of appreciation for their time and participation.

### **Interview process**

An interview is a commonly used method of data collection. An interview involves a two-way conversation between a researcher and a participant with the observation of facial expressions and gestures (Krishnaswamy & Satyaprasad, 2010). In phenomenological research, several individuals who have experienced the same phenomena are interviewed using semi-structured or non-structured interviews so that rich and in-depth experiences can be collected (Berglund, 2007; Creswell, 2013b). Hence, in this research, I conducted semi-structured interviews with my participants because it helped me to cover several key questions that needed to be discussed and it also provided flexibility to elaborate on new issues that were raised by the participants. I had prepared a list of questions, found in Appendix B, which guided the interviews and ensured that the important parameters of the research topic were covered (Gray, 2014).

In a study that uses phenomenology, participants are "encouraged to give their description of their experience including their thoughts, feelings, images, sensations, memories along with a description of the situation in which the experience occurred"

(Waters, 2015). A phenomenological researcher needs to be open-minded and should not influence the data provided by the participants by the nature of their questions (Welch, 2001). They also need to ask probing open-ended questions as a stranger to the participants so that the participants can share a detailed story of their experiences (Creswell, 2013b; Smythe, 2012; Welch, 2001). In a phenomenological research, “participants as co-researchers are the experts of their world, and it is they, not the researcher, who determine what they wish to share” (Welch, 2001, p. 65). The initial discussions in the interviews were focused on participants’ general lives as a “woman” residing in rural Nepal. The interviews then slowly progressed to the topics of entrepreneurship, and the opportunities and challenges. The interview guide (Appendix B) helped me to cover key issues and provided relevant, meaningful, and comparable qualitative data. The participants were asked open-ended questions and were also given freedom to express their views on the subject of their choice. As suggested by van Manen (1997), prompts (like the following ones) were used during the interviews in this research to focus on the experiences of the participants.

- Can you tell me how you started the enterprise?
- Can you elaborate about that challenge you faced?
- What is it like to be a ... in rural Nepal?
- What does it mean to...?”

## **Data analysis**

In a phenomenological methodology, the descriptions of phenomena are analysed from specific statements from the participants, and the meanings are distilled from their lived experiences (Starks & Trinidad, 2007). Broadly the data analysis focuses on two questions, “what the individuals have experienced and how they have experienced it” (Creswell, 2013b, p. 79). In this research, data analysis primarily focused on the experiences of the participants.

Phenomenology uses thematic analysis to “unravel the experiences under study” (Gill, 2014, p. 128). Braun and Clarke (2006) define thematic analysis as “a method for identifying, analysing and reporting patterns (themes) within data” (p.79). A researcher tries to find the meaning of the collected texts while analysing data in phenomenology (Welch, 2001). Therefore, thematic analysis was used in this research to analyse the data and coding was done to simplify the large amount of data (Gray, 2014). The



computer-assisted qualitative data analysis software, NVivo, was also used to organise and code the data (Seers, 2012).

### **Steps for data analysis**

Once the data collection process was completed, the data analysis process was initiated, and it began with the transcription of the raw data (Bailey, 2008) by the researcher. After that, the transcribed data were organised, and codes were assigned. Those codes were later merged, and central themes were created (Seers, 2012). The importance of the originality of the raw data was understood, and cautionary measures were taken to ensure that it was not lost (Seers, 2012). As the data was collected in the Nepali language, during the transcription process, I tried to ensure that the data was translated to the closest matching English words while retaining its authentic Nepali meaning. I also re-listened to the original recorded verbal data many times to make sure that the translated transcript had captured the full essence of the raw data. In this research, the six step thematic data analysis suggested by Braun and Clarke (2006) was followed.

- **Phase 1 - Familiarisation with the data**

In this research, all the interviews were conducted in Nepali language and during the transcription process carried out by the researcher, recorded verbal data collected from the interviews were reproduced into a written English text (Halcomb & Davidson, 2006). A verbatim transcript was created using recorded word to word and sound to sound communication which were used to analyse the data (Halcomb & Davidson, 2006). The nonverbal communications such as crying or laughing during the interviews were also recorded in the transcript. NVivo software was used to organise the large volume of collected data. This transcription process helped me to gain familiarity with the collected data (Gray, 2014).

I had also kept a journal during the field visit to self-reflect (Appendix A) on my experiences and to assist with my memory during the data analysis process. I had also taken relevant photos to recall events while preparing the research report. I observed the village and tried to understand the socio-cultural and economic situation of the women during my stay there.

- **Phase 2 – Generating initial codes**

Once the transcription was completed, the recordings of the interviews were listened to, and transcripts were highlighted to mark the significant lines of text (Seers, 2012). These highlighted texts were used to generate the initial codes. Coding

helped to manage the huge amount of data (Seers, 2012) and it helped to break down long sentences into words or short phrases (Saldana, 2009) that captured the essence of the meaning. I then used NVivo software to manage the data and create codes along with manual coding.

- Phase 3 – Searching for themes

Once initial codes were generated and collected, themes were searched. “A theme captures something important about the data in relation to the research question and represents some level of *patterned* response or meaning within the data set” (Braun & Clarke, 2006, p. 84). Therefore, themes were created from a pattern of codes that were compiled together (Gray, 2014).

- Phase 4 – Reviewing themes

Themes that were created were reviewed and finalised to ensure that each theme was distinct and identifiable (Braun & Clarke, 2006). During this process, I combined many themes together as one and others were divided into two or more. Themes were also refined so that all those discrete themes connected meaningfully to one another to tell the overall story of the data (Braun & Clarke, 2006).

- Phase 5 – Defining and naming themes

In this phase, themes were clearly defined, so that they described scope, content and important aspects of each sub-theme and the supporting data (Braun & Clarke, 2006). I constructed a list of quotations from the participants and ensured that each theme was supported by adequate evidence so that it would tell a logical and convincing story for readers. The final themes were chosen after a long process of evaluation and careful consideration of initial themes and sub-themes. At the end, those themes were named using concise words and phrases, so that the readers would easily comprehend them (Braun & Clarke, 2006).

- Phase 6 – Producing the report

As a final step in the thematic analysis, the analysis of the data was written (Braun & Clarke, 2006). This is the last phase of the data analysis process that weaves the findings from the data and contextualises them with the existing literature. According to Mackey (2005), “phenomenological writing begins with reading and listening to the data, in order to engage with it” (p.183). Phenomenological text must lead a reader to the orientation of wonder about the very common everyday experience (van Manen, 2002). Therefore, to capture the essence of the experiences shared by the participants, I indulged myself into the extensive process of writing and re-writing which enabled me to produce a phenomenological description

(Berglund, 2007; Walton & Madjar, 1999). As suggested by van Manen (2002), I read examples of interpretive inquiry to prepare myself before writing. As a researcher, this helped me to engage with my imagination and encouraged me to communicate and reflect the personal understanding of experiences shared by the participants (Walton & Madjar, 1999).

## **Ethical Considerations**

Ethics is imperative in any research as these are the moral principles, beliefs and values that guide a process of the investigation to be conducted in a conscientious way (Gray, 2014). Ethics needs to be considered while conducting research (Resnik, 2011) and throughout the research process (Creswell, 2013a). Before commencing the data collection process for this research, an application for ethical approval was submitted to Auckland University of Technology Ethics Committee (AUTEC) as required by AUTEC guidelines.

The ethics application for this research was fully approved on 4<sup>th</sup> April 2016 by AUTEC with approval number 16/63. The AUTEC provided initial approval on 17<sup>th</sup> March 2016 which was subject to seven conditions and amendments that required more clarity and reconsiderations on certain aspects of the research. I consulted my research supervisors regarding the fulfilment of AUTEC conditions. A detailed response covering the issues raised by AUTEC was sent on 29<sup>th</sup> March 2016. Both the copies of initial and final approval are available in Appendix C1 and C2 respectively.

The following ethical considerations were important in this research.

- **Informed consent and voluntary participation:** The participants were provided with detailed verbal and written information (in Nepali and English language) about the aim of the research, data collection process and potential benefits of the study (Bchi & Nolan, 1995; Gray, 2014) before commencing the interview. Verbal consent was taken from the participants who were unable to sign the consent form. They were informed orally that they had the option to skip any questions or to stop the interview at any time during the interview (Gray, 2014). I also provided an information sheet written in both Nepali and English language to all participants to read and take with them. I also explained the information verbally to all of them. The participant information sheets in English and Nepali language are available in

Appendix D1 and D2 respectively. The consent forms in English and Nepali language are available in E1 and E2 respectively.

- **Protect privacy and maintain confidentiality:** The participants were informed that the interview recordings would only be available to myself and my research supervisors and the data would be stored properly and reported anonymously using pseudonyms (Bchi & Nolan, 1995; Bell & Bryman, 2007; Gray, 2014; Myers, 2013). All of these details were verbally communicated to the participants and were also available in the participant information sheet handed to them before starting the interview. The participant information sheets in English and Nepali language is available in Appendix D1 and D2 respectively.
- **Researcher's safety information:** The researcher followed the safety protocol as approved by the ethics committee. It is available in Appendix G.
- **Honesty and transparency:** The primary researcher communicated about the aims of this research and its implications to the participants; honesty and transparency were followed throughout the research process including data collection, analysis and reporting of the findings (Bell & Bryman, 2007; Gray, 2014; Resnik, 2011).
- **Abide with applicable laws:** The laws and policies of Nepal and New Zealand was duly followed in this research including any applicable, relevant policies of Auckland University of Technology (Gray, 2014; Myers, 2013).

## **Summary**

This research followed a qualitative interpretive phenomenology as described by Heidegger and supported by van Manen (1997). The ontological position of this research posits that multiple realities exist for Nepalese women. The research aligned with the constructivist epistemological position where each participant constructed their own meaning. Eleven entrepreneurial women from the village of Ramjakot in Nepal were chosen for this research, and semi-structured interviews were conducted. Thematic analysis was used in this research for data analysis process. NVivo software was used to organise and code the data supplemented by manual coding intertwined with an interpretive process. Ethics norms were considered throughout the research process.

## **Chapter 4    Research findings**

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In this chapter, the demographics of the participants and the research findings are described. The impacts of education, financial resources, socio-cultural factors and infrastructure have been identified as four main themes in this research.

### **Demographics of the participants**

In this study, eleven participants were interviewed. Nine participants were in the age range of 30 to 50, and the other two were 65 and 66 years old. The participants resided in different localities within the village of Ramjakot. During my stay in Ramjakot, I lived with a participant's family in their house in a locality named Kandelgaira. All participants came to Kandelgaira for their interview. I visited houses and enterprises of the nine participants; however, I was unable to visit the last participant's house.

In this study, it was found that all participants lived in the same house with their husband and their in-laws after their marriage. Seven participants still resided in joint family houses, whereas four participants lived separately as a single nuclear family. The number of family members in each household varied from two to eight. A brief summary of each participant is provided below based on ascending order of their ages. Pseudonyms have been used to disguise the identity of the participants.

The participants raised goats, cows, buffaloes, pigs, hens, chickens, and oxen. They sold those animals or their products to generate income. Income generating activities also included cutting grass for cattle, feeding cattle, milking buffaloes, cleaning dung from the sheds of cattle, collecting fodder for cattle, taking animals out for grazing to a communal forest, and tethering animals with ropes in their sheds.

In this research, subsistence agriculture or subsistence farming, as defined in first chapter included activities such as digging the land, planting crops (seasonal), farm visits to chase monkeys or to irrigate land, weeding, transferring of fertiliser to farms, manual grinding of crops, and processing, transportation, and storage of crops during harvesting seasons.

## **MINA**

Mina was 30 years old, and she lived in her household in the village with her mother and her son. There were three members in the household. Her husband had a job in Damauli city, and her daughter lived with him. She was studying in grade 12. Nepalese people consider the quality of education to be better in cities of Nepal compared to villages. Mina's mother helped her with cooking and cleaning activities, and her son attended the local school.

She had thirteen-fourteen goats<sup>2</sup>, three-four chickens, and a buffalo. She sold all her products within the village. Mina had received goat farming training, and she also did subsistence agriculture. She wanted to stop doing subsistence farming and recently sold her buffalo so that she could expand her goat and poultry farming.

## **CHAYA**

Chaya was 37 years old, and she lived in her household in the village with her daughter, her youngest son and her father-in-law. There were four members in the household. Her husband and eldest son were both working abroad in Dubai and Qatar respectively. Her daughter and youngest son attended the local school in the village.

Chaya had nine-ten goats and three buffaloes. Her father-in-law helped her to look after her goats and took them out for grazing. Chaya did subsistence farming and also weaved bags to sell. She had received sewing training. She sold all her agricultural and animal products within the village. She hoped to expand her bag weaving enterprise, but she was unsure how to manage her subsistence agriculture and household activities if she expanded her enterprise.

## **SHANTI**

Shanti was 42 years old, and she lived in her household in the village with her husband, her eldest son, her eldest daughter-in-law and her grandson. There were five members in the household. She had three sons and one daughter. Her daughter was married and lived with her husband. Her eldest son was married and had a baby boy. He used to work in India as a foreign worker, but he had returned home. Two of her other sons studied and worked in Kathmandu city and paid for their expenses.

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<sup>2</sup> It is a very common practice in Nepal to say roundabout figure than an exact number.

Shanti had ten-twelve broiler chickens, five-six goats, two buffaloes, and one calf. She sold all her agricultural and animal products within the village. Shanti was also involved in subsistence agriculture. She had received poultry farming training. She wanted to expand her poultry farm; however, she required financial aid to make this possible.

### **CHAMELI**

Chameli was 45 years old, and she lived in her household in the village with her husband and her youngest son. There were three members in the household. Her husband was a retired government worker and received a pension. She had two daughters, one step-daughter and two sons. Both of her daughters and her step-daughter were married. Her eldest son and his wife lived in the town of Damauli.

Chameli had registered a goat farm with fifteen-sixteen goats, fifteen hens and chickens, and two buffaloes. She was also involved in ginger farming, banana farming, turmeric farming, and subsistence agriculture. She was responsible for all household activities with very minimal support from her husband. She had received training for ginger farming, banana farming and coal making. She sold all her products within the village. However, she wanted to expand her turmeric farm and hoped to sell the turmeric powder in other city areas of the country.

### **SANU**

Sanu was 45 years old, and she lived in her household in the village with her husband and her youngest son. There were three members in the household. She had three daughters and two sons. Her husband used to work in a foreign country but had recently returned home. Her eldest and youngest daughters were married. Her second daughter was studying to complete her Bachelor's degree in the town of Damauli. Sanu supported her second daughter with all her expenses to live and study in a different place. Her eldest son was currently working in India but did not provide any financial support to the family.

Sanu had two cows, a calf, a pig and two oxen. She had not received any formal training. She was also involved in ginger farming, colocasia farming, and subsistence agriculture. All products were sold within the village. She wanted to start a poultry farm, but she required a bigger land area and a cage to be able to do that.

## **LAXMI**

Laxmi was 48 years old, and she lived in her household in the village with her youngest son. There were two members in the household. She had two sons and two daughters. Her husband had passed away. Her eldest daughter was married and lived away from her. Her eldest son was married and lived with his wife and his youngest sister in Kathmandu. He and his wife worked as police officers. Laxmi's youngest daughter was studying to receive a Bachelor's degree and was looked after by her elder brother. Her youngest son recently completed his SLC exams<sup>3</sup> and was hoping to go to Kathmandu to join his siblings and continue his education.

Laxmi had four goats and one cow. She recently sold five goats, one ox, and one buffalo. She used to run a dairy shop in the village with the help of her husband; however, it was closed due to her husband's sickness, before his death. She also did subsistence farming. She had received training for goat farming. Laxmi did not want to expand her enterprise because she had to live alone and there was not enough labour in her household to support her. She also spent some time in community work for women welfare organisations.

## **SARALA**

Sarala was 49 years old, and she lived in her household in the village with her youngest son, his wife and their son. There were four members in the household. She had two sons and one daughter. Her husband had passed away. Her daughter was married and lived in a different town in Nepal with her family. Her eldest son had gone to India but was not in contact with her. She had heard rumours that he had a family in India. Her youngest son and his family lived with her. Her youngest daughter-in-law helped her with household activities when she looked after her baby grandson.

Sarala had eight-ten goats, one buffalo, one cow, one pig, and some hens. She was also involved in ginger farming and subsistence agriculture. She sold all agricultural and animal products in the village. She had received training for goat farming which she hoped to expand. However, she did not have the required land to increase the number of goats she owned.

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<sup>3</sup> SLC refers to school leaving certificate which is national tenth-grade exam. In Nepal, parents take great pride in performance of their children in this exam.



## **MALATI**

Malati was 50 years old, and she lived in her household in the village with her husband. She had three sons and one daughter. There were two members in the household. Her eldest son was married and had a son. He had a job in Kathmandu city and lived there with his own family. Her second son was in foreign employment, and her youngest son was in Kathmandu trying to get a job in a foreign country. Her daughter was studying to receive her Bachelor's degree in Kathmandu.

Malati had a buffalo, two hens and five goats. She recently sold 16 hens, and all her products were sold within the village. She also sold lots of ghee, milk, and yoghurt. She was also involved in subsistence agriculture and sold excess crops such as wheat, millet, and maize. Malati had received training for vegetable farming. She grew vegetables for her personal consumption and distributed rest to her well-wishers; however, she did not sell those for income. She did not plan to expand her enterprise; however, she hoped to continue her enterprise at the current level.

## **RITU**

Ritu was 50 years old, and she lived in her household in the village with her husband and her granddaughter. There were three members in the household. She had two sons. Her eldest son had a job in Pokhara, and the younger one was employed in India. Her eldest daughter-in-law had eloped with another man, so Ritu looked after her granddaughter.

She had one buffalo, one cow and five-seven goats. She was involved in subsistence agriculture, and she also sold excess vegetables from her garden. All her products were sold within the village. She had not received any formal training.

## **HIRA**

Hira was 65 years old, and she lived in her household in the village with her granddaughter. There were two members in the household. She had three sons and two daughters. Her husband had married another wife and lived separately. Both of her daughters were married and lived elsewhere. Her eldest son was in India, but his family lived separately from her. Her second son had passed away, and his wife eloped with another man. They had a twelve-year-old girl who was looked after by Hira. Her

youngest son went to India about seven to eight years ago to look for a job but was not in contact with the family.

Hira had two pigs, three goats, one buffalo, and two calves. She also brewed alcohol and sold it locally. All her agricultural and animal products were sold within the village. She was also involved in subsistence farming. Hira had not received any training. She wanted to expand her pig farming; however, for this she required financial assistance. She also had health problems, and she felt physically weak to follow through her plans to expand her enterprises.

### **GITA**

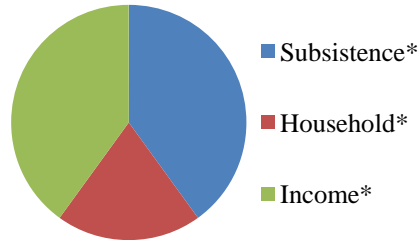
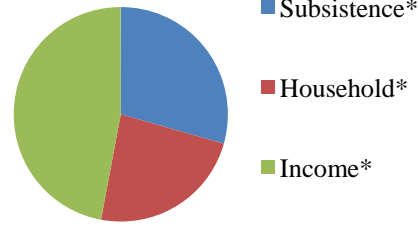
Gita was 66 years old, and she lived in her household in the village with her eldest son, her eldest daughter-in-law and her grandchildren. There were four members in the household. She had two sons and two daughters. All of her children were married. Her husband had passed away. Her eldest daughter-in-law performed most of the household activities, and Gita helped her. Her youngest son had a job in a Nepalese city of Chitwan, where he lived with his family. His niece also stayed with him to study.

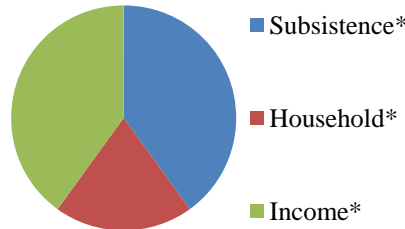
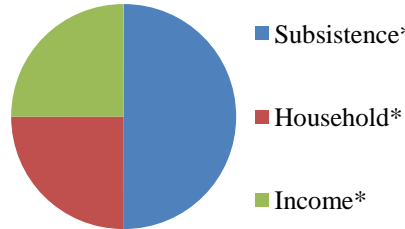
Gita had eight-nine goats, one buffalo, and two oxen. She sold all agricultural and animal products in the village. Gita had received goat farming and health volunteer training. Her son and daughter-in-law helped her with the subsistence agriculture when she spent time looking after her grandchildren. She hoped to expand her goat farming.

The demographics of participants are summarised in the following Table 5.

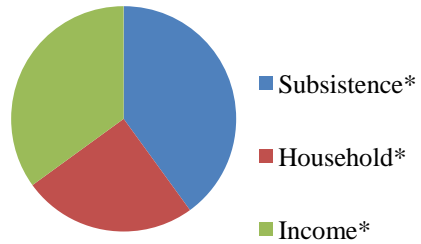
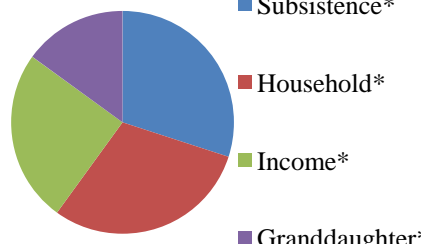
Table 5

*Demographics of Participants*

Pseudonym	Area	Age	Family members #	Dependents to care for	Education	Income generating activities	Training Received	Percentage of time spent in a day
<b>Mina</b>	Kandelgaira	30	5	2	Grade 7 – knew how to read and write	13-14 goats, 3-4 chicken, 1 buffalo	Goat farming	 <p>■ Subsistence* ■ Household* ■ Income*</p>
<b>Chaya</b>	Gawadi	37	6	3	Knew how to read and write	Bag weaving, 9-10 goats, 3 buffaloes	Sewing training	 <p>■ Subsistence* ■ Household* ■ Income*</p>

Pseudonym	Area	Age	Family members #	Dependents to care for	Education	Income generating activities	Training Received	Percentage of time spent in a day
<b>Shanti</b>	Kandelgaira	42	7	4	Grade 6-7. Knew how to read and write	10-12 broiler chicken, 5-6 goats, 2 buffaloes, 1 baby buffalo	Poultry farming	
<b>Chameli</b>	Kandelgaira	45	3	1	Basic reading and maths skills. No writing.	Registered firm for goats. Goats: 15-16, hens and chicken: 15, buffaloes:2, turmeric farming, banana farming	Ginger farming, banana farming, coal making training	

Pseudonym	Area	Age	Family members #	Dependents to care for	Education	Income generating activities	Training Received	Percentage of time spent in a day
<b>Sanu</b>	Katahare	45	5	3		2 cows, 1 baby cow, 1 pig, 2 oxen, ginger farming, colocasia farming	None	<p>■ Subsistence* ■ Household* ■ Income*</p>
<b>Laxmi</b>	Tinghare	48	5	1	No education	1 dairy shop - closed now, 4 goats, 1 cow.	Goat farming	<p>■ Subsistence* ■ Household* ■ Income* ■ Others*</p>
<b>Sarala</b>	Pokharidan da	49	5	3	No education	8-10 goats, ginger farming, 1 buffalo, 1 cow, 1 pig, some hens.	Goat farming	<p>■ Subsistence* ■ Household* ■ Income* ■ Granddaughter*</p>

Pseudonym	Area	Age	Family members #	Dependents to care for	Education	Income generating activities	Training Received	Percentage of time spent in a day
<b>Malati</b>	Ratomata	50	7	3	Adult literacy program – basic reading and writing	2 hens (recently sold 16), 1 buffalo, 5 goats, sold milk, yoghurt and ghee. Also sold excess wheat, millet and maize.	Vegetable farming training	 <p>■ Subsistence* ■ Household* ■ Income*</p>
<b>Ritu</b>	Kandelgaira	50	4	2	No education – but knew how to sign her name	1 buffalo, 1 cow, 5-7 goats, excess vegetables	None	 <p>■ Subsistence* ■ Household* ■ Income* ■ Granddaughter*</p>

Pseudonym	Area	Age	Family members #	Dependents to care for	Education	Income generating activities	Training Received	Percentage of time spent in a day
<b>Hira</b>	Maridanda	65	2	1	No education	Alcohol brewing, 2 pigs, 3 goats, 1 buffalo, 2 baby buffaloes	None	<p>■ Subsistence* ■ Household* ■ Income*</p>
<b>Gita</b>	Gawadi	66	5	3	Basic reading and writing	8-9 goats, 1 buffalo, 2 oxen	Goat farming, training to be a health volunteer	<p>■ Subsistence* ■ Household* ■ Income* ■ Grandchildren</p>

Subsistence\*- Subsistence agriculture

Household\*- Household activities

Income\* - Income generating activities

Others\*- Involvement in the community work, visiting children who live in city

Grandson\*/Granddaughter\*/Grandchildren\* - Time spend to look after grandchildren

## **Education**

In this study, out of eleven participants, two participants had been to school and studied up to grade six-seven. Four participants mentioned that they could read and write, whereas four participants had no formal education and had never attended any school or adult literacy program. However, one out of those four participants who did not have any formal education could sign her name. The remaining one participant did not discuss her education. All eleven participants expressed a desire to have been able to study further and regretted that they were not able to study for various reasons. Participants also believed that they would have been more independent if they were more educated. All participants had awareness for the need of formal education, and all of them sent either their children or grandchildren to a school. One participant paid for her daughter's college studies in the city, whereas the children of other participants who attended colleges in cities had to pay for their own expenses or lived with other family members.

## **Income generating activities**

Ten participants had between three to sixteen goats and sold goats for income. Ten participants also had one to three buffaloes. Nine out of ten participants who owned a buffalo used the milk and its products for household consumption. Only one participant sold milk, yoghurt and ghee. Five participants had two to sixteen chickens and hens. Among those five participants, one of them had a broiler chicken farm purely for meat, and the other four participants raised free range chickens for meat and eggs. Three participants raised one or two cows for milk to be consumed by their family. Three participants also had one or two pigs which they sold.

Two participants were involved in ginger farming and sold the produce. One participant sold excess vegetables that she grew, whereas another participant did turmeric farming. One participant had planted colocasia on her farm. One participant weaved bags for extra income, whereas another participant brewed alcohol and sold it. One participant used to do banana farming which she had stopped as she no longer required extra income for her children's education. All eleven participants sold their agricultural and animal products within the village. One participant used to send her products to the city which she had to stop due to lack of support from her children and unreliable roads to transport the goods. All participants were involved in subsistence farming. Participants



planted seasonal crops in their land and used it for consumption throughout the year. Only one participant sold excess crops for extra income.

### **Training received**

Eight out of eleven participants had received some form of training from various organisations. One participant had received sewing training, one participant had received poultry farm training, one participant had received vegetable farming training, and four participants had received goat farming training. One participant who received goat farming training had also received training to be a health volunteer from the health centre. She was still volunteering at the health centre. One participant received banana farming, ginger farming, and coal-making training, whereas three of the participants had not received any training. The participants travelled to city areas to receive training. The participants used their training to start a new enterprise, to support their ongoing enterprise, or to use the products for household consumption.

In this study, it was found that only one out of eleven participants had registered her goat farming enterprise and had followed the required legal requirements. The other ten participants were running their enterprises on an ‘ad-hoc’ basis without registering it. Although many enterprises are not registered in Nepal, all businesses should be registered as per Industrial Enterprises Act (1992), and Industrial Policy (2010) (R. Shrestha, 2010). Business registration is a very time-consuming and costly process in Nepal. It was found that micro and small entrepreneurs in Nepal are reluctant to register their as the process for business registration is “complex and cumbersome” (R. Shrestha, 2010, p. 108). In 2011, nine areas of business regulations were examined in 183 countries of the world and OECD (Organisation for Economic Co-operation and Development) countries were found to have a very easy process to start, operate, and close a business when compared to low-income countries (Karki, 2010). Karki mentioned that Singapore ranked as number one country followed by Hong Kong, New Zealand, the United Kingdom, and the United States; whereas, Nepal ranked in 116th position.

As a first step, proposed unique name of a company should be verified with Office of the Company Registrar (OCR) (WBG, 2016b). After that, a professional must be hired to draft and verify the memorandum and articles of association as there are no standard forms to be used by entrepreneurs. The entrepreneurs are also required to visit OCR to submit their application form and original documents for verification with a fee based

on company's capital. A rubber stamp of the company should be made. Then, the company needs to be registered for VAT and income tax at the Inland Revenue Office, Ministry of Finance. If the company has ten or more employees, then the entrepreneurs need to enrol their employees in provident fund (pension fund) (WBG, 2016b). Industrial policy of Nepal was reviewed in 2011 to make favourable amendments to enhance industrial growth in Nepal with special provision for women (Ministry of Industry, n.d). To encourage women's participation, any enterprise registered under the name of a woman receives 35% exemption on registration fee (Ministry of Industry, n.d). The participants of this study did not discuss their reasons for not registering their enterprises.

## **Activities in the day**

Four participants advised that they woke up around four to six am and went to bed between eight to eleven pm. One participant mentioned that she took one to two hours break after lunch during the day and continued with her responsibilities for rest of the time. On average, if a participant woke up at five am and slept at ten pm, they were active for sixteen hours with probably no leisure time, apart from meal breaks.

As shown in pie charts in Table 5, the participants were found to spend ten to fifty percent of their total time in subsistence agriculture, five to thirty percent in household activities, and twenty-five to fifty-five percent in income generating activities. In addition, three participants who had small grandchildren spent fifteen to twenty percent of their total time looking after their grandchildren. Based on an active sixteen hours day, the participants spent on average 1.6 to 8.0 hours of their time in subsistence agriculture, 0.8 to 4.8 hours in household activities, and 4.0 to 8.8 hours in income generating activities.

Five out of eleven participants spent ten to thirty percent of their time in subsistence farming. The remaining seven participants invested between thirty-five to fifty percent of their time in subsistence farming. Six out of eleven participants spent twenty-five to thirty percent of their time in household activities, whereas the remaining five participants spent five to twenty percent of their time in household activities. For income generating activities, three out of eleven participants spent twenty-five percent of their time, four participants invested thirty to thirty-five percent of their time, and four participants spent forty to fifty-five percent of their time. This variation in the

percentage of time spent by the participants were dependent on various factors such as the area of land they owned, their health condition to carry out physical labour in the farms, the number of dependents that required extra care such as small babies, or the requirement to spend more time in household activities or income generating activities. The division of time spent by each participant on various activities is illustrated in the pie charts in the above Table 5.

## Research findings

The rationale for undertaking this study was to explore the views and experiences of the participants to address the research question of this study, “what is the lived experience of opportunities and challenges faced by entrepreneurial women of rural Nepal?” This study used phenomenology as its methodology to interpret the phenomena as experienced by the participants (van Manen, 1997). Phenomenological anecdotes or stories of the “lived experience” were crafted from the semi-structured interviews with the participants who were purposely selected from a rural village of Nepal named Ramjakot. The interviews with the participants provided information on a number of challenges and the few opportunities for women entrepreneurs in rural areas of Nepal. Thematic analysis was used to analyse the data and themes were extracted from the description of phenomena as shared by the participants. The four themes are discussed below.

