

Understanding the Role of Unpaid Care Work in
Women's Entrepreneurial Growth:
A Case Study of Kavre

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Abstract

Unpaid care work is considered as the missing link in bridging the gender gap. Most women work longer hours shouldering the responsibilities of both paid and unpaid (household) work. This unequal work distribution is problematic as women sometimes have to forgo their human rights to education, freedom, leisure and so on to fulfill their care duties, causing slow growth of women's personal, social and entrepreneurial development. This is a study about the role of unpaid care work in women's lives in Nepal. The study focuses on women micro entrepreneurs' balance of work in households and business. This study aims to find whether or not unpaid care work is hindering women from expanding their enterprise and graduating from micro to small scale. Respondents are selected through purposive random sampling in five areas of Kavrepalanchok district, Nepal. This study surveyed 32 women entrepreneurs and interviewed 6 of the survey respondents on random selection. This study provides policy recommendations to the Ministry of Women, Children and Social Welfare and community at large who have a role to play in reduction and redistribution of unpaid care work that mostly burdens women.

Keywords: unpaid care work, micro enterprise, women entrepreneurs, gender gap, women's rights, child care

List of Abbreviations

BPfA	Beijing Platform for Action
FNCSI	Federation of Nepal Cottage and Small Industries
GESI	Gender and Social Inclusion
HDI	Human Development Index
IDS	Institute of Development Studies
INGO	International Non-Government Organization
MDGs	Millennium Development Goals
NGO	Non-Government Organization
REFLECT	Regenerated Freirean Literacy through Empowerment Community Technique
SDGs	Sustainable Development Goals
SESDEC	Sustainable Enterprise and Social Development Center
SWOT	Strengths, Weaknesses, Opportunities, and Threats

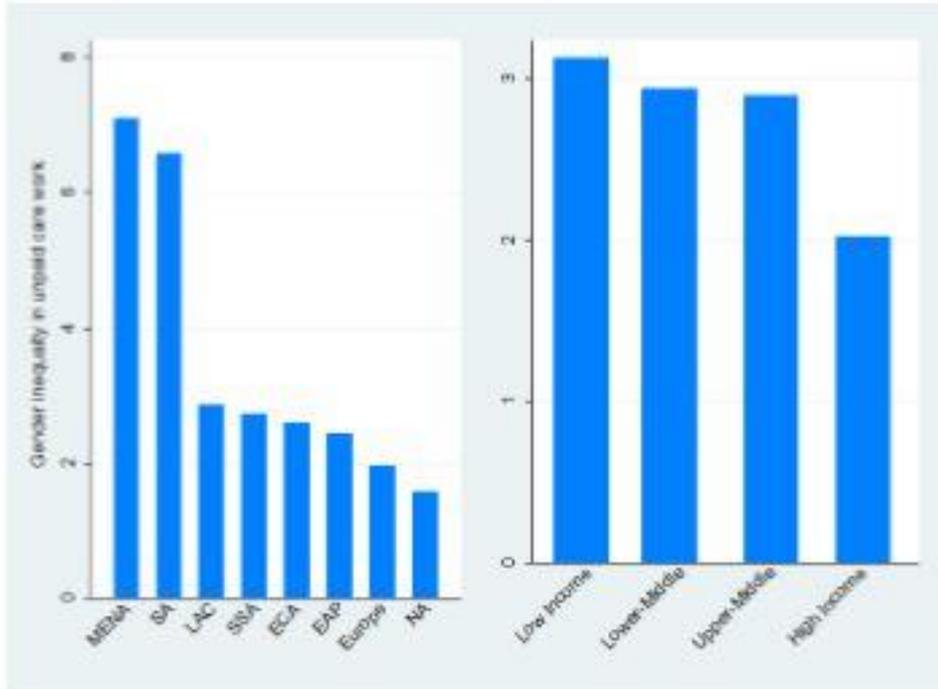
Table of Contents

Acknowledgement	1
Abstract	2
List of Abbreviation	3
Table of Contents	4
I. Introduction	5
II. Methodology	8
III. Literature Review	9
IV. Policy Options/Policy Context	15
V. Analysis of Findings	18
VI. Policy Recommendation	Error! Bookmark not defined.
VII. Conclusion	Error! Bookmark not defined.
Works Cited	Error! Bookmark not defined.

I. Introduction

Women cover nearly half of the world population and most of them are the victims of unequal rights and injustice. To eliminate all forms of discrimination against women and balance the socio-economic status of women and men, a substantial amount of research has been undertaken and a number of programs have been implemented- both in developing and developed countries. The third target of United Nations' Millennium Development Goals (MDGs) 2000- Promote gender equality and empower women- is claimed to have been achieved. Later in 2015, UN introduced another program, Sustainable Development Goals (SDGs) where the above mentioned goal was restated with subsections among which "recognize and value unpaid care work through the provision of public services, infrastructure, social protection policies, and the promotion of shared responsibility within the household and the family as nationally appropriate" was an important target concerning unpaid care work.

Care work is highly gendered in terms of time devoted by men and women across all regions of the world. It also varies depending on wealth of a family. "Unpaid care work refers to the work done in households and in communities, ranging from preparing food, collecting firewood and water to taking care of children, the ill and the elderly. Women and girls living in poverty sometimes have to forgo their basic human rights to an education, health care, decent work and leisure time in order to balance all these many activities" (Apila et. al, 3).



