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# MAPPING THE SKILLS OF RURAL WOMEN ENTREPRENEURS

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Submitted To:

Daayitwa  
&  
Ministry of Women Children and  
Senior Citizens



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## Executive Summary

The main objective of this study was to map the skill of rural women entrepreneurs in Rautahat district, identify the constraints that are impeding the growth of women entrepreneurs and recommend policy interventions to address existing challenges and problems.

For the study purpose, a total of 10 in-depth interviews with stakeholders and women entrepreneurs were taken to identify the issues and challenges of women entrepreneurs. Based on their conversation, agribusiness, livestock farming, beauty parlor, tailoring, chatpate makers, laha bangle makers, and dalmod/papad makers were identified as a sector or skill where women are involved in the district.

The prevalence of patriarchal society, lack of access to finance, lack of access to market and networking and lack of human capital were identified as the challenges faced by women entrepreneurs which are limiting the development of their entrepreneurial skill. In addition to this, lack of mapping initiative of women entrepreneurs is also seen as one of the challenges faced by the government.

The government should address these issues and challenges of women entrepreneurs by raising awareness to reduce gender disparity by promoting positive attitude in society through role models and ambassadors. Similarly, the government should overcome skill barriers by conducting and providing mentoring and training programs on regular basis. This will help women to enhance their skill and capabilities as well as expand network linkage with people having similar interest and background.

In addition to this, the government should facilitate access to finance through financial literacy and provide information and support to address the financial barrier. Most importantly, the government should map the skill of women entrepreneurs by developing proper individual profile of women entrepreneur. This will not only help the government to cater the needs of both informal and formal entrepreneurs, but it will also help the government to achieve the goal and strategy of poverty alleviation through empowering women economically.

## Acknowledgement

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## List of Acronyms

CBS	Center Bureau of Statistics
FNCCI	Federation of Nepalese Chamber of Commerce and Industry
FNCSI	Federation of Nepali Cottage and Small Industries
FWEAN	Federation of Women's Entrepreneurs' Associations of Nepal
GoN	Government of Nepal
HDI	Human Development Index
HPI	Human Poverty Index
INGO	International Non-Government Organization
KII	Key Informant Interview
MoWCS	Ministry of Women, Children, and Senior Citizens
NGO	Non-Profit Organization
NPC	Nepal Planning Commission
RDC	Rural Development Centre Nepal

# Mapping the Skills of Rural Women Entrepreneurs

## 1. Introduction

### 1.1. Background

Women are often seen as ‘the invisible forces’ in the development of rural areas (Gurung & Bisht, 2014). They are the primary actors in improving the livelihood and overall well-being of the rural households and community. Yet they are often underrepresented due to the presence of deeply embedded socio-cultural constraints such as women seclusion and gender segregation that has strongly limited the ability of women to lead and prosper in the society. Even though Nepal has a high women labor force participation (85.4%) as compared to other South Asian Countries, World Bank Group (2019), rural women are often constrained by orthodox socio-culture and religious norms to explore their skill and capability.

Taking care of children, managing, and performing all household activities are their key responsibilities which leashed them to think openly for exploring economic activities and build oneself as an entrepreneur. Most of the rural women do not have any property ownership. As a result, the collateral problem is also considered to be a key hindrance to credit. Inaccessibility to finance has thus further harshened women to become entrepreneur and economically independent. In addition, a large segment of women populace is either illiterate or not adequately literate to handle the business even though they have indigenous skills. Lack of knowledge and exposure are also equally responsible factors to move towards self-reliance.

GoN with a greater realization, has highlighted the key constraints and problems of entrepreneurship development such as lack of entrepreneurship culture, inability to identify the prominent target groups and match the industry with the relevant training and non-implementation of Challenge Fund (Republica, 2020). GoN has also articulated the inadequacy of startup capital for enterprises, negligible access to finance, non-established on Incubation Centre, lack of risk diagnosis capacity, insignificant involvement of entrepreneurs in the product value chain, scant efforts on identification of entrepreneurship and profitable sector based on the market demand, and unable to adhere to the opportunities that created from the

globalization and new technologies as the crux of problems in entrepreneurship development in Nepal (NPC, 2020).

According to Bushell (2008) entrepreneurship for women is considered to be the journey out of poverty and towards equality. With respect to the 15<sup>th</sup> Periodic Plan, GoN has taken the strategy of giving special priority to economically deprived and socially back-warded women to transform them economically and socially by endorsing entrepreneurship as the key tool of an implementation strategy to empower the rural women. But, GoN so far has not been able to implement specific strategies and procedures to promote women entrepreneurship. As a result, Nepalese women entrepreneurs, especially at micro, cottage, and small-scale enterprises, are not yet being motivated and encouraged to take steps towards entrepreneurship for self-reliance. The lack of a proper mechanism to venture capital and market has further aggravated the entrepreneurial development of rural women.

To support rural entrepreneurs socially and economically, GoN has embraced cooperatives as one of the three pillars of the economy to contribute to poverty reduction, service delivery, gender equality and good governance (UNDP, 2019). Cooperatives like other financial institutions can help promote the entrepreneurial skill of rural women by promoting small, micro, medium scale enterprises in the country, besides creating job opportunities.

NPC (2020) has also stated that primary level cooperatives have 6.3 million members and only female members accounted for 52% out of total cooperative members in the country and 40% women members are in the Executive Board. The Rising Nepal (2020) stated that cooperative sector alone has provided employment opportunities to 60 thousand people in Nepal. Access to finance, women empowerment, leadership development and capacity building, and social integration are the notable contributions of the cooperative sector. Despite cooperatives having immense potential to uplift the living standard of the people, anecdotal cases such as fraud, irregularities, misappropriation of funds have given the wrong message of cooperative movements (Khatiwada, 2014). The capacity constraints in the regulatory bodies and lack of knowledge and responsibility among the cooperative managers has failed to display unity in response to major government policy initiatives. Provided the enacted of regulatory body with prudent control mechanism, the cooperatives could be the key vehicle to boost up rural economy and alleviate the rural women poverty.

Therefore, to empower rural women and realize their full potential, it is important that the role of cooperatives and its strategies should be more inclusive towards the needs of the rural women so that rural women can contribute actively in national growth and development.

## 1.2. Statement of Problem

Rural women have the capability to demonstrate their abilities and become self-reliant, but they are often disempowered socially and economically. Furthermore, rural women entrepreneurs are scattered and confined to household-level production. These women entrepreneurs run their business usually at micro and small level in the informal sector. As a result, their enterprises receive lower expectations of growth because they are generally inept in handling growth and expanding businesses due to lack of training and skills which is required to run successful business ventures (Klugman & Tyson, 2016). Additionally, this knowledge and skill gap limit rural women to follow market trends, understand customer market segments, analyze the company growth, and to find potential investors which limits their business growth (Nichter & Goldmark, 2009). These rural women are also highly dependent on costly middlemen who exploit them.

UNESCAP (2019) has identified technology gaps and inaccessibility to information as the key barriers to rural women entrepreneurs, which has impeded them from acquiring business and financial information, updated policies, and benefits of GoN. Besides these, the inability to find the right source of mechanism to finance credit such as collateral-free soft loans at the right time further exacerbates their problem. As a result, most of the women are compelled to resort to their own funds or borrow from informal credit sources that restrict their business ventures. In addition to this, the government's policy gaps and inability to promote rural women and their local products could not help transforming their status quo status.

## 1.3. Objectives

The proposed assessment aims to achieve the following objectives:

1. To identify the skills of rural women entrepreneurs.
2. To analyze the role of cooperatives for the growth acceleration of rural women entrepreneurs.

3. To provide a recommendation framework on how the government can create intervention strategies to connect the targeted women across rural Nepal.

#### 1.4. Research Questions

To address the objectives of the study in following research questions are set below:

1. What are the constraints faced by the rural women entrepreneurs in developing their ventures including access to financial information?
2. To what extent the skill of rural women entrepreneurs be mappable? and how can stakeholders be linked in this network?
3. To what extent the cooperatives have been able to support and influence the rural women for their entrepreneurial development?
4. To what extent the government's financial support and its policies influences the performance of women entrepreneurs?

#### 1.5. Scope and Limitation

The scope for this study is defined below:

- i. To fulfill the objectives and research question of this study, the selection of the rural district is one of the crucial factors to accomplish the mission of this study. For this purpose, the ranking of Human Development Index (HDI) and Human Poverty Index (HPI) was taken into consideration. The top 10 districts with the lowest HDI and HPI were considered for the study but due to the time limitation, Rautahat was randomly selected for the study.
- ii. The women entrepreneurs were mainly selected from poor, marginalized and disadvantaged groups.
- iii. This study is conducted with limited scope and geographical coverage with randomly chosen sample and groups with specific objectives. Therefore, the findings and recommendations cannot be generalized but similar studies can be replicated.

## 2. Data and Methodology

### 2.1. Data

This study has captured both quantitative and qualitative data. The secondary sources of data and information are collected from Center Bureau of Statistics (CBS), Ministry of women, children, and senior citizen (MOWCSC), Nepal Planning Commission (NPC), Nepal Economic Survey, Ministry of Agriculture Department so on. Similarly, the relevant journal, articles, news, and reports are also used as a secondary source of information for this study.