### Impact of education

As discussed in above section – Education, all participants wished that they had had the opportunities for more schooling. Although Shanti’s parents did not send her to school, she blamed her luck for not getting an appropriate education. She regretted that she “did not get a chance to study” and had “no knowledge of computer and technologies”.

*I was able to go to school until 2-4 class. My parents felt that daughters have to go to another person’s house, so they just married me. If I had got a chance to study more, I would have become independent and would have been happy. I feel quite sad at times when my husband tells me off for little things. If I was educated, I could have earned better, and he would have probably loved me. But what can I do, it’s just my luck. Hahaha...*

*(Shanti)*

Sarala felt very sad that she could not go to school for education. She also felt very “unfortunate” that she was unable to spend time with her mother and her husband.

*My mother passed away when I was three years old.... (crying). It's not the same with fathers [as it is with mothers]. He didn't even send me to school, and I was married at the age of 10-11. My husband passed away just 12 years after our marriage. I have never had a moment of happiness in my life<sup>4</sup>. (Sarala)*

Gita wanted to study in a school, but she was not allowed after an unexpected event in the family. Her elder brother passed away after studying up to a “high level”, so her mother “thought it was a misfortune” to study and did not allow rest of her children to study.

*My mother didn't even admit me or my brother in a school. The priest who did cultural rituals for my brother advised my mother to enrol him in a school. But, my mother started to cry as she did not want to take my brother to the school and she sent me instead. I took my brother and went to the school. I stayed with him all day. I also got a chance to read and write that day... (crying)... I studied that whole day, and I learnt how to read in that one day. But still, my mother did not want me to attend the school. She used to cry when I would tell her that I wanted to go to school, so I did not go and instead helped my mother with her work. I even jokingly used to tell my mother that I was admitted to the school, but even then she managed to keep me at home. I used to look at my brother's book and notes and learn a little from that. (Gita)*

Ritu never attended any formal school, but she learnt how to write her name with the help of her friends in various committees. She learnt how to write her name so that she could sign documents. She added, “I might be able to scribble my name, but I don't know how to read from books. What is there to lie about it?<sup>5</sup>”

### **Awareness about importance of education**

All participants ran their enterprises to collect money to pay for their children's education. Even though the participants were denied access to education, all the participants were aware of the importance of education for their children or

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<sup>4</sup> This statement is an example of usual way of expressing sad feelings in Nepal during conversations.

<sup>5</sup> What is there to lie about? – Nepalese people use this expression to re-affirm that they are being honest with their statement and they have nothing to hide.

grandchildren in modern world. These women worked tirelessly from dawn to dusk to be able to fulfil the basic needs of their families and send their children or grandchildren to schools and colleges. Chaya made bags and sold them when she required money. She weaved bags during her “leisure” time. By “leisure”, she was implying the time when she had finished all her household and farm activities. In reality, this meant that she really did not have any actual leisure time as she would be working in her enterprise to generate income.

*I did a lot of hard work. We were quite poor. My husband was studying when we got married. So, he did not have any source of income. We had children after our marriage... Hahaha... I used to weave bags and sell them for income to send them to school and fulfil their needs. If I shared all stories, it would be too much. My eldest son tells now that “our mother sold lots of bags to send us to school when our father did not earn anything”... (crying).* (Chaya)

Chameli used to sell bananas to fulfil the educational demands of her children. She and her children used to carry bananas to the buses and find buyers in the city when they required money.

*I have tried banana farming. I was able to send my children to a school and fulfil their needs from selling bananas. Now my children are independent... I started selling bananas when my youngest daughter was preparing for her SLC exams. She finished her education with the help of banana farming. We were also able to send her youngest brother to school from the income from selling bananas.* (Chameli)

### **Unable to provide education**

Gita felt sad and guilty that she was unable to provide proper education for her children because she had to ask them to help her with household activities. She was widowed when she was 35 years old. She stayed separately from her in-laws after the death of her husband, and she never had anyone to help her with daily chores. However, she was glad that things were different for her grandchildren as they could spend more time for their education.

*I really wanted my children to study, but [they had] to help me; they had to cut grass [fodder for the cattle] in the morning before going to the school and look after the cattle in the evening once they finished their school. They could not do well in their studies because they had to perform all those tasks. I wanted to educate them well*

*from inside of my heart, but I could not allow them to focus solely on their studies. Now, until this age, my grandchildren [referring to the age of her grandchildren] do not have to do anything that my children did. Even though my children had to work hard, not one of them ever spoke back to me or misbehaved with me. (Gita)*

It is a general practice in Nepal to separate inheritance among sons and for parents to live with their preferred son, if they have multiple children. Parents generally do not live with their daughter's family once they are married as there is a belief that she belongs to another family.

Mina's daughter wanted to study a course to become a nurse, but she was unable to study that course because she could not get an academic scholarship and her parents were unable to privately pay for her nursing studies. Therefore, Mina's daughter had to enrol for a commerce course instead, as the course fees were minimal compared to nursing degree.

*We wanted our daughter to study to become a nurse, but she could not get a scholarship. Her name was on the 14<sup>th</sup> number on the waiting list. Who was going to leave so that she would have got her chance? Maybe if she was in number 1 or 2 on the waiting list, maybe she would have had a chance? We thought about privately funding her education as well, but they asked for Rs. 80,000 (NZD 1,143) just for her admission. How could we afford that? On top of that, it would have been Rs. 7,500 (NZD 107) in the monthly fees. We could not afford that. So she instead studied commerce. (Mina)*

Sanu advised that her daughter was very interested in studying further; however, she and her husband were currently financially stretched due to the personal and educational expenses for their daughter.

*We don't have much income now. Before, my husband used to earn a bit. He used to tell me that he would do whatever it took in order to educate his daughter. He used to even say that he would cut his skin off if required to pay for her studies<sup>6</sup>. Now, I have told him that we can not afford to pay for her studies. (Sanu)*

Generally, in Nepal sons and their families live with their parents in a joint family house until inheritance has been divided. Sarala and her husband were given their share of

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<sup>6</sup> In Nepalese context, people use these phrases such as "cut my skin off to pay for studies" to emphasise that they are very serious and committed to the cause.

inheritance and asked to live separately by her in-laws. Unfortunately, one year after living separately, her husband passed away and she was only 24-25 years old at that time. She described her life as a single mother to be hard as she tried to raise her three children and send them to a school. She told me:

*They [her in-laws] separated us the year before my husband passed away. So, I had to live alone, and I managed to raise my children alone. Now they are grown up adults, and they can work and look after themselves. However, I am not really sure how they will run their lives. I did not have a source of income then, so it was very hard for me to send them to a school. But my eldest son still managed to study up to grade 9 -10.*

*(Sarala)*

This research found that even though the participants themselves were denied access to education, they were aware about the importance of education for their children or grandchildren. They ran their enterprises to generate income and made all possible efforts to educate them.

### **Impact of poverty and lack of financial resources**

In this study, every participant discussed the hardships and poverty that they have had to overcome in their lives. They also revealed that limited financial resources had hindered them from expanding their existing enterprise or to start a new one. Hira's husband married another wife, and she lived separately. She felt overlooked by her villagers. Hira said me:

*"I am so poor and other people in this village dominate the poor. It is hard to live if you are poor and if you are hated by your husband. You will also be hated by your neighbours and everyone around".*

*(Hira)*

Laxmi was married to a man whose legs were burnt when he was nine months old. He was diagnosed with cancer in 2013. He passed away even though a lot of effort and money was spent to save him. She thought that "only poor women live in the village". She shared her story of hardship and explained:

*In the village, women are illiterate and without any source of income. Only poor women live in the village. Unless they have a reliable source of income, they cannot afford to go to live in the cities. One should either be able to pay the rent or build a house in the city to live there, that's why we live in the village. We farm our lands,*

*try small businesses and make our living... Even if you move to the urban area, you would still have to work, do some occupation. If you have good network and ability to get a job, then life may be easier. But for people like us, it is hard.* (Laxmi)

Although participants had to work very hard for a minimal profit, they felt happy that they were able to fulfil their basic needs and able to run their lives. Shanti advised, “It is hard; however, I feel good. Even if I am working hard, I am satisfied that we are able to eat properly. I think that is happiness for me.” Different participants found their happiness in a variety of ways. Mina was happy that her children were studying well, her goats looked healthier than before, and she had a pregnant buffalo. Sarala was happy that her “children never misbehaved with her” and they were obedient.

### **Women’s empowerment and financial independence**

According to Volunteers Initiative Nepal (VIN), women’s empowerment “is central to the empowerment and prosperity of a community” (Volunteers Initiative Nepal, 2013). Women of this village were aware that if they were financially independent, they could feel empowered. When women were able to save money, they felt personally satisfied and simultaneously, they could also help their families to have a better lifestyle. Malati felt very proud that she was going to arrange money for her daughter’s marriage by selling the land that she had bought herself. In Nepal, its general practice to give dowries during daughter’s marriage which puts burden on her families. Malati proudly advised me:

*I have saved Rs. three lakhs (NZD 4,285.) with which I have bought land. I am planning to sell that land and keep the money in my savings account to use it for my daughter’s marriage. There is no contribution from my husband or my children in that money, so it solely belongs to me.* (Malati)

Chameli wanted to become financially independent and did not want to rely on her husband’s income. She wanted to feel empowered and was happy to receive emotional support from her children in her enterprise. She referred to her turmeric farm and said:

*If I can do turmeric farming, then I don’t have to depend on my husband. After his death, I will receive Rs. 5,000 (NZD 71) [per month] of his pension which he reminds me all the time. If I can earn myself and save Rs. 6-7 lakhs (NZD 8,571-10,000) into my bank account, he will not be able to say that to me. Before, I used to*



*only think about educating my children and fulfilling their needs, but now I think about saving [for me] as well.* (Chameli)

At the time of interview, Chaya's husband worked in Dubai and sent her remittance to fulfil household expenses. She was able to earn money and financially support her family when they did not have other income source. She proudly said that "I am happy because I sell bags to run the house. This was our only income source at one time. But now my husband earns and sends a bit to run the house."

### **Training to start an enterprise**

In this study, eight out of eleven participants had received training. Five participants started their enterprise after they received the training or aid from various organisations, whereas three participants started their enterprise after being inspired by others to fulfil their necessities. Running an enterprise had created an opportunity for the women to generate income irrespective of their reason to start it in the first place. They were also able to use the agricultural and animal products from their enterprises to be consumed by their families.

All participants were involved in subsistence farming as well as informal market activities with goats, buffaloes, hens, and pigs. As described in above section - Income generating activities, participants were involved in seasonal crop farming such as rice, maize, wheat etc., banana farming, turmeric farming, ginger farming, vegetable farming, weaving bags and sewing clothes. They had to collect fodder for cattle, clean animal shed and collect manure for their farms, maintain animal sheds and cages, transport manure from their houses to farms, make dry vegetables, grind crops to make flour, etc. These enterprises were run on a small scale, so there was no bulk production.

Sarala had received training for goat farming twice, once from an organisation named Kopila Nepal and the second one from a women's cooperative (*Mahila Sahakari*). She shared her happiness on receiving the training and a small baby goat from Kopila Nepal. She advised:

*An organisation named Kopila Nepal helps a single woman like us. They started a group named "Sagarmatha Samuha" which gave us a small baby goat. When my husband passed away, life was very hard for me. I raised that baby goat and after that, kept all female goats to give birth and sold the male ones for income. Now I*

*have 9 to 10 goats. I feel very highly for the organisation that gave me that baby goat.* (Sarala)

During her second training, the women's cooperative also gave her money to buy another goat which she spent for personal use, as she already had goats.

Gita also received training on goat farming from a women's cooperative. She also received Rs. 2,000 (NZD 28.57) to buy a baby goat to start her enterprise which had increased to 8-9 goats. In 2015, Mina also received training on goat farming and Rs. 2,000 (NZD 28.57) to buy a baby goat from women's development committee (*Mahila Bikas*). She used that money to start her enterprise, but when that same goat became a mother, the baby goat was unfortunately taken away by a jackal. But, she had now recovered her loss and had overall 13 goats.

Shanti started her poultry farm with 20-25 chickens after consulting a "veterinary doctor" and gradually increased the number of chickens up to a maximum of 150. She also received poultry farm training from the Agriculture Department Office of Tanahun district. Malati received training on vegetable farming from an organisation called PAC Nepal. There was a trainee team of ten people, to whom PAC Nepal gave Rs. 10,000 (NZD 142.86) and vegetable seeds to get them started. Malati and other members of that group used to collect Rs. 50 (NZD 0.71) per member each month. However, the organisation withdrew their project and ceased their support. At that point, the members distributed the collected money, and each member received Rs. 4000 (NZD 57.14). Malati grew vegetables for her personal use and distributed the excess to her relatives and neighbours; however, she did not sell any vegetables.

*A few years back, I received training to plant vegetables. They taught us how to germinate seeds, grow seedlings and plant them. I followed their training, and it worked well for me. Two years back, when my son got married, I didn't have to buy any vegetables. I was able to manage everything and meet everyone's need from home grown vegetables. I try to share excess vegetables to my good wishers, but I do not sell those... I feel sorry for old people and give some vegetables for free, if they wish to take them. I do not sell vegetables.* (Malati)

Chameli had received different trainings for ginger farming, banana farming, and coal making. She previously tried ginger farming, but she stopped it as it was not very profitable. Then, she started turmeric farming and wanted to continue with it.

*Every person consumes turmeric every day, unlike ginger which is not consumed by some people. So, I planted red turmeric instead of yellow turmeric as it [i.e. then yellow turmeric] has good colour, tastes well and is considered healthy. (Chameli)*

Chameli also received training to make coal and had a machine to make it, but she was not making any coal at the time of the interview. She felt that she could make coal to be sold if there was demand for it. She did banana farming for some time and used the money to pay for her children's education. However, she did not sell them anymore because the need for her to sell bananas had ceased. She also added:

*Five years after planting bananas, we had to keep changing the place for better production. The land above this house gave me about Rs. 2,000 to Rs. 2,500 (NZD 28.57 to 35.71) in every three to four months. Now it is time to change the place again. We have enough to eat here now, but I don't sell them anymore. (Chameli)*

### **Enterprise expansion**

Women entrepreneurs of the village were found to spend a maximum of five hours in household activities and up to eight hours working in the farms and with their cattle. As mentioned in above section - Activities in the day, on average the participants were active for sixteen hours every day. Most of the money earned by them after selling their products such as from goats, hens, pigs, milk, yoghurt, ghee, vegetables, fruits, crops, turmeric powder, and ginger were used to run their daily households. It was also spent on their children's education.

In this study, it was found that eight out of eleven participants were interested in expanding their enterprises; however, most of them faced financial constraints and were hoping to get some sort of aid to achieve their goals. Mina wanted to stop working in fields and concentrate only on goat and poultry farming if she could get some type of aid. Sanu explained her enterprise expansion plans and the financial constraints she had. She wanted to trial poultry farming to test whether she could earn better income.

*I want to have hens now. But I don't have a spacious area to do that. I want to have a bigger area with a big cage surrounded by a net, but my place is very narrow. What can I do? I really want to have hens. People, who have to work hard, want to work hard. (Sanu)*

Shanti was currently involved in poultry farming and wished to expand it, but she was unable to do so due to the financial constraints that she had. In rural Nepal, free range chickens are left to roam around the house all day long and are only caged during the night so that they are safe from predators such as wolves, dogs and human thieves. Broiler chickens are always caged and are fed inside their cage. She mentioned:

*I wish to expand [poultry farming] if I can, but building the cage is quite hard... What we earn is just enough to fulfil our needs. We have to feed ourselves, sometimes have to go to meet relatives as well as occasionally have to go somewhere... so the money we earn is just enough for ourselves. I need finance, which is quite hard to obtain to build a cage.* (Shanti)

Malati was happy with the current number of goats and buffalos that she had along with her involvement in the farming. She believed that she would not be able to manage any extra workload. Therefore, she wished only to continue what she was currently doing.

Another participant Sarala wished to expand her enterprise, but she was worried about her health. She needed to visit a hospital regularly, and her daughter-in-law had to look after her baby.

Mina would like to re-organise her workload if she received some sort of aid. She told me:

*I want to remove the buffalo from the farm and only have goats and a poultry farm. I would also like to reduce or stop working in the fields and concentrate only on goat and poultry farming if I can get any sort of aid.* (Mina)

Chameli would like to expand her turmeric farm because there was a growing demand for it. She was ready to plant turmeric in about an acre of her land. She was excited about this opportunity, and her idea was supported by her children.

### **Informal savings groups**

The women entrepreneurs of the village were found to have taken initiatives to collect and save money collectively in a group so that it could be used by a member when required. Chameli, one of the participants in this study, was the local president of the children's association (*Bal Samuha*). All members of the group had children. The group was formed with a purpose to collect money so that the funds could be used by the

members to fund their children's education. The borrowed money had to be returned by the member to the group with accrued interest. Initially, each member of the group collected Rs. 100 (NZD 1.43) per month, which was later decreased to Rs. 50 (NZD 0.71) per month. There were 43 permanent members, and they had raised Rs. 3,90,0000 as a group (NZD 5,571).

Chameli also mentioned that there was another group for women in a village development committee with 15 members who had collected a total of Rs. 22-23,000 (NZD 314-329) for a similar purpose. Each member of the group received Rs. 2,000 (NZD 29) after it was dissolved.

### **Migration of youths for education or employment**

The youth population of the village were found to move to urban areas, normally after passing their 10<sup>th</sup> grade in a local school (about 16 years old). The youth population migrated to cities so that they could continue their higher education and also have better job opportunities. Most of the families in the village were unable to fund their children's higher education, so most young people were forced to find a job to cover their expenses while studying in the cities. It was also observed that many male teenagers went to foreign countries for employment and the female teenagers were studying in the cities. This study did not find any evidence of female youths or women that went alone for foreign employment; however, one participant who was back to the village at the time of interview had been to India for foreign employment with her husband. In Nepal, men are traditionally considered to be bread-winners of the families and only they used to migrate for foreign employment; however, this trend is gradually changing in urban areas and females are also going abroad to work on their own.

At least one member of each participant's family was either living in a city or a foreign country for education or employment; however, only one person financially assisted his family. The remaining population of the village mainly consisted of women, older people and small children. Most of the remaining working-age villagers were still working in fields or running an enterprise to meet their daily living needs. The participants in this study were found to be motivated to continue their enterprises in the village and hoped to receive more training and aid to either expand their enterprises or to maintain it at the current level, except for one participant who wanted to close her enterprise due of lack of family support and health issues.

Chaya was currently living with her youngest son, her daughter and her father-in-law. Her husband and her eldest son lived and worked abroad. Her eldest son went to a foreign country for employment when he was in grade 11. She received remittance from them nevertheless, she was still continuing with her enterprise.

Ritu lived with her husband and her granddaughter. One of her sons was employed in India, and another one was employed in the city of Pokhara. Ritu did not discuss whether her sons send remittances to them. She was also continuing her enterprise.

Laxmi's husband passed away three years ago due to cancer. Her eldest daughter was married and lived in a different place called Puthan. Her eldest son had a job in Kathmandu city, and her youngest daughter was studying there. Laxmi lived with her youngest son who just finished his 10th-grade exams. He was planning to go to Kathmandu city in the next few months and live with his siblings to study further. She was worried about being alone soon and felt that she would be unable to continue her enterprise in the village. Hence, she was slowly selling her cattle and goats in the village. She said "I can't continue it now... I am alone, and there is no one else to look after it when I am sick. I do not think I can do any business from now onwards."

Three participants had their children in foreign countries, but they did not send money back to their families. Hira lived with her granddaughter. Her eldest and youngest sons were employed in India. Her second son passed away, and his wife married someone else. Her eldest son had his own family and responsibilities towards them. She felt sad that her youngest son was "lost there". She told, "It's been 7-8 years now, he neither calls nor sends a letter nor comes home". Sarala also advised that she had heard that her eldest son and his family lived in India, but he was not in contact. Similarly, Sanu shared that, "my son went to India to work, but he doesn't send any money". These situations are examples of broken families as a result of foreign employment. Although there was a general expectation by these parents to be financially helped by their children who were working in foreign countries, it did not always happen.

Although their children lived and worked away from them, parents of this village had high expectations from their sons that they would send money when they go to foreign countries. Parents also expected their sons to look after them when they become old and weak because there was no government support for senior citizens and they did not have savings or property for themselves. Although most of the care work for older parents

were done by daughters or daughters-in-law instead of sons, due to patriarchy and embedded male supremacy, the language used by people also influenced. This could be found in the general conversation of people who expected support and care from their “sons”, instead of “daughters” or daughters-in-law. This is a common expression among Nepalese people. Hira had an expectation to be looked after by her son, who is in working in a foreign country. She wanted to be looked after by her son and her daughter-in-law during her old age even though it will be their decision at that time.

*I will try to manage myself until [while] I am able to work. During my old age, when I can't manage, they will have to look after me... even they will have to change my diapers if I can't go to the toilet... So, these days I am not expecting much from my son and daughter-in-law. But when I can't, they don't have a choice; they will have to look after me.* (Hira)

Shanti also hoped that her sons would look after her and her husband in their old age. She shared that she felt like “crying” when she watched television serials where older parents were being left in elderly care homes and were not looked after by their children. She added, “I feel scared to imagine the situation if my daughters-in-law turn out to be bad and if they did not look after us in our old age”. She had three sons and only her eldest son was married at the time of the interview. Two of her sons were living in cities.

The participants felt independent, satisfied, and took pride that they were able to support their families when they were able to earn income from their enterprises. The women entrepreneurs were happy and grateful for the training opportunities provided by various organisations and used those skills in their enterprises. More than seventy percent of the participants of this study were interested to expand their businesses, but were restrained by lack of financial resources. The participants had formed small local groups to collect money so that it could be used by needy members. There was underlying poverty in the village and youths migrated to cities or foreign countries for better prospects of higher education and employment.

### **Impact of socio-cultural factors**

Nepal is a patriarchal society and women are found to be oppressed in various ways by both men and women (Luitel, 2001). Social context and cultural values are important factors that influence entrepreneurship in Nepal (Pant, 2015). This section will dissect

primary socio-cultural factors such as early marriage, lack of affection and support from husband, alcohol issues in the society, issues with in-laws, women feeling like an inferior gender, and restrictions for women during their menstrual cycle. This study identified various socio-cultural traditions and practices as barriers for women to succeed in their enterprises.

### **Marriage and family**

In this study with eleven participants, one participant was married when she was ten or eleven years old. Three participants were married between the ages of twelve and thirteen. Four participants were married between the ages of fifteen and sixteen. There was no information about the remaining three participants. However, currently awareness of the need for women's education and independence has increased, and marriage at an early age is decreasing in Nepal (Girls Not Brides, 2016; Samuels & Ghimire, 2013).

One of the participants shared her story that she was unaware of her marriage until few days before her wedding day. She had an age gap of eighteen years with her husband. His first wife had passed away, so she was married to him as his second wife. In her own words, she said, "I was a 13-year-old girl wearing a skirt. All villagers were against my father who agreed to marry a 13-year-old girl to a previously married man."

The decision by Chameli's father to marry his daughter to an aged man was illegal. In Nepal, child marriage was outlawed in 1963 (HRW, 2016) and everyone involved with that marriage including her father, her husband and the priest who performed the marriage should have been punished by the law. This case highlighted weak enforcement of law in Nepal.

Nepalese women normally live together in a joint family, and the daughter-in-law is generally responsible to look after her husband's family. In this research, three out of eleven participants who lived with their daughters-in-law were involved in subsistence agriculture, and had at least ten cattle such as goats, buffaloes, oxen, chickens, and pigs. This implies that the participants, who lived with their daughters-in-laws, probably received significant help from them and were able to manage their enterprises. These participants' enterprises were comparatively larger than those participants who did not have daughters-in-law or those whose daughters-in-law lived separately from them.



Gita remembered how she had to travel long distances to carry drinking water back to the home from a communal tap. She also had to cook and clean the house, grind crops till late night, manually make ropes to tie cattle, go to a forest to cut grass and work on a farm. These tasks used to be very common for most women in village areas about a decade ago. Some traditions such as serving food to husband and in-laws before oneself have remained unchanged. Other tasks such as grinding crops till late night under kerosene oil lamp and manually making ropes have eased to some extent, due to education, modernisation, and development of machinery and better infrastructure. The availability of grinding machines and access to electricity had helped those women to easily grind crops. Although limited but access to public bus to transport people and goods from city areas have helped villagers to buy groceries and other essentials such as rope, wires, plastic containers etc.

Ritu remembered the time when girls did not go to school. She was fifty years old at the time of the interview. She was married at a very young age, and she had been looking after her in-laws' household ever since. Once her mother-in-law passed away, the full responsibility of the family home became hers.

*When we were small, there was no culture of educating girls. Girls got married at about 12-13 years of age, and since then we would have to work hard at our in-laws' house. So, I could not study, and I don't know much.* (Ritu)

Affection and support from husbands and their families could ease the life of any woman entrepreneur and help her to achieve success (Rakhal, 2015). In this study, two participants explicitly expressed that they did not feel loved and supported by their husbands nor by other family members.

Chameli explained, "I don't know what love from my husband is. We have had children together, but I have never experienced his love." She added that her husband appeared very helpful to other people, as he takes goats out for grazing and helps with housework when she is at home. However, things are very different when she has to go away from the house. She called her husband "stubborn" and that he "does whatever he wants". She also shared that "he does not care about the work in the fields". She recalled a day when she had to travel to the city to finish some official task. In her own words, she said:

*Last time, when I had to travel to Damauli to finish some official work for the committee, my nephew took me on his motorbike. My youngest son used to study in Damauli, so only my husband was at home. When I finished everything and came back home in the evening, all buffaloes, goats, and hens were screaming due to hunger. My husband was drunk and looked like he had a mud bath. He was sleeping outside with those dirty, muddy clothes. The doors were locked, and I could not find the keys to open the door. He works when I am home, but he doesn't do a thing when I am away. And when he leaves home, he doesn't come back straight away. (Chameli)*

Another participant shared her grief and feeling of not being loved by her husband. She was married at the age of 15, and she was currently 50 years old. During 35 years of her marriage, she shared that “to this day, I have not felt love and care from my husband”. Nepalese women were very conscious about their family's prestige, and they even sacrificed their happiness to save the marriage (Samuels & Ghimire, 2013).

*Ever since I have been married, I have never experienced happiness and satisfaction, not even for a single day. The first and foremost part is to get your husband's affection, and if you do not get your husband's affection, you will not get it from anyone else. My sister-in-law, the wife of my second brother-in-law, eloped with another man after their marriage. I got married in Ashad<sup>7</sup> (July), and she got married in Manghsir (December) of the same year. She could not stay with this joint family. Although it was very hard, I have managed to stay with the joint family. During first three years of our marriage, my husband did not even talk to me. Some people from the village also suggested me elope with another man; however, I did not do that just to save my father's prestige. There were days when I used to cry all day and many days when I did not even get food to eat. (Malati)*

Nepalese people live together as joint families, and even today, stories of hardship from mothers-in-law to their daughters-in-law are very prevalent all over Nepal (Regmi et al., 2010). Although things are gradually changing as people are living more independently, this culture is still common in many villages of Nepal. Many women have to face abusive behaviour and domination, not only from their mothers-in-law but also from their sisters-in-law and other members of their husband's family (Luitel, 2001).

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<sup>7</sup> The official Nepalese calendar follows a Bikram Sambat (B.S.) era which is 56.7 years ahead of internationally used Georgian calendar (A.D.) (Panthi, n.d). The months start from Baishak (April-May) and ends in Chaitra (March–April). The current month of March 2017 A.D. is equivalent to Chaitra 2073 B.S.

Malati recalled and shared the hardship she received from her mother-in-law. Once, her mother-in-law accused her of washing clothes using her legs instead of her hands.

*My mother-in-law is still alive. She has given me so much trouble in my life. I was married even before my menstrual period started. When I used to wash my mother-in-law's clothes, she used to blame me and shout at me for washing her clothes using my legs instead of my hands. She claimed this resulted in her back pain. But I have always washed her clothes with only my hands. After continuously washing clothes, my hands and palms used to hurt so much that I would sometimes struggle to eat food using my hands<sup>8</sup>. (Malati)*

Her in-laws verbally abused Mina, and she thought she could never forgive them for their evil behaviour. They never treated her well when she was living together with them, and she believed the main reason could be because her family was considered a lower caste than her husband's family. Her in-laws wanted their son to leave her and marry another wife; however, her husband never listened to them and did not leave her. She thought her in-laws were also disappointed with her as she did not bring any dowry during their marriage. She had a simple secret marriage with her husband where her in-laws were not present, and her husband took her straight to Kathmandu city immediately after their wedding in the village. She only came back to the village after her sister-in-law requested her to come back. Things started to deteriorate a few months after she lived together in the joint family.

*While living with them, there was never a day when I did not cry, and my pillow used to be always wet with my tears every night. I can never forget the verbal abuse that my in-laws gave me previously. Even now when I see them, that's the first thing that comes to my mind. Even though they are nice to me now, I will always remember their previous verbal abuse. There are no other major problems now. (Mina)*

Chaya compared her deceased mother-in-law with a "demon". She felt that it was her responsibility to look after her in-laws because her husband was their only son. Therefore, she tolerated all hardship from her mother-in-law and shared, "I cried so much during that time, and it was tough".

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<sup>8</sup> Traditionally, Nepalese people use their right hand and fingers to eat their food. The use of spoons and forks is not very common; however, the trend is slowly changing in urban areas.

These various family issues had stopped the participants from empowering themselves in the society. They were kept within a narrow dark circle of household chores, often oppressed by their in-laws, and were not allowed to explore the opportunities in the outside world. This had an adverse effect, not only on their happiness, but also on entrepreneurial success for women in the village.

### **Alcohol issues**

In this study, three out of eleven participants were found to have been physically assaulted by their alcoholic husbands. Two other participants also had shared the information that domestic violence from alcoholic husbands was prevalent in the village. Chameli had previously attempted suicide because she could not tolerate her alcoholic husband and his behaviour.