Note: This chart presents the average hours per day spent on unpaid care work by women and men by regions of the world: Middle East and North Africa (MENA), South Asia (SA), Eastern Europe and Central Asia (ECA), Latin America and the Caribbean (LAC), East Asia and Pacific (EAP), Sub-Saharan Africa (SSA) and North America (NA).

Source: OECD (2014), Gender, Institutions and Development Database .

Note: These charts present the female-to-male ratio of time devoted to unpaid care activities by region and income group. Income groups are divided according to GNI per capita: low income, USD 1 035 or less; lower middle income, USD 1 036 – USD 4 085; upper middle income, USD 4 086 – USD 12 615; and high income, USD 12 616 or more.

Source: World Bank (2014), World Development Indicators and OECD (2014), Gender, Institutions and Development Database.

In the figure, it is shown that the gender inequality in terms of hours spent on unpaid care work by men and women is huge in Africa and Asia, and relatively quite small in Europe and America. “Women are more involved in terms of participation and time devoted to unpaid care work. In Ethiopia, for example, the proportion of women collecting water and firewood (71% and 54%, respectively) is twice that of men (29% and 28%, respectively)” (Ferrant, 2014, p. 3). Gender inequality is also visible across the income groups as shown in the second chart. “Time use data reveals a negative correlation between income and levels of gender inequalities in unpaid care work (Ferrant,2014, p. 3). It can be said that care responsibilities are more equally distributed among men and women in high income countries.

Nepal being a low-income country faces unequal distribution of unpaid care work in an extreme. Women are most often burdened by the unpaid care responsibilities that confine them within household chores and family relation settlements resulting in no access to education: almost half of the female populations in Nepal is illiterate (Acharya et al., p. 8). With the rising awareness of women's rights campaigns supported by the government of Nepal, development agencies, banks and cooperatives, women are being empowered— they are stepping out of their houses, looking for the resources they can benefit from and using their potentials. The outreach of women empowerment projects and various policies for the benefit of women entrepreneurship has narrowed down the gender gap from 0.310 in 1995 to 0.912 in 2014 (Acharya et al., p. 8). Gender gap which is measured on the scale 0 to 1 as Human Development Index (HDI), 0.912 marks an excellent progress in gender equality achievement. Nepalese women have successfully started enterprises to explore their potentials balancing out their care work, however, there are many challenges that they face.

Most women are involved in minor industries in Nepal which is defined under Industrial Enterprise Act 2013 as an industry “with fixed assets worth not more than Rs.500,000 (apart from immovable property), where owner is involved in operation and management of industry, with workforce of up to 9 people including the owner, with annual turnover of less than Rs.5,000,000, and with power usage not more than less than 20KW”. Women entrepreneurs barely graduate from minor to small scale industry despite their interest and potential. Women entrepreneurs usually flourish their enterprise only to the micro level that merely covers their basic living expenses. Nepalese women are active either in an informal sector or micro enterprises and small (low scale business) in the formal sector. This paper strives to find the reason why women entrepreneurs in Nepal are unable to graduate from their current business

scale. This paper seeks to answer following questions: Is unpaid care work a reason that hinders women's entrepreneurial growth? If yes, in what ways or to what extent does unpaid care work affect women's paid work (enterprise)? What policies can the government of Nepal undertake to reduce/redistribute unpaid care responsibilities of women for them to further excel in their enterprise? This paper aims to provide policy recommendations to the Ministry of Women, Children and Social Welfare in order to address unpaid care work issues and promote women's entrepreneurial growth.

II. Methodology

This study was carried out in Kavrepalanchok district in Bagmati zone of Nepal. Three municipalities: Banepa, Panauti and Panchkhal (Tinpile, a village) and village development committees: Nala including Shera were chosen for the clustering of women entrepreneurs in these areas. This is a purposeful randomized study with a sample size of 35 women entrepreneurs who run enterprises- from groups both formal and informal. The respondents were chosen from the list provided by Federation of Nepal Cottage and Small Scale Industries (FNCSI) and Sustainable Enterprise and Social Development Center (SESDEC), an NGO. The study used survey questionnaires, interview and time use survey as tools for qualitative and quantitative data collection to gauge women's status and perception on unpaid care work, women's business status and problems in advancing their business activities. Depending upon their availability, 32 women entrepreneurs were surveyed and interviewed at their workplace individually. Women entrepreneurs were approached with the questions that sought personal and family details, details about the condition of their businesses, their reason for starting their business, and family/ societal problems or other problems that they faced when compromising with their roles as caregivers and venturing for new role as entrepreneurs, among others. Further, this survey

inquired about the attitudes of women entrepreneurs regarding the potential and growth of their business, followed by their attitude towards unpaid care work. The rationale of this section was to learn the perception of women toward the economic contribution of care work or its human development outcomes. This information was important to describe the depth of the problem and to lead policy makers in Ministry of Women, Children and Social Welfare and other ministries in designing policy interventions accordingly.

Another tool used was time-use surveys that generated information on weekly use of time by women entrepreneurs. Standard timesheet design, developed by

Action Aid to capture a person’s daily activities- including the tasks that is ignored in country’s GDP, was used. ActionAid instigated time use diary in Nepal in 2012 in their unpaid care work pilot project that was carried out in two rural areas of Nepal—Terhathum and Sarlahi. Time use data was used to measure the difference in time spent on paid and unpaid activities and the differences in time spent on non-work and leisure between men and women. Time use survey provides information for making gender-sensitive policies.



