Navigating Patriarchy and Institutional Barriers: An Autoethnographic Exploration of Women's Entrepreneurship in Nepal through the Story of Bhagawati Subedi

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Abstract:

This study explores the multi-dimensional challenges faced by women entrepreneurs in Nepal through the autoethnographic narrative of mine. It reveals how a woman who transitioned from teaching aspirations to running a furniture business amidst social, cultural, and institutional constraints. The article by using different theories critically examines how patriarchal social norms and informal institutional practices hinder women's economic participation. There theories include feminist theory, institutional theory, and concepts such as role congruity, emotional labor, and cultural capital. My story exposes that I had academic qualifications and family as well as societal expectations for job, and expectation for entrepreneurial ship due to the gendered prejudices and thus it illustrates the persistence of hegemonic masculinity. The research highlights the intersectionality of gender, culture, and bureaucracy on the one hand, and reveals how emotional resilience and identity management are crucial for survival in hostile environments, on the other. Additionally, the study exposes the persistence of traditional economic models that nuances women entrepreneur in patriarchal contexts. By situating my lived experience on the base of the above-mentioned theories this research contributes knowledge on gender inequality as evidence to create pressure for inclusive and supportive policy reform for women in Nepal and similar contexts.

Keywords:

Women entrepreneurship, patriarchy, institutional barriers, feminist theory, emotional labor, cultural capital, Nepal, autoethnography, gender inequality, role congruity

Introduction

The Government of Nepal has been making efforts to promote gender balance by uplifting the status of women. As part of its policies, the government is providing women with access to land and housing

ownership by reducing registration fees and providing soft loans (reduced interest rate and without a bank guarantee). Since fiscal year 2018/19, the Nepalese government has been granting a 6 percent loan rate subsidy to women entrepreneurs under the "*Mahila Uddhamshilta Karja*" program. Financial institutions of A, B, C, and D classes can provide loans up to a maximum sum of Rs. 15.00 Lakh (Khanal&Khanal, 2024).

These initiatives aim to empower women economically and socially, and to reduce long-standing gender inequalities in Nepali society. Thus, women's entrepreneurship is often celebrated in policy documents and development discourses. However, behind this scene, women are still struggling with deep-rooted patriarchal values, gendered labor divisions, and informal institutional barriers to full participation in economic life. This study seeks to expose these realities through the emotional, cultural, and identity-related struggles that women entrepreneurs face. This research fills that gap by offering an insider perspective through my own lived experience of transitioning from a community school contract teacher to a furniture business owner. It portrays the process of how a Master in Business Studies graduate who begins a furniture business in the Central Terai within the broader context of Nepal- general labor expectations, informal business environment, and bureaucratic constraints form the window into my personal experience. My journey is a representation of a deeper tension between formal education and informal labor; family obligations and personal aspirations; and policy ideals and lived realities.

Government job in Nepali society is aligned with job security, stability, and power exercise (responsibility) since the Rana regime to the Panchayati system. With the market liberalization from 1990, graduates are attracted to entrepreneurship. Still, for those who are risk-averse or lack the capital to invest in entrepreneurial ventures and women managing multiple household responsibilities, such as childcare and domestic duties, a standard office job with fixed hours is often considered more suitable. Fresh graduating youths' appeal to entrepreneurship is often influenced by the ideals of job creation, innovation, risk-taking, high profit, and celebrity, which is far difficult to actualize than the expectation. My personal narrative reveals how the gender role expectations intersect with bureaucratic obstacles to marginalize female entrepreneurs, and my family and community, who viewed my business endeavor as a fall from mainstream reward (tip-top banker or clean sari teacher),

which weakened my strengths of academic qualifications and practical vision. Though logical and contextually appropriate, my endeavor was treated as deviance. This tension underpins one of the central problems this research addresses: the undervaluation of entrepreneurship as a viable, respectable, and transformative career path for women in Nepal.

In the process of operating my business, I faced challenges from corrupt local institutions- executives of community forests, agents of the division forest office, local police stations, and municipal authorities. Their single target was to extract money by using obscure laws. These experiences are not unique but illustrate the larger, informal, exploitative ecosystem in which small businesses operate (ADB, 2021). For women entrepreneurs, these challenges are intensified by gendered interactions, such as customers asking to deal with my husband or assuming that I am not the owner. This lived reality contrasts sharply with what I was taught in school and university-about entrepreneurship, dignity of labor, and economic independence. As highlighted in my Master in Business Studies curriculum, the concept of "entrepreneurship" was framed as a tool for economic empowerment and job creation (TU, 2015). However, the social and institutional environment she encountered told a different story- one where women in business were trivialized, harassed, and excluded from formal networks of support. Such contradictions are not accidental but embedded in Nepal's uneven development process, legal structures, educational ideals, and societal norms, which often move in different directions. While national policy emphasizes entrepreneurship development and women's empowerment (NPC, 2020), local practice often undermines these ideals through institutionalized gender bias, corruption, and lack of infrastructure (Karki & Xheneti, 2018).