*He drinks a lot. I don't know what love from my husband is. We have had children together, but I have never received love from him. I have seen other people loving their wives, but for me, I have only received love from my parents. Now, I can see the affection between my children and their spouses. My husband often says, "I didn't marry you because I like you but I married you because your parents gave you to me. So you have to work hard and live". Around 2063-64 B.S (2006-07 A.D), I was not able to tolerate my life anymore because I didn't have any support. My parent's support was not enough for me. I felt hopeless with life and purchased a bottle of poison and was ready to consume that when my nephew came to our house. I couldn't stop crying, and after finding out about my suicidal intentions, he consoled me to remember about my children before committing suicide. When he asked me why I had opened the poison container, my reply was "there is no meaning for me to live". He snatched the poison bottle away from my hand and told me that he would not share that incident with anyone but told me never to attempt suicide again. Later on, I realised that if I had died, my children would probably have had a life of servants and I should not abandon my children after I had given them birth. When I was pregnant with my youngest child, I requested my husband not to drink too much alcohol. At that time, he cursed me saying "even if you die, nothing will happen". I didn't utter a word.*

*(Chameli)*

Hira explained the difficulties she faces in life due to her broken toe. Her toe was not broken by accident; it was broken by her husband. Later on, her nose was broken by her brother-in-law. She filed a police case for that incident; however, he got away by just

providing money Rs. 30,000 (NZD 428) which was not even enough for her treatment. Her daughters and sons-in-law helped her to pay for the remaining expenses for her treatment. She advised that people in the village drink excessively and demonstrate erratic behaviour once they are drunk. She added that “even women get knocked out after [their] drinking”<sup>9</sup> and did not realise their responsibilities towards their families.

*When I was young, my husband beat me and broke my toe. It looks like he then had an affair with his second wife. With a broken toe, I can't walk properly. I walk at my own pace. It is hard to live if you are poor and are hated by your husband, you will also be hated by neighbours and everyone around... A few years back, when my brother-in-law was hitting my stepson, I tried to stop him. But instead of stopping the fighting, he came to my house and hit me. He broke my nose... He also hit my daughter-in-law.* (Hira)

The participants shared their view that alcohol misuse was a major issue in the village. Sarala thought that some women in the village are in despair because of their alcoholic husbands. She spoke about a few villagers and then pointed to a house, “the man there gets drunk and beats his wife”. Mina pointed out that various attempts have been made by the *Aama Samuha* (Mother's group) and women of the village to reduce and stop the consumption of alcohol, but it had been unsuccessful. There had been some very distressing outcomes in the village due to excessive alcohol consumption such as physical violence and broken marriages. Mina shared:

*There is a problem of excessive drinking among men in the village. My husband doesn't drink, so that's good news for me. You can hear stories of women describing how their husbands have given them hardship after drinking alcohol. When other women share their stories, we try to talk to their husbands to stop drinking excessive alcohol. Then, they might stop for a day or two, but once they drink again, the same stories continue... It would be better if people won't drink alcohol, but if they have to, why can't they drink at home and be in control? There are lots of cases of divorce here due to husbands drinking excessive alcohol.* (Mina)

Chaya spoke about her alcoholic husband and shared, “my husband drinks a lot of alcohol, and I cannot do much. It's life. I feel that I have to take it all”. She added, “I survive just for my children”. Her husband passed SLC exams as a teenager, but he had never bothered to look for a job. She felt sad for her son who still cried at times because

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<sup>9</sup> The phrase knocked out refers to being unconscious after excessive alcohol consumption.

of his father's excessive drinking habit and for all hardships that his mother had to endure because of him.

In this study, it was found that alcohol misuse also puts financial pressure to the families along with mental hardships. Alcoholics spend their money on drink and damage their health in a country where everyone has to pay for all health services. They spoiled their relationship with their families and their society. Each day, they wasted a significant amount of time which they could have utilised to help their families achieve a better lifestyle. Alcoholics abuse their families and cause extra financial burdens to them (Sedain, 2013); therefore in Nepalese society, they and their families are dominated and looked down. The entrepreneurial success of a woman is adversely affected if her husband is alcoholic.

### **Gender issues**

In Nepal, men mostly hold the power of being head of the family, whereas women were involved in repetitive household chores and family responsibilities. Although legally, men and women are considered as equal gender in Nepal, it is very different in practice. Gender-based unequal practices are slowly changing in the right direction with investment in education, development of technologies and modern societies; however, there is still a long path ahead for women residing in rural areas to achieve gender parity.

Gita had felt being dominated as a woman in her life. Her husband passed away when she was 35 years old, and she was still breastfeeding her child then. She shared a story about how she was paid less than a man for the same job.

*I don't think anything has been easy in my life because I am a female. Even if a woman has a lot of courage and power, they can't earn too much. Even though I am uneducated and I worked hard in other people's fields and farms, I wasn't able to do anything in life. If I was educated, I might have had a better job and a regular income... When I used to demolish damaged sheds and re-build them, I used to cut bamboos and work together with men, I always worked hard, but I always felt dominated... I never thought that I would work less than what a man did, but still, everyone overlooks a woman. If I was a man, it wouldn't have happened. (Gita)*

Ritu thought that she could have done much better if she were a man. She told, “When my sons don’t earn enough, I sometimes feel that I could have done better than them if I were a man”. She also remembered the times when her husband used to beat her before. She added, “I have got so much beating before, but now, my husband has got weaker, and he realises that I am the one who is going to have to do the hard work”. She also described how she relates herself to the mother earth that has to cater for everyone’s needs during her hardship days. She used that analogy of mother earth to emphasise how women have to remain submissive like Earth that carries all living and non-living things and solely bears the pain of fulfilling their needs. Ritu tolerated all the physical abuse and hardship from her husband, and continued to live with him, performed all the hard work in the house, and raised her children.

### **Tradition, caste and religion**

Chameli told that she was not allowed “to touch water for 22 days when her first menstrual cycle started”. Menstruating women are not allowed to touch any water in their own house that is used for consumption by other family members, plants or animals, but they are allowed to touch the water in the communal tap and use it for their own drinking, washing or bathing needs (Sauve, 2014). However, even in the communal tap, they are not allowed to touch any other water containers or any other people who were carrying water to their houses. This is a common occurrence in Nepalese villages when women menstruate (Basyal, 2016). Every month, when women had their menstrual cycle, they were not allowed to go to the kitchen, temple, or any other sacred areas of the house for 3-5 days depending on the family tradition. Most women are not even allowed to sleep in their own beds during this time (Sauve, 2014). Even today, these are still very common practices all over Nepal.

Malati shares a similar story of one of her menstrual cycles.

*In last Teej (big Nepalese festival for women in Nepal), I was planning to go to my parent’s house. So, the day before Teej, I invited my sisters-in-law and nieces for a meal to our house. Next day, I went to my parent’s house and came back to my house after three days. I was menstruating when I came back, so I couldn’t enter the kitchen of my house. So, I went to my mother-in-law’s house with my husband which is next to our house. It was such a big festival time, and my mother-in-law could have managed to feed me. But she told me there was only a little rice as if she did not want*

*to give any food to me. I felt quite sad, but I lied to her that I had already eaten snacks brought from my parent's house and asked her to serve her son only. I stayed hungry that day. After that incident, I have not eaten at my mother-in-law's place.*

*Since the beginning, she has never made my life easy. Life is hard when a woman does not understand the problems of another woman. My mother-in-law also gave birth to her children, so she knows how hard that period can be. When I gave birth to my child, I had to immediately go and carry water from the communal tap to wash my clothes that I had used during labour. No one ever helped me. I think even if no one else had understood my pain, she should have. If she could not bring water for me, she could have at least asked her sons to do that for me. Last year, when my daughter-in-law delivered her baby, my daughter washed all those clothes with blood. We should help when another person really needs it. We don't have to wash her clothes again when she regains her fitness. Life is quite tough when a mother-in-law understands the situation but pretends not to.* (Malati)

Older generations in the village strictly adhere to their traditions as per their religion and caste, whereas the younger generation were found to be more flexible and liberal. All participants were found to be happy with their current religion and caste.

*The religion given by God is good. Nowadays, they talk about that Bible religion. In that religion, if you die, your sons don't have to do Kriya (after death rituals as per Hinduism). It would be a death like a dog as we wouldn't get after death rituals. I think our current religion (Hinduism) is better. My heart does not want another religion.* (Ritu)

When asked if she ever wanted to change her religion, Chameli who had eighteen years age gap with her husband, shared:

*No, I don't feel that way. Maybe if I was married to someone of another caste or religion, I might have been hated by my family and the society. However, I feel if I were married to a man similar to my age, then he would have helped me and maybe I would have been happier. But this is all my fate.* (Chameli)

However, Mina had to face difficulties in her life due to her caste. She was humiliated and given hardships by her husband's family as her family's caste was considered lower than her husband's family in the village.



*My husband's family is Upadhaya Bahun, the highest caste. I come from a Chettri family. So, my in-laws previously did not even drink water that was touched by me. However, now they are fine with the water that is touched by me, as other daughters-in-law have not really looked after them but they still won't eat food cooked by me.* (Mina)

The women entrepreneurs of this study were oppressed due to prevailing patriarchal perceptions, social taboos, stereotypical beliefs, cultural values, and gender-based discrimination. These factors had detrimental impact in their daily lives as well as their entrepreneurial journey. Participants faced issues such as lack of support from husbands and family members, issues with in-laws, early marriage, alcoholic husbands, and discrimination due to inter-caste marriage.

### **Poor infrastructure**

The infrastructure of Nepal is very underdeveloped and requires maintenance so that the economic development of the country is possible (Basnett et al., 2014). In this study, it was found that lack of infrastructure is pushing mostly men and young people to migrate from the village into cities or foreign countries. Chaya thought that the life of a woman might be easier in a city than in a village.

*It is hard for a woman to live in the village. Some women move to cities... maybe because they don't have to work hard there... I don't know any woman whose life is easy in our village.* (Chaya)

All participants sold their products locally in the village. There was no bulk production, and all produced goods were easily sold within the village. Chaya wove bags and sold them for income, but she commented that “the inflow of people in the village is not like cities. Only villagers buy the bags”.

Malati proudly claimed that she could sell all the ghee that she can produce as there was high demand for her products. She sold ghee to provide financial assistance to her children when they required the support. She had three sons and a daughter. The eldest son was married and had a son. All of them live in Kathmandu city other than her middle son, who was working in a foreign country. There is a Nepalese belief that consumption of pure ghee helps to heal pain. All buyers came to the village to buy her products.

*From the milk of this buffalo, I sent almost 3-4 pathi (approx. 9.6 to 12.8 k.g.) of ghee just for my youngest sister when she fell down. She lives in a town called Gaidakot. I also send ghee to my children who live in Kathmandu. I sell ghee when my children need money. And I sell a lot of ghee as well. People who are going to Japan or America also buy my ghee. I can sell all ghee that I can make. (Malati)*

All business requires reliable transportation to transfer produced goods to the right market (Basnett et al., 2014). Chameli's banana sales were negatively impacted due to unreliable transportation. She told, "during the rainy season, there is no transportation to take bananas to the city due to damaged roads". This impacted the sales of her products, and she lost an opportunity for income. Unreliable roads and transportation were one of the reasons for her to lose her interest in banana farming. This was also a major barrier for all participants who wished to expand their enterprise.

### **Lack of advanced tools and technology**

In this study, all participants were found to use traditional hand tools such as sickles, hoes, spades, axes and hand saws to conduct their farm work. It was also found that participants were not using advanced tools to help them reduce their manual labour. Machinery, advanced tools or technologies were not used in any enterprise, except for one grinding machine. The participant used her grinding machine to turn dried turmeric shoot into powder; however, she could only grind turmeric and crops for herself and her neighbours "when there was electricity". It was evident that there was no reliable supply of electricity or mobile phone network coverage in the village. Chaya used to weave bags at night, but recently she had found it hard to keep going. She shared, "in the past, there used to be electricity, so I used to weave bags at night but now, there is no electricity these days, so I can't work at night".

There also seemed to be a trend in the village where younger generations were very occupied by social media instead of learning and doing manual and skilled work, unlike their parents. But, with growing social media advertising and evolving technologies, there might be an opportunity for younger generations to help their parents to market the products.

*Children these days spend more time in mobile using Facebook, and they don't have brains...I tried to teach my daughter sewing, but she can't do it. She does a bit of sewing, but can't weave... (Chaya)*

The participants were unable to travel to cities and market their agricultural and animal products due to unreliable roads and transportation facilities. Use of advanced tools and equipments instead of traditional hand tools in their farms would help the participants to reduce manual labour and increase their efficiencies. Reliable power supply, mobile coverage, and internet facilities would also benefit the participants.

## **Summary**

In this research, impacts of education, financial resources, socio-cultural factors and infrastructure were identified as four themes. All eleven participants in this research regretted that they were not able to receive formal education themselves for various reasons; however, their current awareness about a need for formal education has motivated them to send their children or grandchildren to a school. Alcohol misuse, violence against women, and traditional malpractices such as restrictions on girls and women during menstruation were common in the village. Child marriage was prevalent among the generation of the participants; however, this practice is gradually diminishing for the younger generation. The prevailing poverty and lack of financial resources act as constraints for the participants to expand their existing enterprises or to start a new enterprise. The various trainings received by the participants from government and non-government organisations along with their desire for empowerment and financial independence had motivated them to become entrepreneurs. The underdeveloped infrastructure of the village and lack of advanced tools had an adverse impact on day to day life of women and development of entrepreneurship in the village.

## **Photos**

In this section, various photos that were taken during the field trip have been compiled together with detailed descriptions to help readers to get a better contextual understanding of this research. The photos illustrate existing infrastructure of the Ramjakot village and various household and entrepreneurial activities conducted by women entrepreneurs residing there. There is only one photo and description per page to maintain consistent formatting throughout this section. As a result, some gaps have been intentionally left.

## The bus journey



*Figure 3.* Bus that took us to Ramjakot village

Only two buses travelled back and forth everyday from Ramjakot to the closest city. This picture was taken around 7:30 pm when we reached there on the first night. Due to heavy rain and poor condition of the roads, the bus driver decided to this as his last stop even though it was scheduled to go further. All the passengers in the bus were rushing to get their belongings and make their way to their houses. The gentleman sitting on the roof was the conductor for the bus who was unloading the bags and boxes.



*Figure 4.* A road that vehicles have to use to access the village  
The hilly roads were narrow and windy with tight corners at most places.





*Figure 5.* A close-up view of the road

The roads to get to the village were not gravelled or paved; therefore, during the rainy season, the roads were very muddy which made it extremely treacherous to travel. There were few occasions when our bus got stuck in these muddy roads, and people had to jump out so that the load of the bus was reduced so that it could move forward.



*Figure 6.* View from Ramjakot village

The view from Ramjakot village on our second day. Ramjakot was situated high on the hill surrounded by numerous other high hills.

## Different types of houses in Ramjakot



*Figure 7.* Houses at Ramjakot

There were no flat lands in the Ramjakot village, and people lived in the hilly terrain.





*Figure 8.* A house in Ramjakot village

This house was made up of stone and mud. The white structure was the toilet which was away from the house. It was common in the village, and all of the houses that we visited in this village had a toilet facility. There was no running water or toilet papers in the toilet, so people who had to use toilet had to carry water in a container for cleaning and flushing. Between the house and the toilet, was the shed for cattle. Hens were kept in the cage made out of wood and net which was in front of the house.



*Figure 9.* Another house in Ramjakot

The door in the middle of the house was the main entrance door to get into the house. That door leads to the kitchen. The doors and windows were made of wood. There was a small bed outside the house that was used for sitting purposes and for children to study there. A school bag can be seen hanging in a wooden pillar above the bed. A pair of shoes can be seen outside the main door and a pair of slipper outside the house. Traditionally, Nepalese people did not wear footwear while entering a kitchen. Although this trend has changed in urban areas of Nepal due to modernisation, it is still practised in rural areas. The primary reason for leaving the footwear outside is to maintain hygiene and cleanliness. The walking paths in the villages were muddy, and footwear got dirty easily.





*Figure 10.* Courtyard “Aangan” in front of a house in the village

This picture was taken after a heavy rainfall, so it was evident that the rain had swept away some of the muddy floor in front of the house. The water was being piped from a nearby communal tap to fill a tank that was used for cleaning purposes. This water was not used for cooking or drinking purposes, and they used water from a nearby well. A little stray dog of the village was sleeping in front of the house. There was a charging station and sitting area in front of the house. Solar power was used to charge mobile phones and torch lights as the village had the unreliable supply of electricity. The clothes were washed and hanged outside in a cloth line. Everyone washed their clothes by hand in the village. The villagers either washed clothes at a communal tap or home depending on water availability.



*Figure 11.* Traditional roofs made of stone and straw (khar)

Nepalese houses use different types of roofs. Generally, animal sheds always have straw roofs as they are comparatively cheaper. The houses where people live can either be stone or straw roof depending on the financial position of the family. Some families also use modern steel roof as illustrated in the photo in Figure 7.





*Figure 12.* Another house in Ramjakot

A traditional Nepalese house with a roof made of “*khar*”(dry grass).

## Infrastructure of Ramjakot



*Figure 13.* The local school in Ramjakot

The name of this school was Shree Mahendrodaya Secondary School. This school ran classes from grade one to grade ten. The students then have to go to city areas for higher education after passing the tenth-grade government examination to receive school leaving certificate (SLC). This school was established around 1957 A.D. The board shows that school was established in 2013 B.S. – Nepalese use a different calendar called Bikram Sambat and is 56.7 years ahead of Georgian calendar.





*Figure 14.* Electricity poles and wires in the village

There was no regular supply of electricity in the village even though all the houses in the village were wired to be able to receive electricity.

The high winds also caused the trees to fall and disrupt electricity supply. The loss in power also resulted in a loss of mobile network connections. It generally took few days before the lines were fixed after a power failure. This is a very common occurrence in monsoon season due to heavy rain and windy weather conditions.



*Figure 15.* A drinking water source in the village

The children and women were waiting for their turns to fill their water container to take drinking water back to their houses. The black pipe was connected to a natural well (“kuwa”) which was the source of the water.

The villagers believed that the water was clean, tasted natural, and safe to drink. It was found that the drinking water containers were carried by men, women, boys, and girls from all families. Traditionally, this was always done by Nepalese women.





*Figure 16.* A communal tap in the village

The men and women of Ramjakot village advised that they built all those types of taps that existed in the village by themselves. They carried stones and sand on their back from a river down the hill.



*Figure 17.* Men carrying water in the containers called “Gagri” from a tap

The transporting of water was normally done by women in the past; however, it was found that the trend was changing and men were helping women to transport water. As shown in the photo, the water filled container called “gagri” are carried by men in their shoulder; whereas, women generally carry them in their hips or on their backs.

## Subsistence farming



*Figure 18.* Terrace farming in the village

Seasonal crops such as corn, millet, buckwheat, potato, soybeans, barley, etc. were planted and grown in plots of land located in hills. The primary reason for terrace farming was to prevent soil being washed away during heavy rains. The farmers of Nepal plant mixed crops such as beans, pumpkins, and cucumbers along with corn in the same field at the same time.





*Figure 19.* The villagers weeding maize plants in a farm

The male and female jointly worked on the farm. Generally, when men are available, they perform labour intensive work task such as ploughing fields with oxen. Nepalese people farm the land they own; therefore they usually have a very small area for farming. The large commercial scale big farms are not common in villages in Nepal. Villagers cultivate crops, and these are mostly used for personal consumption. Some farmers who own comparatively more land were found to sell some of their crops. A maize farm may have a mixture of other vegetables such as beans and pumpkins planted in between the corn plants. The side edges of the farms are planted with various types of grasses to protect the soil as well as to feed their livestock at home. The men and women working in the farms seemed quite happy that they were able to work that day because they had been unable to work the earlier day before due to heavy rainfall. The farms in villages of Nepal are dependent on the weather. If there was heavy rainfall or storm, they mutually postpone their work and work next; however, if there is rain sprinkles and mild wind they still have to work. Next to the field was the walkway path for the village. A boy child was holding two bottles of drinking water that he collected from nearby well and was transporting it to his home.



*Figure 20.* A banana farm

This farm occupied a very small area. The participant had received banana farming training, and she used her training skills in this enterprise. She used income generated from this farm to educate her children and fulfil basic necessities of the family. Her children used to help her with the transportation and marketing of the product when they went to the local school in the village. But now her children were grown up and lived in city areas. Due to lack of family support and unreliable transportation facilities, she was unable to send her bananas to the cities. The bananas grown from these trees were enough for her family consumption.





*Figure 21.* Insects that ate banana trees

Those insects were collected and trapped in a container by one of the participants. She told that normally she went to the farm and captured all those insects in a container so that they did not escape out and harm the banana trees.



*Figure 22.* Local vegetables left to be sun dried

The local vegetables left to be dried in the sun outside the house. If vegetables were produced in large quantities, then they were dried and stored for future consumption. These vegetables were also stored as seeds for next season. The yellow mat in the bottom was made locally using straw and rope. Traditionally the women made this mat in their home for their personal use; however, these days it can also be bought from shops in city areas. The villagers used the mat as a bottom layer of a mattress in their beds. It is also very common practice for Nepalese children in rural areas to sit in this mat outside of their house and study, as having chair and table in rural houses are very uncommon. The people in village areas still ate their meals sitting on the floor, instead of a dining table.

The sun-dried vegetable is named “gundruk” which is very famous in Nepal. “Gundruk” is made out of leafy vegetables such as leaves of radish, and mustard leaves when they are produced in excess quantities during their harvest season. These vegetable leaves are cut into small pieces, smashed together, and compressed into a container that is airtight. It is then buried under the soil in a sunny place. Depending on the sunshine, after few days or a week, it is taken out and sun-dried. It is then stored as dried vegetables so that it can be used throughout the year. It is consumed by Nepalese people during the winter season by cooking soup mixed with soybean and potato.



## Income generating activities



*Figure 23.* Goats and a buffalo in a shared shed

In Nepal, all the animals are tethered to a pole under their shed. The reason for this is for these animals to stay in their place with limited mobility and also to ease the cleaning of the shed to collect and make manure. In the past, those ropes were prepared by women using local resources; however, these days plastic ropes are easily accessible in the market. On sunny afternoons, goats are taken out for grazing to a communal forest and are tied in their sheds during mornings and evenings. Buffaloes are generally not taken out for grazing as they are hard to manage. All animals are fed green grass and tree branches which participants have to collect from their farms or communal forests.





*Figure 24.* Solar power charging station in a house

Goats are fed “*Kudo*”, a warm drink which is prepared by boiling water and mixing with corn or millet flour and any leftover family food. Nepalese people believe that these drinks are very healthy for animals, especially pregnant animals or animals that produce milk.

As electricity supply is unreliable, solar-powered charging stations for mobile phones and torch lights were found in the village.



*Figure 25.* Goats eating gathered fodder

The goats were eating grass in front of a house before being tied with a rope in their shed. All of the goats gathered in the courtyard called “*aangan*” in Nepali, before being taken to their sheds.





*Figure 26.* A goat shed and firewood storage area

At the back of goat sheds, firewood was stored.



*Figure 27.* Two storey goat shed

This photo shows a two-storey shed for goats. The lower storey was used to tie goats and the upper storey was used as storage space for grass, tree branches, or straw for the animals. The straw was kept there to prevent it from getting wet in the rain.

A homemade wooden ladder called “lisno” was used to climb to the second floor. It was a narrow wooden plank carved to make steps so that it could be used for climbing purposes. Traditional older houses also used similar ladders to climb to the second floor. It is relatively hard to climb this ladder as it was hard to fit an adult leg, so balancing skills were essential.





*Figure 28.* A buffalo shed in the village

The buffalo shown in the photo was provided with some straw to consume and was tethered to a pole. Two hens can be seen in the background that roamed freely around the house.

Buffalo farming is considered to be a very good source to generate income. Buffalo produces milk that can be converted into yoghurt and ghee. Ghee is clarified butter and is very popular in Nepal. The milk from buffaloes is sold at a higher price than cow's milk in Nepal. There is high demand for organic homemade ghee from village areas in city areas. Consumers in city areas prefer to pay a higher price for ghee brought from a village than those available in supermarkets due to the quality. The manure made from buffalo dung is used in the farms. Meat and skin of buffalo can also be sold. In rural areas, buffaloes are tethered into the sheds and rarely taken out for grazing.



*Figure 29.* Shed for cows and ox

The major religion in Nepal is Hinduism. Cows are considered sacred and are worshipped as a face of Hindu goddess “Laxmi”. The milk, ghee, urine, and dung are considered pure and are used in religious ceremonies. Cow dung is used as fertilisers in farm and is also painted in the areas where religious functions occur. It is considered to be a disinfectant. Cow’s urine is used in religious functions and is consumed as a purifier during religious rituals. The followers of Hinduism do not eat beef. Oxen are used in rural areas of Nepal to plough fields. Two oxen are tied together and a traditional manual tool called “halo” is used. Traditionally, a man pushes the oxen and ploughs the field.





*Figure 30.* A pig shed

Pigs are kept in a shed outside the house in village areas. The primary reason to raise pigs is for meat. Pig farming is getting popular in Nepal as the market for pork is increasing. However, traditionally everyone in the village did not raise pigs as they were considered to be dirty animals. In the past, many Nepalese people did not eat pork, but now that trend is changing, and pork eaters are increasing.



*Figure 31.* “Tauwa” - a storage space of straw for cattle

“Tauwas” are made so that the straws do not decay due to rain water and bright sunshine. They are elevated high so that bottom space could be used as storage for firewood or other fodder for cattle. Once the season to harvest rice is over, straws are transported from farms to the house, and a tauwa is built. Cattle are fed these straws mostly in winter season there will be a scarcity for green grass.





*Figure 32.* A man carrying tree branches for cattle

A man was observed carrying tree branches for his animals. It looks like he has a child walking before him and another one following him. In hilly regions, there are small walkways next to farms to go around the village and forest areas. These roads are quite narrow and can be muddy and slippery during rainy seasons.



*Figure 33.* A hen and its chicks

The entrepreneurs of the village raised hens and chickens to produce meat and eggs. They either used them for personal consumption or sold them to generate income. Free range hens and chickens were left to roam freely around the house and were only caged during nights to protect them from predators such as foxes and wolves, and human thieves. Free-range hens and chickens are raised primarily for meat and eggs. Broiler chickens are caged all the time and are fed inside their cage. They are raised only for meat. The meat of free-range chicken is expensive than broiler chicken as those are considered organic, hygienic and tastier.





*Figure 34.* Chicken cage in Ramjakot

A chicken cage that was made at home using wood, bamboo, steel and tin, and wires.



Figure 35. Sewing machine

A sewing machine placed in front of the house of a participant. The machine was covered using hand weaved multi-coloured decorative bandanna. Next to the machine was a manual grinder named “*jato*” that is made up of two round stones which is to grind crops. One round stone is attached to the ground, and the other stone is placed on the top. These are generally located inside or in front of a house and women usually grind the crops.

The crops are put inside through the hole in the top and *jato* is pulled using a handle so that it can rotate in a circular motion. The person using this grinder has to sit down on the floor and use hand muscles to perform the task.

The participant’s house was made up of stone and mud and was painted using red mud that was locally available. Normally, the youngest daughter-in-law of the house paints the house with red mud every morning.





*Figure 36.* A handmade bag

One participant wove bags to sell them to generate extra income. These bags are preferred by school children to carry books and other school supplies. The participant felt proud that she learnt that skill by looking at others those who made bags and now she was able to train her relatives and friends. She told that the demands for her bags were quite high and it was very hard for her to meet the demand. She wanted to expand that enterprise, but she did not have enough time to weave bags as she also had to perform household activities, look after her animals and children, and work on farms.



*Figure 37.* Manual bag weaving tool

The participant bought the fibre from a shop in a city area. She told that she always bought them whenever she travelled to the city area. She wove her bags using this handmade tool.

## Household activities



*Figure 38.* An outdoor kitchen at a participant's house

It was very common in that village to find little cooking space outside the house in a small room or open air. Some women of the village cooked all their meals in similar little kitchens and others who used open air, generally cooked morning and afternoon meals. The primary reason for this was to reduce indoor pollution from smoke that got generated as firewood was burnt. The woman who was cooking had to transfer all the required cookware, dishes and food materials to the cooking area for her main kitchen and transport it back once the cooking was done. Once the food was prepared and ready to be served, it was taken back inside to the main kitchen where the food was served. The women, normally daughters-in-law, who prepare the food, serve and feed rest of the family before eating themselves. The woman was preparing tea in the black kettle and making curry for lunch. A manual grinder called “*jato*” (explained in Figure. 35) was also observed in the cooking area. A pet cat was standing outside the cooking area.





*Figure 39.* Another example of outside cooking area at another house

On the day of this photo, the weather was much cooler with high winds. It appeared to me that the baby goats were probably trying to get some heat from the firewood as they stayed that way for a while. The baby goats were left untied with ropes, so they tended to move freely around the house.





*Figure 40.* Open air cooking

Another example of outdoor firewood stove used for cooking purposes but this was under open air. In rural villages, the ashes from burnt firewood called “*kharani*” in the Nepali language is used to wash dishes as it is believed that it helps to clean the burnt dishes cooked in firewood. Before cooking anything on a stove using firewood, a thick layer of paste made using ashes and water is applied to the outside of the container. It is believed that this prevents the container from being burnt and makes it easier to clean. It was also found that currently, many villagers have started to use dish washing liquids and soaps as it was widely available on the market. The leftover ashes from cooking was dumped into the compost hole and mixed with dung to make manure for the fields. A free-range hen can be seen in the background.



*Figure 41.* Stand to dry washed dishes

Villagers had created home-made stands using wood and bamboo which could be used to dry dishes in good weather. In poor weather conditions, they had to improvise and try to find a place somewhere inside the house.



*Figure 42.* Collection and storage of firewood for cooking purposes

Firewoods are collected and stored during dry seasons so that it could be used during seasons when firewood are scarce.





*Figure 43.* Another example of multi-use shed

Half of the shed was used to store firewood, and another half contained a “*dhiki*”, explained in Figure 44. Some space was also used to dry washed clothes.

There two yellowish and bluish half cut containers that can be seen in this photo contained red mud mixed with water. The red mud was brought by the participant from a nearby hill in a sack and was used on a daily basis to paint the house every morning once it was dusted.

Traditionally, in rural Nepal, the daughters-in-law of the house used to perform this task every morning before other family members woke up. Once the house was swept, the front of the house called “*pidi*” including the courtyard called “*aangan*” was painted with red mud, “*rato mato*”. A little bit of cooking oil was poured, and clean water was put in the main entrance of the house. There is a traditional Hindu belief that performing that task was auspicious and it invited god and goddess to visit the house every morning. This task also made sure the house was cleaned every day.



*Figure 44.* Manual grinder of grains in “*dhiki*”

In rural Nepal, grains were traditionally grinded using *Dhiki*, and it is still in practice due to lack of regular supply of electricity to use electric grinders. *Dhiki* is made up of wood and is usually located under a cover outside the house. One person presses the lever, and another person ensures that the grains are moved to the right place to be ground. Generally, only women performed this work. During old days, this was done by women at night using kerosene lamps after all the housework were completed or in the early morning before anyone else was awake. This is a very time-consuming process that requires a lot of energy and effort.