III. Literature Review

In the paper, Unpaid Work and the Economy: Linkages and Their Implications (2015) by Indira Hirway, it is addressed that unpaid care work is “almost always unequally distributed between men and women” that implies violation of basic human rights when women also bear

the burden of paid work along with unpaid care work. Unpaid care work that does not receive direct remuneration falls outside of the System of National Accounts and therefore is invisible in the national statistical accounts (macro economy). It means that the daily activities performed by women for household upkeep is ignored and not valued. This paper encourages use of the expert advice: 3 R's recognize, reduce and redistribute the care work among four institutions: households, markets, governments and voluntary organizations. According to Hirway, government bodies are responsible to fill in the gaps of "adequate and quality" care responsibilities as "care" is the basic requirement for the development of a country—"it is essential for maintaining daily life and human reproduction". When care responsibilities are shouldered only by women in societies, who cover almost half of the world population, "significant part of the total labor force in a given economy is locked into a low-productivity" for women get fewer exposure to the outside world and limited opportunities. Women who succeed in entering the labor market, usually end up in low-productivity occupations with low level of skills/education, along with lower mobility, access to resources and technology that brings them lower wages and higher unemployment rates. The author reasons this phenomenon to be caused due to a social construct—patriarchal traditions and values creating highly unequal power distribution between men and women in a general global context. To overcome this patriarchal system where women's contributions are invisible, Hirway (2015), suggests in shifting the unpaid care work to the mainstream economy. Two types of unpaid care work that can be shifted to the mainstream economy are child care and care of the elderly, chronically sick and the disabled. This will create new jobs in the market releasing women from the care burden and ensuring quality care that is usually compromised for lack of time. Optimal use of labor force can be achieved when women released from care burden also work in the mainstream economy.

Rai and Hoskyns in an article, *Recasting the Global Political Economy: Counting Women's Unpaid Work* (2007) demands “the urgent attention of statisticians, economists and policy makers, alongside feminist academics and activists” to measure and value unpaid care work into national accounts. Without which the authors claim that predictions are likely to be faulty, economic models are inaccurate leaving faults in development models. This article criticizes the narrow economic concept of ‘productivity’ and ‘market’. It is explained that all three sectors: public (state), private (capital) and domestic (household) are equally important and interconnected sectors of the economy. Domestic sector is often ignored in the process of economic analysis, although it has important contribution in the market through consumption, production of various small scale services and maintaining the labor supply in larger scale. This article acknowledges changes occurred in the system; more gender sensitive policies have been incorporated in the government systems around the world, due to which women are moving into paid work and the care work is in trend of being commercialized. Gender activism has been successful in bringing gender mainstreaming that resulted in gender segregated data collection, which is later fed into policy making. Introduction of new composite indices from United Nation's Development Programme (UNDP) for human development: the Human Development Index, the Gender-related Development Index, the Gender Empowerment Measure and the Human Poverty Index are other examples of positive change that consider domestic sector and gender equality. However, these positive interventions are still limited by the boundary of economic concept of ‘productivity’ and ‘market’ argued by the authors. The state “The counting of unpaid care work and household production as part of economy is not fully counted.” This widespread ignorance of unpaid care work is promoting gender inequality in global context

needs to be solved with the shift of domestic work in macroeconomic thinking and practice (policies) (Rai and Hoskyns, 2007) .

UN-WOMEN is the UN organization dedicated to gender equality and the empowerment of women working to meet the targets of sustainable development goals and to accelerate women's equal participation in all aspects of life. In an expert group meeting conducted by UN-WOMEN in 2013, Valeria Esquivel presented expert paper, *Measuring Unpaid Care Work with Public Policies in Mind*, that focused on time use surveys as the only way of measuring unpaid care work that “provides evidence of the gendered division of labor within households, and the interdependence of women's and men's paid and unpaid work” to generate evidence based gender sensitive policy making. Time use surveys have been in use since the 1995 Beijing Platform for Action (BPfA) where countries were urged to “conduct regular time-use studies to measure, in quantitative terms, unremunerated work.” There are more than 60 countries using this method in present days. This paper shows the reasons for ineffective result despite using time use surveys in policy making. The presenter argues that the gap between the availability of time-use data and their lack of influence in informing gender-sensitive policy making is due to three main reasons 1) the overemphasis on accounting for women's work within the SNA framework 2) the inadequate design of some time-use studies 3) a neglect of a distributive justice agenda tied to measuring and valuing unpaid care work, which has diminished the possibility of defining a clear set of agreed-upon, gender-sensitive policies that time-use data could illuminate. Time use surveys if used properly for quality data collection, repeated time and again, and shape as policy-oriented, at the macro and sectoral levels, and also with gender equality and poverty alleviation policies in mind can be the most effective tool on bridging unpaid care work in public policies.

Deepta Chopra et. al in their paper, Policy Advocacy for Women's Unpaid Care Work: Comparing Approaches and Strategies in Nepal and Nigeria (2014) focuses on the policy advocacy programs in Nepal and Nigeria initiated by ActionAid International. This paper describes the findings of two year long pilot project that “aimed to challenge women’s unequal responsibility for care work and to influence policymakers to understand the importance of providing services to support them” both in Nepal and Nigeria and use the data “to build and operationalize a national advocacy strategy”. This program mainly demanded early child care provisions as it is a responsibility that women “experience 24/7 for at least two decades of their lives, and which profoundly shapes their lives and opportunities”. ActionAid Nepal and ActionAid Nigeria conducted REFLECT circles and used time survey to advocate about the unpaid care work in a society that is very reluctant and resistant to the idea of unpaid care economy. In Nepalese context, REFLECT circles helped women and men in the society to learn about unpaid care work as an issue through social map, problem and solution trees, power analysis exercises and community discussions. This approach was found to be very effective in challenging the gender norms and the existing patriarchal system in Nepal. Further, it was successful in gaining community level support and collaboration in working towards reduction and redistribution of unpaid care work. This report highlights that “the generation and use of evidence was key in driving the unpaid care agenda, both at the community level and among policymakers and practitioners at national level.” Mainly, “the availability of the time diaries and the report of the policy-mapping evidence, as well as case studies and stories” greatly helped in identifying “a very strongly shared priority for the national advocacy work – that of child care.” This program indicates that “making care visible in public policies is not a linear process and requires multiple strategies, such as identifying stakeholders in different sectors who can push