This article seeks to expose these contradictions through an autoethnographic lens, placing the researcher's experiences at the center of analysis as Ellis, Adams, and Bochner (2011) suggested that personal experience through autoethnography can be connected to wider cultural and institutional contexts. My story, therefore, is not simply anecdotal but a lens into how gender, class, education, and governance intersect to shape entrepreneurial experiences in semi-urban Nepal. This inquiry extends in three areas- (1) it fills a critical gap in the literature on women's entrepreneurship in Nepal, which remains largely urban-centric and policy-driven; (2) it challenges

normative assumptions about what constitutes success, dignity, and appropriate careers for educated women; and (3) it calls for policy and pedagogical reforms that validate entrepreneurship as a legitimate and empowering career choice for women, regardless of geography or social expectation.

My life journey gives a new way to understand the meaning of resistance. I did not follow the path of a government job, which was my choice. I faced problems and harassment from institutions, but I did not stop. Even when the market failed and COVID-19 affected everything, I continued my work and created jobs. These are all my acts of resistance. Through them, I challenged the big systems in society, but also challenged the small ideas in people's minds that do not respect women's independence.

The emotional and psychological effects of this struggle are also very deep. I often feel insulted because of how customers look at me. Sometimes, government officers behave badly and harass me. Even my own family does not fully support my work. They expect a government job account officer or a bank officer from me. All these things make me feel mentally weak and alone. This kind of mental pressure is not discussed much when people talk about women's entrepreneurship. Many people only focus on money or success, but I was struggling with respect, identity, and mental health (Stephan, 2018). So, this research does not show women's entrepreneurship as a simple success story or a straight journey to power. It is full of pain, struggle, change, and resistance. My story, rather than a personal is a way to question the present social and economic system. I want people to see women's entrepreneurship as something rooted in real life, based on local needs and ideas of equality.

Through the lens of autoethnography, the study aims to understand how systemic gender norms, informal institutional practices, and social expectations shape and constrain women's entrepreneurial endeavors in semi-urban Nepal. The rationale behind choosing an autoethnographic approach is twofold. First, it allows the research me to use my own life story as a powerful analytical tool to link personal struggles with larger societal patterns (Ellis et al., 2011). Second, this study gives voice to women from rural and semi-urban areas, for those women do not always follow the common career path or they try to do something different. But they face many challenges and resistance from society. By sharing their real-life stories, this research supports

feminist and critical thinking. It helps us understand entrepreneurship in a deeper and local way. Also, it shows how educated women try to balance what they learned in school with what they face in real business. Many times, the business world is informal and even unfair. This study shows how women deal with these two different worlds. The study serves not only as a narrative of personal resistance but also as a critique of structural and cultural limitations that continue to hinder inclusive economic empowerment in Nepal.

Literature Review: Theorizing Women's Entrepreneurship in Nepal

In South Asia, women are frequently expected to put family obligations ahead of economic activity. Gender norms are ingrained in religion, culture, and custom in this place. Because of this gendered framework, women encounter numerous social and cultural obstacles when attempting to launch or expand a business (Roomi & Parrott (2008). However, institutional corruption is also a significant in the area of banking services, government processes, and legal. Bribery and favoritism frequently affect systems. These systems enable more difficult for women to obtain loans, licenses, and other forms of assistance (Bari, 2005). As a result, women who are starting their own businesses are accepting these challenges. Consequently, women's entrepreneurship in South Asia is still relatively new notion.

Entrepreneurship and Structural Inequality

Many global writers talk about entrepreneurship by using structural or neo-liberal economic ideas. They focus on personal effort and market activities (Becker, 1964; North, 1990). But feminist thinkers say these ideas do not give enough attention to real problems like patriarchy, lack of access to finance, and unequal rights in getting capital (Harding, 1991; Bhattacharya, 2017). In South Asia, women do not lack dreams or ambition. But they face problems from society. These problems include gender roles at home, family responsibilities, and what society expects from women (Crenshaw, 1989).