## Recreation activities for children in the village



*Figure 45.* Badminton court in the village

It was observed that there were few limited recreational activities for children of the village. Above is the photo of a badminton court built on red mud that could be used in good weather conditions. After any rain, it would become very slippery and dangerous. Boys were observed to be running around the village, but girls were mostly observed to be inside their houses. Girls were found to be comparatively very shy and spoke softly compared to boys.





*Figure 46.* Children of the village playing

I observed small children of the village playing hide and seek.



*Figure 47.* Baby birds called “*Dangre*”

Some boys and toddlers were playing with these birds called “*dangre*” outside their houses. The children told me that they brought these birds when they were new born and had kept with them. Children felt it was fun to play with those birds. The birds were fed grains and cooked rice.





*Figure 48.* Natural bubble maker from leave and stem of a plant

The small trees seen on the right side of the photo can be used to make bubbles. Children were seen to be playing with these. To blow a bubble, they pluck a leaf from the tree with a stem. They then bend the stem which releases sticky gum that can be blown to make bubbles. These trees were widely available in walkways of Ramjakot.



Figure 49. Typical Nepali lunch found close to highways of Nepal

This was the photo of our lunch at a semi-urban place before we took bus to Ramjakot. This picture is an example of staple Nepalese food that consists of rice, lentil soup, lettuce, beans and potato curry, tomato pickle, spicy mixed vegetable (“*achar*”), salad and papad. The staple diet of Nepali people is “*daal, bhatt, ra tarkari*” translated as lentils, rice, and vegetable curry. Nepalese people eat rice twice a day for lunch and dinner and eat it with a different combination of curry, milk, meat, etc. Most of the Nepalese vegetable curry is mixed with potato.

The food that we were served in Ramjakot was very simple consisting of rice, lentil soup and a curry.

## **Chapter 5 Discussion and conclusion**

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In this thesis, the rationale of this discussion chapter is to explain the meaning and implications of the findings presented in chapter three (Annesley, 2010). This section draws on interpretations of the researcher based on the context of the research. The research question for this thesis is “what is the lived experience of opportunities and challenges faced by entrepreneurial women of rural Nepal?”. In this chapter, a summary of key findings is presented at the beginning of each section. This is followed by a discussion section where the meaning of the findings, the significance of the findings, the relationship between the findings with the scope of the study and connections between the findings with existing previous literature are examined (Azar, 2006). The overall significance and limitations of this research are also stated in this chapter. As a researcher, I have provided reflection on the methodology and methods used to conduct this study. I have also recommended topics for future studies that were identified in this research. A brief conclusion at the end of this chapter summarises this thesis.

### **Education**

#### **Summary of findings**

Lack of education is one of the major challenges for the participants. Four out of eleven participants have had no formal education and had never been to a school; whereas, only two out of the eleven participants had been to a school and studied up to sixth or seventh grade. However, all the participants were aware of the importance of education and had made an attempt to send their children or grandchildren to a school. Four out of eleven participants felt unhappy that they were unable to provide time and resources for their children's education.

#### **Discussion on summary of the findings**

Education provides knowledge, awareness, improved rational thinking, and decision-making power. It also helps individuals to make wise decisions and broaden their mindset (J. Rai, 2015). Education helps individuals with planning, organising, and managing resources. Educated women are able to use their knowledge to benefit themselves (Basyal, 2016). They are also able to understand and make decisions against discrimination, superstitions and illogical traditions. Education also helps to develop

capacity to recognise opportunities and to increase entrepreneurial competency (Sarfaraz, 2016). According to Pokharel (2015), “education diminishes poverty while poverty restricts access to education” (p. 51). Therefore, the United Nations decided to make achievement of universal primary education as its second Millennium Development Goal in 2015 (United Nations, 2015).

Women’s education has been overlooked in Nepal for a long time. The new constitution of Nepal promulgated in 2013 included a policy that primary education must be mandatory and free for all Nepalese children between the age of five and twelve (United States Department of State [DOS], 2015). Traditionally in the past, in rural Nepal, boys were sent to schools whereas, girls were kept at home to help their parents with household and farm activities (M. Acharya & Bennette, 1981; Bhatt et al., 2009; S. Paudel, 2011). It was also found that two-thirds of adolescent girls in rural areas did not attend a school (DOS, 2015) and even if those girls were sent to a school, they were likely to be sent to cheaper ones with inferior education quality (S. Paudel, 2011). The children residing in urban areas and those from wealthier families were likely to receive more than secondary education (Ministry of Health and Population, New ERA, & ICF International, 2012). Lack of separate or proper toilets for girls, violence against girls, and early marriage were some of the reasons for girls to not attend a public school (DOS, 2015). However, all the participants of Ramjakot village send both their sons and daughters to a school. Nevertheless, girl children were found to provide more help to their parents to do household and farm activities along with their education. There was also evidence that in the past, girls of this village were denied access to education when participants themselves were school aged children.

A review of existing literature has pointed out that although parents in rural areas enrol both boys and girls in a school and claim that they treat them equally, it has been found that there is a preference for sons to continue higher education compared to daughters (Samuels & Ghimire, 2013). Fortunately, this was not the case for the women and girls of Ramjakot as daughters of many families were now living and working in city areas to continue with their higher studies. In some cases, daughters were living alone in city areas to receive their higher education. Educating girls is now considered as a route to success and women are allowed to continue their education even after marriage (Samuels & Ghimire, 2013). The women entrepreneurs of Ramjakot were very supportive of education and did not stop even their daughters-in-law residing in cities and receiving higher education.



Education is considered a primary factor for entrepreneurial success and entrepreneurship can be learned through training and education (G. Mishra & Kiran, 2014; Nieuwenhuizen, 2014; A. Thapa, Thulaseedharan, Goswami, & Joshi, 2008). However, this research has found that although education could be helpful for entrepreneurship, entrepreneurs can be successful without formal education. Four out of eleven participants in this research were fulfilling their basic needs without any sort of education. Experience has proved to be the best way to learn entrepreneurship; therefore, the provision of informal learning opportunities from family members can help in the development of entrepreneurial opportunities (Botha, 2014). In this research, one participant used her skill of weaving to produce and sell bags to educate her children. She felt this was a real accomplishment for her because of her elder son, who currently worked in a foreign country, appreciated her hard work, and helped her financially. In addition, she was also able to teach the bag weaving skills to her friends and relatives.

In general, Nepalese parents did not wish to invest in their daughter's education because they were unable to benefit from that as in accordance with the custom, daughters would leave their house when married; however, boys were considered to be beneficial as they would potentially care for their parents in the future (Pokharel, 2015). Fortunately, this was not the case for the current generation of daughters of the research village as they were provided with an opportunity to study. Although in Nepalese society, most of the care work for older parents are done by daughters or daughters-in-law instead of sons, due to patriarchy and embedded male supremacy, they are never given due credit. This can be observed in general conversations when parents speak about their expectations from their "sons", but in reality, they are expecting from their "daughters" or "daughters-in-law". Similar conversations were also observed during interviews and casual conversations with the participants at Ramjakot.

## **Financial resources**

### **Summary of findings**

Poverty and lack of financial resources were crucial challenges that deterred participants to either start or expand their enterprises. The United Nation's Millennium Development Goals Report for 2015 asserted that when compared to men, more women are found to be living in poverty (United Nations, 2015). In Nepal, poverty directly

affects girls and women, who have to work hard from a young age (Luitel, 2001). Poverty was observed among women in Ramjakot as they struggled to fulfil basic necessities such as nutritious food, accessible drinking water, appropriate education, health facilities, decent sanitary standards, and a regular and reliable income.

In this study, eight out of eleven participants were interested to expand their enterprises, but the unavailability of loans and financial resources from banks and lending institutions acted as barriers. Eight out of eleven participants had received some form of training from support organisations, and five out of those eight participants started their enterprise after receiving the training.

Another direct impact of financial constraint was the migration of the youth population to cities or foreign countries for higher education or employment. Migration is a common phenomenon in Nepal, and 57 percent of the households reported that at least one person migrated in the past ten years (Ministry of Health and Population et al., 2012). In this research, it was found that at least one member of each participant's family was living away from the village, which forced some women to start their enterprises.

### **Discussion on summary of the findings**

Finance and training opportunities are the most important resources for entrepreneurs (Nieuwenhuizen, 2014). An enterprise cannot be launched and effectively operate without financial capital (Sarfaraz, 2016). Finance was a primary barrier for the participants of this research to start and expand their enterprises. In the context of this research, the participants were unable to access loans from banks or other lending institutions. Participants, who had a strong desire to empower themselves and become independent, were unable to make much progress without access to financial resources even though they had the required skills and training. Nevertheless, the participants had created local groups where they collected small funds from everyone and lent it to the neediest one. The one who used the money had to return it back to the group with interest, which was then utilised by another member. This practice empowered women and increased their financial independence; therefore, it was identified as an opportunity for entrepreneurial women of Ramjakot.

Unlike western entrepreneurs who maintain books and keep accounts of their finances (Botha, 2014), these women entrepreneurs calculated their finances in their heads and

managed them accordingly. Although financial insight and expertise is considered crucial for entrepreneurial success (Botha, 2014), it has been found from these participants that enterprises can be managed without keeping records and maintaining books of income and expense accounts. Unlike western countries, the participants do not have a big enterprise or even a registered firm; however, they certainly have achieved their goals of providing for themselves and their families through their enterprises.

Appropriate training is found to help women to start their enterprises and become financially empowered (G. Mishra & Kiran, 2014); therefore, it is an important opportunity for the participants. Training is designed to achieve a definite purpose, and it facilitates understanding and promotes learning to acquire necessary skills and knowledge (Dabale, Jagero, & Nyauchi, 2014; Sila, 2014). All the participants in this research have used the skills learned from their training towards their enterprise to make revenue or to consume the goods for their personal benefit. All of the participants who received seed money after their training used it to start their enterprises, except for one participant. The participant had received training for goat farming twice; hence she used the money received in the second training for her personal use. Most of the training delivered core raw materials such as goats, vegetable seeds, etc. or money to buy those which helped participants to start their enterprises immediately after receiving the training.

Most of the entrepreneurship found in Ramjakot was necessity-based entrepreneurship. Women were forced to work and feed their children and their families. Therefore, they were involved in entrepreneurial activities related to farming and raising domestic animals. As per Waring (1995), village women raise goats because they can be used for multiple purposes such as milk, fleece, meat, and hide. The case was similar for entrepreneurial women of Ramjakot who raised goats, buffaloes, cows, hens, pigs, etc. and used their products for personal consumption as well as sold them for income. The financial contribution of the participants from their enterprises helped to empower them and improved the living standard of their families. It also helped to increase their confidence and self-esteem.

The majority of male youths in the village of Ramjakot were found to have migrated to foreign countries for employment as there was a lack of job opportunities for them. Lack of progressive opportunities in the agricultural, services, or industrial sector were

found to be major causes for such migration (Grimaldi, 2016). In Nepal, poverty and financial necessity were also found to be the primary drivers for this migration (Bohra & Massey, 2009). Unemployment and poverty creates stress in people's lives and reduces their standard of living (Karki, 2010). Therefore, people from many developing countries have a mentality that working in a foreign country eliminates or reduces poverty (Ikuomola, 2015).

In Nepal, remittances have helped to increase the income and decrease the poverty for the families residing there which have had a positive impact on the country's overall economy (Basnett et al., 2014; Bohra & Massey, 2009; Dhungana & Pandit, 2014; Wong, 2011). The improvement in living standards of Nepalese people due to incoming remittances is an encouraging fact; however, this may hinder the long-term growth of the country (Aparicio & Muzzini, 2012). However, this research found that not everyone working in the cities or foreign countries remit money back to their families. Only one participant mentioned that her son who was working in a foreign country actively sent her remittances while others were either out of contact or just not supporting their families. This research has also found that there are comparatively fewer opportunities for people who reside in rural areas compared with those who reside in urban areas which drive migration for urban and foreign employment.

In Nepal, a high ratio of men are working and living away from their village with mostly only women, children, and the older population staying behind in the village (B. R. Acharya, 2008). Remittances are a significant portion of the country's GDP, and the families of people working in the foreign country are considered to have higher social status. However, foreign employment has also created issues for broken families. There are also increased possibilities that youths employed abroad would permanently reside in that foreign country and leave their homeland (Gaudel, 2006). In this study, three out of eleven participants reported that their sons were out of contact once they left for a foreign country and coincidentally in all three reported cases they were presumed to be employed in India. The primary reason for most migration to India is due to low travel costs, shorter distance, free border, and similar culture (Bohra & Massey, 2009). Although six out of eleven participants had their children or their husbands employed in foreign countries; only one participant received financial support.

More than fifty percent of the participants in this research did not live with their husband at the time of the research. The husbands were working in a different city or a

foreign country, had married another woman and lived separately, or had passed away. The women who are left behind when their husbands migrate to a different city or a country face psychological and financial problems, especially in a patriarchal society. The wives of such husbands generally have increased workloads and greater responsibilities towards their children and families as they have to cater to their financial needs and provide personal care for them (Ikuomola, 2015; Wong, 2011). The migration also impacts children who feel insecure and lonely without the guidance and affection of their father (Ikuomola, 2015; Wong, 2011). On the other hand, remittances could also redefine the conventional role of women, as they become economically empowered (Grimaldi, 2016). The participants of this study did not discuss these issues; however, they were likely to face similar challenges that come along with the migratory process.

As per Vinding and Kampbel (2012), women whose partners or children send foreign remittance use that money to start or run a business but no such evidence was found in this study. However, in this study, it was found that women whose spouses or children worked in foreign countries continued with their existing enterprises, rather than opening a new venture. Aziz and Mohyuddin (2015) have mentioned that women who receive foreign remittances are less attracted to agricultural activities, but this study did not find any evidence to support it. The one participant who received foreign remittances was still actively involved in her enterprise which consisted of agricultural and other income generating activities.

In this study, two participants mentioned the views, reported by Gajurel (2015), about a general trend for wives living in Nepalese villages to migrate to urban areas for better education, health facilities and opportunities for their children once their husbands start a job in a foreign country. They mentioned that many women from the village whose husbands are working in foreign employment have moved to city areas with their children. However, none of the participants discussed such a plan for their migration.

## **Socio-cultural factors**

### **Summary of findings**

In this study, it was found that socio-cultural factors have restricted the participants from succeeding in their enterprises. The participants of this research, entrepreneurial

women of rural Nepal, were adversely affected by deep-rooted patriarchal culture and norms along with gender disparity. The participants also reported issues of alcohol misuse and domestic violence. There were also cases of extreme hardship from exclusion for girls and women which they had to tolerate during their menstrual cycles. In this research, the existence of child marriage, discrimination against widows, and the participants being traumatised by their in-laws were also reported. The participants also commented about the lack of affection and support from their husbands in their lives. All of these socio-cultural factors were found to impact the daily lives of women and their entrepreneurial ambitions negatively.

### **Discussion on summary of the findings**

Even though Nepal adopted the Gender Equality Act only in 2006 (DOS, 2015), it has comparatively less gender inequality when compared to other countries within the region (Pokharel, 2015). Although legally, men and women are considered as equal genders, it is very different in reality (J. Rai, 2015). The unequal position of Nepalese women in the society is perhaps one of the reasons for them to lag behind in their day to day life (Institute of Forestry, 2011). The discrimination against women based on their gender is common in rural areas of Nepal due to lack of education, social values, cultural traditions, and lack of awareness about women's rights (DOS, 2015). In 2011, the Nepalese government legally recognised a third gender in addition to male and female and included this category on its census (Knight et al., 2015). This was considered as the world's first attempt that allowed people to choose their individual gender identity and protect their rights (Knight, 2011; M. Shrestha, 2011). However, the final data was only disaggregated as male and female gender, excluding third gender data, due to shortcomings in the data collection process, technical issues, lack of understanding and awareness, and limited training for data collectors (United Nations Development Programme & Williams Institute, 2014).

According to Thornton, Ribeiro-Soriano, and Urbano (2011), "power distance represents the acceptance of inequality in position and authority between people" (p.109). Factors such as social class, status, sex, generation, and age contribute to make up a higher score for power distance (Lemone, 2005). Nepal has a moderately high score of 65 for power distance (Hofstede, n.d). The score implies that hierarchal society exists in Nepal and the less powerful members accept that they do not share equal power and know their place in the hierarchy (Hofstede, n.d). Nepal also has a low score



of 40 on masculinity, which means that the society is not driven by competition and achievement (Hofstede, n.d). Lack of education for a female in Nepal could be one of the reasons for this low score of masculinity (Lemone, 2005). Due to deep-rooted patriarchy and traditions, Nepalese women face unequal power relations (ADB, 2010; S. Paudel, 2011). The gender-based inequality practices are still prevalent in Nepalese society (OHCHR, 2011) and women have minimal decision-making power (Ministry of Health and Population et al., 2012). The unequal social practices are slowly diminishing with an increase in education and development of technologies; however, rural women still comparatively lag far behind urban women to achieve gender parity (J. Rai, 2015).

In patriarchal societies, parents teach a girl child to be respectful, submissive, and tolerant whereas, a boy child is taught to be aggressive, adventurous, dominating, and outspoken from a very young age (A. V. Singh, 2016). There are social norms and notions that define a behaviour of a “good” daughter or woman which are closely linked with perception of family honour, prestige, and shame (Samuels & Ghimire, 2013). Marriages are highly valued in Nepalese society, especially in rural areas, and separation or marital dissolutions are very uncommon (Jennings, 2012); however, the divorce rates are gradually increasing (B. R. Acharya, 2005). In Nepal, the divorce rate for marriages was 0.28 percent in 1971, 0.40 percent in 1981, 0.57 percent in 1991 (B. R. Acharya, 2005) and it climbed to 1.7 percent in 2006 (Dommaraju & Jones, 2011). These statistics shows an increasing trend of divorces in Nepal due to factors such as changes in social values, traditions, sexual dissatisfaction, expectation from spouses, freedom, financial insecurities, education and greater awareness about women’s rights (B. R. Acharya, 2005). Three participants of this research, who were found to be shy and soft-spoken, explicitly shared that they wanted to leave their abusive husbands but decided against it just to save the prestige of their fathers and their families. One participant compared women with “mother earth who caters for everything here”, and she does the same. She had learnt the established norms and was taught to be submissive and tolerant at all costs.

Nepalese parents, who have daughters, constantly worry about their marriages and the possible dowry that would need to be given to a groom’s family during the wedding (S. Paudel, 2011). Although the practice of paying dowry is illegal in Nepal, the custom of giving dowry is common and there are incidents of dowry-related violence and deaths (DOS, 2015). Traditionally, the bride’s family pays a mutually agreed pre-determined amount to the groom’s family as dowry, based on the groom’s education and training

(DOS, 2015; S. Paudel, 2011). Although these issues were not discussed by any of the participants in this research, one participant mentioned that she would be selling her land to pay for her daughter's marriage.

The remarriage of a widow is considered to be a cultural and social taboo in Nepalese society (Poudel, 2015). The Nepalese society does not accept the remarriage of a widow, and her happiness, interest, employment, etc. is compromised for rest of her life (Upreti & Adhikary, 2009). In this study, one participant described the struggles she had to face once her husband passed away due to sickness when she was only 24-25 years old. In 2016, she was 49 years old and had lived a life of a widow for last 25 years solely raising her three children. That experience was very challenging and negative for her; however, she still managed to continue her enterprise.

The social constructions of patriarchy and oppression make the lives of widows very hard and at times horrific (Upreti & Adhikary, 2009). They are viewed as “inauspicious”, and they have to follow many other restrictions such as being barred from wearing colourful clothes and are only expected to wear white clothes, not being allowed to participate in cultural and religious ceremonies, etc. (A. Gurung & Thapa, 2016; Poudel, 2015; Surkan et al., 2015; Upreti & Adhikary, 2009). During this research, a participant and other widows of the village were easily identifiable with the plain coloured clothes that they were wearing. Widows are not allowed to look attractive as they are taken as a sexual threat to the society (Poudel, 2015). One participant used a derogatory term to describe her daughter-in-law as having “eloped” with another man after her son passed away. This kind of practice is viewed very negatively in Nepalese society. Divorced women also struggle to lead a normal life in Nepalese society, and their remarriage is often very difficult due to socio-cultural restrictions (B. R. Acharya, 2005). One participant's husband left her and married another woman, but she had been living alone ever since. Even today, in Nepalese society, gender biased norms are enforced only to women; whereas, men are free to remarry without any objection.

In 1963, child marriage was made illegal in Nepal (HRW, 2016). Many Nepalese children were forced to marry at a young age due to family pressure, but it is encouraging to find that the early and forced marriages have decreased since 2002 (DOS, 2015). In this study, it was found that child marriage was still prevalent in Ramjakot twenty to thirty years ago. Eight out of eleven participants of this study were

found to have been married between the ages of ten and sixteen. Technically, all those marriages were illegal under the law of Nepal, but in reality, they were married in the accepted traditions of the society. Those young brides were responsible to look after their in-laws and to help with household chores at her husband's house rather than attending schools. In this study, however, it was found that currently there is high awareness about the need for educating girls and empowering them; hence, the current generation of young girls are fortunately going to schools rather than getting married at a young age. In Nepal, women still lag behind men and women in other developed countries and they need a push for them to grow and develop (UN Women, 2014). Therefore, it is imperative to understand the situation of Nepalese women and to take actions to empower them through education (J. Rai, 2015).

One of the reasons for child marriage is due to pre-existing beliefs about menstruation and virginity (HRW, 2016). In villages of Nepal, women of certain castes, especially Brahmins, Chettris, and Newar castes are secluded or excluded from certain activities during menstruation (WaterAid in Nepal, 2009). Two participants in this research who belonged to Brahmin families shared their stories about hardship during their menstrual cycles. Generally, the topic of menstruation is not discussed and communicated with anyone else in Nepalese community (Basyal, 2016). One participant mentioned that she was not allowed to enter the kitchen of her house for 22 days during her first menstrual cycle. This custom is called “*Gupha Basne*”, which means to “stay in a dark cave” and is prevalent among Brahmin, Chettris, and Newar communities to mark “menarche” (Basyal, 2016). During this time, they are not allowed to see any males or the sun (WaterAid in Nepal, 2009). Then, every month during their regular monthly menstrual cycle, numerous social and cultural restrictions are placed on women (Robinson, 2015; Samuels & Ghimire, 2013). During this period women are forced to do harder manual work outside on the farms as they are not allowed indoors (UNRHCO, 2011). Although Nepalese government outlawed this practice in 2005, women still go through these physical and mental hardships (UNRHCO, 2011). These restrictions had a detrimental effect on entrepreneurial women to conduct their daily activities.

In many parts of the world, women lack positive support from their families and find it difficult to continue their enterprises (Lakshmi & Vidya, 2014; A. Thapa et al., 2008). This seemed to be very true for entrepreneurial women of this study. Two participants also shared their experiences of receiving no affection and support from their husbands. They also had to overcome hardships from their in-laws. Women, who were once upon

a time daughters-in-law and faced similar domination and torture, are found to be troubling their own daughters-in-law, and this tradition seems to be passing from one generation to another, making it a never-ending cyclic and rotational practice (Luitel, 2001). However, in this study, it was found that while it was harder, it was still possible for women to achieve their entrepreneurial goals without support from their husbands and families.

In patriarchal Nepalese society, women face domestic violence on a regular basis but most of these events are often unreported (Samuels & Ghimire, 2013; DOS, 2015; Volunteers Initiative Nepal, 2013). These women are generally afraid to report domestic violence as they lack awareness about their rights and they are financially dependent on their husbands (Samuels & Ghimire, 2013). In this research, a common phenomenon of wives being physically abused by their husbands was highlighted. Four out of eleven participants explicitly shared that they were physically abused by their husbands on at least one occasion. This figure could have been underreported as Nepalese women are known to keep their private lives and abuses as secret.

In Nepal, consumption of alcohol is very closely related to the caste system where the higher castes of Brahmins, Chettris, and Vaishyas are prohibited to use alcohol, and Sudras are traditionally allowed to drink (Dhital et al., 2001). However, in this research, people from all castes including those barred, were found to consume and misuse alcohol. In Nepalese society, it is very common to find women being physically abused by their alcoholic husbands leading to emotional stress and financial crises (Sedain, 2013). In this research, three participants reported that they were physically assaulted by their alcoholic husbands.

In some communities, Nepalese women also consume alcohol. In a cross-sectional survey study conducted in sixteen districts of Nepal, consumption of home-brewed alcohol issue was common among Nepalese women from Dalit communities when compared to other groups (Thapa et al., 2016). This was consistent with the behaviour of some women in this village, as described by participants.

Nepalese men traditionally drink alcohol from a small shop in their village and return home very late at night; they then start an argument with their wives for non-existent or nonsense reasons such as the wife having an extramarital affair with another man (Sedain, 2013). Many Nepalese women are also victims of depression due to their

husband's alcoholic addiction (Sedain, 2013). The wives of husbands who do not drink alcohol are less likely to suffer from physical and sexual violence when compared to those women whose husbands are alcoholic (Ministry of Health and Population et al., 2012). In a survey conducted in 2011, 32 percent of married Nepalese women were found to have suffered from some form of physical, emotional, or sexual violence (Ministry of Health and Population et al., 2012). In this research, one participant shared her story when she nearly took a bottle of poison due to depression caused by her alcoholic husband, whereas another participant's toe was broken when she was physically abused by her husband which had created an ongoing disability for her.

The alcohol consumption is found to be affected by the low level of education, lower caste and ethnicity, drunkard husbands, and women who lived in cold areas and brewed alcoholic beverages at home (N. Thapa et al., 2016). Alcohol consumption is also found to be influenced by the community and family where a person resides (Dhital et al., 2001). However, in this research, wives of alcoholic husbands were not found to be alcoholic, and no relation of education to alcohol consumption was found.

Many marriage and family problems arise as an outcome of excessive alcohol consumption that may also result in marital separation (Leonard & Eiden, 2007). One of the participants in this research mentioned that there were many cases of separation among married couples in the village due to misuse of alcohol. Many anti-alcohol campaigns and movements from various levels had been instigated by women; however, those are unsuccessful because of the patriarchal perception that women have much less power and influence (Dhital et al., 2001). In this research, the participants indicated that their efforts to prevent or reduce the alcohol consumption had little or no success in the village.

## **Infrastructure**

### **Summary of findings**

Lack of reliable infrastructure (e.g. roads, electricity, water, the internet, etc.) restricts the development of any economy (Basnett et al., 2014). In this research, the infrastructure in and to the village of Ramjakot was found to be very poor. The hilly windy roads were found to be extremely treacherous for the transportation of goods and people. There were also very few bus services to access the village of Ramjakot. There

was a poor mobile network connection, constant disruption and outage of electricity, no running tap water to the homes of the villagers, no hospitals and no institutes for tertiary education. In this study, it was also found that all the participants utilised traditional tools and manual labour to run their household activities and their enterprises as they lacked mechanical equipment or modern tools to aid them.

### **Discussion on summary of the findings**

A favourable external environment and suitable infrastructures such as roads, electricity, water, and telecommunication facilities are required for entrepreneurial growth and success (Nieuwenhuizen, 2014). “Infrastructure is at the very heart of economic and social development” (Basnett et al., 2014, p. 87). In this research, it was evident that the village of Ramjakot lacked proper roads for transportation. The red mudded narrow windy roads were poorly constructed. As shown in Figure 4 and 5, the roads also became very slippery when they were wet which made it an extremely dangerous journey. Each day, there were only two bus services which connected the village to the nearest urban area. Due to the poor quality roads and unreliable government strategies, the transport infrastructure of Nepal is very expensive, undependable and erratic (Basnett et al., 2014).

Availability of enough electricity supply to everyone is pivotal for development of a country (Pandey, 2009). However, in this study, it was found that there was no reliable supply of electricity to the village with the frequent outages. A frequent power outage is a very common problem in Nepal and electricity is costly and inadequate (Basnett et al., 2014; K.C, Khanal, Shrestha, & Lamsal, 2011). There is a shortage of electricity in Nepal and the government is unable to fulfil the increasing demand of the growing population (Baral & Kim, 2014). Due to the lack of a reliable supply of electricity, some of the villagers used small-scale solar panels which were only sufficient to power a few light bulbs in their houses depending on the weather. Baral and Kim mentioned that lack of electricity is an urgent problem in rural areas of Nepal and it needs to promptly addressed. Nepal is unable to harness the full potential of available natural renewable energy sources such as solar, wind, and biomass due to geographical, technical, economical, and political reasons; however, if these resources are utilised properly, it would help to provide reliable energy, create employment opportunities, improve the standard of living, and help in economic development of the country (K.C et al., 2011).



The availability of rice mills and electricity have reduced the workloads of the rural women of Nepal and provided them with more time for their personal development and education (Samuels & Ghimire, 2013). However, during the time of the research, women entrepreneurs at Ramjakot could not depend on any equipment that required electricity and had to revert to traditional manual labour methods because of the unreliable supply of electricity. One participant could only use her turmeric grinding machine when there was electricity; hence her enterprise was adversely affected. There were no running water taps in each house, so the women of the village had to travel to the nearest communal tap to collect water in a container and transport it back to their homes for household uses. It could also be physically challenging for these women to carry a heavy container of water. The participants could have invested more time to run their enterprises better if they had running water taps into their houses.

In 1988, Waring (1988) stated that “in Nepal, the transportation sector in large part consists of porters, not vehicles” (p. 90), which is still relevant in many rural areas of Nepal in 2016. Chameli used to sell bananas in the city; however, lack of affordable and reliable transportation made it financially unviable for her as she had to use the services of a porter to carry bananas to the closest city. Hence, she no longer produced bananas to be sold. Dana (2014) mentioned the poor roads in Nepal which require porters to carry the products for sale on their backs as trucks cannot travel to remote locations. However, gradually, the awareness of the need to improve transport services has increased, hence whenever district and village development funds are available, they are spent to improve rural roads and transport services (ADB, 2010).

Regardless of poor and unreliable infrastructure, the participants of this village were found to be very entrepreneurial. Most of their products were generally sold within the village but also occasionally sold to customers from city areas. This study also revealed that there were opportunities for participants due to the demand for some of their products in urban areas. Malati mentioned that she occasionally sold her ghee to people who took them to Japan or America which highlighted an area for future growth for her products. Better infrastructure would certainly help with the marketing and distribution of the products for the participants and can improve the overall economic condition of the individuals and the village. However, even with current poor infrastructure, the women entrepreneurs were still able to sell their products locally. The participants knew what their market wanted, and they knew how to sell their products (Botha, 2014).

The use of appropriate tools and equipment can help an entrepreneur to produce better quality products or provide better services, reduce time and expenses, and improve efficiency (Botha, 2014). In this research, the participants were found to use traditional tools for cooking in their kitchen and for farming in their fields. This was another challenge that women entrepreneurs of rural Nepal had to overcome. In Nepal, most farmers routinely use traditional hand tools such as sickles, hoes, spades, axes and hand saws which have also been found to injure farmers frequently (D. Bhattarai et al., 2016). All the participants of the village used a pair of oxen to plough their farms and used a sickle to cut the grass for their cattle. It takes a long time for women to cut grass for animals with a sickle. Advanced tools to plough fields and cut grass would be more efficient. They also had to physically carry fertilisers from their house to their farms on their back in a container. Use of a wheelbarrow to transport fertilisers from their home to fields might save them time and energy. The participants could not invest in proper tools and equipment to improve efficiency and reduce their daily workload due to lack of financial resources and poor infrastructure.