The primary data sources are collected by conducting Key Informant Interview (KII) with different stakeholders such as the Federation of Nepali Cottage and Small Industries (FNCSI), Federation of Nepalese Chamber of Commerce and Industry (FNCCI), Rural Development Centre Nepal (RDC) and Cooperatives. Similarly, in-depth interviews are also conducted with few rural women entrepreneurs to identify their skills and diagnosis the problems currently they are facing which is especially useful to design intervention strategy in later part of the study.

### 2.2. Research Methods

The overall research can be divided into four sub processes:

#### 1. Desk research

The study is conducted after reviewing the relevant literatures and articles to gain a broad understanding of rural women entrepreneurs in Nepal. The desk the review helped to identify the challenges and areas to focus while designing the research and conducting data collection.

#### 2. Consultations

In order to understand the objectives of the study and to fulfill the requirements, several meetings were conducted with the mentor and the supervisor from Daayitwa and Ministry of Women, Children, and Senior Citizen respectively. The purpose of this consultative meeting is to get an understanding of the topic and feedback about the study.

### 3. Key Informant Interviews

One Stakeholder from each of the organizations such as FNSCI, FNCCI, RDC, and Cooperatives in Rautahat were interviewed over the phone to obtain insights about the rural women entrepreneurs. The purpose of this interview is to identify the skills and challenges of rural women entrepreneurs working in different sectors.

### 4. In-depth Interview

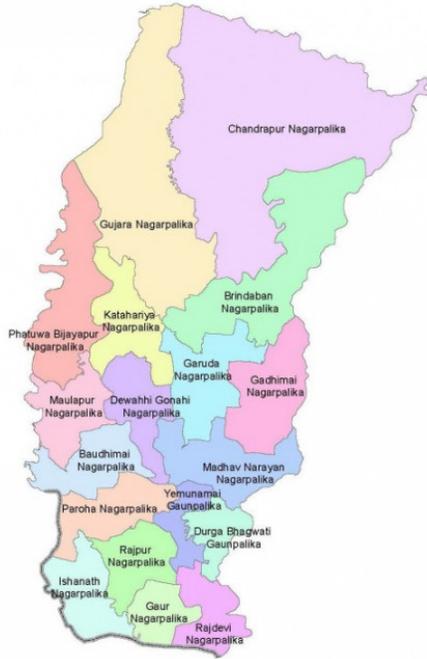
After identification of skills, the in-depth interview was conducted over the phone with women entrepreneurs having a similar set of skills in order to understand their expectations, issues, and challenges that are constraining their entrepreneurial development skill.

### 2.3. Sampling Techniques

The study used Convenience sampling and Snowballing sampling techniques to conduct the study. These are non-probability sampling techniques that use the convenience and referrals to select the respondents. The primary objective of selecting convenience sampling was that they are easy to reach, convenient or readily available. The convenience sampling is used to identify the stakeholders and after taking the interviews with the stakeholders, snow-ball sampling is used to identify the women entrepreneurs in the district. These sampling techniques were used due to the prevalence of the covid-19 pandemic which has restricted the movement of people from one district to another district. Hence, conducting the field visit was not possible since there is a high risk of human to human covid-19 transmission.

### 3. District Profile: Rautahat

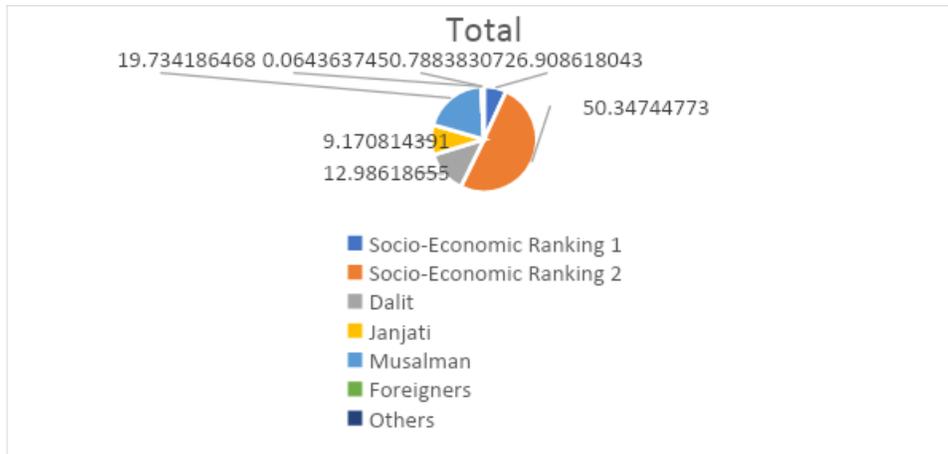
#### 3.1. Demography



Rautahat district a part Province 2, is one of the seventy-seven districts of Nepal and lies in the Central Region of Nepal. The district headquarter is Gaur which includes municipalities like Garuda, Chandrapur, Paroha, and covers an area of 1,126 km<sup>2</sup>, located in the southern part of the district near to the Nepal-India border. The topography of the district is mostly plains (92%) in the south and hilly terrain in the north.<sup>1</sup> Similarly, there are 106,668 households in the district and has a population of 686,722 with 351,079 males and 335,643 females.<sup>2</sup> A large segment of the population in Rautahat is Hindu (77%)

followed by other religions such as Islam (20%), Buddhism (2%), and other smaller religion. The household size of people consists of 6-7 people in a typical household and about 98% of people have their own homes. There are various caste and ethnicity in Rautahat district which are shown in pie chart below:

Figure: Cast/Ethnicity



<sup>1</sup> UNRCHCO. (2013). UNDAF District Profile: Rautahat. Kathmandu: UNRCHCO. Retrieved 7 30, 2020, from [http://un.org.np/sites/default/files/rautahat\\_district\\_profile.pdf](http://un.org.np/sites/default/files/rautahat_district_profile.pdf)

<sup>2</sup> CBS . (2011). *National Population and Housing Census 2011*. Kathmandu:: Central Bureau of Statistics. Retrieved from <https://cbs.gov.np/wp-content/upLoads/2018/12/Volume05Part01.pdf>

According to CBS 2014, the ethnicity/Caste is divided into 7 categories. Socio-Economic ranking 1 represents Brahman, Rajputs, and Kayastha. Socio-Economic ranking 2 represents category such as Yadav, Halwai, Rajbhar, and others. Similarly, Janajati represents caste such as Newar, Rai, Tharu, and so on. Dalit represents caste-like Kalkar, Kori and so on. Others represent caste-like Marwadi, Rajput, and others dalit which do not Madhesi group. A large number of Musalman population also lives in the district and finally few foreigners are also found to be residing in the district. As per CBS 2014, the population of Muslim (19.73) is high followed by Yadav (6.39%), Teli (2.94%) and Kurmi (2.91%) population. Details are shown in Annex G.

### 3.2. Economic Activities

Rautahat has great potential in the agriculture production where 79,233 households are involved in agriculture sector which is 74.28% of total households.<sup>3</sup> Similarly, there are 268,662 livestock in the district which means that there were 3.39 livestock per holding. The major crops that are produced in the district are paddy, maize, and millet. Crops such as lentils, mustard, potatoes, and sugarcane are also cultivated as a cash crop in the district.<sup>4</sup> However, the agriculture has been in decreasing trend due to the lack of irrigation facilities, plot fragmentation and migration of youths to the gulf countries which has created a localized labor shortage.<sup>5</sup> The total requirement of edible food in Rautahat amounted to 129,509 metric tons out of which only 108,132 metric tons were supplied from within the district which created a deficit of 21,377 metric tons.

Likewise, most of the women in the district are involved in service and manufacturing activities like bamboo crafting, Laha bangles making, tailoring, and beauty parlor. Total sales of Rautahat district amounted to NPR 27,551 million which accounted for 10.84% of the total sales of Province 2. There is a total of 12,580 entities in the district where 39,080 persons were engaged. Out of the total generated sales, NPR 23,856 million i.e. 86.59% were generated by 4,263 registered entities where 23,843 persons were engaged.

Of the total entities in Rautahat, 11,195 entities had male managers (87.12%) which provided employment to 35,938 persons (91.96% of total persons engaged in Rautahat) and generated sales

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<sup>3</sup> CBS. (2014). *Population Monograph*. Kathmandu: Central Bureau of Statistics. Retrieved from <https://nepal.unfpa.org/sites/default/files/pub-pdf/PopulationMonographVolume3.pdf>

<sup>4</sup> MoAD. (2011-2012). *Statistical Information*. Kathmandu: Government of Nepal Ministry of Agricultural Development Agri-Business Promotion and Statistics Division Statistics Section.