In my own case, I saw how government support, like women's loan programs, does not work properly. These loans often need land or property in the husband's name. Because of this, women cannot get a loan easily. It makes inequality worse instead of solving it. Shilpakar (2024) reveals how Newar women try hard to continue small traditional businesses by facing many

challenges from the culture, family, and economy. Still, they show strong willpower and do not give up.

Social Reproduction and the Ethics of Care

Many feminist writers have said that caring for others and doing housework are not seen as valuable in the economy (Gilligan, 1982; Bhattacharya, 2017). These works show how society does not give enough importance to care work. Sen (1999) has a different view. His capability approach says that care should be seen as part of human freedom and choice. In 2015, during the big earthquake in Nepal, I left my job to take care of my old mother. Some people thought it was a step back. But for me, it was a new direction in life. It was a broadening of my real freedoms and an exercise of agency that aligns with the capability approach to justice**.** That time of caregiving helped me think in new ways. I got ideas about business and helping others. It also made me question why care and business are seen as separate things. Today, many books and articles still do not talk about how care can lead to new types of entrepreneurships.

Education, Gender Roles, and the Human Capital Paradox

Classical human capital theory by Becker (1964) says that more education gives more income. It shows a straight connection between learning and earning. But later, Eagly (1987) explained that gender also affects how people see and use education. From my own experience, I saw that even having higher education does not always help women. When women enter areas like the furniture business, which are mostly run by men, people still doubt them. Feminist standpoint theory by Harding (1991) helped me understand this better. It says that even if women have formal degrees, society may not fully trust their knowledge. In my case, people kept questioning my ability. Many books and articles do not talk about this problem clearly. They miss how formal education and traditional male ideas mix together. This mix creates a place where women are sometimes accepted, sometimes ignored.

Informality, Ethics, and Institutional Decay

Granovetter (1985) says that in countries where the government is weak, people often depend on informal networks instead of official support. These networks help entrepreneurs to survive and grow. But many studies forget to talk about the ethical problems entrepreneurs face in such informal systems. Scholars like Sarasvathy (2001) and Kohlberg (1984) have discussed how entrepreneurs make moral decisions. Still, there is not much

research on how women entrepreneurs reject corruption. In my own case, I refused to give bribes or use illegal raw materials, even when I was under pressure in the market. Because of this, my story fits into the new discussion on moral economies, as Bhattacharya (2017) talks about. So, this research shows how women entrepreneurs deal not only with business problems but also with moral challenges.

Identity, Misrecognition, and Intersectionality

Goffman's (1959) impression management theory explains how people show their identity and how others see it. Crenshaw (1989) explains intersectionality, which means different parts of identity mix together. Many studies talk about fewer women leaders. But there is less study on how women entrepreneurs are wrongly seen by others. I am often called a sales assistant, not the owner. This shows how women face symbolic violence again and again. Sen (1999) says agency means more than money. It also means being recognized as a person. This autoethnography tells real stories about how women business owners feel when they are not recognized properly. It helps us understand business identity with intersectionality.

Experiential Learning and Entrepreneurial Resilience

My caregiving experience exemplifies how learning through experience (Kolb, 1984) can lead to positive adaptation and resilience (Masten, 2001)). The iterative process of experiencing, reflecting, conceptualizing, and experimenting aligns with the development of resilience, as both involve growth through challenges. By integrating these theories, I that my actions not only provided immediate support to my mother but also facilitated my personal growth and resilience, demonstrating the intertwined nature of learning and adapting in the face of adversity.

As Sarasvathy (2001) suggested, for early-stage ventures, where uncertainty is high and resources are limited, there needs to be a mindset of adaptability, collaboration, and creative problem-solving. These ideas are crucial for my own transition from selling products in a shop to manufacturing them in a factory. I changed in response to what customers said and what the market needed. But many books talk about these ideas in general ways. They do not show real stories, especially from countries like Nepal. My own story shows that changing and adapting are not only about plans. It also has feelings and social meaning. This shows we need more studies that tell real stories and focus on local situations.

Family Capital and Conditional Autonomy

Network theory (Aldrich & Zimmer, 1986) talks about how family and social connections help in business success. But this theory does not clearly explain how such support can be different for men and women. In my life, my husband's land and money helped me start the business. Still, this support made me depend on him and his property. Many books and articles do not show clearly how family help can both support and limit women. My story shows this mixed situation- where a woman becomes strong but also remains dependent. This idea is not well studied in current research.