In this study, it was found that “technology has improved the quality of life for both girls and women, particularly with access to mobile phones” (Samuels & Ghimire, 2013, p. 9). Access to mobile phones helped the participants to stay connected with their families and their communities; however, they also complained that their children and grandchildren spent more time on their mobile phones using social media such as “Facebook” instead of helping them in their households or farm works. However, the development and easy access to technology and social media could also create an opportunity for the younger generation of the village to market locally produced products to bigger markets.

## **Impact of the earthquake**

On 25<sup>th</sup> April 2015, an earthquake of magnitude 7.8 Richter scale devastated many parts of Nepal, and almost 9,000 people lost their lives with 22,000 people injured (MOF, 2016a). The estimated financial damage was Rs. 706 billion ( NZD 10 billion) (MOF, 2016a). However, the village of Ramjakot was spared, and there were no human casualties or injuries with minimal damage to the houses and the infrastructure.

UN Women (2015) predicted that more than 60% of women relying on subsistence farming were adversely affected by the earthquake, but no evidence of such was found

in this study. As a consequence of the earthquake in Nepal, there was an increase in a number of child marriages (Girls Not Brides, 2016) as well as an increase in violence against girls and women who were affected by the disaster (UN OCHA, 2015). Child marriages and increased violence against girls and women of Ramjakot village were not related to the earthquake. After the earthquake, some Nepalese women faced additional challenges due to lack of bathing and changing areas, lack of safe toilets, hardships during menstruation and pregnancy and a risk of being trafficked, along with problems to access food, water, and protection from the weather (DOS, 2015).

## **Significance of the study**

The significance and contribution of this study can be summarised as:

- This research fills a gap in literature by adding scarce knowledge about lived experiences of women entrepreneurs of rural Nepal.
- This research may be used by policymakers and organisations involved with women empowerment to support women and women entrepreneurs of Nepal.
- This research was exploratory in nature; nevertheless, it can aid future studies.

Each of these factors is discussed below.

## **Women entrepreneurship in rural Nepal**

Entrepreneurship is practised differently in developing countries compared to developed nations (Lingelbach, Viña, & Asel, 2005). This study highlights these distinctions and provides a unique perspective about rural entrepreneurial women residing in a male-dominated society. This study also examines the entrepreneurial behaviour of these women in a developing country like Nepal where the topic of “entrepreneurship” is viewed from a different perspective to western countries. As an exploratory study, this research adds to the scarce knowledge about entrepreneurship in rural areas as it is a less researched topic (Lingelbach et al., 2005).

G. Mishra and Kiran (2014) stated that “true entrepreneurs are resourceful, highly motivated and driven to succeed and improve their entrepreneurial skill”. The women entrepreneurs of this study used available resources and were motivated to succeed in their enterprises. Their enterprises were related to informal market activities such as farming, and raising of domestic animals such as cows, buffaloes, goats, pigs, and hens. Similar to western entrepreneurs, these women identified good opportunities, initiated

their venture, and formulated a plan. The participants built sheds for their animals, cages for their hens, and grew vegetables in front of their houses. They built the sheds using local resources such as bamboo and *babiyo*, (*Eulaliopsis binata*), a plant which was used to thatch roofs and make binding ropes (Malla & Chhetri, 2009). The participants also built their houses mostly using only local resources such as stone, mud, timber and *babiyo*. Therefore, the entrepreneurial women of the village were resourceful, identified opportunities, and acted on them.

The women of this study were found to be highly motivated to work. The primary reason for their motivation was to fulfil the basic needs of their families and educate their children. Kuratko (2014) believes entrepreneurship to be “more than mere creation of business” (p. 3). For the entrepreneurial women of this village, their enterprise was their livelihood and means of survival for themselves and their family. In addition, they also contributed to poverty alleviation and overall economic growth (Shah & Saurabh, 2015). As entrepreneurs, these women earned income, sustained their enterprises, and fulfilled the necessities of their family.

The participants wanted to succeed in their enterprises and worked hard. In an average day, they were active for sixteen hours performing household activities, subsistence farming and working in their enterprises. The participants did not receive proper education and were living in a patriarchal society with very minimal support from their husbands. These women were victims of deeply rooted superstitious beliefs and cultural practices that affected their everyday lives. Regardless of these conditions, these women were highly motivated and entrepreneurial.

The participants wanted to improve their entrepreneurial skills and took opportunities to participate in various training programs offered to them. They used that training to their benefit and were interested to receive more training. They also created and ran local groups in the village to speak against alcohol misuse. They tried to empower themselves by collecting small funds which could be used by a needy member. They also coped with uncertainties and made the most viable decision for their enterprises. They took risks to start their enterprises trialling with a goat, pig or a few chickens and slowly increasing the number as they had minimal knowledge and money when they started their ventures.

These women worked solely in their businesses without any permanent employees. Most of them relied on the barter of labour to conduct their farm activities. They only used casual wage-based employees on an ad hoc basis when required. “Barter is merely one entity trading a product or service with another entity and receiving a good or service in return” (Plank, Reid, & Bates, 1994, p. 53). The primary reason for barter in Ramjakot was to ensure that involved parties worked in each other’s farms.

Barter or informal entrepreneurial activities are considered the “most constrained type of entrepreneurship” as the entrepreneur’s ideas and operations are limited to a local level instead of the national or global level (Dibrell, Englis, & Kedia, 2008, p. 178). The economic activity from informal sectors are significant, especially in developing countries; however, due to their small size, the nature of the enterprises, and high fees and charges, entrepreneurs do not register their enterprise (Adhikari, 2011). As a result, these are enterprises missing from official data records and their income and contribution to the economy is unrecognised. The case is similar for the women entrepreneurs of Ramjakot. Only one out of eleven participants had registered their business. The operations and market of these enterprises were also only limited to the village; however, like western entrepreneurs, they have growth potential, if they receive appropriate guidance and support.

Some research has indicated that women are now treated equally as men and are able to make their own decisions to become entrepreneurs, rather than being confined as housewives (A. Sharma & Sharma, 2013). However, this was not true for women entrepreneurs of Ramjakot. They never received due credit for their hard work as a homemaker, and their contribution to their family and their society as an entrepreneur was completely hidden. Their identity as an entrepreneur was hardly accredited in public, and it was limited to them being housewives. An identity defines an individual, and it is a socially constructed, continuous, dynamic, and evolutionary process (Adapa & Sheridan, 2016). Although the participants had been involved in entrepreneurship for a long time, they have different multifaceted social identities such as wives, mothers, and daughters, rather than a professional identity such as an entrepreneur. There is a complex interplay of familial, professional, and societal factors that have shaped their identity and they faced difficulties in being recognised as an entrepreneur. As represented in pie-charts of Table 5 in Chapter 4 – Research findings, the participants were found to spend their time in both entrepreneurial and household activities. However, their recognition as an entrepreneur was buried with their household activities

and stereotypical expectation of being a woman. Therefore, women entrepreneurs need to be made aware of their existence, identity, and incredible economic contribution to the society and the nation (Lakshmi & Vidya, 2014).

### **Encourage and support women's entrepreneurship in Nepal**

Nepalese women are underprivileged and discriminated against (M. Acharya & Bennette, 1981; Bhatt et al., 2009; GON, 2010; Jalbert, 2001; Luitel, 2001; Mahat, 2003; OHCHR, 2011; Tuladhar, 1996; UN Women, 2014). In Nepal, child marriage was outlawed in 1963, and the legal age for Nepalese men and women is 20 (HRW, 2016). However, this study found evidence that six out of eleven participants who were born after 1963 still got married when they were aged sixteen or under. All those marriages were illegal but it was socially accepted, and no one was prosecuted.

In 2005, “*Chaupadi Pratha*”, a tradition that adversely affects women during their menstrual cycles, was made illegal (UNRHCO, 2011). However, this study found contrary evidence with “*Chaupadi Pratha*” was still practised in 2016. The women and girls of that village were not allowed to enter the kitchen of their house when they were menstruating. Even women residing in urban areas such as Kathmandu are compelled to practice the less extreme form of “*Chaupadi Pratha*” and are prohibited from entering the kitchen or participating in a religious function (DOS, 2015). In Nepal, many traditions that have been outlawed in the past are not effectively implemented, and policies related to women rights and empowerment are limited to written text. These factors discourage women's entrepreneurship in Nepal.

These issues are rarely highlighted, and the newer generation growing up in urban areas generally lacks awareness about the rural life of Nepal. It is hoped that this study can help to raise awareness about women and women entrepreneurs of rural Nepal. Local policymakers might also be able to review their policies and support rural women entrepreneurs. The development of infrastructure is vital to promote women's entrepreneurship in the village. In addition, rural women entrepreneurs also need appropriate training, raw materials, financial resources, and marketing plans to support their enterprises. The programmes to educate rural women entrepreneurs can also help to empower them.

This study also found that many organisations are working to encourage and support women's entrepreneurship in rural Nepal. They might be able to use the findings of this



study to plan their new projects. The research also points out that the provision of more training facilities, resources, and support can improve the situation for entrepreneurial women of rural Nepal.

### **Foundation for future research**

This study highlights that entrepreneurial activities can empower women and it is necessary to understand their situation to support them. The topic of entrepreneurship has been widely researched in developed countries, but fewer studies have been conducted in rural areas of developing countries. This study was exploratory in nature and can be used by future researchers to conduct research on women's entrepreneurship in Nepal. This study could also potentially assist researchers to compare the status of entrepreneurial women in rural areas of other developing countries.

### **Limitations for this research**

The limitations for this research can be summarised as:

- Data collected from a single village
- Small sample size
- Poor infrastructure

The data in this study was collected from only one village out of 3,157 villages (VDCs) in Nepal (CBS, 2015). Nepal is a country with a diverse population that comprises of multiple ethnic communities, castes, religions and languages (R. Pradhan & Shrestha, 2005). The social context and cultural values of each village differ from one another; hence, the findings from this exploratory research cannot be generalised.

Only eleven participants were interviewed in this research based on the small scope of the study. Hence, the findings of this study cannot be generalised, but they can aid future research around this topic. Further studies could include wider sample size inclusive of various rural locations of Nepal which could help to better understand the situation of entrepreneurial women.

Poor infrastructure was another limitation in this research. During the time of data collection, it was the monsoon season in Nepal. The hilly, muddy, windy, narrow, and slippery roads to access the village of Ramjakot was treacherous for bus travel. Only two buses travelled back and forth from the village every day. I could only visit

Ramjakot once rather than twice as I had initially planned. Once I reached the village, I could not contact my family for two days due to unreliable electricity supply and poor mobile network reception. I would have probably had the opportunity to get a better understanding of the socio-cultural context of the village if I could have stayed for two weeks as initially planned rather than just four days. I had to end my stay early at the village due to unrealistic personal expectations from the villagers and for safety reasons, coupled with poor infrastructure. As I conducted my field work during monsoon season, it was treacherous to travel due to muddy and slippery roads. Buses could not travel to all locations within the village due to heavy rainfall and windy conditions. The electricity poles and mobile towers fell down frequently due to bad weather and were not immediately repaired. The results of fieldwork and my personal experience might have varied if I had visited the village in a dry season; however, if that was the case, I might never have truly understood the infrastructure limitations for these women.

## **Recommendations for future studies**

The findings from this small scale study highlights some important issues and questions that affect the daily lives of women residing in rural Nepal. A more comprehensive study conducted in multiple villages of Nepal involving several ethnicities, castes, and languages within different regions of the country could provide richer data about entrepreneurial women of rural Nepal. This study has identified following few areas as potential topics for future studies.

- How is the identity of entrepreneurial women hidden as housewives in rural Nepal? Is it different for entrepreneurial women residing in urban areas?
- What impact does training have on entrepreneurial women of rural Nepal? What is the importance of follow-up training? Is it better to provide the trainees with cash or raw materials and equipment after their training?
- How do remittances impact the entrepreneurial behaviour of women residing in rural Nepal? What proportions of women headed households receive remittances?
- What differences are welfare organisations making on the lives of women from rural Nepal? Are they making an expected difference to the women living in rural areas?

- How do educated women of Nepal view patriarchal perceptions, gender disparities and socio-cultural beliefs? Do they believe and follow superstitious and irrational traditions?
- How do educated women of Nepal view their rural sisters and their efforts to create a viable living?
- What is the impact of gender disparity on women entrepreneurs of Nepal? How does it differ for entrepreneurial women residing in urban areas when compared to rural areas?

## **Reflection on methodology and methods**

In this section, I have provided my reflections on research methodology and methods that I have used to conduct this study.

### **Research methodology**

In this research, I followed interpretive phenomenology as described by Heidegger and supported by van Manen which helped me to describe and interpret experiences of the participants particularly emphasising their social and cultural context (Berglund, 2007; Tuohy et al., 2013). I followed a qualitative approach for this research as it allowed me to have direct interaction with the participants and helped me to understand and interpret their opinions, meanings and experiences (Creswell, 2013a; Gray, 2014; Neergaard et al., 2009; Pathak et al., 2013; U. Sharma, 2009). The semi-structured interviews gave me an opportunity to explore the unique experiences shared by each participant as an entrepreneurial woman of rural Nepal. Hence, I believe qualitative interpretive phenomenology was best suited to answer the research question of this study.

I chose constructivist epistemology and followed an interpretivist approach. However, I could have also possibly conducted this research using feminist approaches to investigate socio-cultural and gender differences faced by entrepreneurial women of rural Nepal. Wambui (2013) believes that feminism aims “to produce useful knowledge which contributes to global gender justice, to changing women’s subordination and to stopping all forms of social inequalities” (p.2). Future researchers could conduct similar research using feminist approaches to examine gender inequalities and produce useful information to support gender parity in patriarchal Nepalese society.

## **My position as insider-outsider researcher**

Hayfield and Huxley (2015) believe that a researcher can simultaneously be both an insider and an outsider. Therefore, in the dichotomy of an insider versus outsider status for the researcher, I have identified myself as both. I was an insider because I shared the experience of being Nepali, I knew the language, I was born and raised in Nepal, I lived there for first 17 years of my life, I had been in regular contact with my family who resided there, and I visited my family regularly. However, general villagers of Nepal probably considered me as an outsider because I had no lived experience of culture and lifestyle in a rural setting, I had been living in western countries for last ten years, and I was conducting my research from a foreign university.

### **Before starting the interview**

Before starting this research, I considered myself as an insider researcher. The insider status helped me as a researcher to develop research questions, design interview structures, contact and recruit participants, collect data and analyse them (Hayfield & Huxley, 2015). For this study, I assumed that the data collection process would be relatively easier for me than an outsider because of my comparatively more contextual understanding, fluency with the national language and physical appearance as a Nepalese woman.

During my field visit, I was able to easily build rapport and connect with most participants in our first meeting. A few participants were not as comfortable as I wanted them to be. According to Breen (2007), sometimes an insider researcher has to balance their position as a researcher and as an insider. During my field visit stay, I chatted to the general women of the village and not only participants, listened to their stories, helped them to wash dishes, ate biscuits and candies with their children, wore clothes that are suitable in a rural setting so that villagers could accept me as an insider.

There are some disadvantages to being an insider researcher. The insider researchers are familiar with the context and situation of the participants, which may lead them to make assumptions based on their existing knowledge and past experience (Breen, 2007). It is imperative to realise that insiders necessarily do not have “intimate knowledge of the particular and situated experiences of all members of the group” and no assumptions should be made about the researcher’s understanding about his/her own culture (Kanuha, 2000, pg. 443). As an insider researcher, I might have unknowingly made some assumptions that an outsider researcher would not have made. In addition,

participants might not have answered some questions assuming that I was well-aware of their response. I tried my best to avoid assuming that I was researching about my own people; however, sometimes it was more of a spontaneous and an unknown process.

Another difficulty that I encountered as an insider researcher was that the participants and general villagers had very high expectations from me to help them (Dwyer & Buckle, 2009). Some women requested me to find jobs for their children, some wanted me to find a market for their products, several wanted financial help to build sheds for their cattle and others requested me to come back with training programs to help them. Everyone seemed very sceptical that this research was only part of my degree. It was almost impossible for me to convince all of them that I was not affiliated to any organisation and I was also not in a position to financially help them.

### **During the interview**

During the course of interviews with my participants, I slowly started to feel as if I was an outsider. I started to understand the differences between myself and the participants. I felt that I was privileged to have had an opportunity in life to go abroad to study; whereas, many women in that village were struggling to meet their daily basic needs.

An insider researcher becomes a “suspicious insider” when participants do not fully trust the researcher and start to question their true intentions (Kusow, 2003, pg. 594). During my trip around the village, most people always asked me, “Which organisation do you work for?” I was constantly pestered with this question by my participants and general villagers during our informal after-interview conversations as well. No one seemed to believe that I was a student and they all assumed that I was affiliated with some organisation. They all seemed very cynical about my reasons to give some of my personal money as a ‘thank you gift’.

One gentleman, who was in a group with other villagers had asked me, “Why would you come here if you weren’t making money?” When I politely advised him that I was there to conduct research to complete my studies, he sounded very cynical. Then, he tried to act as if he was talking to other villagers around him and tried to direct a comment towards me, “People who make easy money always say that. Why would someone come so far and live in this remote village if there is no benefit for them?” Another man added, “It’s alright if you don’t want to disclose the project. We understand but don’t forget to include us if you come to the village. We are from this

village too”. Some villagers also invited me to their home to have a cup of tea whereas I felt their real purpose was to find about the supposed organisation that I was working for. I found myself in a very strange situation where everyone seemed very unconvinced about the purpose of my visit and wanted to ask me what sort of financial gain I was going to receive from my visit. I tried to behave in a very professional manner all the time and tried not to feel offended by those sceptical and at times hurtful comments. I did not want to ignore those villagers, but I had also reached a point where I was frustrated and tired of repeating and defending the purpose of my visit.

My initial plan was to interview only ten participants. Once I completed nine interviews, I was going to complete the last interview with my host participant. But, I was pressurised to interview an eleventh participant. There were no hotels or lodges in that village, so I had stayed at a participant’s house, who indirectly forced me to interview her close family member potentially to receive a “thank you” gift. As a novice researcher and someone at the mercy of a host for my overnight stay, I unwillingly decided to add her as my participant. Even after I interviewed eleven participants, many more women from the village kept on asking me if they could participate in this research. At the end, I could not think of any other better option and had to literally escape out of the village. If the message had already spread to other nearby villages about my interviews and cash gifts, I contemplated if I would be facing a bigger crowd of women next day wanting to give interviews to me.

### **Self Reflection**

When I went to Nepal for this study, I considered myself as an insider, but upon self-reflection, I feel that I was more of an outsider. I had chosen six locations Syamgha, Jamune Bhanjyang, Chhang, Bhimad, Ramjakot and Bhirkot as possible locations for my data collection but I had never visited any of those places before. When I started my journey to find the right place for data collection and check whether these places met the criteria of a “rural” setting required for my research, I had to visit those places like a foreigner and make decisions without any prior knowledge. When I decided to travel to Ramjakot for data collection, it was very difficult to find a bus to get there. Once we got into the bus, it was a nerve wrecking experience for me to ride through dangerous hilly roads to reach Ramjakot. Although I was born and raised in Nepal, I had only seen those dangerous roads on television, and it was my first real life experience riding on those roads on public transportation.



My efforts to visit different women welfare organisations to obtain information from them were not successful. I am unsure whether I would have had received a better response if I were a foreigner or if I had a better understanding of how to approach them as an insider. My journey to find “Ramjakot” probably might have been easier if I had lived in the country in my adult life and visited similar other places. However, I am glad that I was able to conduct this research and now realise that I am not only an insider but also an outsider researcher and it probably contributed to my various experiences during my field visits.

Someone “coming into a community from the outside will always be novice learners of Indigenous knowledge and cannot purport to be ‘knowers’ of Indigenous knowledge” (Rossingh & Yunupingu, 2016, p. 8). In this research, although the people of Ramjakot were not indigenous, their native culture, tradition, and lifestyle were unique to themselves which differed greatly from urban areas of Nepal. Therefore, from that perspective as well, I felt like an outsider.

In this research, I feel my position as an insider researcher was helpful to me in various ways, but it also had its drawbacks. Initially, I felt that I was trusted by my participants; however, my perception slowly started to change when I realised that they did not really believed on what I said. I realised that I was not only perceived as an insider by the participants but I was also an outsider to them. Couture, Zaidi, and Maticka-Tyndale (2012) argue that one can never be an insider neither an outsider; the insider or outsider status of a researcher is influenced by their identity and how their identity is perceived by the participants. For a researcher to see oneself as either an insider or an outsider is to “oversimplify the complexities of researchers’ relationships with their participants”, as researcher and participants both add to the valuable part in the research process (Hayfield & Huxley, 2015, pg. 103). Therefore, in this research, I believe I had the status of both of an insider and an outsider researcher. I received various degrees of advantages and disadvantages from both positions.

### **Data collection method**

I purposefully chose participants that I believed would provide rich data for my study and conducted semi-structured interviews with them. Hence, I followed a non-probability maximum variation purposive sampling method. While using a maximum variation sampling technique, a researcher purposefully selects a sample that maximises the diversity so that common patterns can be examined (Gray, 2014). I had initially planned to

conduct this study with only ten participants, but I was compelled to interview an extra participant during my field trip which has been explained in the self-reflective journal in Appendix A. I had initially set the following criteria to recruit my participants, but I had to modify some of these criteria after my field observations.

- The age of the participants will be **between 25 to 50 years**: I found out during the field observation that women aged over 50 were also entrepreneurial and were actively involved in their enterprises. Hence, I had to change this criterion to the age limit of 25 to 70 years. Prior to the fieldwork, I had presumed that women aged over 50 might not be performing physically challenging manual work, but I was proved wrong during my field trip. Those women felt responsible towards their children and grandchildren, and they wanted to work hard to earn their living.
- **Participants must be running an enterprise**: Although all of the participants were entrepreneurial, only one out of eleven participants had a legally registered business. None of the participants maintained an income and expense account to calculate their gains and losses.
- **Participants may or may not have employees (this includes unpaid family members above ten years old)**: None of the entrepreneurs had employees. All of them worked only by themselves on a regular basis, but they also received occasional help from their children after school or during school holidays. Most of these entrepreneurs relied on a barter system of labour to do their work in the fields. Therefore, the use of full-time or wage-based workers or exchange of services (barter) without the use of money was added to this criterion.

## NVivo software

I found NVivo software to be a very useful tool. Although it was a time-consuming process, this tool helped me to increase my familiarity and understand the essence of my data. This software had more advanced features which could have been used for interviews conducted in the English language; however, it was not easily usable for a language such as Nepali as it uses different letters and script. During the coding of data using NVivo, I had felt very close to it as I was constantly thinking about a process to classify the data. Sometimes while using this software, I felt immersed in the pool of data. However, in hindsight, I feel this process actually helped me to understand my

data better as I repeatedly listened to my data while I was familiarising myself with the software.

### **Data collection journey**

I had purposefully chosen following six villages as possible data collection locations.

- i. Jamune Bhanjyang
- ii. Chhang
- iii. Bhimad
- iv. Syamgha
- v. Ramjakot
- vi. Bhirkot

I had never visited any of these six destinations before commencing this research. I decided to visit Jamune Bhanjyang as my first destination because it was the most easily accessible one. On 20<sup>th</sup> May 2016, I left Pokhara city about 8 am along with my two travel companions to reach Jamune Bhanjyang. After about an hour, when we got off the bus at Jamune Bhanjyang, it was evident to me that the area was no longer in a rural setting. It was close to the main highway, had lots of shops to buy all major household items, and many houses were made of concrete unlike rural houses of Nepal. It definitely felt more like a semi-urban setting. We took a walk around that area for an hour and then, I decided that it was not an appropriate place to collect data to fulfil the aim of my research. During my walk around Jamune Bhanjyang, I also talked to the locals who advised me that Syamgha, Chhang, and Bhimad were also semi-urbanised and would not fit the criteria of a rural setting required for this research. I found out that only Ramjakot and Bhirkot were still in a rural setting. Hence, I decided to conduct my first site visit to Ramjakot.

### **Bus journey to Ramjakot**

The bus journey to Ramjakot was an interesting and equally nerve wrecking experience. Before this journey, I had never travelled on a public bus in hilly windy roads of Nepal. During this journey, the bus stopped very frequently and kept on adding passengers. All seats inside the bus were taken; people were standing inside the bus as well as travelling on top of the bus. The bus also kept on getting loaded with sacks of rice, flour, fertilisers, cow food and cartons of groceries. The bus was very noisy with people

communicating in different ethnic languages, babies crying, people fighting for seats, plus a conductor trying to add more passengers when there was no room.

The roads were mostly narrow, windy, muddy, and slippery. There was one occasion when the bus got stuck on a muddy road on a steep hill; the bus started to shudder because it could not climb any further. I could not even dare to look down from my window seat as it was probably greater than a 500 feet drop. People started getting off the bus, and then everyone seemed to panic. Those few minutes felt like an eternity but luckily nothing worse happened and our bus continued in a similar muddy and dangerous path for another hour or so before we reached our destination, 'Ramjakot' village. At that point, I felt lucky to be alive but also at the same time appreciated how difficult it must be for people of rural Nepal to risk their lives each time they have to travel on those dangerous roads and hazardous conditions all over the country.

### **Stay at Ramjakot**

When we reached Ramjakot, all the villagers seemed very curious to find out our identities as we were new faces in the village. Most of them assumed that we were affiliated with a big organisation. I felt their curiosity died away when they found out that I was only a research student. However, the locals suggested that I meet a lady by the name of Chameli who would be able to help with my study. She hosted my team in her house for two nights and helped me to find women entrepreneurs of the village.

When I conducted my interviews and gave away Rs. 1,000 (approx. NZD 14) as a thank you gift to my participants, this seemed to send a wrong message to the villagers. Many people started queuing up to be interviewed even though they did not fit the criteria of my study. All villagers seemed very cynical about my reasons to give some of my personal money as a 'thank you gift'. They seemed convinced that I was affiliated to some organisation; some women requested me to find jobs for their children, some wanted me to find a market for their products whereas some wanted financial help to build sheds for their cattle. Some others requested me to come back with training programs to help them. I felt those women were convinced that they were very poor, dominated and unprivileged and wanted to see if I could help them in any way. During my casual chats with the villagers, I felt previous visits by representatives of women welfare organisations had set an unrealistic expectation of aid and donation among the villagers, and everyone was keen to test whether they could receive any benefits from me.

After I had completed ten interviews that were required for this study, I was compelled to take an additional interview by one participant. I also had to cut my trip short to four days instead of two weeks as I had initially planned for safety reasons. I felt intimidated by the behaviour of villagers; everyone seemed to think that I was able to give them money and help them in some way. I was always surrounded by villagers every time I went around the village, and I felt that I was being stalked on many occasions. I have discussed my experiences in more detail in self-reflective journal in Appendix A.

### **Attempts to obtain secondary data**

Before leaving New Zealand to conduct my field study, I had sent emails to organisations such as Federation of Women Entrepreneurs Association of Nepal (FWEAN) and Rural Women's Network Nepal (RUWON Nepal) that work for women empowerment and gender equity in Nepal, but I did not receive any correspondence back from them. After reaching Kathmandu on 1st May 2016, I made several calls to organisations based in Kathmandu city working for the welfare of women. But, their response was lukewarm at best, and most of my phone calls and emails were ignored. So, I visited few of those organisations in person the following day. I contacted following organisations, but I did not receive any useful information from them.

- National Micro Entrepreneurs Federation Nepal (NMEFEN): Organisation that works to help and promote the interest of micro-entrepreneurs to succeed in their business (The National Micro Entrepreneurs Federation Nepal, n.d.).
- Federation of Woman Entrepreneurs Associations of Nepal (FWEAN): The main aims of FWEAN is to create and promote women's entrepreneurship in all rural and urban areas of Nepal, empower members through various programs and projects, establish WEAN chapters in all seventy-five districts of Nepal, and lobby the government and other organisations regarding issues related to economic empowerment of women (FWEAN, 2016).
- Rural Women's Network Nepal (RUWON): According to their web page, the mission of RUWON Nepal is to help in the socio-economic development of the country by empowering women and marginalised people through gender equity, awareness, rights, education and advocacy (RUWON Nepal, n.d.).

## **Conclusion**

Entrepreneurship is a very important driving force for the economic and social development of any country. Women entrepreneurs are found to face comparatively more challenges than men to succeed in their enterprises. Nepalese women entrepreneurs face numerous challenges due to socio-cultural, educational, economic, and infrastructural restrictions.

The findings from this research suggest that women entrepreneurs from rural Nepal are highly entrepreneurial even though they are uneducated, financially weak, the targets of many superstitious beliefs, victims of gender disparities and restricted due to embedded patriarchal perceptions. These women run their enterprises to fulfil the basic needs of their families and educate their children. This research aims to raise awareness and improve the lives of women residing in rural areas of Nepal. This study also sets a robust foundation for more research in this area understanding entrepreneurial women of rural Nepal.



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## **Appendix A: Self-reflexive journal**

### **1. Introduction**

I am currently conducting research with aim “to explore the lived experiences of opportunities and challenges faced by entrepreneurial women of rural Nepal”. As part of this research, I left Auckland to go and collect data in Nepal on 29th April 2016. I was very excited to travel to Nepal to conduct this research as this also provided me with an opportunity to meet my family and friends over there. My ethics application was completed and approved before I went on my trip. I had also researched and discussed literature review and research design sections with my supervisors beforehand. So, I was quite comfortable that my data collection process would run smoothly. I also believed that I had the extra benefit of conducting research in my country as I had knowledge of national language and the culture. I always believed that I could easily navigate around Nepal even though I had lived away for last ten years. After all, I was born and have spent first 17 years of my life in Nepal. But, it all came crashing down, and I discovered how oblivious I was to the current situation in Nepal once I embarked on my data collection journey on May 20<sup>th</sup>, 2016.

### **2. I reached Kathmandu**

I landed at Kathmandu about midnight of 29<sup>th</sup> April 2016. In last ten years, every time I went to Nepal, it would always be a trip to visit family. This time it felt different, as I was aware that the major goal of my trip was to collect data for my research. Therefore, I think I was unknowingly very observant about women and their behaviour from the very start of my trip, which was an unusual experience for me.