<sup>5,7</sup> UNRCHCO. (2013). UNDAF District Profile: Rautahat. Kathmandu: UNRCHCO. Retrieved 7 30, 2020, from [http://un.org.np/sites/default/files/rautahat\\_district\\_profile.pdf](http://un.org.np/sites/default/files/rautahat_district_profile.pdf)

of NPR 25,854 million (93.84% of total sales generated) whereas 1,336 firms had female managers (4.85%) which provided employment to 3,008 persons (7.70% of total persons engaged in Rautahat) and generated sales of NPR 1,555 million (5.64% of total sales generated). In Rautahat, 10,674 firms had male owners which generated sales of NPR 21,650 million (78.58% of total sales generated) and provided employment to 30,367 persons (77.70% of total persons engaged in Rautahat district). Similarly, 1,405 firms had female owners which generated sales of NPR 1,831 million (6.64% of total sales generated) and provided employment to 3,052 persons (7.81% of total persons engaged in Rautahat district).<sup>6</sup>

### 3.3. Gender Equality and Social Inclusion

Despite making strides in gender equality, women in Rautahat still do not have equal status as men. Social and gender-based exclusion and discrimination are noteworthy barriers to the development of women in Rautahat. The gender-based violence, sexual exploitation cases, torture related to witchcraft, child marriage, dowry-based violence particularly in Madhesi community, and violence related to polygamy amongst Muslim community is quite high in Rautahat district.<sup>7</sup>

Although Nepal abolished child marriage in 1963<sup>8</sup>, child marriage is also prevalent in the Rautahat district. About 7% of male and 21% of females are married before the age of 10. Almost 52% of men and 66% of women are married before the age of 15-19.<sup>9</sup> The child marriage is a product that often devalues women and girl child that heightens the powerlessness and vulnerability of the child bride resulting in further gender-based discrimination. The discrimination is often manifested in the form of domestic violence, marital rape, deprivation of food, lack of access to information, education, health care, and general impediments to mobility. Gender discrimination also underpins many laws that prevent women's access to land, money, and other economic resources.<sup>10</sup>

Apart from child marriage, Rautahat still retains the practice of discriminating Dalits people. According to CBS, about 16% population are Dalits in the district. Dalits are discriminated based

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<sup>6</sup> CBS. (2020). National Economic Census 2018, National Report on Revenues/Sales, Expenses, and Profit and Loss. Kathmandu: Central Bureau of Statistics.

<sup>7</sup> Kathmandu Post. (2020). Rautahat works to end child marriage. kathmandu: kathmandu post . Retrieved from <https://kathmandupost.com/national/2019/03/10/rautahat-works-to-end-child-marriage>

<sup>9</sup> CBS . (2011). National Population and Housing Census 2011. Kathmandu:: Central Bureau of Statistics. Retrieved from <https://cbs.gov.np/wp-content/uploads/2018/12/Volume05Part01.pdf>

<sup>10</sup> de Alwis, R. d. (2007). *Child marriage and the law*. New York: UNICEF. Retrieved from [https://www.unicef.org/french/files/Child\\_Marriage\\_and\\_the\\_Law.pdf](https://www.unicef.org/french/files/Child_Marriage_and_the_Law.pdf)

on caste and “untouchability.” They are not only discriminated by the so-called higher caste people in the Hindu system, but also by people within the same caste. Dalit women suffer much more than Dalit men. Dalits often suffer from restrictions on the use of public amenities, deprivation of economic opportunities, and general neglect by the state and society.<sup>11</sup>

Even going by the human development indexes, Rautahat district is far behind than that of several districts in Karnali such as Jumla, Dolpa, Mugu. It is multi-dimensionally the poorest and least literate district in province 2. It has 46.43 percent of its population under the multi-dimensional poverty index and 58% illiterate population including 45% male and 63% female.<sup>12</sup>

Given these reasons, it is not surprising that the district performs poorly in every aspect from socio-economic indexes to human development indices.

### 3.4. Cooperatives

There are various cooperatives operating in Rautahat district. According to Division Cooperative office 2016, there are 692 cooperatives registered in the district. Out of 692 cooperatives, 138 firms are saving and credit cooperatives, 43 are multipurpose cooperatives, 417 are Agriculture cooperatives, 36 are milk cooperatives, 42 are consumer cooperatives, 2 communication cooperatives, 1 sugarcane cooperatives, and 17 are other cooperatives. There are more cooperatives operated by males (3,927) than women cooperatives (2,122) in the district. Similarly, there are more male members (79,337) than women members (39,032) in the cooperatives. The women employees (88) are also less when compared to male employees (608) working in the cooperative sector.<sup>13</sup> The data of cooperative indicates that women have less representation from the operation, membership to employment in the cooperative sector.

### 3.5. Access to Finance

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<sup>11</sup> Shrestha, A. (2002, 12). Dalits in Nepal: Story of Discrimination. *Focus*. Retrieved from from <https://cbs.gov.np/wp-content/uploads/2018/12/Volume05Part01.pdf>

<sup>12</sup> Puri, S. (2020). *Kathmandu Post*. Retrieved from

<https://kathmandupost.com/province-no-2/2020/02/06/rautahat-poorest-district-in-province-2-policy-commission-says#:~:text=Shiva%20Puri,-Published%20at%20%3A%20February&text=Rautahat%20is%20the%20district%20with,as%20Jumla%2C%20Dolpa%20and%20Mugu>

<sup>13</sup> Department of Cooperative Office. (2016). *Coop data 2017*. kathmmandu: DEOC. Retrieved from [https://www.deoc.gov.np/downloadfile/Coop\\_data\\_2074\\_1544686478.pdf](https://www.deoc.gov.np/downloadfile/Coop_data_2074_1544686478.pdf)

One of the major problems faced by most of the women entrepreneurs is access to finance and Rautahat is no exception to it. According to Nepal Rastra Bank (NRB), Rautahat is lagging the national average when it is compared to the population per branch of a financial institution (A, B, and C class). The district has 33 branches of Class 'A' commercial banks, 6 branches of Class 'B' development banks. The population per branch amounts to 20,264 persons which is remarkably high compared to the provincial average of 14,661 persons per branch and the national average of 7,110 persons per branch.

## 4. Mapping the Skills of Rural Women Entrepreneurs in Rautahat Districts

Mapping skills used in this study represents the businesses of rural women entrepreneurs in a given geographic area. Mapping skills of rural women entrepreneurs can help the concern policymakers to gather the information about the potential owners, small and growing businesses, and existing businesses. This information can be used by the policymakers to recognize and address the needs of rural women entrepreneurs while designing the policies and programs related to rural women entrepreneurs.

Following skills of women entrepreneurs were identified by Stakeholders after conducting Key informants' interview:

### 4.1. Agripreneur: Women Entrepreneurs in Agribusiness (Vegetable Farming)

Amongst the women of the age group 15 years and above, majority of the women are involved in household chores i.e. 70.8% of total female population which is followed by agricultural activity where 17.3% of total female population are involved in this sector.<sup>14</sup>

In terms of female population that is actively involved in economic activities, agriculture has been the first choice for their engagement. Women farmers are still considered to be supporting hand to their counterparts in the

agriculture sector. It is mainly due to the high illiteracy rate, orthodox socio-cultural norm, and lack of ownership in agricultural resources and land. Many of the women entrepreneurs are involved in agricultural productions but they lack the entrepreneurial and technical skills. The restrictive cultural norms, discrimination, and legal barriers are some of the constraints that are obstructing women to acquire higher earnings and secure a reliable source of income.

#### **Entrepreneur Profile**

*Ramjaniya, a marginalized Muslim woman is a widower who is looking after her two sons after her husband died. She had never work outside when her husband was alive. Now, she is stronger and looking after her family alone. With the support of RDC, she started selling vegetables in the market. On average, she used to make a profit of Rs. 400- 500/- per day, which somehow helped her to sustain the family. Due to the lockdown, her business is not only severely slacked down, but she is also required to bear the losses. The vegetables are spoiled as she required to hold it for a certain time. She is planning to expand the business if she could have access to finance.*

<sup>14</sup> CBS. (2011). *National Population and Housing Census*. Kathmandu: Central Bureau of Statistics. Retrieved from <https://cbs.gov.np/wp-content/uploads/2018/12/Volume05Part09.pdf>

Furthermore, the inadequate funds for capital investment due to lack of collateral are also limiting women to use high-quality fertilizers and advanced farming tools and techniques that increase the crop yields.

All these problems and constraints have compelled bound women entrepreneurs to compromise their willingness towards advancement in the business. However, delivering basis and advance skill-based training and access to finance could be the prominent strategies to uplift all hidden women entrepreneurs who are at present confining their entrepreneurship at the domestic level

#### 4.2. Livestock and Poultry Farming

Livestock including poultry farming is an integral part of the livelihood portfolio for the women in Rautahat. For smaller women farmers, livestock and poultry farming provide additional income which helped them meet their domestic needs. Livestock (goat, buffalo, cow, sheep) and Poultry (duck, hen,) are also considered as non-land assets of many households. However, the livestock business is confined at household level in an unstructured manner.