Intergenerational Learning and Tacit Knowledge

Bandura (1977) proposed that people learn behaviors by observing others, a concept known as social learning theory. I witnessed this firsthand in my mother's innovative approach to business: she ran a public telephone booth during the civil war in Nepal, a risky enterprise because Maoist insurgents used the phones and were monitored by the army. She was a widow raising two daughters, aged 16 and 12, in a community surrounded by drunkards, unrest, and the chaos of dirty eyes peeping three women alone- my mother at 33, myself at 16, and my sister at 12 years, without the protection of an adult male. Observing her courage, resilience, and strategic thinking in such difficult circumstances profoundly influenced me, shaping my own drive to start a new business. This experience illustrates social learning in action, where behavior is modeled and internalized. My learning was deeply embedded in social and cultural contexts; my mother's struggle and the surrounding environment provided a powerful context that guided my understanding, decision-making, and entrepreneurial initiative. I learned more from that than from school or college. My three maternal uncles, who were school dropouts, moved to the city empty-handed during their adolescence. They began as helpers and later started their own businesses. Within 20 years, they had not only built homes in the city but also raised children who received higher education. This type of learning, passed from one generation to another, is not seen in most studies. Most research talks about formal training and government programs. But this study tries to show that informal learning, like feelings and family experience, is also very important in entrepreneurship.

Research Gap and Justification

In Nepal, interest in women's entrepreneurship is increasing. Many

researchers are writing about it (e.g., -Yousafzai, Fayolle, Saeed, Henry, &Lindgreen, 2019). But most of these studies only describe success stories or challenges separately. They do not look at the full experience of women entrepreneurs. Especially, they miss the emotional, ethical, and family-related parts of the journey. Also, many studies do not include personal stories or autoethnographic voices. They fail to show how big social and economic problems are connected to personal struggles, identity, and moral decisions. In this study, I am not only a researcher but also a woman entrepreneur myself. I share my own story. This helps to fill an important gap. I try to show what it really means to be an ethical woman entrepreneur in a male-dominated and changing society.

Methodology: Autoethnography

This study adopts an autoethnographic methodology, which situates the self as both subject and analyst of lived experience. It is grounded in constructivism and interpretive**,** emphasizing that knowledge is socially constructed through personal and cultural experiences (Ellis, Adams, & Bochner, 2011). It adopts relativist ontology, acknowledging multiple realities shaped by subjective perspectives, emotions, and social contexts (Chang, 2008). Autoethnography is also 'value-laden' and reflexive**,** recognizing the researcher's identity, emotions, and positionality as integral to the research process (Adams, Holman Jones, & Ellis, 2015). Influenced by critical theory and feminism, it seeks to challenge dominant narratives and give voice to marginalized individuals through narrative and self-reflection (Boylorn & Orbe, 2014). Itis deeply personal yet socially embedded, such as gender, work, and resistance (Ellis et al., 2011). It allows for a narrative that connects micro-level experiences to macro-level structures. As my research, I use my personal journey as an entrepreneur to explore the interplay between gender, power, and economic participation in Nepal's Central Terai. Data were drawn from memory, diary entries, social interactions, business documents, and emotional reflections accumulated from 2015 to 2024. These were critically analyzed to identify themes of resistance, adaptation, exploitation, and empowerment. This methodology does not claim generalizability in a statistical sense but seeks transferability- offering insights that resonate with or reflect broader patterns within similar contexts. I use evocative and analytical writing to demonstrate how personal struggles are shaped by, and in turn reflect upon, wider societal structures. Ethical reflexivity is central to this method. I have anonymized

or generalized references to customers, officials, and community members to maintain privacy. While my own identity is central and disclosed, I remain mindful of the ethical implications of presenting myself through my lens. Autoethnography thus becomes both a method and a form of activism- challenging dominant discourses that marginalize women entrepreneurs, and advocating for recognition of entrepreneurship as a legitimate, respectable, and empowering career for educated women in Nepal.

As an autoethnographer, I am both the subject and the analyst of my experiences. Here, knowledge comes from personal and social experiences (Ellis, Adams, & Bochner, 2011). As other people understand the world differently from me based on their background, feelings, and situation, this study follows a relativist view (Chang, 2008), where my feelings and my position are also part of the research (Adams, Holman Jones, & Ellis, 2015). Meanwhile, this study gives the flavor of critical theory or critical feminism since it tries to challenge the powerful voices in society and bring forward the voices of people who are often ignored (Boylorn & Orbe, 2014). It touches issues like gender, work, and struggle, which are deeply personal but also social (Ellis et al., 2011). I connect my own experiences with the larger social system-how gender, power, and economy are linked in my life. My personal journey as a woman entrepreneur in Nepal's Central Terai, I look at my data, which comes from memory, diaries, conversations, business papers, and personal reflections. These were collected from 2015 to 2024. I analyzed them to find common themes like resistance, adjustment, exploitation, and empowerment.