the agenda and sensitizing them through workshops, in order to achieve the goal of recognizing, reducing, and redistributing the drudgery of women's unpaid care work". In case of Nepal, these responsibilities are mostly pushed to different NGOs and INGOs due to slow working at the national level.

The paper *Women Entrepreneurs in Nepal: What Prevents Them From Leading the Sector?* (2008) by Brenda Bushell provides the scenario of structural and socio-cultural constraints that challenges Nepalese women entrepreneurs and hinders their growth potential as leaders in business. The paper defines entrepreneur as "anyone who undertakes the organization and management of an enterprise involving innovativeness, independence and risk, as well as the opportunity for profit". Further, it adds women entrepreneurs fall under either of three categories which are: chanced, forced or created entrepreneurs. In case of Nepal, the number of women entrepreneurs in urban areas like Kathmandu is increasing, but systematic data of such entrepreneurs is unavailable in most cases. "In addition, the statistics do not reveal who actually controls and runs women's businesses: even though women may have officially registered as owners of a business, in frequent cases it is the husband or father who is operating the business". According to Nepal Labor Force Survey 2000 reported in this article, "out of 9.5 million people working in Nepal, only 1.5 million were paid. Out of that number about 400,000 were women with 82 percent of these paid women being self-employed, while 12 percent were wage employed". This shows the pervasiveness of the number of women entrepreneurs in Nepal. When compared to men, "women entrepreneurs earn only about two-thirds of what male-headed enterprises earn annually with the working hours at least three to four hours longer each day" than men. This is because of additional responsibilities women have in their household which limits both time and their capacity to scale up their business. Very little data is collected to find

out specific challenges women face that needs to be overcome for them to successfully lead their entrepreneurial growth.

The idea of a woman running an enterprise and dealing with money matters is still foreign in many parts of Nepal. It is not incorrect to claim that Nepalese society limits women to the traditional role of femininity and motherhood. Care responsibilities being solely handed to women in a patriarchal society, women often lose their chances to exercise their rights and therefore lag behind men. In addition, care work, which is perceived as unproductive deems women's contribution as invalid: the time spent on care work by women is not considered as work. Women's work being ignored and men's work being "productive" as in generating income puts men in higher position in a patriarchal society. The power distribution gets only wider between men and women, which results in slow progress in gender index. Neglecting women needs while drafting policies, women who surpass the boundary of traditional gender roles and venture in business activities are disadvantaged- getting low payment, unable to reach the market, accessing skills and resources and so on. Women entrepreneurs trying to earn economic value are over burdened by workload, both paid and unpaid. Child care, one of the important unpaid care activities, which is often considered as holding a significant value in a woman's life by the society adds to the workload for women. The absence of gender equality norms in societies and failure of state's effort in addressing gendered care work issue undermines women's entrepreneurial growth.

IV. Policy Options/Policy Context

No legislation has been formed in addressing unpaid care work in Nepal. Although, Nepal government has adopted measures to include international human rights framework in the

constitution, there is lack of policies directed towards recognizing, reducing and redistributing unequal workload for women and men. Moreover, discrimination on the basis of gender is prohibited, women's right to equal pay and right to ancestral property is promoted. Also, special provisions for women and girls' health, education and employment is emphasized. Nepal government has instigated gender and social inclusion (GESI) approach in all policies, which has brought improvement in women's representation, increased their access to education and higher learning, maternal and child health. By recognizing, reducing and redistributing unpaid care and domestic work is found to have a greater impact in country's economy hence, the government plans to bring "economic policies and the country's overall planning and programming" to take "into account contributions made by women in household and care work for ensuring equal economic, social and political rights" (Acharya et al., 2014). Use of time data, "investment in innovative technology and its better diffusion to reduce drudgery of the care and household work," building care centers for children and elderly is known to contribute in achieving gender equality and sustainable development (Acharya et al., 2014). It is acknowledged that unpaid care work has massive effect on country's overall development but concrete plans and actions are yet to be formed and implemented by Nepal government.

INGOs in Nepal—ActionAid and Helvetas—have worked on collecting time surveys, establish child care centers and advocate for unpaid care work policy. ActionAid conducted pilot project, (Making Visible) in Nepal, Nigeria, Uganda and Kenya in 2012 for two years. The project was divided into two stages where first stage was to conduct REFLECT circles with women through community mobilization followed by building a national advocacy strategy (Chopra et al., 2014). In case of Nepal, Action Aid worked with a local organization, Mahila Adhikari Manch and brought changes in the perceptions of unpaid care work and built

infrastructure as per triple R's (recognize, reduce and redistribute) solution of care work in local level in the community with the help of local government and other organizations. Community child care centers, water reservoirs and mills were established in an attempt to reduce and redistribute care responsibility specific to the study areas. Moreover, in 2012 Action Aid along with Institute of Development Studies (IDS), conducted national level policy development workshops "in order to build pressure for national policy change" in Nepal. In the workshops, "exercises such as issue identification, prioritisation, SWOT (strengths, weaknesses, opportunities, and threats), actor mapping, and critical path analysis" were conducted among "women's groups, NGOs, donor agencies, and key government officials" (Chopra et al., 2014, p. 484) with the motive of advocating for unpaid care work, finding actors to hold responsible for enacting laws to make care visible given the country's political context and to start the process of coalition between organizations.