When I arrived at the Kathmandu Airport, it was a good feeling to know that I had arrived home. After completing immigration formalities as I was waiting in baggage carousel to collect my luggage, a helper in the area asked me for my baggage tag. Before, I could realise he grabbed hold of my bags and put them into a trolley. I was glad to have his help, but I was probably naïve as his true intentions were to get some financial rewards from me. He pressurised me to give him money for his work. I started looking for a change, but I did not have any notes smaller than 500 Nepalese rupees (NZD 7.14). If I had change, I would have probably given him lesser amount, but to my bemusement, he kept on asking me for more money and wanted another extra 10

dollars. I had to almost snatch the cart from him and make my way towards the exit. He kept on following me for a while, but I tried to ignore him. Once I got out, it was the turn of taxi drivers to hassle me competing to offer me a ride. Luckily, I saw my father-in-law and brother-in-law in the waiting area. I felt better that I was inside their car to go home, leaving behind all the hassle of the airport. As we were driving, even at that time of the night, I could feel the pollution in the air and see dust flakes going up in the street, which was a noticeable change from Auckland where I boarded my flight. After I reached home, my mother-in-law served me late dinner. It felt awesome to eat and go to bed after 18 hours air journey.

### **3. Visits to various women welfare organisations in Kathmandu**

Next day, on 30<sup>th</sup> April 2016, I had planned to visit various organisations that worked for the welfare of women in Nepal to get any data or information, which would help me with my research. However, as it was a Saturday, all offices were closed. I used that day to meet and catch up with my family members.

On the morning of 1<sup>st</sup> May, I made several calls to organisations based in Kathmandu city working for the welfare of women. I had also written emails to these organisations before I left Auckland. But, their response was lukewarm at best, and most of my phone calls and emails were ignored. So, I decided to visit few of those organisations in person next day. As I was born and raised in Pokhara city, I have always found navigating around Kathmandu city quite challenging as I have not lived there long enough to know the place very well. I was glad when my sister-in-law, Manisha agreed to accompany me to visit various organisations that I had in mind.

On 2<sup>nd</sup> May, before leaving to visit various organisations, I called organisation named NMEFEN (National Micro Entrepreneurs' Federation Nepal) to arrange for an appointment to meet relevant members at their office. After I explained the purpose of my research, a staff member, Padam (pseudonyms used to protect privacy and confidentiality), who answered my phone, advised me that my meeting with them will not be useful as they do not deal with ground level micro-entrepreneurs in rural villages and they could not provide any information related to my research.

He instead passed me the phone number of someone named Sashi (pseudonyms used to protect privacy and confidentiality), who worked with ground level micro-entrepreneurs in Tanahun district. He advised me that Sashi lived in Damauli city and it would be easy



for me to obtain information from her. I was excited with this development as I was planning to conduct my research in that same Tanahun district. But, unfortunately, I tried to contact Sashi in that phone number for few days but had no luck getting through to her. When I tried to call back to that office to re-check phone number, I could not even get back in touch with Padam which I found very frustrating.

Manisha and I left home about 11 am on 2<sup>nd</sup> May to visit the office of FWEAN (Federation of Woman Entrepreneurs Associations of Nepal). Due to bad traffic in Kathmandu, it took us about 45 minutes to get there even though it was only about 5kms away from home. Once, we reached their office, we were treated as unwanted visitors and were completely ignored by the staff members. When I tried to explain them about the purpose of our visit and requested an appointment to get some possible help with my research, they were quick to point out that FWEAN is an umbrella organisation for all the district organisations and they had no presence in Tanahun district where I was planning to conduct my research. They advised us that the closest one will be the Kaski district office which compiled all the information for that area. They suggested me to visit UNDP's MEDEP (Micro-Enterprise Development Program) website for reports and data. They handed me their book with phone numbers for all ground level organisations and stories of woman entrepreneurs if it would be helpful to me.

After leaving there, we headed to the office of RUWON (Rural Women's Network Nepal). It took us about an hour to reach that destination which was about seven km away. It was an unforgettable experience trying to find this office. Based on the information provided on their website, we reached the office location; however, no locals seemed to know where this office was located. We spend almost about 30 minutes to find that office and asked various people before a lady working at tailor shop pointed us to a house. When we reached that house, we found a grocery store on the ground floor. The shopkeeper advised us to go upstairs. The second floor looked like someone's apartment, so we went to the third floor. The main door was locked with a lock hanging on the door, and there was an unattended phone outside. As we were trying to knock the locked door, a man surprisingly appeared and advised us that he rented the adjacent place. When we inquired about RUWON, he advised that only sometimes some people might turn up but generally it was empty. When I inquired about the founder of the organisation, he advised me that he was in the USA. We came to realise that it was probably an organisation which only existed in a web page. No

wonder, I never got any replies from that organisation when I tried to contact them from New Zealand requesting for an appointment during my visit to Nepal.

I felt quite disappointed with my visits and found that organisations had an unhelpful attitude. I also felt that I could never get access to the right people in various organisations that could have probably helped me with my research.

#### **4. Travel to Pokhara**

Next morning, on 3<sup>rd</sup> May, I took a 20-minute domestic flight from Kathmandu to Pokhara. It was a flight operated by Buddha airlines. The flight was scheduled to depart at 9 am, but due to fog, it was delayed by an hour. Few reasons made it special returning to home this time; I was meeting my daughter after five weeks time, I was meeting all my family members after a year, and I was there to collect data for my research.

I met a wonderful young French woman in the flight. She was sitting next to my seat. She could speak some Nepali as well. I found out that she was working for welfare of women and children in Dhading area. It was very good to listen to her experiences and I found her story and decision to reside in Nepal very inspirational. When we landed in Pokhara, my father was at the airport to receive me. We also gave ride to the French lady to her husband's place which was nearby. After dropping her, as we were driving home, I could not stop myself from looking outside to observe mountains, roads and houses that brought sweet old nostalgic memories back to my mind. It was also very nice to be able to breathe in the clean air in Pokhara compared to the pollution that I had experienced during my last few days stay in Kathmandu.

After spending few days at home, my initial plan was leave for data collection on 6<sup>th</sup> May, 2016 but I had to push it back as my sister who had previously agreed to travel with me became unavailable for a week. Before she could become available, I was sick due to gastrointestinal virus and I did not wish to travel until I was fully fit. In first two weeks of May, the weather was also very bad due to heavy rain and storm, which would have made travelling to remote villages harder due to the possibility of landslides and muddy roads. Therefore, we could only leave for our data collection on 20<sup>th</sup> May 2016.

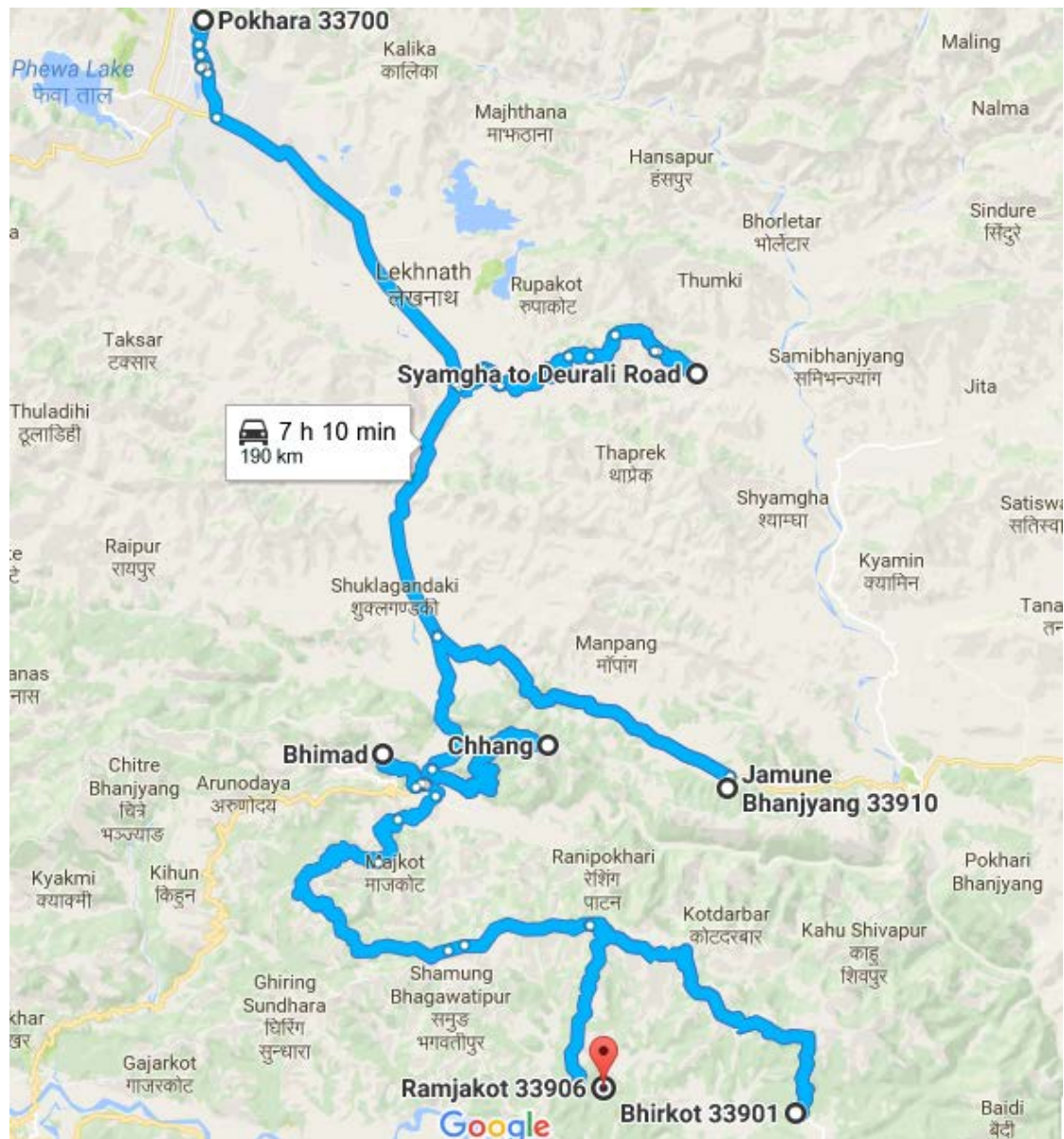
My sister and I were oblivious to the living conditions in rural villages, as we had always lived in semi-urban or urban settings during our stay in Nepal. Therefore, when I wrote my PGR1, my brother-in-law had agreed to accompany us for data collection, but

he became unavailable when I reached Nepal due to his family and business commitments. So, he organised for his distant nephew who lived with him to accompany my sister and me for the trip. The nephew was born and raised in a rural village, so he had lived experience of dealing with people in rural settings, if required.

Travelling party: Researcher -Nilam, Support Persons - Prakriti (sister), Laxman (nephew)

## **5. Selection of data collection location**

Based on my literature review and my previous discussions with my research supervisors, I had chosen six different locations as possible data collection destination for the research. The six locations were, Syamgha, Jamune Bhanjyang, Chhang, Bhimad, Ramjakot and Bhirkot as indicated in the following snapshot from Google Maps. I had never visited any of the six destinations before, but I decided to go to check Jamune Bhanjyang as my first destination because one of my research supervisors had mentioned that it was a rural setting during her previous visit.



*Figure 1.* Snapshot of six locations chosen as possible data collection destinations. Adapted from Google Maps (2016). Retrieved on March 22, 2016 from <https://www.google.co.nz/maps>

## 6. Data Collection Journey

On 20<sup>th</sup> May 2016, we left about 8 am from my parent's home in Pokhara. We tried to keep our bags light as we were unsure how far our destination would be and how much distance we would have to trek to find the right village to collect data. So, we only took some sandwiches, snacks, noodles, few clothes and couple of bottles of water. I had also considered a contingency plan in case there was no electricity in the village that we were travelling. So, my mobile phone and power bank were fully charged; I had two

recorders and enough spare batteries for recorders and torch lights. I had also carried a bundle of paperwork for my future research participants.

#### **i. Pokhara to Jamune Bhanjyang**

Once we left home, we took a bus from my parent's place towards central Pokhara. When we reached Prithivi Chowk, we changed into another bus travelling from Pokhara to Kathmandu. I had advised the conductor of the bus to drop us closer to Jamune Bhanjyang. When we got off the bus at Jamune Bhanjyang after about an hour, it was evident that the area was no longer in a rural setting. It was close to the main highway, had plenty of shops to buy all major household items, and many houses were concrete made, unlike rural houses. It definitely felt more like a semi-urban setting like my parent's place than a village. We took a walk around in that area for an hour and then, I decided that it was not an appropriate place to collect data to fulfil the aim of my research. So, we decided to have a quick tea and some snacks and then head to look for our second destination.

We went to a food place down the road. It had ample parking space and toilet facilities for bus passengers. It was kind of fast food shop where travellers could quickly grab something readymade to eat and move on. The place appeared to have sub-standard hygiene, but it was probably our best option for the time being. There was a man playing music with a traditional musical instrument called "Sarangi", and the music was melodious. We sat down in the shop until we drank the tea and made some enquiries with the shopkeeper as well as with some drivers and bus passengers. I asked them about the best way to reach Ramjakot, Bhirkot or Bhimad area. I had a printed version of Google Map with me, so I asked them if they were aware of the route and mode of the transportation to get there and if either of those was a remote village. Some of them suggested that Bhimad was more of a semi-urban area and it was best for us to travel to Ramjakot or Bhirkot if we wanted to see a remote village. Most of the people were unsure about the bus routes; however, the man who was playing 'Sarangi' suggested to us to go to Damauli and catch a bus from there. Based on his description, he sounded very knowledgeable about the place. Following his instructions, we took a bus to reach Damauli from where we could catch a connecting bus to Ramjakot or Bhirkot.

#### **ii. Jamune Bhanjyang to Damauli**

Once, we arrived at Damauli; we went to the "Bus management committee" to inquire about the bus services and bus station locations for services to Ramjakot or Bhirkot.

However, they completely ignored our request and did not help us at all. We were very disappointed. After that, I decided to go to a clothing store next door to buy a pair of trainers to help me trek up the hill. When I inquired with the shopkeeper if he could help us to find bus station or bus routes to Ramjakot or Bhirkot, he advised us to go to Hotel Santosh, which was a well-established and famous hotel in Damauli. He suggested to us that the bus station was close to Hotel Santosh and we should be able to catch a bus from there to get to Ramjakot.

This information gave me a thrill knowing that finally, we might be able to find the 'bus station' and head to our destination. Therefore, we started walking through streets of Damauli city to reach the hotel and locate the bus station. As we reached there, we were disappointed again as the people inside the nearby shops were not aware of that bus service, that travelled to Ramjakot.

Tired, hungry and disappointed, I then decided that to eat lunch at Hotel Santosh and consider our options. We had delicious Nepalese meal there. After lunch, I inquired with the waiters and hotel staffs about the bus station or any public transportation to Ramjakot. But, no one seemed to know anything about it. We then left the hotel, and we started to walk with a hope that we will find the information about the bus service. One stranger woman pointed us to a three storey green house few hundred metres away and advised us to visit there. She told that the house owner owns a Jeep that travels to Ramjakot and they might take us if they were going. When we reached there, and I asked about the Jeep, they advised that the Jeep had left for the day and the Jeep does not travel to the village every day.

### **iii. Frustration was creeping in**

The time was already about 1 p.m. I felt like the day was passing very quickly and I was unsure of what to do next. I was slowly getting frustrated and being impatient. I felt like calling my father and asking him to find the information for me but then, I convinced myself that it was my research and I had to do all the ground work. I could not cave into frustration so quickly.

I could also observe that both my support persons were getting quite tensed. As both of them were still teenagers, I pretended to be calm in that tricky situation. I kept on telling them not to worry and that we will be fine even though I was reaching a boiling point of frustration within myself. I was unsure whether they pretended to believe me by nodding their heads, or I hid it well.

I was also constantly questioning myself, “Is it me who is unable to get the correct information or is it just the way life goes on in this part of Nepal?” At one point, I was feeling hopeless, and I wanted us to return to Pokhara, but then I realised that I probably would have to go through the same cycle again if I procrastinated the process. At that moment, I took a deep breath and said to myself “Nilam, you can do it”. I again started to ask random people on the streets as I decided not to give up yet. I also recalled my school days, more than 12 years back, when I went to new places with my friends. At that time, there were no Google Maps or use of paper maps for commoners in Nepal. We would ask random people, shop owners and bus drivers to reach our destination. I felt the same thing still applied in Nepal today as well, but probably the difference was people had become more individualistic and uninterested to help others, like during the old days.

**iv. “Excuse me; do you know where we can get a bus to go to Ramjakot?”**

We must have asked more than 50 people since we arrived at Damauli to find about a bus service to Ramjakot when another stranger pointed us to go towards Kumari bank, and he suggested that there was a bus stop. Though we were quite cynical by now, we went towards the direction shown by him. Meanwhile, I tried to motivate myself thinking that walking is healthy and I might lose few pounds. Once, we were close to the bank; I went inside a clothing store next to the bank to inquire about the bus stop. The lady pointed us towards a nearby dumpling shop and advised us to inquire in that shop. When we asked the customers inside the shop, some of them advised us that the bus will come around 3 pm and others were not sure. The time was about 1:45 pm by then, and I was in a dilemma whether to stay and wait there till 3 pm with a hope to catch a bus to Ramjakot or return back to Pokhara.

As we were indecisively waiting there, the hotel owner told me that he would try to find the phone number and contact the bus driver. The hotel owner said that the bus driver and his helper were his regular customers and often ate their lunch at his hotel. The hotel seemed to be very busy, and it looked like the helpful couple operated it. I felt happy to find such kind-hearted people after a tiring day. After contacting the driver, the hotel owner figured out that the bus was no longer coming to Damauli that day. If we had to catch a bus to travel to Ramjakot that day, he suggested us to go to Khairanitar and handed us the mobile number of the driver. Khairanitar was towards Pokhara – so we had to return towards the same way where we came from in the morning. I heartily



thanked the couple for their help, and we caught a bus heading towards Pokhara with an aim to get off at Khairenitar.

#### **v. Damauli back to Khairenitar**

With our luck for the day, our bus broke down midway before we could reach Khairenitar and I almost sensed that we were not destined to reach Ramjakot that day. I was getting anxious as the dumpling hotel owner had advised us that the last bus for Ramjakot would leave about 3 pm from Khairenitar after his phone conversation with the bus driver. There was very less time left for us. Our bus driver and his helper found that the engine had heated, so they were trying to cool it down by pouring some water. Everyone in the bus seemed quite upset about that mechanical breakdown of the bus but fortunately, the bus engine was fixed quite promptly, and we safely reached Khairenitar.

We got off that bus and quickly called the bus driver for service to Ramjakot to find out where they were. Luckily, the bus was close to the bus stop at Khairenitar, and we had not missed that bus service. While we were waiting for the bus, another bus who was going to Bhimad or Rishing suggested us to take their bus and find a connecting bus to Ramjakot. I told them that we were waiting for another direct service to Ramjakot, but they almost tried to force us. I was quite annoyed by their behaviour, but I had already made up my mind at that point that if we did not get a direct bus service to Ramjakot, we would not be travelling anywhere else. In that case, we would be returning to home in Pokhara as it was already close to 3 pm and I did not want to travel to a new place with two teenagers after sunset. Luckily after a short wait, our direct bus service for Ramjakot arrived. We quickly managed to cross the street and get on the bus. At that point, I felt assured that we were going to reach Ramjakot on that same day.

#### **vi. Bus journey to Ramjakot**

After getting on the bus, I felt quite relieved that I did not have to go back to Pokhara. After few stops, the bus reached Bhimad and stopped for a very long time. As the bus was stationary without cooling, it was getting very hot inside the bus. I wanted to get off the bus and walk around the shops in Bhimad, but I was also worried that if I went out, I would probably lose my seat on the bus. So, I decided to stay inside. As we were waiting, the bus was getting loaded with sacks of rice, flour, fertilisers, and cartoons of groceries. All these stuff and people filled the alleyway inside the bus, and the people started to sit above the sacks as all the seats were taken away. Then, people started sitting on the roof of the bus. The bus was very noisy with people communicating in

different ethnic languages, crying babies, people fighting for seats, conductor trying to add more passengers when there was no room, etc. There was a six-month-old baby with her mother in the seat in front of us who reminded me of our daughter. She was crying loudly, probably because of the heat, noise and overcrowded bus. I felt bad that the baby had to travel in those conditions.

Finally, after almost an hour of wait, the bus driver decided to travel forward from Bhimad. As the bus started to move and climb hills, the cold breeze started to come through the windows and cooled off the heat. During the journey, I was also getting anxious about the time that we might reach Ramjakot that evening as we had no clue where we were going to stay. I was aware that in remote areas of Nepal there would be no commercial hotels or accommodation places for us to stay. Even among those thoughts and not very comfortable setting within the bus, I managed to fall asleep as I was quite exhausted.

I suddenly woke up to a very loud noise and crying of people, and I got the fright of my life as I opened my eyes. The bus had got stuck on a muddy road in a steep hill, and it started to shudder because it could not climb any further. I could not even dare to look down the side of that narrow, hilly road where only one vehicle could hardly fit as it probably was about 500 feet fall if that bus fell from that hill. To say, I was very scared would be an understatement. At that moment, all I could do was to recite my prayers and remember my daughter, my husband, and rest of my family members. People were getting off the bus and jumping from the roof of the bus not to risk their lives, but we couldn't even get out as we were cramped in the seats of the bus. Some people who seemed to be regular travellers in those conditions seemed very relaxed, and they were just saying, "If we are meant to die, we will". However, those statements did not give me much confidence nor lessen my worry.

For a moment, I truly regretted my decision to conduct my research in that remote place. Both my travel companions also looked very pale. The constant news of bus falling from hills of Nepal struck my mind, and those thoughts frightened me more. Those few minutes felt like an eternity but luckily nothing worst happened, and our bus continued in a similar muddy and dangerous path for almost another hour before we reached our destination, Ramjakot village. At that point, I felt lucky to be alive. I also appreciated the hardship people of rural Nepal had to go through each time they travelled. They risked their lives every time they travelled on those dangerous roads and

hazardous conditions. I was deeply lost in those thoughts. Apparently, the bus would have generally continued further ahead, but the driver decided to make that destination as the last stop because of heavy rain and bad roads ahead. I had never felt so grateful to get off the bus and breathe the fresh air.

## **7. Ramjakot – Day 1**

When we got off the bus in Ramjakot, it was dusk and slowly started to get dark. The time was about 7.30 p.m. Even during the summer season the evening felt cool which must have been due to the high altitude of the village. It was a cloudy evening, and a mixture of black and white clouds covered the sky. The bus stopped close to a place where there was a small dairy store, a tea shop, a tap for drinking water, and a resting place under a big tree called “*chautari*”.

Once we got off the bus, I stood next to a public tap with my two companions and discussed how and where to find a place to sleep for the night. We had brought some snacks from home, so I was not worried about the dinner. We were observing all other passengers getting off from the bus and carrying their stuff they had brought from the city. I felt as if people were staring at us and probably wondering what we were doing in the village. While on the bus, I had started a conversation with a woman seated next to us who was probably in her 50's. I had casually explained her about where we came from and what we were doing in the village. When we got off, I was hoping for her to offer us accommodation for the night or help us in some way. However, when we reached the destination, she walked away from us as I felt she was in a rush to attend to her family.

### **i. First night stay at Ramjakot**

As we were standing there, I was hoping to be approached by someone to talk to us and assist us. The area was crowded, and everyone seemed to be in a hurry to get to their homes. Based on their physical appearance and kind of clothes they were wearing, I could sense a diverse mix of people from different castes living in that area. Some people were speaking in their ethnic language; whereas, others were speaking in Nepali. I was feeling very thankful that we were able to reach the village safely; however, I was slightly nervous because we did not know anyone in the community. After a while, a young gentleman carrying a sack on his back noticed us standing aimlessly. He asked us who we were waiting for and what we were doing in the village. I politely explained

him about myself and told him that we need a place to sleep for the night. He directed us towards a nearby shop and advised me to request with the shopkeeper. He also informed us that the shopkeeper was a teacher in the local school there and he might allow us to stay at his house for the night.

When we reached his shop, few people were standing outside of his shop. I went inside his shop and spoke with him. He agreed to let us stay at his place because it was getting dark and we had nowhere else to go. He pointed us to his house which was across the street from his shop and introduced us to his wife. We went to his house, and his wife gave us some stools to sit down in her courtyard called "*aangan*". It was dark, breezy and cold evening. We put down our bag packs and sat there. His wife had already cooked dinner for the family, so she was going to cook for us again. I felt quite bad that she had to re-start the wood fire again and cook for us. On the other hand, I was quite hungry so was quietly waiting for food to be served. My sister, Prakriti seemed tired, sleepy, and cold. She had her head leant on my shoulder.

While the teacher's wife was preparing food for us, we were left alone outside the house. She would occasionally visit us and talk to us for a couple of minutes. She spoke about her farm, corn farming, her busy life, and her son. When the food was finally ready, we were called inside the kitchen to eat our dinner. We were served with some pork curry, rice and dal. She was very hospitable and would frequently ask if we wanted some more food. After we had finished eating, she was waiting for her husband and son to come for dinner. She also advised us that they would sleep quite late every day. It was Friday night, and I thought her husband was celebrating a day off from teaching in the school tomorrow. She told us that her husband was with his friend and she will have her dinner with him when he comes home later.

It was quite dark night, and we were told that there was an outage of electricity for last few days due to a strong storm that knocked down the electricity poles. There was no network connection on our phones, so we were unable to contact our family and let them know that we had arrived safely to the village. I had requested the house owner lady if we could use their phone but she advised that her phone was not working either. I was very tired, and I didn't know how to contact my family. The last time I spoke to my mother was around 1 pm to advise her that we were still in Damauli that afternoon. I had plans to call everyone once we reached Ramjakot. I contemplated the idea of going to a shop or trying to find a working phone to call my family, but since it was dark and

we were in an unfamiliar place, I decided not to go as I was probably very conscious about our safety. So, I thought I would call home when I woke up in the morning.

After we had finished our dinner, the house owner lady showed us a room for us to sleep. There were two beds in the room, one for Prakriti and me to share and another for Laxman. As I sat on that bed, I missed my comfortable mattress and soft pillow, but I was incredibly thankful for what they were able to provide us. As I expected, there to be no hotels in the village; I was pleased that we got a chance to eat warm food and shelter to hide our heads. There was no lock on the door of our room, and I think the couple slept outside our room in their deck of the second floor. I must have been very tired since I fell asleep soon after I laid down on the bed. I had good night's sleep until I woke up next morning.

## **ii. Journey path for Day 1**

8 am: Left parents home and got on a bus to head towards central Pokhara

8.30 am: Changed bus from central Pokhara to go to Jamune Bhanjyang

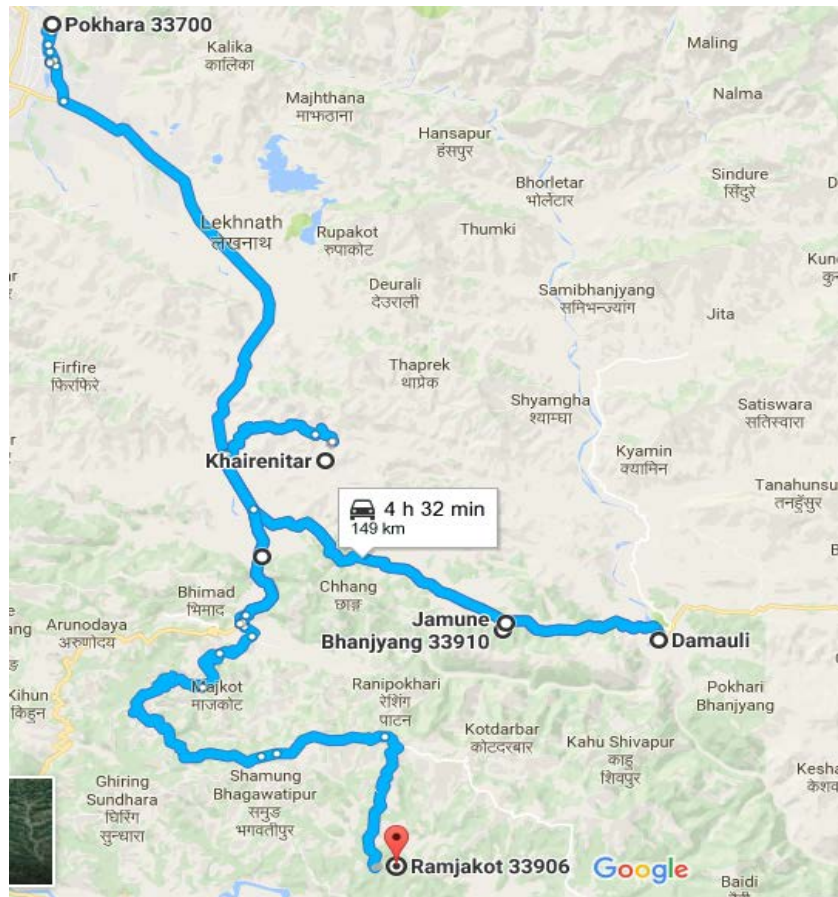
10.00 am: Took a bus to go to Damauli

1.30 pm: Took a bus back to Khairanitar from Damauli

3 pm: Took a bus from Khairanitar to go to Ramjakot

7.30 pm: Reached Ramjakot

10 pm: Went to bed



*Figure 2.* Journey path for day one of field work. Adapted from Google Maps (2016). Retrieved on March 22, 2016 from <https://www.google.co.nz/maps>

## 8. Ramjakot – Day 2

Next morning, on 21st May we woke up about 7 am. It was a very foggy and cloudy morning with poor visibility of surrounding hills. We walked to nearby tap with our toothbrush, face wash and towel. The toilet was outside of the house, next to our host's buffalo shed. Bir sir (the school teacher) (pseudonyms used to protect privacy and confidentiality), and his wife were probably already awake by that time and had started with their daily chores as we could not find them in their house. So we went to Bir sir's shop across the road and thanked him for his help. I wanted to ask him if I could borrow his personal phone to contact my family but did not as he was very busy at his shop and I did not want to hold up his customers.

It was a Saturday morning. Many male villagers were standing and enjoying the morning outside his shop. They were curious about us, so I was caught up in chitchatting with some of them. Initially, everyone was very interested to know more about us until they found out that I was only a research student. Most of them assumed

that I was affiliated with either INGO/NGO or a big organisation. As I was unsure on best approach going forward, I asked some of those people for their advice about women entrepreneurs in that village. The response was very mixed; some of them thought that there were no women entrepreneurs in the village; some thought that women of that village were very inactive, whereas only a few thought that there were a group of women who were doing business. After a brief chat with those men, they suggested that I should go and meet a lady by name Chameli (pseudonyms used to protect privacy and confidentiality), who should be able to guide me. I took directions to reach Chameli's house, thanked those men, and headed there.