Even though women entrepreneurs can acquire livestock and poultry

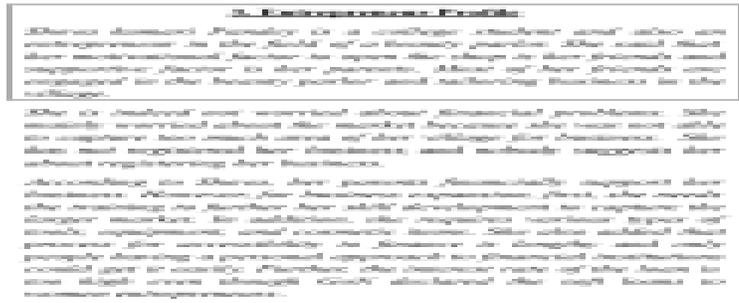
markets, through collective actions or through inheritance, they are not being able to explore this opportunity due to scant attention towards institutionalizing themselves. Thus, women often are facing various constraints in acquiring, producing, and selling optimal levels of livestock and poultry due to lack of capital, market information, and limited decision power. More often they are selling livestock products at the household level without the knowledge of trending market price. In such cases, most of such women entrepreneurs are deprived of even plausible profit.

##### **2. Entrepreneur Profile**

*Parbati Devi's husband died many years ago, since then she is looking after the family. Her daughter got married when her husband was alive and now, she is living with her son who is 12 years old. She is poor and marginalized woman. She works as agriculture labor to meet the family needs. The project under the need-based support program. She was supported with baby goats. She is planning to sell goats after a few months. "I couldn't afford to buy goat then but now I will be able to save money and buy more goats which will be helpful for our livelihood. More than anything I am happy for my son and his future". However, she feels that managing funds remained to be bottlenecked to expand her goat farm. She also opined that provided her better knowledge and skill in goat farming she could have more confidence in the business.*

### 4.3. Beauty Parlor

The beauty parlor industry is one of the fastest growing and competitive industries in both rural and urban settings due to changes in the lifestyle of the people. People are increasingly realizing the importance of health and beauty care and hence are visiting beauty parlors. In Rautahat, more women are becoming independent after acquiring basic beauty parlor courses related to hair-cutting, pedicure, manicure, scrubbing, facial, and applying mehndi. These women are earning a decent income by operating a beauty parlor.



There is a plethora of festivals in the Terai region as well as marriage ceremonies taking place in the region where the bride as well as other members of the family seeks beauty parlor services. During such a period, beauty parlor businesses are able to earn more income compared to their normal business days. Women entrepreneurs who are interested in this business should be provided with the opportunity to receive proper training as well as the funds that are needed to establish a beauty parlor.

### 4.4. Tailoring

Many women in Nepal are involved in the tailoring business. Rautahat district is not an exception to it. The tailoring business involves the sewing of normal clothes (mainly women's clothes) and providing training to other interested women. Most of the tailoring business also hold their own inventory of clothes/fabrics from which the customers get to choose the fabric of their choices. Therefore, tailoring business can earn service fees for sewing clothes and charge extra margin for using their own fabrics to sew clothes. There is a severe challenge posed by the entry of cheaper readymade garments on the tailoring business mainly male customers who opt to buy these cheaper options. However, there is still a market for women customers who prefer custom made blouses, kurtas, etc.

In addition to the regular demand, there are also different festivals in the Terai region as well as different marriage ceremonies during which the demand for such tailor-made clothes increases dramatically. As per studies, a tailor- on average, can earn an amount of NPR 150,000 per sewing

machine in a year which is a great incentive for women entrepreneurs who are involved in this sector. However, due to the high illiteracy rate in Rautahat (highest in Nepal), many women are ineligible for the free training provided by the government or other different associations. As a result, many women are unable to learn tailoring skills and work their way out of the poverty line. In addition, in the remote village setting, tailoring business is also limited to household level demands of the village.

#### 4.5. Laha Bangles

Laha bangles are steadily growing markets in Rautaha. Laha bangles are made from Laha or Lac coming from India. Since bangles represent the different stages of women's life, women wear bangles to enhance their feminine grace. Married women are also expected to wear bangles to honor the prevailing customs and traditions in society. In Rautahat, traditional women entrepreneurs run their small mobile business or sell the bangles through the door to door canvassing techniques. It has been helping women to generate a decent income. Demand for laha bangles usually rises during big festivals and local celebrations where almost all women in villages buy bangles. During the season, such women entrepreneurs earn a considerable sum of money. Even though laha bangle making skill is benefiting women entrepreneurs, women in Rautahat district are not being able to expand their business and take to the local market due to lack of access to finance. Furthermore, such women entrepreneurs also lack the innovation skills of designing new designs of bangles based on fashion trends and markets.

#### 4.6. Bamboo Crafting

Women in Rautahat are also found to be involved in bamboo crafting business that can be operated from home. This has given women an opportunity to engage in part-time entrepreneurial ventures. The women conduct the business through mobile shops approach by carrying their products into the doorsteps of their customers to sell their products. These women entrepreneurs also sell their products to friends, family, and to the community farmers market. The women entrepreneurs usually carve bamboo mats, stools, baskets, racks, and decorative items out of bamboo sticks. They usually earn Rs. 100 to Rs. 1500 from selling bamboo products.<sup>15</sup> Bamboo

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<sup>15</sup> Prasain, K. (n.d.). *The Kathmandu Post*. Retrieved from <https://kathmandupost.com/money/2018/11/16/women-craft-makers-face-gender-inequality>

carving is playing a vital role in uplifting the livelihood of rural women in Rautahat. However, due to the lack of market access, lack of innovation skills, restricted mobility of women, and prevailing gender disparity, the bamboo crafting market are somehow at a subsistence level.

#### 4.7. Chatpate Makers

Chatpate is hot and sour snacks made from puffed rice. These snacks are quite popular in Tarai region. Women in Rautahat district are also involved in selling chatpate. These women set their shops in a pushcart to sell chatpate to clients. They earn a profit of around Rs. 300-500 per day. The money earned from this business is enough to take care of their families. The chatpate business is easy to set up with minimal investment and it is a street delicacy therefore, this business is getting quite popular among the women in Rautahat district. The organization such as INGOs, NGOs, cooperatives, and the government should provide entrepreneur training and teach the women entrepreneurs who are keen to open chatpate shops about food hygiene practices so that they can take their shops to the next level.

#### 4.8. Dalmod/ Papad Makers

Dalmod and Papad are considered as one of the popular snacks and side dishes. Many people munch on dalmods and papads while having a meal. There are rare people who do not like dalmods and papads. The dishes made from dalmod and papad are not only served at home, but these are also served at gatherings and parties. Since dalmods and papads are considered popular snacks, many organizations are providing training to women in Rautahat. Since these snacks can be produced in homes or close to them, women are utilizing their spare time to prepare it. This household-level skill helped women to support their livelihood.

## 5. Findings

The findings in this study are based on key informant interviews of 5 stakeholders, in-depth interviews of 5 women entrepreneurs, and the secondary data collected from different sources. The motivational factor of women in a rural setting in the district to start the ventures is basically to overcome their financial hardship. It is particularly difficult for women to be an entrepreneur in the district since women are regarded as homemakers. They are impoverished in every aspect of life such as capital, education, health, sanitation, and so on. The success of the enterprise depends on many factors. Some of the challenges and issues that are preventing women to be successful entrepreneurs are discussed below:

### 5.1. Mapping the skills of Women Entrepreneurs

Mapping the women entrepreneurs are especially important to gather information about potential owners, small and growing, and existing businesses that are in the district. The mapping of women entrepreneurs should be strongly backed up with an individual profile of each entrepreneur (required information of profile is given in Annex B). This would help the government to better promote and fulfill the needs of women entrepreneurs. Since the majority of women entrepreneurs in the district are operated in an unregistered and unstructured manner in an informal way, the government has not been able to cater to the needs of these women entrepreneurs.

GoN, FNCCI, FNCSI are however confined in mapping of large and medium scale women entrepreneurs, but none has given attention to map even registered cottage and small scale including micro-level women entrepreneurs. Whereas, mapping informal women entrepreneurs are also equally important factors for necessary policy correction and decision to bring informal women entrepreneurs into the formal bracket. Further, there seemed to be dubious in mapping responsibilities even between and among GoN agencies (district level women and children welfare office, the office of cottage and industries), local bodies (ward and municipal offices). As a result, none of the agencies has been able to take this responsibility.

Scant efforts in mapping women entrepreneurs have not only affected on policy formation and decision making but also countries assistance strategy of various donor agencies to incorporated upgrading women entrepreneurs as well as formalizing the informally run woman-based

ventures. Access to Finance also could not embrace this very need even though it could have a significant contribution to the National Economy. This especially impacted on policy relating to economic empowerment of women, especially remote rural settings of Nepal. It is well known that women poverty in the country is widespread and with empowering the women economically, poverty alleviation strategy will be the only so-called slogan without any tangible results.