HELVETAS Swiss Intercooperation Nepal established *Samala Samudayik Shishu Syahar Kendra* addressing child care problems for women in Dailkeh, Nepal. The community based child care center not only minimized care responsibility of women but also generated job opportunity as a caretaker for women in the community. Women using child care service expressed that it has increased their mobility and productivity as they were able to move to paid work and attend other activities leaving their children in safe hands in the child care center. HELVETAS strengthened Action Aid's notion of redistributing child care responsibilities in community, and it reduced women's care burden, thus contributing to women's entrepreneurial growth. Replicating the concept of establishing community child care center, HELVETAS extended the urgency to form national level unpaid care policies for women's development.

Resource Centre for Primary Health Care (RECPHEC) has conducted a study on the Economic Valuation of Women's Unpaid Work in Kathmandu Valley (2008) in collaboration with Healthbridge that quantified the estimated economic contribution of unpaid care work of women in Nepal's GDP. Assigning a reasonable valuation of women's household and care work, RECPHEC generated social awareness of women's contribution in the society in terms of domestic and community work and drew attention of "policy makers, planners and economists to the issue so that they can appreciate and recognize women's economic contributions in formulating national policies, strategies and budgets" (Shrestha et al., 2008). The study categorized women as semi-skilled workers and assigned working hours, wage rate and so on borrowing definition from the Labor Act, 1992. The study showed that "women's work is equivalent to about 91.3%" of Nepal's GDP (Shrestha, 16). In the year 2008, Nepal's GDP was \$12.8 billion which would "nearly double if the contribution of women's unpaid household work were included" (Shrestha et al., 2008, p. 15). This study displayed the economic contribution of women's work and potential of growth in GDP if household and care work were to be redistributed in the society. The programs and studies conducted by these organizations in Nepal have elaborated the concern on the unpaid care work and have pressured to form national level strategic framework to the government.

V. Analysis of Findings

Study area and business sector

Among five study areas, Banepa was the most urban place and most of the women entrepreneurs resided there. In total of 16 women entrepreneurs, aged 21-47 years, 11 were married, 3 unmarried and 1 was widowed. In Banepa, most women had enterprises different

from agriculture. Only 2 women in Banepa worked in agriculture sector with most women doing business in tailoring followed by beauticians, handicraft, cosmetic sale, shoe sale, mobile repairing, driving center and pharmacy. Near to the urban city Banepa lie Nala, a sub-urban place where 7 women entrepreneurs were studied with the age range of 29-49; 2 of them unmarried. Women in Nala were involved in agriculture, candy factory, meat shop, apparel shop and micro organisms factory.

Another study place, Shera had 3 women entrepreneurs who had tailoring business and seasonal agriculture as their primary and secondary occupation respectively. Panauti which was another sub-urban city a little further from Banepa had a women entrepreneur who spent most of her life time in handicrafts business and training and had stopped in present due to the loss of her husband. Tinpiple, Panchkhal, a remote hill area had more women entrepreneurs from agro farming that included vegetables, seasonal crops and mushroom. One of them had incense sticks business who also did agro farming.

S.N	Name	Area	Primary occupation	Secondary Occupation
1	Sarmila Bala Shrestha	Banepa	Agriculture	animal farming
2	Purna maya karmacharya	Banepa	Agriculture	
3	Rajula Manandhar	Banepa	beautician	
4	Rameshwori manadhar	Banepa	beautician	
5	Sumitra Shrestha (badi)	Banepa	beautician	
6	Laxmi Magar	Banepa	driving teaching	

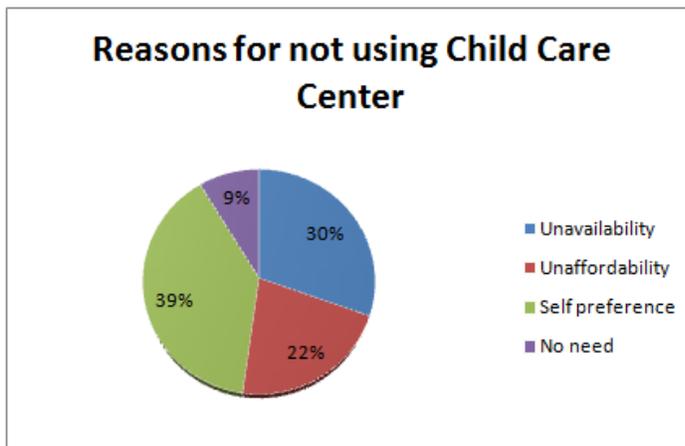
7	minakshi Regmi	Banepa	handicraft shop	social organization management
8	Muna K. Shrestha	Banepa	Medical shop	
9	Kalpana Shrestha	Banepa	mobile repairing	
10	Aruna Pukhuti	Banepa	shoe shop+tailoring	
11	Ashuni Lama	Banepa	tailoring	
12	Mangal Laxmi Shrestha	Banepa	Tailoring	
13	Sunita Baidhya	Banepa	Tailoring	
14	Nirmala tamrakar baidar	Banepa	Tailoring	menstrual kit pad
15	Niru thapa Chetri	Banepa	Tailoring	
16	Aita Maya Bidhya	Banepa	Tailoring	
17	Subhasna Shrestha	Banepa	teaching	cosmetics
18	Gayatri Adhikari	Nala	Agriculture	Tailoring
19	Binita Shrestha	Nala	Agriculture	
20	Laxmi Dahal	Nala	Agriculture	
21	Sun maya shrestha	Nala	fancy clothes shop	Agriculture
22	Rajkumari Shrestha	Nala	lapsi candy factory	
23	Ganga Khadki	Nala	Meat Shop	Agriculture
24	Nirmala Shrestha	Nala	Teacher+ Social Service	Leadership course trainer
25	Mausami Upadhaye	Panauti	Handicraft	Agriculture