#### **i. Chameli**

I was told that Chameli's house was not too far from there. I was hoping that it probably would be within few minutes' walk. Once we started walking on those slippery roads, we could not even see a single house after about 20 minutes. I asked few villagers about Chameli's house just to confirm that we were heading in the right direction. An elderly gentleman showed us a shortcut way to get to her house but warned us that it was going to be harder path than walking through the main road. We had already been walking for about 30 minutes, and I was slowly exhausted. Therefore, I decided to take the shortcut route, as I wanted to reach the destination quicker and get some rest. However, we found out that it was not a proper path but almost a slippery slope, no wonder I fell few times. After about 45 minutes, we reached Chameli's house. I think we would have probably reached there in half the time if we were familiar with the location and the roads. The slippery paths did not help us either. We saw a man cutting firewood on a farm and asked him about Chameli's house; later we found out that he was her husband.

Once we reached there, Chameli was delighted to know that we were there to meet her and not her husband. She felt very proud that she was recognised for her hard work in the village. She was also pleased to know that people from another village recommended us to go and see her. As soon as we got to her house, she arranged a mat for us to sit down and she sat in front of us on a wooden stool. Her husband sat in a plastic chair close to us. I introduced my companions, my research and myself. She started asking questions to me, and I kept on answering to her. Her husband would nod his head to indicate that he understood what I said. Later on, I found out that she had struggled to make her identity in her house. Her husband was a government worker, and he had always dominated his wife because she did not earn money. However, I could



sense that it was a moment of pride for Chameli that someone from a city was there to meet her. She also phoned her children who lived in other cities to inform about us.

The time was about 10 am, and I was severely craving for a cup of milk tea and some breakfast. The only food we had eaten that morning was some leftover sandwich from the day before and beaten rice that we had brought from Pokhara. I was very tempted to request a cup of tea with Chameli, but I was unable to do so. However, I decided to ask her for a phone so that I could call home. I had a sim card for a carrier, NTC on my phone but I had been unable to get network reception on my phone. Both my companions also had the same problem. Chameli had a phone with a different carrier, Ncell but her phone had run out of battery, and she could not charge her phone as there was electricity outage in the area. However, there was a small solar panel in their house that they used to charge phones, torchlights, and chargeable lamps. It looked like the wiring of the solar was not connected properly, but her smart 10-year-old son managed to fix it and put her phone in charge. I was waiting for the phone to be charged so that I could call home. After an hour of patient waiting and fiddling with wiring, there was enough charge to make a call.

## **ii. Family in a panic attack – They didn't hear from us**

Finally, around mid-day, Chameli handed me her phone to call my home. I called my sister's mobile phone. She picked up the phone and sounded very relieved. She was extremely happy to know that we were safe. She told me that my parents, my husband and in-laws were worried about us. My father had contacted one of his relative who served in the police force, who was able to find and provide information that there was no electricity or phone reception in the Ramjakot village due to the storm. This information apparently provided them with slight relief, but my sister told me that my father was planning to come to the village with a police officer to search us if we had not contacted them.

Retrospectively, I felt that I should have kept my family updated when we reached there. Their worry was understandable as we were travelling to an unknown destination and we had not contacted them. I also think we should have prepared ourselves better by carrying multiple phone carrier sim cards. I felt the slight guilt of putting my family members through unnecessary stress as I was focussed on sorting out plans for the research rather than making attempts to communicate with them to advise that we were safe.

### **iii. Nomination of the participants and interviews**

By the time, I was finished with the call; I was secretly hoping that Chameli would offer us some food as we all were starving. Thankfully, Chameli offered us lunch. She had cooked a simple meal of rice, dal and spinach. But, I ate the food like I had never eaten before; it tasted delicious.

During our random chats, Chameli had also advised that she was actively involved in community activities in her village. She was the treasurer of the “Aama Samuha” (Women’s Committee), president of goat farmer’s association, president of children association, and treasurer of forest committee in her village. She knew everyone in the village, and they also knew her.

By the time we finished our lunch, the black clouds had covered the sky, and it felt like it was going to rain. I thought the cloudy weather to be an excellent opportunity for me to catch women for interviews as they would be working at their farm if the weather was pleasant and sunny. As it was also a Saturday, most parents would also have children helping them with their housework rather than being at school. So, I asked Chameli if she could help me to arrange and start interviews after our lunch.

So, Chameli started yelling out people’s name from her home, if they lived nearby where they could hear her voice. She also sent her son to call others who lived at a distant place from her. I could sense that her son was getting annoyed to be sent to different locations. I was grateful to both of them that they were helping me to find participants. Gradually, people started to come to Chameli’s house. I spoke to various women as they arrived to understand the nature of their work. As most of them were willing to participate, I had to be very selective to choose only ten candidates. I was involved in informal chats with them to find if they would be able to provide me with rich data for my research.

As the crowd got bigger, I requested Chameli if I could interview my participants in one of her rooms for privacy and she agreed to provide me with a room. Some women would just approach me in the room and ask if they could participate in the interview. I would ask them some preliminary questions to determine their suitability for my research. It got to a point where I had to ask both my travel companions to guard outside the room where I was interviewing so that there would be no interruption. I had to reject many candidates based on our preliminary discussion as I was determined to

choose the best ten participants. My decision of denying them from an interview upset quite a few women who were eager to be interviewed.

It was a very busy day for me as I was occupied with screening the probable participants and conducting interviews with them. The interviews went until 9 pm that day, and I had interviewed nine participants. Out of those nine participants, seven participants were chosen by me, but the other two were more like forced interviews. Even though I advised them that I could not take their interviews because they didn't have any current business, they insisted to me that they would not go away and move from that place if I did not interview them. They were adamant that they used to have their own business and were also involved in social work. Hence, they deserve to be interviewed. So, I had to conduct their interviews unwillingly. But, retrospectively, I felt their stories would also add value to my research in certain ways which they hadn't disclosed during the screening phase.

I was satisfied with my work for the day as I felt I had obtained data from good mix of people from different castes and different enterprises. Based on my research design, I only had one more interview to conduct which I was going to complete the following day. And the last participant was going to be our host, Chameli.

Even though it was nine pm, we had not discussed if Chameli was going to let us stay in her house and provide us with dinner that evening. However, based on her hospitality, I presumed that she would let us stay at her house. Soon after my last interview, she called us for dinner, and I was very glad that the day was almost over. Her husband and son must have already had their dinner and were asleep by then. After she had finished eating, we helped her to clean the dishes. Initially, she was reluctant to make us work, but later she agreed to it. There was enough moonlight to wash dishes outside even though there was no electricity. She also advised us that everyone in the village stored water in a tank outside their house and used the water for cleaning. After cleaning dishes, she then advised us that we could sleep in the same room where I had conducted interviews. The room felt very congested and felt more like a storage room. The room was used to store bananas and turmeric powder. Most of the storage was under the bed. The door was very low and there was no air circulation in the room. I felt quite suffocated because of the strong smell of turmeric powder and possibly some rotten bananas. The room had two beds. Prakriti and I cleaned our bed, and Laxman cleaned his bed. I was very tired, so regardless of the room and its smell, I closed my eyes and

fell asleep. I was grateful that we had found a place to sleep, food to eat, and importantly I was able to get participants for my research.

## **9. Ramjakot – Day**

The next morning, on 22<sup>nd</sup> May 2016, I woke up about 6.30 am. It was already bright outside, and Chameli had already started with her household chores. I could also hear her goats and buffaloes making loud noises. I went to the nearby water tank and washed my face and brushed my teeth. The toilet was close to the house as well. In a while, Chameli offered us some black tea. Even though I craved for milk tea, it felt good to be able to drink tea after two days to start my day. While I was taking sips of my tea, I remembered my hot water jug, the availability of electricity, and the convenience to prepare a cup of milk tea in Auckland.

### **i. Walking around the village – Visiting participants and taking photos**

The plan for the day was to go around the village and visit all the nine participants that I had interviewed on the previous day. Chameli's son was willing to help us and take us around the village. I wanted to see the enterprise of my participants, follow-up with them about their work as well as take some photos for future memory. I wanted to catch up with them in the morning before they got too busy with their work.

It was a beautiful village filled with tranquillity and surrounded by green trees. The environment was very fresh and reviving. The road were quite muddy and slippery to walk, and I felt like I needed more practice to walk on those roads. Chameli's son, our guide, was a very fast walker. He joked with me that he could probably walk the same path five times quicker than me. Looking at his walking pace compared to mine, it was probably not far from being the truth. Some of the houses we visited were close by, and some were further than I had anticipated. I also felt that Chameli's son was getting frustrated with my walking pace. It probably did not help the matter as I was also stopping to take photos as we were walking.

Some participants welcomed me at their houses, and some others were too busy with their work and did not have time to have a proper chat with me. In few cases, I had to chat with them and follow them around as they were working. I went inside the buffalo shed with some participants and followed others to their farm. I spoke to one of my participants as she was manually grinding the grains. It was very different and worthwhile experience. By 10 am, I had finished visiting houses of five participants. I

thanked each participant with Rs. 1,000 (NZD 14) for their time and contribution to my research. Many of the villagers came to see us to find out more about our work and followed us to the participant's houses. At times, I had to hide the money in the pages of my notebook and hand it to the participants as to keep it away from those staring eyes around us. As we were walking around the village, many of the villagers would stop for us and try to start a conversation.

One gentleman, who was in a group with other villagers had asked me, "Why would you come here if you weren't making money?" When I politely advised him that I was there to conduct research to complete my studies, he sounded very cynical. Then, he tried to act as if he was talking to other villagers around him and tried to direct a comment towards me, "People who make easy money always say that. Why would someone come so far and live in this remote village if there is no benefit for them?" Another man added, "It's alright if you don't want to disclose the project. We understand but don't forget to include us if you come to the village. We are from this village too". Some villagers invited me to their home to have a cup of tea, but I felt their real purpose was to find about the supposed organisation that I was working for. I found myself in a very strange situation where everyone seemed very sceptical about the purpose of my visit and wanted to ask me about the financial gain I would receive from my visit to the village. I tried to behave in a professional manner all the time and tried not to feel offended by those suspicious and at times hurtful comments. I did not want to ignore those villagers, but I had also reached a point where I was tired of repeating and defending the purpose of my visit.

That morning, after I finished visiting five of my participants, we returned to Chameli's house for lunch. Chameli's son had already left us as he had to be in his school by 10 am. Before leaving the house in the morning, Chameli had advised us that she had to take goats out for grazing in the afternoon, so she would have to serve us food before she left home. When we reached back home about 11 am, Chameli was busy cleaning buffalo dung inside the shed. We rested until she became free for her to serve us food. She served us lunch of rice, dal and chicken curry, which was delicious. After our meal, we helped her to clean dishes.

Around noon, Chameli released her goats from their shed and took them out for grazing. There was a temple shaped cottage in front of her house which was supported by wooden poles. There were few mats on the floor where we sat and rested. Even though I

wanted to go around the village for sightseeing, the weather was very sunny and hot outside. So, I decided to wait for a couple of hours before going out again. I had also not had a chance to have a shower ever since we left home. When we had inquired with Chameli about the possibility of a shower in the morning, she has advised us that the public tap was about 15 minutes away from her home. The idea of showering in a public tap did not excite me. I had taken a shower at a public tap in my husband's village in 2012, which was an extremely awkward experience for me. I could tolerate the cold water, but it was very hard for me to manage a cloth wrapped around my body to protect my dignity and try to wash my hair and body at the same time. As it was a public tap, there were plenty of villagers around, both male and female using the tap at the same time and I had to be extremely cautious to avoid the wrapped cloth from dropping. The other challenge for me was to change clothes in public area. I think this might be one of the reasons for rural Nepalese women, who have to depend on using public tap, prefer to take a shower early in the morning before sunrise when there are no males around. The thought of similar situation stopped me from taking a shower in a public tap at Ramjakot. However, Prakriti was desperate to wash her hair even if she could not have a proper shower. Therefore, I helped her rinse her shampooed hair using the water from the tank at Chameli's house. During our stay, baby goats fascinated Prakriti, so she played with them whenever she could, and Laxman preferred to read a book and relax during his free time.

As we were resting that afternoon for the weather to cool down, some curious children from the village came to see us. I gave some money and asked Prakriti and Laxman to visit the local shop to buy some chocolates, chips, biscuits and noodles for the kids. The children had pointed out a nearest shop to buy these things. After they came back with those goodies, we all shared those snacks. I asked those children to introduce themselves to me; some were very shy and others were extroverts. The children started to sing, dance and show me their talents. Some even read poems from their books. I gave each child Rs. 50 (NZD 0.71) as their reward once they finished their performance.

Before, we realised it was already 4 pm, and Chameli's son was back home from his school. He seemed hungry, so he ate snack noodles we brought. Chameli had also returned home at that point, she prepared and served us some tea with biscuits. As the weather had cooled down, we decided to go around village again and meet rest of the participants. Our guide, Chameli's son, advised us that we had to go to another side of the village to meet the rest of the participants. Initially, he was hesitant to come with us,

but he changed his mind at last moment and joined us. He helped us by showing shortcut paths and pointing houses of each of my participants. If any of the participants were away, he would promptly look around in the area and find them for me. It was much more pleasant walking in the evening as the weather was much cooler than the morning. When we reached their homes, some of the participants were already busy preparing their dinner, some were still working on farms, and others were returning from fields with cut grass for their cattle. By 7 pm, I had already visited rest of my four participants, and we were back to Chameli's house. During our visits, one participant had offered us fresh ripe bananas, which tasted good. I was also able to get some network connection in my phone around that time; hence, I was able to make a quick call to the family.

## **ii. Unwanted participants**

When we reached back to Chameli's house, a large number of women from the village were waiting for me to take their interviews. I advised them that I had already selected Chameli as my last participant and the sample size for the scope of my research had been met. I think my act of giving Rs. 1,000 (approx. NZD 14) as a thank you gift to my participants had spread like a fire in the village. Therefore, everyone else who got the news must have rushed to Chameli's house to receive that gift money and were determined to give me an interview. As the situation started to get tense, I advised them that I was happy to listen to all of them one by one, but it would not be part of my research as I had already interviewed ten required participants. Therefore, I would not be giving out any further gifts which seemed to calm the situation a bit.

## **iii. Unrealistic expectations from villagers**

After situation had calmed down a little, they all started asking me different questions; they wanted to know how long I was going to stay in the village, what I would be doing from the next day and more details about my personal life. I tried to have casual chats with them but also tried not to give away too much of my personal information. They all seemed very cynical about my reasons to give some of my personal money as a 'thank you gift'. They seemed convinced that I was affiliated to some organisation; some women requested me to find jobs for their children, some wanted me to find a market for their products, and others wanted financial help to build sheds for their cattle. Some others requested me to come back with training programs to help them. I felt those women were convinced that they were poor, dominated and unprivileged and wanted to see if I could assist them in any way.



During most conversations, they would always comment to me that I was very lucky to be in my position while they were extremely unfortunate. I genuinely think they had some hardships and problems, but I felt that they were undermining themselves in the hope that by sharing stories of extreme problems, people from different organisations would help them. It almost seemed like they knew what to tell with a hope that they might receive some donation or aid, which some of the villagers had received previously. I felt like questioning the culture and expectations set by some organisations who previously worked for women welfare and to make them independent. I felt like most of them saw me as a golden hen and they all wanted a share of their golden egg. At times, it was easy for me to forget that I was there just to collect data for my research to complete my studies and there was no organisational help that I could provide to those women. Repeatedly, I tried to explain them about the true purpose of my visit, but their questions and remarks made it clear that they did not believe what I said.

Everyone in the village saluted me as “madam”. I initially asked them to call me by my first name, but I remained ‘madam’ during my entire stay in that village. Prakriti and Laxman also seemed embarrassed to be saluted respectively as ‘madam’ and ‘sir’ by all villagers all the time.

#### **iv. Tenth, the final interview – Almost!**

After chatting with that big group of women for a while, Chameli finished her housework, and I was glad to conduct my tenth and final interview with her. That interview turned out to be the longest interview among all, and it lasted for 1 hour and 29 minutes. After completing that interview, I was relieved that I did not have to worry about finding more participants for my research. By the time Chameli and I came out from that interview room, most of the women who had congregated there had already left. I was packing my paperwork, recorders and phone in a safe place and was hoping that it will soon be dinner time so that I could go to bed and rest. The time was about 9 pm and it had been a very long day visiting all the participants and conducting that tenth interview. Now that I had finished all of my interviews, I was planning to spend at least another week in that village using the time to understand more about the village and women who lived there. I was thinking about visiting and observing my participants and spending time with them in their farms and cattle sheds.

After the final interview, I came out of the house to get some fresh air when I was greeted by a familiar woman. I knew I had met her before. I found that two days before,

the woman travelled on the same bus with us to come to Ramjakot. I had been chatting to her on the bus explaining the purpose of my visit and indirectly asked if she could help us to find accommodation for the first night. However, she had rushed off from the bus when we had reached Ramjakot, and we had not even managed to say a goodbye. She turned out to be Chameli's sister.

She lived a bit far from Chameli's house, in a place called Ratomata. Apparently, the news of me interviewing women and giving gifts had reached to her village as well, and she advised me that she had come there just to give an interview to me. I politely declined her offer to participate in the research and explained her that I had interviewed enough participants required for the scope of my research. She seemed very disappointed when I refused her request. I then went outside the house with Prakriti to refresh myself and wash my hands and legs. Chameli and her sister were chatting with each other during that time. When I came back inside to the house, Chameli came to our room and asked me to interview her sister. Even when I declined, she kept on persisting that I had to do it because she travelled a long distance just for the interview. Like other villagers, Chameli must have thought that I was affiliated with some organisation and hoped that if her sister could be part of my research, she could also potentially benefit from it.

After I had said 'no' few times about interviewing her sister, I felt extremely pressurised from Chameli to take her sister's interview as she reminded me that she was preparing dinner for us and we were supposed to stay there for the night at her house. Therefore, I decided to take her interview, as I could not afford to leave her house at that time of the night. I also gave Chameli's sister cash gift like all my participants. I also advised my last participant that I would visit her home the following day. Both of the sisters seemed very pleased, and Chameli served us dinner.

Even at that time of the night, some women were still coming to Chameli's house hoping to be interviewed. Even though I was extremely tired and wanted to crash into the bed, I had to have some chitchat with those women, as I did not wish to be perceived as an ignorant and arrogant person. When all those women left Chameli's house about 10.30 pm, I stood up to go to bed. Chameli then started to share her stories of hardship and perseverance. I genuinely wanted to listen to her stories, but I was very sleepy. However, I felt compelled to listen to her and stayed there. Then to my surprise, she wanted me to speak to her son in phone who lived in Damauli city. During the

phone conversation, her son asked me about the organisation that I was working for. I politely explained him that I was a research student visiting that village to collect data for my research. Like everyone else he was cynical about the aim of my visit, and I felt Chameli wanted to try if her son could get more information about me.

After that call, I realised that I had not given Chameli her cash gift for participating in my research. Therefore, I took the money out from my wallet and handed her that cash gift. She then started to talk about the financial crisis in the family and financial difficulties with raising her children. I asked her how much money I should pay her for providing us food and accommodation for last two days, but she did not give me a direct answer. I instantly made up my mind that I would pay her for last two days and then try to find a decent accommodation from the following day as the room we were staying was very small. I also wanted to find a cleaner and calmer place in the village with fewer disturbances from unwanted crowds. I felt Rs. 2500 (NZD 35) was a reasonable amount for the food and room that she had provided us for last two days. When I handed her that money, she did not seem impressed and continued the conversation about the financial issues. Therefore, I gave her additional Rs. 1000 (NZD 14) for her services. I also gave her another Rs. 500 (NZD 7) to pass along to her son, who had been a very helpful guide during our visits in the village. I had promised him that I would give him enough money to buy a pair of new shoes for his school as a token of appreciation for his help. He was already asleep, so I gave that money to his mother so that she could pass it to him.

#### **v. Sleepless hour**

At that point, I thanked Chameli for her services and stood up from the mat to go the bed. At that time, it was already 11.30 pm at night. When I went to the room, surprisingly I could not sleep. I had mixed feelings about my experience in that village. I was glad for the experience, and I was relieved to have collected data for my research, but I was also worried how everyone in that village was suspicious about the purpose of my visit. I also self-reflecting on that difficult scenario when I felt pressurised to conduct that last interview. I wondered about the options I would be left with even when I moved out of Chameli's house the next day. If the message had already spread to other villages about my interviews and cash gifts, I contemplated if I would be facing a bigger crowd of women next day wanting to give interviews to me.

I considered all my options and decided that it was probably safer for all of us to return to Pokhara next day rather than continue to stay there. I did not wish to put my teenager companions or myself in any more tense situations. I was also satisfied with the quality of data that I was able to collect under those circumstances. Once I decided on next course of action, I was able to put my mind at ease and catch some sleep.

## **10. Ramjakot to Pokhara – Day 4**

On Monday morning, 23<sup>rd</sup> May, I woke up around 5.30 am due to loud noises from the cattle. Chameli prepared and served us some black tea after I washed my face and brushed my teeth. I contemplated the decision that I had made last night, and it still felt like my best option going forward. Hence, I broke the news to both my companions, Prakriti and Laxman as well as to Chameli that we would be leaving that day to head back to Pokhara. Chameli requested us to stay for few more days, but I thanked her for her hospitality and advised her that we needed to go back as I had completed data collection for my research.

She insisted me to take back some homemade turmeric powder and mango pickle to my home in Pokhara. When I tried to give her some money for those items, she declined my offer. However, I explained to her that since it was part of her business, I could not accept them as gifts and gave her Rs. 300 (NZD 4.30), which she accepted. I again thanked her for all her services and hospitality. We then decided to head back to the bus stop where we had arrived three days ago.

### **i. Return Journey**

As we were heading out, Chameli's son decided to join us to guide us through shortcut path to get to the bus stop. He took us through a steep path up the hill, but it certainly felt much shorter than the one we had taken when we went to their home for the first time. We arrived at Bir sir's shop after about 30 minutes, and it was close to 7 am in the morning. I thanked Chameli's son for helping us and gave him Rs. 100 (NZD 1.43) to buy some chocolate for himself. He seemed very happy with that. I met Bir sir and thanked him for all his help on our first night in that village. I offered him Rs. 1500 (NZD 21) as a token of appreciation for the food and accommodation that he had provided for us. He advised me that amount was too high and he accepted only Rs. 1000 (NZD 14) for his services. It felt good to finally meet someone in that village who was

willing to only take a fair share of their services rather than ask for more money at every opportunity.

It was about 7 am and we saw a bus nearby that was getting ready to leave soon. However, I decided that we would walk along the bus route rather than travel inside the bus. I did not want to be inside the bus passing through those steep hills after our nerve wrecking experience from few days ago. I insisted my companions to walk along the bus route even though it might be a longer path rather than trying to take any shortcuts through the hills, as I did not want to get lost. The trek was much harder than I imagined but at the same time, it gave us an opportunity to enjoy the scenic view and not worry about being stuck inside the bus. While walking, we saw some vehicles pass by, but I was adamant that we would not get inside any bus until we crossed the dangerous part of that bus route.

It started as a pleasant walk, but it got tougher as the day started to get warmer. Once we reached a place called Rishing, we took good rest under the shade of a large tree. The scenic view from that location was amazing. I also realised that I had left my good pair of walking shoes at Chameli's house, but it was too late for me to go back to get those. After taking good rest, we felt energised and continued with our trek. Along the way, Prakriti shared some interesting stories about her school and friends. She continued with various stories and made that trek more enjoyable. Finally, after walking for about 3 to 4 hours, the roads that we were walking did not seem as dangerous as the ones up on the hill. Therefore, I told my companions that we would get on the next bus if we could stop a bus with empty seats. The first bus that arrived was very packed, and it did not have any empty seats. So, we continued walking until another bus arrived. This bus had some empty seats on the last row. Even though those were not the ideal seats to travel on unpaved roads; I decided to get on the bus as we all were getting very tired and we were hungry after our morning trek. As the bus moved forward, more and more passengers started to get inside, and many passengers had to stand and travel. Many curious people inside the bus continued to inquire us about our purpose of the visit in that area. I only gave them very basic information without divulging into much detail.

The last destination for that bus was Khairenitar. At that point, Prakriti and I were going to take a bus to go to Pokhara and Laxman was going to take a bus in another direction to go to Kathmandu. We decided to eat some lunch before we parted our ways. However, we could find any shop that was open for business. When we inquired with a

little dairy shop that was open, we found that all the businesses including restaurants were closed in Khairnitar every Monday. Then Laxman headed to Kathmandu. We took a bus to Pokhara that was about an hour's journey. When we reached central Pokhara, our dad came to pick us up and took us to a restaurant to feed us lunch before we headed home. After a good meal and some rest, we reached home about 3 pm on that day.

## **Appendix B: List of semi-structured question**

### **Semi-structured interview questions (Outline of questions to be asked)**

#### **Research Title**

Exploring the lived experiences of opportunities and challenges faced by entrepreneurial women of rural Nepal

1. Hi, thank you for accepting my invitation and participating in the interview for my research project. Do you have any questions before we start the interview?
2. Can you please tell about yourself, your family, your education and so on?
3. Can you give a brief overview of your enterprise and your entrepreneurial journey?
4. What motivated you to start this business? Can you please elaborate on \_\_\_\_that one?
5. Did you mean \_\_\_\_\_ this?
6. What were the challenges you faced at the initial stage of starting this business? What are the challenges you are currently facing?
7. Can you please give me some details about the particular event or job situation where you felt supported by family, society, government?
8. What does this enterprise/business/store/shop.... mean to you? Why do you do this?
9. Do you consider this business as an opportunity or challenge? Explain how and why.
10. Do you think there are gender issues in your society/community? Do male members of your family and community support you and your business? How about female members?
11. Explain if there are hindrances to develop because of gender, culture, race, etc.? Do you think you would have been more successful if you were a male entrepreneur?
12. Do you think the challenges and opportunities are different for male versus female entrepreneurs in your society?
13. What have been some of the inspiring moments as an entrepreneur?
14. Do you have anything to add at the end of this interview?
15. Thank you for participating and accepting my invitation. Have a good day!



## AUTEC Secretariat

Auckland University of Technology  
D-88, WU406 Level 4 WU Building City Campus  
T: +64 9 921 9999 ext. 8316  
E: [ethics@aut.ac.nz](mailto:ethics@aut.ac.nz)  
[www.aut.ac.nz/researchethics](http://www.aut.ac.nz/researchethics)

### Appendix C1: Initial approval of ethics application

17 March 2016

Marilyn Waring

Faculty of Culture and Society  
Dear Marilyn

**Ethics Application:** 16/63 Exploring the lived experience of opportunities and challenges faced by entrepreneurial women of rural Nepal.

Thank you for submitting your application for ethical review. I am pleased to advise that the Auckland University of Technology Ethics Committee (AUTEC) approved your ethics application at their meeting on 14 March 2016, subject to the following conditions:

1. Clarification of when and where the initial field visit will occur and its role in relation to the research;
2. Provision of a fuller response to section E.1 of the application, outlining more the researcher's social and cultural familiarity with the participants;
3. Reconsideration of the need for exclusion criteria. AUTEC recommends that the researcher excludes people who have close affiliation to the researcher or who are at risk should they participate;
4. Provision of a revised response to section C.3.5.7 of the application, identifying how and when the inclusion and any exclusion criteria will be applied when choosing participants;
5. Provision of a response to section I.1.2.1 of the application;
6. Clarification of how the initial contact with participants will be made and identifying who else will be involved when obtaining contact details and whether or not this is culturally and legally appropriate in relation to the participants' privacy rights;
7. Clarification of how informed and voluntary consent will be managed when recruiting participants who have limited or no literacy skills, and also how these people will be able to verify and comment upon an interview transcript.

Please provide me with a response to the points raised in these conditions, indicating either how you have satisfied these points or proposing an alternative approach. AUTEC also requires copies of any altered documents, such as Information Sheets, surveys etc. You are not required to resubmit the application form again. Any changes to responses in the form required by the committee in their conditions may be included in a supporting memorandum.

Please note that the Committee is always willing to discuss with applicants the points that have been made. There may be information that has not been made available to the Committee, or aspects of the research may not have been fully understood.

Once your response is received and confirmed as satisfying the Committee's points, you will be notified of the full approval of your ethics application. Full approval is not effective until all the conditions have been met. Data collection may not commence until full approval has been confirmed. If these conditions are not met within six months, your application may be closed and a new application will be required if you wish to continue with this research.

To enable us to provide you with efficient service, we ask that you use the application number and study title in all correspondence with us. If you have any enquiries about this application, or anything else, please do contact us at [ethics@aut.ac.nz](mailto:ethics@aut.ac.nz).

I look forward to hearing from you,

Yours sincerely



Kate O'Connor  
Executive Secretary

**Auckland University of Technology Ethics Committee** Cc: Nilam Baniya [Badunilambaniya@hotmail.com](mailto:Badunilambaniya@hotmail.com), Judith Pringle

## AUTEC Secretariat

Auckland University of Technology  
D-88, WU406 Level 4WU Building City Campus  
T: +64 9 921 9999 ext. 8316  
E: [ethics@aut.ac.nz](mailto:ethics@aut.ac.nz)  
[www.aut.ac.nz/researchethics](http://www.aut.ac.nz/researchethics)

## Appendix C2: Final approval of ethics application

4 April 2016

MarilynWaring  
Faculty of Culture and Society

Dear Marilyn

Re Ethics Application: **16/63 Exploring the lived experience of opportunities and challenges faced by entrepreneurial women of rural Nepal.**

Thank you for providing evidence as requested, which satisfies the points raised by the Auckland University of Technology Ethics Committee (AUTEC).

Your ethics application has been approved for three years until 4 April 2019.

As part of the ethics approval process, you are required to submit the following to AUTEC:

- A brief annual progress report using form EA2, which is available online through <http://www.aut.ac.nz/researchethics>. When necessary this form may also be used to request an extension of the approval at least one month prior to its expiry on 4 April 2019;
- A brief report on the status of the project using form EA3, which is available online through <http://www.aut.ac.nz/researchethics>. This report is to be submitted either when the approval expires on 4 April 2019 or on completion of the project.

It is a condition of approval that AUTEC is notified of any adverse events or if the research does not commence. AUTEC approval needs to be sought for any alteration to the research, including any alteration of or addition to any documents that are provided to participants. You are responsible for ensuring that research undertaken under this approval occurs within the parameters outlined in the approved application.

AUTEC grants ethical approval only. If you require management approval from an institution or organisation for your research, then you will need to obtain this. If your research is undertaken within a jurisdiction outside New Zealand, you will need to make the arrangements necessary to meet the legal and ethical requirements that apply there.

To enable us to provide you with efficient service, please use the application number and study title in all correspondence with us. If you have any enquiries about this application, or anything else, please do contact us at [ethics@aut.ac.nz](mailto:ethics@aut.ac.nz).