## 5.2. Prevalence of Patriarchal Society

The presence of patriarchal society and social norms have limited women's socio-economic activities in the district. Women are considerably behind their male counterparts due to male dominance socio-cultural setting. In decision-making, and social and economic matters in the family, women are typically excluded. The decision regarding education, mobility, recreation, marriage, job, and financial holding of a woman is highly influenced by the male guardian of the family. In Rautahat, 66% of women are married before the age of 15-19 and the literacy rate among women is lowest in the country.<sup>16</sup> Similarly, the enterprises owned by a male (10,674) is quite high compared to female-owned enterprises (1,405). The data reflects the prevailing patriarchy acts and a hierarchical control system that has subordinated women in terms of marriage, education, and occupational choices. The stakeholders and women entrepreneurs in the KII and in-depth interviews disclosed that:

*“Women do not have the liberty to make choices and making entrepreneurial choices are often disparaged, questioned, gazed, and judged by society.”*

The women-owned business is somehow found to be at the subsistence level in the study area. However, the hurdles faced by women entrepreneurs are vast. The women often must balance family and household responsibilities first before taking up an entrepreneurial role. Most of the income earned by women entrepreneurs is spent on household expenses and economic survival of the family rather than business expansion. These attributes have often limited the entrepreneurial skill development of women entrepreneurs in the district.

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<sup>16</sup> Bhattari, S. (2019). *Nepali Times*. Retrieved from Nepali Times:

[https://www.nepalitimes.com/banner/the-last-and-least-in-rautahat/#:~:text=Its%20literary%20rate%20\(42%25\),and%20to%20help%20flood%20victims.](https://www.nepalitimes.com/banner/the-last-and-least-in-rautahat/#:~:text=Its%20literary%20rate%20(42%25),and%20to%20help%20flood%20victims.)

### 5.3. Access to Human Capital

Human capital is vital for successful business venturing and can be divided into: general human capital-comprising socio-demographic characteristics such as age and gender, and specific human capital-comprising intellectual human capital, derived from investment in formal education and training and prior work and managerial experience (McGowan, Cooper, Durkin, & O’Kane, 2020). Women in general, lack access to human capital. Women are not provided with equal opportunities to develop their technical, vocational, and soft skills as compared to their male counterparts. Women’s business is conducted within a patriarchal setting that gives priorities to male attributes and interests. That means human capital accumulated by women are less valued in society.

The society expects women to nurture children and maintain the household and their own knowledge, abilities, and skills often go unrecognized even though they are perfectly capable of running successful ventures. Since women in Rautahat are oftentimes deprived of education and are likely to marry at a young age, the concept about savings, entrepreneurial preparedness, profit, leadership skill, and innovation is scantily considered. Therefore, most of women entrepreneurs in Rautahat are not able to exploit and identify valuable entrepreneurial opportunities that have high business potential and growth due to a lack of skills to transform them into entrepreneurship.

### 5.4. Access to Finance

Women entrepreneurs in Rautahat have negligible access to finance than their male counterparts. Some of the women entrepreneurs in the interview stated that they have benefitted in business since they have a supportive family who assisted them financially to commence the venture, but majority of women stated that due to lack of access to the finance they cannot expand and grow their business.

The women entrepreneurs also disclosed that they borrow money from their family and friends and rely on their own savings to fulfill their business needs. These micro-loans are not helpful in running a stronger and viable business. The women entrepreneurs further opted that they do not have collateral to take the loan from the financial institution as they must depend on their families and husband’s decision for it. This has further restricted their ability to raise finance. Moreover,

due to the high rate of illiteracy, most of the women entrepreneurs do not have the knowledge to register their business. Since these businesses are operated in informal sectors and not registered as an enterprise, women often fail to secure a loan that restricts them from scaling up. Apart from these, one respondent stated that:

*“She stated if she has a shortage of money to run her business, she used to work in a neighbor’s farm to fulfill her financial needs.”*

Similarly, few respondents stated that:

*“They expect to provide aids, funding, and support to scale up their business from local institutions such as NGOs, INGOs, and government agencies”*

The above statement reveals the real struggle of women entrepreneurs to access finance to achieve the significant growth of their enterprises. The dependency on funding and aids provided by various institutions are benefiting women entrepreneurs but the distribution of such funding is creating a high expectation among women entrepreneurs. The entrepreneurs expect that they will be funded every time and they are waiting to receive more funds in a hope to scale up their business.

In addition to these, since Rautahat district itself, is multidimensionally poor, access to finance is exceptionally low. The district has 33 branches of Class ‘A’ commercial banks, 6 branches of Class ‘B’ development banks. The population per branch is 20,264 persons, which are remarkably high compared to the provincial average of 14,661 persons per branch and the national average of 7,110 persons per branch. This means that both men and women will have a harder time getting financial access. Moreover, due to lack of knowledge, collateral, discriminatory gender norms, and social perception, women entrepreneurs will have a harder time accessing finance than their male counterparts.

### 5.5. Access to Market and Networking

Most of the women operated enterprises in this study area are small in nature. Therefore, these women entrepreneurs are usually operating in an informal sector. They directly communicate and convince customers to buy their products. They sell their products in the local market, to their relatives, or through door-to-door services. Most of the women entrepreneurs produce in small

units and therefore their products are confined in local areas or local markets. Information about the products or prices is also not readily available to these women entrepreneurs. Therefore, they have weak bargaining and negotiation power. Some of the respondents also stated that:

*“Women do not have freedom as males. Since they must balance household chores and work together, they do not have time to get acquainted with the market and build social networking.”*

In addition to these, women’s autonomy to expand and develop business is seriously constrained by prevailing gender inequalities. This has largely restricted their accessibility to the market. The women must limit themselves and operate in a ‘comfort zone’ to run their business. This has gravely impeded the entrepreneurial development skill of women in Rautahat.

### 5.6. Role of Cooperatives

Cooperatives can play a vital role in responding to women’s practical and strategic needs by providing income-generating activities through market connection and other essential needs which can contribute to the advancement of women’s business. Through cooperatives, women can have access to common production resources (such as credit, land, marketing facilities, infrastructure, tools, technology, etc.), which increase their income as well as lighten their tasks. By forming themselves into cooperatives they can also benefit from economies of scale and improve their access to opening markets (Azad, 2017).

In Rautahat district, women entrepreneurs often work individually in the informal economy. They operate and produce products at a low level and reaping the subsistence level of income. These women are happy at what they earn, and they work on the farm and borrow money from neighbors and relatives when money is scarce. These entrepreneurs are not aware of the benefits of joining small-scale cooperatives. Moreover, women entrepreneurs in the study area have limited business experiences that do not provide the background to join the cooperatives. In addition to these, data provided by the Department of Cooperatives revealed that there are more cooperatives operated by the male (3,927) than female cooperatives (2,122) in the district. Similarly, there are more male employees (608) compared to female employees (88) working in the cooperative sector. Lack of fewer women representation in the cooperative sector is also limiting the outreach of women entrepreneurs in joining the cooperatives. This can be attributed

to limited access to education, technical skill, and the prevalence of patriarchal society in the district.

### 5.7. Effect of COVID-19

The COVID-19 pandemic is creating unprecedented economic shock in the country. The nearly three months strict lockdown and other soft lockdowns implemented by GoN to combat the spread of COVID-19 have put a tremendous economic burden on families, especially women entrepreneurs. COVID-19 has disrupted the income of many women entrepreneurs since they cannot open their shop and sell products and services due to the lockdown. Similarly, street vendors like chatpate sellers could not come along the street to sell their products which are threatening their livelihood. All the activities such as providing training packages, education, gatherings are completely halted to contain the COVID-19 pandemic. This pandemic has hit both formal and informal small and medium-sized businesses hard.

## 6. Policy Recommendation

From this study, it is quite clear that women are under-represented in entrepreneurship as compared to their male counterparts. Women are discouraged to create business by social institutions and norms, and it is more difficult for women entrepreneurs to access resources such as finance, human resources, market, and networking than their male counterparts. It is quite alarming to note that women are less aware of government policies and support due to the prevailing high illiteracy rate in the study district. Due to such a chain of obstacles, women could not stand in a frontier row of entrepreneurs and suppress their willingness to grow. To overcome this very reality, the following actions are suggested to address the issues that are impeding the development of the entrepreneurial skills of rural women in the said district.

### 6.1. Mapping the skills of Women Entrepreneurs

#### **Goal**

Mapping the skills of women entrepreneurs is necessary for policy correction and decision to bring informal responsibilities into the formal bracket of GoN. The policy goal should be to map women entrepreneurs to better promote and address the needs and challenges of women entrepreneurs.

#### **Approach**

The GoN, should conduct the proper study and fieldwork to map the skills of women entrepreneurs. The mapping of women entrepreneurs should be done by creating a proper individual profile of the entrepreneurs. This will help the government to better understand the needs and issues of women entrepreneurs. The government will also be able to incorporate informal women entrepreneurs into the formal bracket.

The GoN along with FNCCI, FNCSI, and local bodies such as ward and municipality should share responsibilities and assigned the task to the proper institutions to map the women entrepreneurs. This will help the government not only to achieve the goal and strategy of poverty alleviation through empowering women economically and achieve tangible results, but also it will aid to channelize the donor communities in this purposive mission.