26	Parbati Shrestha	Panchkhal	Agriculture	Mushroom
27	Krishna Kumari Shrestha	Panchkhal	Agriculture	
28	Parbati Shrestha	panchkhal	incense sticks	Agriculture
29	Kesari Shrestha	Panchkhal	mushroom	Agriculture
30	Bina Adhikari	Shera	Boutique	Agriculture
31	Srijina Shrestha	Shera	Tailoring	Agriculture
32	Anju Parajuli	Shera	Tailoring	Agriculture

From the data, it is seen that most women entrepreneurs in Kavre are engaged in agri-business followed by tailoring business and beauty parlors. Agri-business is pursued by most women, as Nepal is primarily agriculture based country. Tailoring lies second for the reason that FNCSI and other government agencies provided tailoring trainings for women for longer period of time under women empowerment projects. Trainings provided to women by the government mostly focus on tailoring, sewing, knitting, making handicrafts out of waste materials, making pickles and juices, cooking and baking. Most of the times such trainings are free of cost, therefore more women have learned these skills and are involved in such businesses. Other businesses like running a meat shop, shoe store, driving center and mobile repairing are not conventional enterprises for women, but women are pursuing these sectors driven by market demand. For example, Ms. Laxmi Magar aged, 24, is a single woman living independently who runs Jay Shree Suman Driving Center in Banepa. She teaches driving 13 hours every day to her customers. Ms. Kalpana Shrestha runs Chamunda Mobile Repair Center along with her husband in Banepa. Kalpana trained herself to repair mobile devices and started up this center 11 years ago.

Factors affecting women’s entrepreneurial growth

1. Family Dynamics



Most women entrepreneurs surveyed were married and had crossed the early parenting age because of which they claimed it was easy to step up as an entrepreneur and work being away from home. Women’s role as a mother, which is deemed very important in Nepalese

society, did not allow women to invest their time and energy in other activities. Since child care responsibilities were centered to women, it was impossible or very pressuring for women to seek out income opportunities. No women reported the use of child care centers, except for two. 30 percent of women entrepreneurs said that the child care centers were unavailable, 22 percent said that the service was unaffordable, 39 percent said that they preferred to be more involved in raising their child and 9 percent said that that their family members took care of their children so they did not require child care centers. The highest percentage of women preferred self child care due to the attachment a mother feels towards her child. Ms. Sumitra Shrestha Badi mentioned she did not want to not experience that stage of motherhood. She added that she always waited to give birth to her children, care and nurture them with utmost love therefore, the concept of sending a child to child care center and being taken care by others was never an option for her even though she had to struggle between her parlor business and her care work.

On the contrary, many others grieved for unavailability and unaffordability of child care center services. Ms. Niru Khatri has three children of her own whom she had to leave sometimes at a friend's place or a neighbour's when she had to leave for training sessions and meetings. She shared it was very difficult for her during that stage of her parenting for the absence of a caregiver as she and her husband both had to go for work. Moreover, she always had to rush back home being worried about her children or caretaker. Ms. Khatri engaged herself in training activities but she couldn't fully grasp the delivery of knowledge as her mental presence often fluctuated between her class and her children's safety thoughts. Had her child care responsibilities been shared among the family members or had she had the option of using child care center, Ms. Khatri would have commenced her tailoring business ten years ago from 2071 B.S. The difficulty in balancing her care work and paid work discouraged her to start her business sooner. Late start-up and lack of growth opportunities provided by the government therefore led to very slow advancement of women's businesses. Many women faced similar problems as Ms. Khatri. She related slow growth problem to most of the women she dealt with in her life. She pointed out 'child care' as one of the most important responsibilities of women expected by the society and that it was difficult to deal with this when women have to go out for business purpose. She expressed the importance of child care centers in her area as she continues seeing women who come to her tailor for training, work and others facing similar problems as she did during her early parenting age. She also mentioned that she was wanted to lead to solve the problem and open a childcare center and help minimize this problem but for the finance and her living, she couldn't afford investing in child care center. Lack of community child care centers in Kavre has consumed a lot of women's time which they could invest in generating

income or developing skills. Women's roles as mothers and caretakers is directly causing slow growth of their enterprises.