All the very best with your research,



Kate O'Connor  
Executive Secretary

**Auckland University of Technology Ethics Committee** Cc: Nilam Baniya [Badunilambaniya@hotmail.com](mailto:Badunilambaniya@hotmail.com), Judith Pringle

## Appendix D1: Participant information sheet (English)

### Participant Information Sheet

#### Date Information Sheet Produced:

23<sup>rd</sup> February 2016

#### Project Title

Exploring the lived experiences of opportunities and challenges faced by entrepreneurial women of rural Nepal

#### An Invitation

Namaste, my name is Nilam Baniya Badu, and I am currently completing my Master of Business from Auckland University of Technology (AUT) in New Zealand.

I would like to invite you to participate in research where I will be conducting an interview to explore opportunities and challenges you have faced as entrepreneurial women of rural Nepal. All the information that I collect from you will be confidential, only my supervisors and I will have access to the information. The collected information will be securely stored by AUT after completion of a thesis and will be discarded after six years. Please note that your participation in this research is voluntary and you can withdraw at any time up to the end of data collection.

#### What is the purpose of this research?

The primary purpose of this research is to help me complete my thesis required for Master's degree in Business at AUT. However, this research also intends to raise awareness, encourage, support and promote women entrepreneurship in Nepal. A recommendation from the end of the research will be presented at the end of this research which may also influence local policies on behalf of women entrepreneurs of rural Nepal.

#### How was I identified and why am I being invited to participate in this research?

The selection process was based on my initial field visit when I spent a full week understanding women entrepreneurship in your village. I also took assistance from "aama samuha" ( a group of mothers association of the village) of your village to collect information about yourselves and other women entrepreneurs here.

The researcher purposefully chose you as one of the participants for this research as a rural woman entrepreneur in Nepal. I believe you can help me with this research by providing your rich and in-depth experiences.

#### What will happen in this research?

This project involves interviewing participants' to understand their personal experience about challenges and opportunities faced in their entrepreneurial journey.

The interview will approximately last an hour. I will be asking you questions about your personal life, entrepreneurial journey, challenges you may have faced along with opportunities that might have come your way. I may also ask you to share and expand on some of your personal experiences if I believe they will enhance the data for this research. After interviewing all the participants for this research, the data will be analysed to prepare a research report.

**What are the discomforts and risks?**

Please be aware that you may feel uncomfortable to share some of your personal experiences about your personal and work life. Some of the questions might recall some of the tough times you have previously experienced.

**How will these discomforts and risks be alleviated?**

Please take your time to answer my questions and please remember, your participation in this research is voluntary, and you can withdraw at any time. Please feel free to skip answers to any questions which you do not wish to share with me.

**What are the benefits?**

This research will help me to complete my Master's degree in Business from Auckland University of Technology (Auckland, New Zealand). At the same time, this research will also give me an opportunity to explore the opportunities and challenges faced by entrepreneurial women of rural Nepal. It will also be an opportunity for the participants to share their professional and personal journey with the assurance of confidentiality. In addition, this research may also influence policies to promote and support women entrepreneurship to improve the economic and socio-cultural status and overall development of the country.

**How will my privacy be protected?**

The information that I obtain from you will be confidential. The information will only be shared with my two supervisors. The information obtained will be safeguarded during and after the interview. When presenting the report pseudonyms will be used. All information will be securely stored at AUT after the completion of research. All data will be discarded after six years.

**What are the costs of participating in this research?**

This interview will be conducted at a public place of your choice or your business premises and will take approximately one hour to complete.

**What opportunity do I have to consider this invitation?**

I will be grateful if you can consider my invitation and decide if you would like to be interviewed for this research within a weeks' time.

**How do I agree to participate in this research?**

The primary researcher will take an oral consent from the participants and record it if they agree to participate in this research. However, these participants will be provided with written participant's information sheet and a consent form. Oral consent will be taken and recorded before commencing the interview.

**Will I receive feedback on the results of this research?**

If you wish to, you will receive feedback on the results once collected data have been analysed, and the report is submitted and approved after December 2016. The researcher will contact you via telephone as she will be residing overseas at that time and arrangement will be made to send a copy of the results to you via post.

**What do I do if I have concerns about this research?**

Any concerns regarding the nature of this project should be notified in the first instance to the primary supervisor Dr Marilyn Waring, [marilyn.waring@aut.ac.nz](mailto:marilyn.waring@aut.ac.nz), 0064 9 921 9999 ext 9661 and a second supervisor, Dr Judith Pringle, [judith.pringle@aut.ac.nz](mailto:judith.pringle@aut.ac.nz), 0064 9 921 9999 ext 5420.

Concerns regarding the conduct of the research should be notified to the Executive Secretary of AUTC, Kate O'Connor, [ethics@aut.ac.nz](mailto:ethics@aut.ac.nz), 0064 9 921 9999 ext 6038.

**Whom do I contact for further information about this research?**

Please keep this Information Sheet and a copy of the Consent Form for your future reference. You are also able to contact the research team as follows:

***Researcher Contact Details:***

Name - Nilam Baniya Badu

Email address – [mhg9528@aut.ac.nz](mailto:mhg9528@aut.ac.nz)

***Project Supervisor Contact Details:***

Name - Dr Marilyn Waring (primary supervisor)

Email – [marilyn.waring@aut.ac.nz](mailto:marilyn.waring@aut.ac.nz)

Phone number – 0064 9 921 9999 ext 9661

Name - Dr Judith Pringle (second supervisor)

Email - [judith.pringle@aut.ac.nz](mailto:judith.pringle@aut.ac.nz)

Phone number – 0064 9 921 9999 ext 5420

Approved by the Auckland University of Technology Ethics Committee on 4<sup>th</sup> April 2016, AUTC Reference number 16/63.

## Appendix D2 – Participant information sheet (Nepali)

### सहभागी जानकारी पत्र

पत्र निर्माण गरिएको मिति: २३ फेब्रुअरी २०१६

प्रोजेक्ट शिर्षक: नेपालका ग्रामीण क्षेत्रमा रहेका महिला उधमीहरुले भोग्दै आएका चुनौती, अवसर र प्रत्यक्ष अनुभवहरुको खोज गर्नु ।

#### निमन्त्रणा:

नमस्कार, मेरो नाम निलम वानिया वडु (Nilam Baniya Badu) हो । म अकलण्ड विश्वविद्यालय टेक्नोलोजी (Auckland University of Technology) बाट व्यवसायिक विषयमा स्नातकोत्तर तह पुरा गर्दै छु ।

म तपाईंलाई यो अनुसन्धान कार्यक्रममा सहभागी हुनको लागि निमन्त्रणा दिन चाहन्छु जहाँ अन्तरवार्ताद्वारा तपाईंले एक नेपाली ग्रामिण महिला उधमीको रूपमा भोग्दै आउनु भएको चुनौती र अवसरहरुको खोज गरिनेछ । तपाईंबाट लिइने सम्पूर्ण जानकारीहरु गोप्य राखिनेछ, म र मेरा निरीक्षकहरुमा मात्र सो जानकारी हेर्ने अधिकार रहनेछ । जम्मा पारिएको सम्पूर्ण जानकारीहरु यो थेसिसको अन्त पश्चात गोप्यताका साथ AUT (Auckland University of Technology) मा राखिनेछ र छ वर्ष पश्चात त्यहाबाट मेटाइनेछ । यो अनुसन्धान कार्यक्रममा तपाईंको सहभागीता ऐच्छिक हुनेछ र तपाईं तथ्यांक संकलन समाप्त हुनभन्दा पहिले जुन कुनै समयमा पनि आफ्नो सहभागीता रद्द गर्न सक्नुहुनेछ ।

#### यो अनुसन्धानको उद्देश्य के हो ?

यो अनुसन्धानको प्राथमिक उद्देश्य भनेको मलाई मेरो थेसिस पुरा गर्न सहयोग मिलोस भन्ने हो जुन स्नातकोत्तर तह पुरा गर्नको लागि आवश्यक रहन्छ । यसको साथै नेपाली महिला उधमशीलतामा चेतना जगाउनु, हौसला बढाउनु, समर्थन गर्नु जस्ता उद्देश्य पनि यस अनुसन्धानले लिएको छ । यस अनुसन्धानको अन्तमा सुझाबहरु प्रस्तुत गरिने छ जसले नेपाली ग्रामिण महिला उधमीहरुको लागि स्थानीय नीतिमा समेत प्रभाव पार्नेछ ।

#### मलाई यो अनुसन्धान कार्यक्रममा सहभागी हुन किन छानियो?

यस कार्यक्रममा छनोट प्रक्रिया मेरो स्थलगत भ्रमणमा आधारीत छ जहाँ मैले महिला उधमीहरुको बारेमा बुझ्नको लागि पुरा एक हप्ता बिताएकी थिएँ । मैले यहाका महिला उधमीहरुको जानकारी पाउनको लागि हजुरहरुको गाउँको आमा समुहको पनि सहयोग लिएकी छु ।

तपाईं एक नेपाली ग्रामिण महिला उधमी भएको कारणले तपाइलाई यो अनुसन्धान कार्यक्रममा समभागी हुनको लागि मैले छानेकी हुं । म आशा गर्छु कि तपाईं मलाई तपाईंको पुर्ण जानकारी तथा अनुभवहरु दिएर सहयोग गर्नुहुनेछ ।

### **यो अनुसन्धान कार्यक्रममा के के हुनेछ ?**

यस कार्यक्रममा सहभागीहरुको व्यक्तिगत अनुभव तथा चुनौति र अवसरहरु बुझ्नको लागि सहभागीहरुसंग अन्तरवार्ता लिइनेछ ।

अन्तरवार्ता करीब एक घण्टा लामो हुनेछ । यस अन्तरालमा म तपाईंलाई तपाइले आफ्नो उधमी यात्रामा भोग्नु परेका समस्याहरु, चुनौतीहरु र तपाइले प्राप्त गर्नुभएका अवसरहरुको बारेमा प्रश्न सोध्नेछु । यसको साथै म तपाइको व्यक्तिगत अनुभवहरुको बारेमा पनि जान्ने प्रयास गर्नेछु जसले यो अनुसन्धान कार्यक्रममा थप तथ्यांक संकलनमा मद्दत मिल्नेछ । अन्तरवार्ता सकिएपछि तथ्यांकहरु विश्लेषण गरिनेछ र अनुसन्धान रिपोर्ट तयार पारिनेछ ।

### **असुविधाजनक तथा अप्ठ्यारा कुराहरु केके हुन सक्छन् ?**

कृपया यो कुरा ख्याल गर्नुहोला ,तपाइ केहि व्यक्तिगत अनुभवहरु बताउन अप्ठ्यारो महसुस गर्न सक्नुहुन्छ । केहि प्रश्नहरुले तपाइको वितेका कठिन एवं मुस्किल समयको याद दिलाउन सक्छन् ।

### **अप्ठ्यारा परिस्थितीहरु कसरी कम गरिनेछ ?**

तपाइ मेरो प्रश्नको उत्तर दिनको लागि पुग्दो समय लिन सक्नु हुनेछ । यो कुरा ख्याल गर्नुस कि तपाइको यो प्रोजेक्टमा सहभागीता ऐच्छिक रहनेछ । यदि तपाइ कुनै प्रश्नको उत्तर दिन चाहानुहुन्न भने तपाइलाई वाध्य पारिने छैन ।

### **यस अनुसन्धान कार्यक्रमका फाइदाहरु केके हुन सक्छन् ?**

यो कार्यक्रमले मलाई अकस्मिक विश्वविधालयबाट टेक्नोलोजी (Auckland University of Technology) व्यासायिक विषयमा स्नातकोत्तर तह पुरा गर्न सहयोग हुनेछ ।

यस अनुसन्धानको विशेष उद्देश्य नेपालको ग्रामिण क्षेत्रमा रहेका महिला उधमीहरुमा जनचेतना जघाउनु तथा हौसला बढाउनु हो । यो अंतर्बर्तमा हजुरले आफ्नो मनमा लागेका, आफुले भोगेका घटनाहरु निश्चिन्त व्यक्त गर्न सक्नुहुन्छ । हजुरले बाडेका कुराहरु गोप्यताका साथ राखिनेछ । यो अनुसन्धानबाट महिला उधमीहरुलाई समर्थन गर्न स्थानिय नीतिमा समेत प्रभाव पर्ने साथ साथै देशको भौतिक तथा सामाजिक विकास मा टेवा पार्ने अपेक्षा राख्दछु ।

### **मेरा गोपतियता कसरी सुरक्षित गरिनेछ?**

तपाइबाट मैले प्राप्त गर्ने सम्पुर्ण जानकारीहरु गोप्य राखिनेछ । जानकारीहरु मेरा दुई निरीक्षकहरुसंग मात्र बाडिनेछ । अन्तरवार्ताको समयमा र अन्तरवार्ता पश्चात्



लिइने सम्पूर्ण जानकारीहरु सुरक्षित राखिनेछ । अनुसन्धानको समाप्ति पछि सम्पूर्ण जानकारीहरु गोप्यताका साथ अकस्मिक विश्वविधालयबाट टेक्नोलोजी (Auckland University of Technology) मा राखिनेछ र ६ वर्ष पश्चात सम्पूर्ण जानकारी मेटाइनेछ ।

### **सहभागीताको लागत कस्तो रहनेछ?**

सहभागीको इच्छा अनुसारको सार्वजनिक स्थलमा अन्तरवार्ता लिइनेछ र अन्तरवार्ता करिब १ घण्टा लामो हुनेछ ।

### **यो निमन्त्रणालाई म कसरी विचार गर्न सक्छु ?**

यदि तपाईंले एक हप्ता भित्र मेरो निमन्त्रणा स्विकार गरेर अन्तरवार्ताको लागि तयार हुनु भएमा म आभारी हुनेछु ।

### **म यो अनुसन्धान कार्यक्रममा सहभागीको लागि कसरी राजी हुन सक्छु ?**

प्राथमिक निरिक्षकद्वारा मौखिक रुपमा सहभागीताको लागि सहमति भए नभएको जानकारी लिइनेछ । यसको अलवा सहभागीताको लिखित रुपमा सहमति जनाउन एक एक प्रति सहभागीको जानकारी फारम प्रदान गरिनेछ । अन्तरवार्ता सुरु गर्नु अगाडी हजुरको मौखिक मन्जुरी लिएर रेकोर्ड पनि गरिनेछ ।

### **के म यो अनुसन्धानको नतिजाबाट केहि पृष्ठपोषण प्राप्त गर्न सक्छु ?**

यदि तपाईं चाहानुहुन्छ भने सम्पूर्ण जानकारी र तथ्यांक विश्लेषण भई रिपोर्ट पेश भएर डिसेम्बर २०१६ पछि रिपोर्ट अनुमोदन भएपश्चात तपाईं पृष्ठपोषण प्राप्त गर्न सक्नुहुनेछ । अनुसन्धानकर्ताद्वारा तपाईंलाई टेलिफोन मार्फत सम्पर्क गरिनेछ ।

### **यदि म संग यो अनुसन्धानको बारेमा केहि चासो भएमा म के गर्न सक्छु ?**

यो प्रोजेक्ट (परियोजना)को प्रकृतीको बारेमा केहि जिज्ञासा भएमा पहिलो घडिमानै, प्राथमिक निरिक्षक डा. मेरीलिन ओएरिङ्ग (Dr. Marilyn Waring, [marilyn.waring@aut.ac.nz](mailto:marilyn.waring@aut.ac.nz), 0064 9 921 9999 ext 9661.) वा दितीय निरिक्षक डा. जुडिथ प्रिन्गल (Dr. Judith Pringle, [judith.pringle@aut.ac.nz](mailto:judith.pringle@aut.ac.nz), 0064 9 921 9999 ext 6038.) सामु सुचित गर्न सक्नुहुनेछ ।

कार्यक्रम सञ्चालन सम्बन्धि केहि जिज्ञासा भएमा सञ्चालक सचिव, (Executive Secretary of AUTEK, Kate O'Connor, [ethics@aut.ac.nz](mailto:ethics@aut.ac.nz), 0064 9 921 9999 ext 6038.) सामु सुचित गर्न सक्नुहुनेछ ।

### **थप जानकारीको लागि म कसलाई सम्पर्क गर्न सक्छु ?**

तपाईं निम्न जानकारी अनुसार सम्पर्क गर्न सक्नुहुन्छ ।

अनुसन्धानकर्ताको सम्पर्क,  
नाम: निलम बानिया बडु

इमेल: [mhq9528@aut.ac.nz](mailto:mhq9528@aut.ac.nz)

प्रोजेक्ट(परियोजना) निरिक्षकको सम्पर्क

नाम: डा. मेरीलिन ओएरिङ्ग (Dr.Marilyn Waring) प्राथमिक निरिक्षक,  
अकासुह विश्वविधालय टेकनोलोजी (Auckland University of Technology)

इमेल: [marilyn.waring@aut.ac.nz](mailto:marilyn.waring@aut.ac.nz)

फोन नं : ००६४ ९ ९२१ ९९९९ ext ९६६१

नाम: डा. जुडिथ प्रिन्गल (Dr.Judith Pringle) , दितीय निरिक्षक अकासुह  
विश्वविधालय टेकनोलोजी (Auckland University of Technology)

इमेल: [judith.pringle@aut.ac.nz](mailto:judith.pringle@aut.ac.nz)

फोन नं : ००६४ ९ ९२१ ९९९९ ext ५४२०

Approved by the Auckland University of Technology Ethics Committee on 4<sup>th</sup> April 2016 AUTEK Reference number 16/63.

## Appendix E1: Consent Form (English)

### Consent Form

*Project Title: Exploring the lived experiences of opportunities and challenges faced by entrepreneurial women of rural Nepal*

*Project Supervisor: Dr Marilyn Waring and Dr Judith Pringle*

*Researcher: Nilam Baniya Badu*

- ☐ I have read and understood the information provided about this research project in the Information Sheet dated 23<sup>rd</sup> Feb 2016.
- ☐ I have had an opportunity to ask questions and to have them answered.
- ☐ I understand that notes will be taken during the interviews and that they will also be audio-taped and transcribed.
- ☐ I understand that I may withdraw myself or any information that I have provided for this project at any time prior to completion of data collection, without being disadvantaged in any way.
- ☐ If I withdraw, I understand that all relevant information including tapes and transcripts, or parts thereof, will be destroyed.
- ☐ I agree to take part in this research.
- ☐ I wish to receive a copy of the report from the research (please tick one): Yes ☐ No ☐
- ☐ I wish to receive a copy of written transcript from the interview (please tick one): Yes ☐ No ☐
- ☐ I wish to listen to recordings from the interview (please tick one): Yes ☐ No ☐

Participant's signature: .....

Participant's name: .....

Participant's Contact Details (if appropriate):

.....  
 .....  
 .....  
 .....

Date:

**Approved by the Auckland University of Technology Ethics Committee on 4<sup>th</sup> April 2016 AUTEK Reference number 16/63.**

*Note: The Participant should retain a copy of this form.*

**Appendix E2: Consent form (Nepali)****मञ्जुरी फारम**

प्रोजेक्ट शिर्षक: नेपालका ग्रामीण क्षेत्रमा रहेका महिला उधमीहरुले भोग्दै आएका चुनौती, अवसर र प्रत्यक्ष अनुभवहरुको खोज गर्नु ।

प्रोजेक्ट निरीक्षक: डा. मेरीलिन ओएरिङ्ग (Dr.Marilyn Waring), डा. जुडिथ प्रिन्गल (Dr.Judith Pringle)

अनुसन्धानकर्ता: निलम बानिया बडु (Nilam Baniya Badu)

- मैले २३ फेब्रुअरी २०१६ मिति राखिएको जानकारी पत्रमा यो अनुसन्धानको बारेमा सम्पूर्ण कुराहरु पढेको र बुझेको छु ।
- मैले प्रश्न गरेर उत्तर पाउने अवसर प्राप्त गरेको छु ।
- मैले यो कुरा राम्रो संग बुझेको छु कि अन्तर्वार्ताको समयमा नोट लेखिनेछ र अडियो टेपमा रेकर्ड पनि गरिनेछ ।
- मलाई यो थाहा छ कि म कुनै पनि समयमा आफुलाई वा मैले दिने जानकारी सहभागीताबाट बाहिर निकाल्न सक्छु ।
- यदि म बाहिरिय भने मलाई थाहा छ कि मेरा सम्पूर्ण जानकारीहरु मेटाइनेछ ।
- म यो अनुसन्धानमा भाग लिन समर्थन छु ।
- म यो अनुसन्धानबाट रिपोर्टको एक प्रति लिन चाहन्छु: (कृपया एउटा विकल्प चिन्ह लगाउनु होस्) : चाह ☐ चाहन्न ☐
- म अन्तर्वार्ताको एक लिखित प्रति चाहन्छु । चाहन्छु ☐ चाहन्न ☐
- म अन्तर्वार्ताको रेकर्डिंग सुन्न चाहन्छु । चाहन्छु ☐ चाहन्न ☐

सहभागीको नाम: .....

सहभागीको हस्ताक्षर: .....

सहभागीको सम्पर्क विवरण

.....  
.....

मिति:

अकस्मिक विश्वविधालय टेक्नोलोजी एथिक्स कमिटीबाट मान्यता प्राप्त ।

नोट: सहभागी मनुभाबहरुले यस फारमको एक प्रति राख्नुपर्दछ ।

## Appendix F1 – Invitation letter (English)

Dear participants,

I am a postgraduate student in the Business School at the Auckland University of Technology located in New Zealand. I would like to invite you to participate in a research project that aims to explore the challenges and opportunities faced by entrepreneurial women of rural Nepal. Your participation in this research will help me to complete my thesis and receive a Master's degree.

The purpose of this research is to raise awareness and encourage women's entrepreneurship in rural Nepal. The findings from this research may also influence local policies to support entrepreneurial women.

During this research project, I will be interviewing ten women entrepreneurs of your village to explore their experiences of challenges and opportunities. You were chosen to take part in this research as you are a woman who owns and runs an enterprise in this village.

I would be extremely grateful if you are able to accept my invitation and participate in an interview which will be about an hour long. The researcher will visit you next week to confirm your participation. This semi-structured interview will cover many topics about your entrepreneurial journey, different hurdles that you have faced and various issues that you would like to raise and share with me. I will ask you for your verbal consent before the interview.

Please be assured that all your personal details and information that you share with me will remain confidential. Your name will not be used in any published reports. Please understand that there is no obligation for you to participate in this research. You also have right to stop the interview at any point to skip any questions during the interview and to withdraw at any time.

If you wish to receive feedback on or a summary of the research finding, the researcher will contact you after December 2016 to make arrangements to send a copy to you.

Any concerns regarding the nature of this project should be notified in the first instance to the primary supervisor Dr Marilyn Waring, [marilyn.waring@aut.ac.nz](mailto:marilyn.waring@aut.ac.nz), 0064 9 921 9999 ext 9661 or second supervisor, Dr Judith Pringle, [judith.pringle@aut.ac.nz](mailto:judith.pringle@aut.ac.nz), 0064 9 921 9999 ext 5420.

Concerns regarding the conduct of the research should be notified to the Executive Secretary of AUTEK, Kate O'Connor, [ethics@aut.ac.nz](mailto:ethics@aut.ac.nz), 0064 9 921 9999 ext 6038.

### Researcher Contact Details:

Name - Nilam Baniya Badu

Email address – [mhq9528@aut.ac.nz](mailto:mhq9528@aut.ac.nz)

### Project Supervisor Contact Details:

Name - Dr Marilyn Waring (primary supervisor), Auckland University of Technology

Email – [marilyn.waring@aut.ac.nz](mailto:marilyn.waring@aut.ac.nz), phone number – 0064 9 921 9999 ext 9661

Name - Dr Judith Pringle (second supervisor), Auckland University of Technology

Email - [judith.pringle@aut.ac.nz](mailto:judith.pringle@aut.ac.nz), phone number – 0064 9 921 9999 ext 5420

**Approved by the Auckland University of Technology Ethics Committee on 4<sup>th</sup> April 2016 AUTEK Reference number 16/63.**

## Appendix F2: Invitation letter to participants (Nepali)

## निमन्त्रणा पत्र

प्रिय सहभागी मित्रहरु,

म न्यूजिल्यान्डमा अवस्थित अकल्यान्ड विश्वविद्यालय टेक्नोलोजी अन्तर्गत व्यवसायिक विद्यालयमा स्नातोकोत्तर तहमा रहेकी विधार्थी हु । म तपाईंहरुलाई मेरो यो अनुसन्धान परियोजनामा निमन्त्रणा दिन चाहान्छु जसले नेपाली ग्रामिण क्षेत्रका महिला उधमीहरुले भोग्दै आएका चुनौति र अवसरहरुमा अन्वेषण गर्ने उद्देश्य राखेको छ । तपाईंहरुको सहभागिताले मलाई मेरो थेसिस (सोध प्रबन्ध) पुरा गरि स्नातोकोत्तर प्रमाणपत्र प्राप्त गर्नमा सहयोग मिल्नेछ ।

यस अनुसन्धानको विशेष उद्देश्य नेपालको ग्रामिण क्षेत्रमा रहेका महिला उधमीहरुमा जनचेतना जघाउनु तथा हौसला बढाउनु हो । यो अनुसन्धानबाट महिला उधमीहरुलाई समर्थन गर्न स्थानिय नीतिमा समेत प्रभाव पर्ने अपेक्षा राख्दछु । यो अनुसन्धान परियोजनाको समयमा म तपाईंको गाउँको दश महिला उधमीहरुसँग अन्तरवार्ता लिनेछु जसको माध्यमबाट उनीहरुले भोग्दै आएको चुनौती र अवसरहरुको बारेमा अन्वेषण हुनेछ । तपाईंलाई यसकारण निमन्त्रीत गरिएको छ कि तपाईं आफ्नो गाउँमा एक व्यवसाय चलाउने महिला उधमी हुनुहुन्छ ।

यदि तपाईं मेरो निमन्त्रणालाई स्विकार गर्न समर्थ भई जम्मा एक घण्टा लामो अन्तरवार्तामा सहभागी हुनु भएमा म आभारी हुनेछु । तपाईंको सहभागीता पुष्टि गर्नको लागि अनुसन्धानकर्ता द्वारा तपाईंलाई अर्को हप्ता भेटिनेछ । यो अर्ध संरचित अन्तरवार्ताले तपाईंको उधमी यात्रा देखि तपाईंले भोग्नुपरेका अवरोधहरु जस्ता विभिन्न विषयहरु समेट्नेछ जुन कुराहरु तपाईं मसँग बाँड्न चाहानुहुन्छ ।

कृपया निर्धक्क रहनुहोला, तपाईंका सबै व्यक्तिगत विवरणहरु गोप्य राखिनेछ । तपाईंको नाम कतै पनि प्रकाशन गरिनेछैन । तपाईंलाई यस परियोजनामा उपस्थित हुनको लागि कुनै वाध्यता पारिने छैन । तपाईं जुन कुनै समयमा पनि अन्तरवार्ता स्थगित गर्न सक्नुहुनेछ र आफ्नो समय लिनसक्नुहुनेछ ।

यदि तपाईं यो अनुसन्धानात्मक परियोजनाको बारेमा केहि बुझ्न चाहानुहुन्छ वा अनुसन्धानको सारांश लिन चाहानुहुन्छ भने अनुसन्धानकर्ता द्वारा तपाईंलाई डिसेम्बर २०१६ पश्चात सम्पर्क गरिनेछ । व्यवस्था मिलाएर तपाईंलाई अनुसन्धानको एक कपि पठाईनेछ ।

यो प्रोजेक्ट (परियोजना)को प्रकृतीको बारेमा केहि जिज्ञासा भएमा पहिलो घडिमानै, प्राथमिक निरिक्षक डा. मेरीलिन ओएरिङ्ग (Dr. Marilyn Waring, [marilyn.waring@aut.ac.nz](mailto:marilyn.waring@aut.ac.nz), 0064 9 921 9999 ext 9661.) वा दितीय निरिक्षक डा. जुडिथ प्रिङ्गल (Dr. Judith Pringle, [judith.pringle@aut.ac.nz](mailto:judith.pringle@aut.ac.nz), 0064 9 921 9999 ext 6038.) सामु सुचित गर्न सक्नुहुनेछ ।

कार्यक्रम सञ्चालन सम्बन्धि केहि जिज्ञासा भएमा सञ्चालक सचिव, (Executive Secretary of AUTEK, Kate O'Connor, [ethics@aut.ac.nz](mailto:ethics@aut.ac.nz), 0064 9 921 9999 ext 6038.) सामु सुचित गर्न सक्नुहुनेछ ।

अनुसन्धान कर्ताको सम्पर्क,

नाम: निलम बानिया बडु (Nilam Baniya Badu), ईमेल: [mhg9528@aut.ac.nz](mailto:mhg9528@aut.ac.nz)

प्रोजेक्ट (परियोजना) निरिक्षकको सम्पर्क

नाम: डा. मेरीलिन ओएरिङ्ग (Dr. Marilyn Waring) प्राथमिक निरिक्षक, अकल्यान्ड विश्वविद्यालय टेक्नोलोजी (Auckland University of Technology), ईमेल: [marilyn.waring@aut.ac.nz](mailto:marilyn.waring@aut.ac.nz), फोन नं : ००६४ ९ ९२१ ९९९९ ext ९६६१

नाम: डा. जुडिथ प्रिङ्गल (Dr. Judith Pringle), दितीय निरिक्षक अकल्यान्ड विश्वविद्यालय टेक्नोलोजी (Auckland University of Technology), ईमेल: [judith.pringle@aut.ac.nz](mailto:judith.pringle@aut.ac.nz), फोन नं : ००६४ ९ ९२१ ९९९९ ext ५४२०

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## **Appendix G – Safety protocol**

### **Researcher Safety Protocol**

The research will be undertaken overseas, but the primary researcher is aware of culture and language of that country. The following safety protocol will be followed to manage the risks.

1. The primary researcher will always be accompanied by a support person who will go with her to the field but will not be present at the venue.
2. The primary researcher's parents will always be notified before she leaves their house. Her parents will be made aware of her schedule for the rest of the day.
3. The primary researcher's supervisor will be contacted on a regular basis to provide an update on the schedule and what is happening.
4. The primary researcher will never meet participants in their homes for an interview; the interview will take place in participant's business location or a public place of participant's choice.
5. There might be the possibility of occurrence of an earthquake aftershock, avalanches and landslides due to major earthquake occurred in Nepal on 25<sup>th</sup> April. The primary researcher will prioritise her safety if anything happens while her field visits.
6. The primary researcher will be mindful that bandhs (large-scale shutdowns), political rallies and protest might occur. In situations as such, the primary researcher is aware that this involves the closure of business and transport routes. Therefore the researcher will avoid any travel during this time.
7. The primary researcher will avoid using overloaded or overcrowded buses and overnight buses due to a higher risk of accidents and fatalities on the road.
8. The primary researcher is aware of a power outage that may affect the research process. To carry out her research smoothly she will arrange solar power so that she can charge her laptop and mobile phones. The print outs for participants information sheet and consent form will be made as soon as she gets to Nepal.