## 6.2. Promote Positive Attitude in Society through Role Models and Ambassadors

### **Goal**

The orthodox culture and social norms tend to exert a negative influence on women's desire to start a business. The goal of policy should be to raise awareness to reduce gender disparity and stereotyping to promote women entrepreneurship and skills in society.

### **Approach**

Role models and ambassadors can play a vital role in developing the entrepreneurial skill of women entrepreneurs. through stories, social media, and direct interaction. The role models and ambassador can train the women to uplift their entrepreneurial spirit. The government should also use publicity campaigns through role models to influence the women entrepreneurs which will also help shift the social attitude towards women entrepreneurship. The campaigns should also support to showcase the background and story of women entrepreneurs and how it has changed their lives and status in society. The government should also introduce a 'successful women entrepreneurs' program' that highlights the achievement of women entrepreneurs that promote the image of women entrepreneurs.

## 6.3. Develop Entrepreneurial Skill and Human Capital through Training and Mentoring

### **Goal**

Women are less likely to have a broad set of skills that are required to succeed as an entrepreneur in the labor market. The goal of the policy should be to overcome skill barriers through training and mentoring that increases the chances of business success and growth.

### **Approach**

Training is an essential component to develop business know-how and entrepreneurial skill. The government should provide entrepreneurial training according to the need and demands of the market. The training should focus on how the business is started and operated. It should provide knowledge about identifying markets and customers, catering to the needs of the customers, financial management, and managing the resources to establish growth-oriented enterprises.

Along with training, the mentoring component should also be introduced to women entrepreneurs. The mentoring will help women entrepreneurs to be aware of developing entrepreneurial attitudes and support that are needed for creating and developing any businesses.

Another approach is providing ‘tailored made approach’ of business advice, incubation program, workshops and expert talks that will help the women entrepreneurs to overcome the obstacles and challenges that women face while operating the business.

Finally, introducing ‘growth acceleration programs’ such as providing networking opportunities, counseling on issues related to financing, leadership, product enhancement, marketing, legal services, and work-life balance will ensure substantial development and growth of women entrepreneurs.

It is also required to give specific technical skills to women entrepreneurs who are involved in agriculture, vegetable farming, mushroom farming, livestock and poultry farming, beauty parlor, etc. It would help to better promote and deliver skills to those women who are involved in indigenous products. There are many governmental organizations like District Women and Children Welfare Office and Office of Cottage and Small Industries. These organizations should play a dynamic role to bring women entrepreneurs in the front line. For this, these organizations should carry out training needs assessment and develop training programs accordingly by incorporating their needs in their annual training calendar and program.

#### 6.4. Facilitate Access to Finance through Financial Literacy and Increase Financial Outreach through Financial Institutions

##### **Goal**

Majority of women experienced access to finance as one of the major barriers to entrepreneurial development. The policy goal should address the financial gaps by providing information and support to increase the financial outreach of women entrepreneurs.

##### **Approach**

The commonly used instruments to increase the access to finance is providing ‘Grants’ to the women entrepreneurs. The conditional grants should be provided to women entrepreneurs to facilitate the start-up of the business. The conditions of such as grants should be spent on application, business plans, and start-up of the business. This will help minimize the misuse of

grants and help women entrepreneurs to invest in the business rather than household consumption. The grants should be gradually cut off in years to make women self-sufficient.

Another approach is supporting women entrepreneurs to increase the ‘outreach of cooperatives and micro-credit institutions’ especially targeting disadvantaged groups that are unable to access finance. These cooperatives and micro-credits will help to overcome market barriers as well as financial barriers. These institutions can provide women entrepreneurs with common production resources such as credit, marketing facilities, infrastructure, tools, and technologies that will help increase the income and business of women entrepreneurs.

The government can also support women entrepreneurs in accessing finance by increasing the financial literacy of women entrepreneurs. This can be accomplished by providing financial education and training through different institutions so that women entrepreneurs can improve the quality of loan application and financial pitches. This will help women entrepreneurs to secure loans and look for alternatives like crowdfunding. Through financial literacy, women will have a better opportunity to look for platforms that can ease financial constraints.

GoN, in its policy has articulated special soft loans to women entrepreneurs, but it could not be applied as of the spirit of the policy. Thus, GoN in collaboration with local government should promote and explore it, so that optimum real rural poor women entrepreneurs could be benefitted. Moreover, the local government should especially be responsible for identifying the household level women entrepreneurs and support them for easy access to soft loans from the banking and financial institutions.

#### 6.5. Build Entrepreneurial Network to Ensure Linkage and Market Access

##### **Goal**

Women entrepreneur are less inclined to join a special interest group and other larger formal groups to increase access to the market due to restricted mobility and prevalence of gender disparity in the society. The policy goal should be to expand the linkage through networks, events to increase the connection with business entrepreneurs and community to increase market access and resources.

## **Approach**

The government should bring entrepreneurs and business communities together to link women entrepreneurs who have a common background and interest. This will help women entrepreneurs to get support and build a network. The policy interventionists should conduct training, workshops, business stalls, campaigns, counseling programs frequently so that women entrepreneurs can connect with businesspeople and community regularly. This will help women entrepreneurs in getting information regarding regional markets, business developments, and good practices, etc. This will also ensure the promotion of local products and can aspire women to be successful entrepreneurs simultaneously.

## 7. Conclusion

Women have the capability to demonstrate their abilities and become self-reliant, but they are still disempowered by society and the country due to the prevalence of orthodox culture and gender disparity. A transformative policy is needed to empower women economically and uplift their entrepreneurial spirit. Economically empowered women could not only contribute to the National economy but also it would empower them socially, politically, and legally.

Nevertheless, GoN has articulated some of policies and strategies for entrepreneurial development including women entrepreneurs in its 15<sup>th</sup> periodic plan. More specifically, GoN endeavors to provide some extra privileges to women entrepreneurs in access to finance and subsidized loan. To support and explore women entrepreneurs, GoN has established dedicated Women and Children Welfare Offices in all districts as well as Offices of Cottage and Small Industries. Nepal Rastra Bank in its monetary policy also address concessional loan to women entrepreneurs. Even with these strategic efforts, the Government of Nepal has clearly not made any specific policies and strategies towards " Economically Empowered Women".

A large segment of women entrepreneurs is running their business informally at household level without registering in any government entities. Most of such entrepreneurs are thus ignorant to market trend and market price. They are simply using their skills to have petty income to sustain the family deficiencies and if required taking loan from the informal sectors. GoN, thus, could not yet captured such entrepreneur skill to ensure their contribution to National Economy. Lack of knowledge of access to finance, market trends and new trends in production and collateral for approaching loan are the key bottlenecks to such entrepreneurs. Family and demotivating factors of socio-cultural setting and family leashed such entrepreneurs' exposure in formal market.

It is prime responsible of GoN and local bodies to map women entrepreneurs including informal sector entrepreneurs with their individual profile of skill, type of business, key market areas and investment and loan, etc. Up till now these efforts are not even initiated by the GoN agencies, especially Ministry of Women and Children Welfare and Local Bodies. However, it is very challenging task and responsibility which cannot be possible with single effort of the GoN. It requires congregative efforts of all related stakeholders to overcome this problem and materialize it for policy correction and way forward decision. This micro study can however endeavor to play eye-opening role to sensitize GoN and related stakeholders including local bodies. It requires

further comprehensive survey and study including inputs for mapping along with women entrepreneurs' individual profile, which will provide a clear-cut vision for way forward to streamline women entrepreneurs in the National Economy.

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## Annex

### Key Informant Interview: Questionnaire

#### A. Questionnaires for Stakeholders:

Name:
Occupation:
Position:
Name of the Enterprise:

1. What of types of business are women involved in your district?
2. What is the level of their education, level of participation and economic background of these women entrepreneurs?
3. What kind of skill do women entrepreneurs have?
4. Any institution that are involved in providing entrepreneurial skill to women (governmental, non-governmental)? If yes, what kind of skills do they provide?
5. Do women need to register for their business? If yes what is the cost for registering of the business? Could you just state tentative estimation of registered and unregistered women enterprises?
6. How are market linked and how do women entrepreneurs sell their products?
7. Who determines the price of product that women entrepreneurs produce?
8. Are women involved in any cooperatives or association?
9. How do women access to finance? Do they take loan from any other mechanism than financial institutions?
10. What are the challenges that women entrepreneurs face?
11. Are there any government schemes to help women entrepreneurs?
12. What can be done to improve market access, finance, and business profitability of rural women?
13. How do you encourage women to develop their entrepreneurial skill?
14. What can be done to improve the entrepreneurial skill of rural women and how can their business profitability be improved?
15. How has covid-19 affected women entrepreneurs?