Family size also affects women's business activities. There were pros and cons for both nuclear and joint family structure. In case of joint families, child rearing was comparatively less burdensome for a woman as family members shared the child rearing responsibility. In case of Ms. Kalpana Shrestha who lives in a very large family of 22 family members, she shared that it was not very difficult for her to come to work leaving kids back home for there were their grandparents and other family members to take care of them. When asked if she ever wanted to use child care center service, she replied that she would never want to as she wanted her children to grow up with their family members. If she lived in a nuclear family she said she might have thought about using the service. Ms. Rajula Manandhar who has a child and lives with her mother in-law uses child care center service for her child while she went to work in her beauty parlor. Since Ms. Manandhar lived in a small family of only three members, it was difficult for her to take care of her child, look after her frequently sick mother-in-law and her run a beauty parlor. To cope with this situation, she had sent her child to child care center and opened up her business in her home building only so that it would be easy for her to look after her household and help her mother-in-law. Had she not used child care service, she claimed she would have remained a housewife in absence of supporting family members. A family like Kalpana's where child care responsibilities are shared among members, she had time to engage more on her mobile repairing shop. She could spend longer hours in her shop with a relax mind that her children were being properly taken care of. This definitely affected her efficiency in her work and as a result her business ran well. Living in joint families usually have benefits of sharing responsibilities when compared to a nuclear family. If Rajula had no options of child care and

convenient business location, her beauty parlor would not exist. How has this convenient business location contributed in the growth of her business? Rajula claimed if she didn't had to remain close to her often sick mother-in-law and look after her household, she could have moved her parlor to a better earning market where she could definitely earn greater than she currently did. Care work in different family settings greatly influenced women's performance on their business and caused for the growth of their enterprise.

2. Gender Norms

Women irrespective of marital status or child status were bound by gender norms in the society. Women in all four study areas had internalized their societal roles and positions. Since they were titled as "caregivers" in their households and the community therefore they had to mainly take care of their children and the family members which pressures them to work outside of home. Ms. Minakshi Regmi from Banepa was married at an the age of 19 and had to move away from her parents with her husband. Her husband who was always reluctant to let her work outside of their house and become an entrepreneur, had a strong gender bias.

Minakshi Regmi who was akeen on learning new things, making handicrafts and working for poor and disabled in the society fought a lot with her husband for her rights. Her husband expected her to live inside the house and take care of their children and household; he believed that a wife was meant to take up caregiving responsibility and a husband had to be the breadwinner. Also, he feared that he would lose power over or be undermined by his wife if she went out and earned. This situation would make him uncomfortable as the society would question his ability to control a woman. Minakshi being driven by her interests and passion did not limit within her households being oppressed by her husband, instead she defied him and looked for many ways to escape that boundary as she believed every person, be it man/woman

has his/her own capabilities and interests that needed to be given an opportunity so that it could grow and benefit them and the people around them, the society. She was against any gender restrictions that hindered people's growth.

In the urban city of Kavre, Banepa, it was found that most women like Minakshi were aware about the gender values which has been ingrained in minds of people. They were also aware about care work and believed that it is the most important task they performed: caring for the wellbeing of their family members. However, being aware was not enough for their entrepreneurial growth. Women were successful in starting up a business but their entrepreneurial growth was limited to the extent that their mindset has formed a fine line to their growth in some cases. Many women lacked the vision of expanding their enterprises to larger scales and leading the industry, while some women see full potential in themselves to expand their businesses given the support from their family. The shared care responsibilities in the family was observed mostly in educated houses but not limited to formal education. The family members who learned about gender equality from social interactions, religious texts, and modern beliefs played a supportive role for women entrepreneurs to start their business.

3. Family's economic background

When families do not have sufficient income for living, all members men, women and children are forced to work to support their living. Women entrepreneurs also sometimes enter business sector due to family circumstances. According to Das (qtd in. "Women Entrepreneurs in Nepal: What Prevents Them From Leading the Sector?"), women who have been compelled to start their business because of financial entrepreneurs are categorized as forced entrepreneurs. Ms. Aita Maya Baidya, 44, from Banepa falls under the category of forced entrepreneur.

Belonging to a very poor family, she was forced to find an income source. As a result, she ended up opening a tailoring shop with a small amount of Rs. 6,000. She worked for almost 10 years as a tailor and contributed all her income for household expenses. Ms. Baidya remained unmarried for a very long time, even after all her sisters got married, and continued supporting her sick father. Women like Ms. Baidya commence a business of their own in need of financial support and tend to settle down handling low scale businesses. Again due to financial reasons, it is very difficult for Ms. Baidya to add more tailoring machines to her tailor shop and expand her business. The income she earned from her shop would be spent in supporting her family expenses leaving a very minimal amount for her savings. If this situation continued, it would take more than a decade for her business to graduate from micro to small enterprise. Most women entrepreneurs coming from very poor economic background usually suffer similar situations like Ms. Baidya.

4. Financial/Technical Challenges

Apart from care work, financial and technical problems were major causes for the gap in the growth of women's enterprises. Mainly because of lack of financial support, women are unable to expand their enterprises. Government allocated funds have not reached the entrepreneurs in Banepa leading to frustration. The government office declared that around 2 lakhs of rupees have been deposited in the name of Ms. Baidha, but she had not received the amount yet. In a group of around 15 women entrepreneurs who applied and got selected for government grant, only half of them had received the amount. The rest were struggling between the local government office and a local partner bank. Many women entrepreneurs had issues regarding government officials working ineffectively and practicing nepotism and favoritism. This had an adverse effect in the expansion of women's enterprises. Another major issue is

technical challenges. Beauticians in Banepa complained about lack of formal schooling in parlor business. Two among three beauticians have claimed to have completed all the available courses in Nepal. But the level beyond advanced course is unavailable in Nepal, and they need to go abroad for this purpose. This situation is beyond their affordability, both financially and family wise. Tailoring women also shared a similar scenario. The courses provided by CTVT are limited and do not go beyond second level of training. Most women were interested in learning designing courses too. Yet again it was nearly impossible for them to afford it. Also, CTVT only provided women with trainings for multiple slots not quite analyzing the market situation: whether or not the market requires more tailors. This has created 'overcrowded' situation in tailoring business, due to which women's growth performance is poor. Agro based women entrepreneurs in Tinipale were not aware about the trainings and programs being led in the places as they lived far from city and the market system, and knew very little about such opportunities. Due to lack of proper information flow, women entrepreneurs follow traditional ways bringing them low productivity. Such lack of facilities and ineffective programs had slowed the pace of women's entrepreneurial growth.