## B. Questionnaire for Women Entrepreneurs:

Name:
Occupation:
Position:
Name of the Enterprise:

1. What is the motivational factor for undertaking the entrepreneurship?

Prime Motivational Factor	Supportive Motivational factor
a. Self- Initiation	a. Replicability of others
b. Husband	b. Husband
c. Parents	c. Parents
d. Other Family Members	d. Family Members
e. Friends	e. Friends
f. Relatives	f. Relatives
g. Cooperatives please specify name of organization	g. Cooperatives, , please specify name of organization
h. NGOs, please specify name of organization	h. NGOs, please specify name of organization
i. Government, please specify name of organization	i. Government, please specify name of organization
j.  Others, please specify	j.  Others, please specify

2. What kind of business do you have?

3. What kind of business are women engaged in your district?

Type of Business	Proportionate (%)
Vegetables	
Agriculture	
Sewing (Tailoring)	
Carpet	
Baskets	
Floriculture	
Honey	
Computer & Mobile Repairing	
Shop (Grocery)	
Seed Production	
Mushroom	

4. What kind of problems and challenges did you face while opening the business?

5. Is your firm registered? A. Yes b. No

6. If yes, do you know all registration process? Is yes, how long it took for registration? Did anyone help you for registration?
7. Where did you registered? Do you have to pay the registration fee? If yes, how much did you pay? Do you have pay other costs other than registration fee?
8. If Not registered, why?
  - A. No idea for registration, B. Tedious procedure, and bribe. C. Nobody suggested me
9. Have you taken any kind of loan?
  - A. Yes B. No
  - If yes, from where did you take the loan?
    - a. Cooperative b. Financial Institution. C. Merchant /landlords. D. Relative E. Friends G. other, please specify?
10. If you have not loan from merchant/landlord, what could be the reasons? Why did not you approach to Cooperative or Financial Institutions/Banks?
11. How much interest do you pay if you have taken the loan?
12. If you have not taken any loan, what could be the reasons?
13. In your opinion, what could be the proportionate of registered and unregistered firms in you district?
14. Where do you sell your products? How do you determine the price? Any organization that is helping to sell your products?
15. Do women have sufficient skills to open the new business? Any organization involved in provided the entrepreneurial skill?
16. Have you taken any skill-based training? A. Yes B. No
17. If yes, what training did you took? Please mention. What skill gaps do you perceive to run your business more effectively?
18. If no, why did you not take? Don't you feel you need skill to run business effectively?
19. Are you aware of governmental scheme developed for women entrepreneurs?
20. Are you involve in any cooperatives? Is cooperative important for development of women entrepreneurs? If yes, how? If no, why?
21. What kinds of challenges women face while opening the business? How can the entrepreneurial skills be improved?

Could you please provide us the following information?

Particular		
Total Investment		
Working Capital		
Loan		
Equity (your own money)		
Total Production per year (in unit): daily, monthly, annual		
Selling price (Unit)		
Cost per Unit		
Profit per annum		

Type of Technology you are adopting		
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22, How has covid-19 affected your business?

### c. Questionnaire for Cooperatives

Name:
Occupation:
Position:
Name of the Cooperatives:
Types of Cooperatives

1. How many members do you have?
2. Since when did your cooperatives started?
3. What do you ask for membership saving per month?
4. What kind of services or facilities women get once they are the members of cooperatives?
5. Why are the women entrepreneur's motivated to join the cooperatives or to engage in Income generating activities?
6. Is there any difference between male and female members expectation from your cooperatives?
7. Which are the sectors that your cooperative mainly provides loan to?
8. What kind of business or activities would women benefit from?
9. Where do women entrepreneurs sell their products to or which outlet? How do they determine prices?
10. Do your cooperatives also help to provide market linkage to women entrepreneurs? If yes, what is the mechanism of such market linkage?
11. How do you think the individual members benefit from being a part of cooperatives?
12. Do you think there are any room for improvements in the way cooperatives are operated? If yes, what are possible suggestions to such improvements?
13. Do you think all the women in your district have access to the services of the cooperatives? If no, how can you increase the outreach of your services to those women?
14. How has covid-19 affected cooperatives and women entrepreneurs?

## D. List of Stakeholders

	<b>Stakeholders</b>	<b>Organization</b>	<b>Type</b>	<b>Position</b>	<b>Mobile No.</b>
1	Ms.Kumari Mamta Jha	Rural Development Centre Nepal (RDC)	NGO	Treasury	9845383474
2	Mr. Kanchan Shah	Rural Development Centre Nepal (RDC)	NGO	Project Coordinator	9801629232
3	Mr.Pandit Prasad Jaiswal	Federation of Nepalese Chamber of Commerce and Industry (FNCCI)	Association	President	9855040014
4	Mr. Baliram Shah	Federation of Nepal Small and Cottage and Small Industries	Association	Secretary	9855026412
5	Ms. Ambika Adhikari	Shree Krishna Mahila Sahakari Sanstha	Cooperatives	President	9845230739

## E. List of Women Entrepreneurs

	<b>Entrepreneurs</b>	<b>Type of Business</b>	<b>Address</b>	<b>Mobile No.</b>
1	Ms.Parbati Devi	Livestock Farming (Goat)	Gaur-7	9827262824
2	Ms. Ramjaniya Devi	Vegetable Seller	Chandrapur- 4	9827234845
3	Ms. Sova Kumari Pandey	Tailoring	Gaur-11	9862557849
4	Ms. Sabita Jiaswal	Parlor	Gaurda-8	984444944
5	Richa Kumari Ram	Tailoring	Gaurda-8	9821130575

## F. Stakeholders Profile

### 1. Ms. Mamta Jha

Ms. Mamta Jha is working as a treasurer in RDC, Rautahat. She oversees the management of the financial affairs of her organization. She is also actively involved in fulfilling the mission of her organization i.e. “Create a society where every individual can enjoy the freedom of life with equal rights, dignity and prosperity without causing any harm to the human being and the environment.” She believes in empowering women through entrepreneurial skills so that women can support the family. She mentioned that her organization provides different vocational and livelihood training skills such as making laha bangles, Art skills, sewing and tailoring and parlor training, papad, and sel roti making, etc. to poor, needy, vulnerable and marginalized families which can enhance their sustainable livelihood and income. She stated that RDC provides need-based support such as thela support, goats support, tailoring support to beneficiaries to improve their living standard. She revealed that women usually have difficulty taking the training and getting involved in different income generating activities since women have an obligation to look after the family and doing chores before they pursue their dreams. Apart from these most of the men go to foreign counties in search of work leaving their wives behind therefore women have less autonomy due to prevalence of rigid gender norms and roles. There are restricted movements and society often disparage women who choose to put career before their families. Ms. Jha stated that she herself mentor and counsel the family of women to let women pursue her dreams and let her work so that they can eradicate poverty together. She believes that creating awareness in the society and providing encouragement and empowerment to the women is the first step towards the solution.

### 2. Mr. Kanchan Shah

Mr. Kanchan Shah works as the project coordinator in RDC, Rautahat. He is actively working in reducing child sex trafficking and the worst form of child labor in the marginalized community. He is engaged in building the capacity of locals and district committees to control trafficking through his project. According to him, RDC provides children protection programs, education services, and livelihood support to the families of children intercepted from the anti-trafficking booth. This intervention program helps beneficiaries and caregivers to learn about the importance

of family care and support for the children so that they can prevent child trafficking and child labor in the future. To ensure child protection, RDC is also involved in conducting awareness the program, self—reliant services and providing livelihood support to the families of children who have been trafficked. He believes that empowering and educating the community will help to protect the children who are potentially at risk of getting trafficked.

### 3. Mr. Bali Ram Shah

Mr. Bali Ram Shah is the Secretary of FNSCI. He is also the seed enthusiast and entrepreneur. FNSCI represents the entire micro, cottage, and small industries. FNSCI thrives to improve the productivity and development of entrepreneurship by imparting skills and knowledge through training, workshop, seminars, and other programs. According to Mr. Shah, FNSCI is developing entrepreneurship by providing information regarding the establishment, operation, market management of the industry to women entrepreneurs. Since Mr. Shah himself is an entrepreneur, he perfectly understands the problem of women entrepreneurs. Mr. Shah mentioned that access to finance and market is the major problem that women entrepreneurs are facing which is hindering the growth of their enterprise. Similarly, lack of freedom is limiting women to work fulltime, and their business is confined to the household level. Mr. Shah indicated that raising awareness through campaigns and providing entrepreneurial skills and trainings to women will change the lives of women. Moreover, giving freedom to women is more important to increase the skills and capacity of women entrepreneurs.

### 4. Mr. Pundit Prasad Jaiswal

Mr. Pundit Prasad Jaiswal is the president of FNCCI in the Rautahat district. FNCCI is the nationally and internationally recognized umbrella organization of business in Nepal. Organized as a representative body of business organizations in the country, it represents the interests of the private sector and is involved in the promotion of socio-economic development of Nepal through the private sector-led economic growth. Mr. Jaiswal stated that FNCCI is coordinating with the government to solve various problems of traders in this district and also sends the permanent members of the association for training or visit at home or abroad to acquire industrial or business knowledge experience. It also helps the entrepreneurs in registration, renewal of their business, and provides training and counseling about businesses. Mr. Jaiswal stated that most of

the women entrepreneurs are not registered with FNCCI since they are small in nature, but he encourages women to take training in order to develop entrepreneurial skills. He stated that through his organization he counsels the women to be entrepreneurs and informs them about the process to register their firm. He also encourages women to take the loan from FNCCI with less interest rate. In addition to this, Mr. Jaiswal suggested that jobs should be provided to unemployed women of the district. For this, he emphasized on providing training, skills to develop the entrepreneurial skill of the women. Most importantly Mr. Jaiswal stated that understanding the problems of women entrepreneurs is necessary so that an appropriate solution can be provided to uplift the spirit of women entrepreneurs.