Graduated from Micro to Small: Success Stories

When women commenced their businesses all of the 32 enterprises fall under micro industry category with not more than 5 lakhs of capital. In the years of their business, many women entrepreneurs were successful in graduating from micro to small industry in terms of fixed assets. Data shows that women entrepreneurs living in urban setting are more successful in advancing their business to the next level, while rural women entrepreneurs struggled in sustaining agricultural farming business. Ms. Nirmala Baidar, first woman in her area to start tailoring business commenced her business 14 years ago with the capital amount of Rs.50,000,

two tailoring machines and two employees. Now, she has expanded her business to 9 machines, 6 employees and goods worth more than Rs. 20 lakhs. Along with exemplary performance in her tailoring business, Ms. Baidar was also active in other programs in the society. She attended leadership sessions and worked as women rights activist and therefore was continuously fighting for women's well being in the society. However, she had not realised that care work was inhibiting the growth of her enterprise, as she took it for granted.

During the study, it was found that women entrepreneurs were good at playing roles other than the 'caregiver' in the society. Women were successfully managing to take on leading roles, which has helped them gain relatively more power in male dominated society. They could also negotiate with their families to fulfill their other interests and not be limited to caregiving role. Ms. Sumitra Shrestha Badi is one of the women entrepreneurs from Banepa who runs beauty parlor and training center and is a chairperson of ABC hands—a group that provides support to beauticians. She manages to work as a chairperson of Jaycees women section in Kavre and also performs her care work along with her business. Ms. Badi mentioned that the understanding of her husband and her in-laws about her needs and potentials was a huge support for her to carry many other leadership roles in the society. Similarly, Ms. Niru Thapa Chetri is another woman entrepreneur in Banepa who was actively engaged in leadership activities other than her business and care work. Ms. Chetri owns Sarathi Mahila Silai Training Center and is a member of FNCSI, SAWA Nepal and a tailoring teacher in CTVT.

VI. Conclusion and Policy Recommendations

From the study, it was seen that the households where care responsibilities were carried out by not just female members but all, women could participate more in other activities outside

their houses too. Women performed well in their business and many other leadership positions with the support of their families. This phenomenon was more prevalent in town areas where people had broader mindset about gender equality. Women in Banepa were more aware about their care responsibilities and sought opportunities to balance out that pressure among family members or other methods like using child care center. Access to information, easy mobility, quick communication, available women groups and social organizations greatly helped women living in towns to stay more aware of care responsibilities and work for the development of their business. On the other hand, women living in villages like Nala, Tinpiple and Shera, were less concerned about their rights and capacities. The outreach of social organizations was low in village areas and that made it difficult to run awareness programs and training sessions in such places. Women in villages lack proper information flow and infrastructures because of which they tend to distance themselves from different programs being run in nearby areas and remain uninformed. No child care centers were found in those villages leaving zero option for women to lessen their care work. Very few women in villages had their care responsibilities shared among their family members, most of them solely bore the workload of paid and unpaid work.

To lessen the pressure of care work for women and invalidate the concept of women as the only primary 'caregivers', change is important at every level: within the household, in the community, and at the state level (ActionAid resource guide). It is important for unpaid care work to be recognized, reduced and redistributed in each level for women to perform well in their personal and professional business. Following policy recommendations are proposed in order to promote women's entrepreneurial growth:

A. Recognize unpaid care work

- Enact legislation to recognize that women's disproportionate responsibility for unpaid care is a barrier to the full realization of women's human rights, personal and professional growth; identify the state as the principal duty-bearer
- Start collecting time use data to make uneven work distribution visible to men and women in the society, specially in villages of Kavre; make care work more prominent in statistics and public debates
- Launch gender related education campaigns in different towns and villages of Nepal to make people aware about care responsibilities; set up similar programs like Regenerated Freirean Literacy through Empowerment Community Technique (REFLECT) sessions that are guided by women's rights principles creating safe women-only spaces that encourage all women to express themselves as equals.
- Train women pioneers in the society about the importance of unpaid care work through NGOs and INGOs like SAWA Nepal and SESDEC in order to advocate and reach more individuals in the society
- Value unpaid care work as an equal contribution to the household; recognize care workers and guarantee their rights in the state level
- Create social transfers and social services for caregivers acknowledging their important contribution in generating manpower for the state

B. Reduce and redistribute unpaid care work

- Increase investment in free, universal, quality public services such as education and healthcare to reduce women's unpaid care work.

- Improve infrastructure in communities that makes it easier for women to get involved in paid work and make unpaid care work less burdensome, for example, easy availability of water supply and roads in homes in Tinpiple.
- Establish quality community child care centers in rural as well as urban parts of Kavrepalanchok that not only helps women entrepreneur but also expands on care market.
- Build national coalitions with women's rights organizations that also include women's groups from the community to bring ground level care issues specific to the area.
- Build alliances with economic justice groups and women economic chambers to demonstrate failings of women's growth due to unequal workload and seek for possible changes.

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