## 5. Ms. Ambika Adhikari

Ms. Ambika Adhikari is the founder and president of Shree Krishna Mahila Sansthan. She is also women activists who encourage women to be self-reliant. Her cooperative is an agricultural cooperative. There are 28 women members in her cooperative who are involved in agriculture. Her cooperative supplies inputs for agricultural products from seeds, fertilizer to machinery for the members and pool their resources when the crops are ready to market and distribute the farm products to the consumer. They monitor, mentor their members from production to distribution of the products. The cooperative also distributes the profit they are earned throughout the year to its members. The cooperative beliefs in maintaining the transparency and values the suggestion of all its members. The cooperative has savings collected from its members which are used for the operation and to fulfill the needs of its members. Ms. Adhikari believes that the cooperative has given confidence and has increased the decision-making power of its women members. She feels that the introduction of modern information and technology in the cooperative management system can further boost her cooperatives. She believes that women have the determination and ability to succeed. The society should give freedom to women so that women can thrive and contribute positively in the society.

## G. Annex

Rautahat		Total	Male	Female	Male %	Female %	Total %
Total		686,722	351,079	335,643	51.12389	48.87611	
Musalman	Musalman	135,519	67,477	68,042	9.908231	19.73419	9.825956
Yadav	2	84,017	43,947	40,070	5.834967	12.2345	6.399533
Kurmi	2	39,028	20,012	19,016	2.769097	5.683231	2.914134
Teli	2	38,557	20,222	18,335	2.66993	5.614645	2.944714
Kanu	2	30,913	15,990	14,923	2.173077	4.50153	2.328453
Tharu	Janajati	30,811	15,402	15,409	2.243848	4.486677	2.242829
Chamar/Harijan/Ram	3	26,368	13,587	12,781	1.861161	3.839691	1.97853
Kalwar	2	22,593	11,807	10,786	1.57065	3.289978	1.719327
Mallaha	2	20,191	10,312	9,879	1.438573	2.9402	1.501627
Dusadh/Pasawan/Pasari	3	19,774	10,074	9,700	1.412508	2.879477	1.466969
Brahman - Hill	1	18,058	8,911	9,147	1.33198	2.629594	1.297614
Koiri/Kushwaha	2	16,550	8,581	7,969	1.16044	2.41	1.24956
Tatma/Tatwa	3	16,228	8,387	7,841	1.141801	2.363111	1.221309
Dhobi	3	13,976	7,191	6,785	0.988027	2.035176	1.047149
Lohar	2	13,832	7,203	6,629	0.965311	2.014207	1.048896
Kathbaniyan	2	13,470	7,009	6,461	0.940847	1.961492	1.020646
Tamang	Janajati	12,250	6,154	6,096	0.887695	1.783837	0.896141
Kumhar	2	12,102	6,217	5,885	0.85697	1.762285	0.905315
Nuniya	2	10,754	5,598	5,156	0.750813	1.56599	0.815177
Bin	2	10,018	5,111	4,907	0.714554	1.458814	0.74426

Hajam/Thakur	2	9,810	4,962	4,848	0.70596 3	1.428526	0.72256 3
Brahman - Tarai	1	9,281	4,839	4,442	0.64684 1	1.351493	0.70465 2
Chhetree	1	9,200	4,533	4,667	0.67960 5	1.339698	0.66009 2
Sonar	2	7,780	3,986	3,794	0.55248	1.132918	0.58043 9
Musahar	3	7,601	3,907	3,694	0.53791 8	1.106853	0.56893 5
Magar	Janajati	5,096	2,508	2,588	0.37686 3	0.742076	0.36521 3
Rajput	1	4,251	2,251	2,000	0.29123 9	0.619028	0.32778 9
Dashnami/Sanyasi	1	3,590	1,868	1,722	0.25075 6	0.522773	0.27201 7
Baraee	2	3,187	1,641	1,546	0.22512 7	0.464089	0.23896 1
Majhi	Janajati	3,073	1,507	1,566	0.22804	0.447488	0.21944 8
Sudhi	2	2,945	1,573	1,372	0.19979	0.428849	0.22905 9
Kayastha	1	2,679	1,354	1,325	0.19294 6	0.390114	0.19716 9
Newar	Janajati	2,560	1,289	1,271	0.18508 2	0.372785	0.18770 3
Danuwar	Janajati	2,464	1,223	1,241	0.18071 4	0.358806	0.17809 2
Kahar	2	2,429	1,273	1,156	0.16833 6	0.353709	0.18537 3
Kami	3	2,266	1,151	1,115	0.16236 6	0.329973	0.16760 8
Mali	2	2,132	1,116	1,016	0.14794 9	0.31046	0.16251 1
Rai	Janajati	1,796	914	882	0.12843 6	0.261532	0.13309 6
Dhanuk	2	1,733	897	836	0.12173 8	0.252358	0.13062 1
Gaderi/Bhedhar	2	1,714	890	824	0.11999	0.249592	0.12960 1
Dhunia	2	1,634	795	839	0.12217 5	0.237942	0.11576 7
Damai/Dholi	3	1,289	667	622	0.09057 5	0.187703	0.09712 8
Kumal	Janajati	917	475	442	0.06436 4	0.133533	0.06916 9

Dom	3	880	430	450	0.06552 9	0.128145	0.06261 6
Gharti/Bhujel	Janajati	781	408	373	0.05431 6	0.113729	0.05941 3
Marwadi	Others	726	386	340	0.04951 1	0.10572	0.05620 9
Yakkha	Janajati	646	318	328	0.04776 3	0.09407	0.04630 7
Badhaee	Others	540	287	253	0.03684 2	0.078634	0.04179 3
Gurung	Janajati	436	213	223	0.03247 3	0.06349	0.03101 7
Bangali	Others	423	221	202	0.02941 5	0.061597	0.03218 2
Pahari	Janajati	407	210	197	0.02868 7	0.059267	0.03058
Thakuri	1	384	191	193	0.02810 5	0.055918	0.02781 3
Sunuwar	Janajati	375	182	193	0.02810 5	0.054607	0.02650 3
Halkhor	3	353	182	171	0.02490 1	0.051404	0.02650 3
Bhote	Janajati	347	181	166	0.02417 3	0.05053	0.02635 7
Haluwai	Others	287	132	155	0.02257 1	0.041793	0.01922 2
Punjabi/Shikh	Others	279	145	134	0.01951 3	0.040628	0.02111 5
Gangai	Janajati	250	132	118	0.01718 3	0.036405	0.01922 2
Kewat	2	184	94	90	0.01310 6	0.026794	0.01368 8
Darai	Janajati	137	74	63	0.00917 4	0.01995	0.01077 6
Mewahang	Janajati	120	56	64	0.00932	0.017474	0.00815 5
Sarki	3	117	58	59	0.00859 2	0.017037	0.00844 6
Limbu	Janajati	115	50	65	0.00946 5	0.016746	0.00728 1
Natuwa	3	109	62	47	0.00684 4	0.015873	0.00902 8
Khatwe	3	105	50	55	0.00800 9	0.01529	0.00728 1
Koche	Janajati	91	45	46	0.00669 8	0.013251	0.00655 3

Dhankar/Kharikar	3	90	46	44	0.00640 7	0.013106	0.00669 8
Rajdhob	2	90	45	45	0.00655 3	0.013106	0.00655 3
Ghale	Janajati	67	33	34	0.00495 1	0.009756	0.00480 5
Kamar	2	54	25	29	0.00422 3	0.007863	0.00364
Tajpuriya	Janajati	52	28	24	0.00349 5	0.007572	0.00407 7
Thami	Janajati	43	23	20	0.00291 2	0.006262	0.00334 9
Rajbansi	Janajati	39	19	20	0.00291 2	0.005679	0.00276 7
Sherpa	Janajati	35	10	25	0.00364	0.005097	0.00145 6
Rajbhar	2	30	14	16	0.00233	0.004369	0.00203 9
Dhimal	Janajati	27	14	13	0.00189 3	0.003932	0.00203 9
Badi	3	23	12	11	0.00160 2	0.003349	0.00174 7
Chhantyal/Chhantel	Janajati	17	1	16	0.00233	0.002476	0.00014 6
Satar/Santhal	Janajati	15	9	6	0.00087 4	0.002184	0.00131 1
Walung	Janajati	11	8	3	0.00043 7	0.001602	0.00116 5
Others		122	47	75	0.01092 1	0.017766	0.00684 4
Dalit Others		581	303	278	0.04048 2	0.084605	0.04412 3
Terai Others		2,346	1,230	1,116	0.16251 1	0.341623	0.17911 2
Undefined Others		110	64	46	0.00669 8	0.016018	0.00932
Foreigner		442	230	212	0.03087 1	0.064364	0.03349 2