This method does not try to give general answers for everyone. But it offers useful insights that can connect to other people in similar contexts. I use both emotional and thoughtful writing to show how my life is shaped by society, and how my personal story reflects bigger systems. Ethical thinking is very important in this method. I have hidden or changed the names of customers, officials, and people in the community to protect their privacy. My own identity is open, but I stay careful while writing about myself. Autoethnography is not only a research method; it is also a form of activism (Adams, Holman Jones, & Ellis, 2015). It challenges the social systems that ignore or look down on women entrepreneurs and gives voice to their lived realities (Boylorn & Orbe, 2014). In the context of Nepal, it also promotes the idea that

entrepreneurship can be a respectable and empowering career choice for educated women, as my personal journey reveals.

Presentation of Case: My Case as Narrative

After completing my Master's degree in Business Studies (MBS), I briefly joined a bank as a trainee in Kathmandu. But my husband called me to live with him in Gorkha, and taught Business Studies and Accountancy subjects to grades 11 in a community school despite my interest. He convinced me that I can support myself by teaching, and he would support me in preparing for the PSC exam. I taught there four years with the full cooperation of students, extra income from tuition; however, I felt unfulfilled and constrained in the school environment. I closely observed the Gorkha earthquake in April 2015, and slept under a tent for a week. Then came to my hometown to celebrate the earthquake vacation. I lived at home and found my mother was showing signs of depression, exacerbated by loneliness and subtle psychological harassment from neighbors. I decided to remove my mother's suffering from loneliness and contribute to her psychological and emotional well-being. I resigned from the school, and leaving my husband alone there in the campus quarter in June, I moved to my home with my daughter.

In my hometown, I witnessed rapid demographic and infrastructural changes due to the earthquake migration and the displacement caused by the Budhigandaki Hydropower Project. I observed the bustling shopping and selling crowds in the Chowk, where I had rented out ten different shutters to other businesspersons. This made me reflect: "Why not start a new business myself at home and become a job creator, instead of pursuing a career in government service?" I realized there were no furniture showrooms in the growing town despite increasing demand. Acting on this insight, I opened a furniture showroom. My husband heavily and hesitantly allowed me to start a furniture showroom. Nevertheless, I assured him that I would delve into the books even while sitting at the counter. However, my decision faced strong resistance from my family and relatives. To them, my academic credentials warranted a government job, not a "mere shop." They criticized my choice, suggesting that an educated woman like me was wasting my degree on a trivial venture. Soon after I launched the showroom, competition intensified. Within two weeks, three new furniture showrooms sprang up. I quickly learned that customers preferred customized items- furniture designed to their size, taste, and color preferences. To meet this demand, I began producing

furniture myself, expanding the business to include items such as beds, cupboards, sofas, modular kitchens, and interior decorations. I hired four carpenters, two painters, and one salesgirl to support operations. Yet, I was still alone in managing every aspect—sales, inventory, procurement, and customer relations. My husband, who always engaged in teaching and supervising students, and researching, is not interested in my business on the one hand and has no time on the other.

As I expanded the business, it demanded a larger investment. The government had a policy of providing soft loans to women entrepreneurs without a loan guarantee. I could not approach the government bank, since I went to private banks, which demanded a loan guarantee. My husband had a piece of land that saved me from deprivation. Furthermore, he supported me with millions of rupees like a soft loan; I am paying back by earning from the business. Unlike other business owners (my competitors around) who had the support of family members, I navigated the enterprise independently. My ambience to formal procedures- VAT billing and lawful sourcing—put me at a disadvantage. Competitors with family-run setups operated more informally, often evading taxes and benefiting from insider networks. The COVID-19 pandemic further strained the business, forcing a shutdown. Even after resuming operations, sales remained low, and two of the new shops went bankrupt. The remaining two survived- one by offering installment-based services and the other by relying on the owner's carpentry skills.

Beyond market pressures, I encountered social discrimination. Customers frequently questioned my authority. Some demanded to speak to my husband, assuming he ran the business. Others mistook me for a clerk or asked if my husband was the carpenter working in the factory behind the showroom. These responses undermined my self-esteem and professional identity. Law enforcement officials also harassed me. Police officers, municipal agents, and forest officials often sought bribes, free furniture, or "commissions" in the name of registration, inspection, or wood use. Local smugglers tried to coerce me into selling Sal wood to entrap me in smuggling and blackmail. These all things are painful to me, who knows the accountability of the state, wants to follow the law and do ethical business.

These repeated pressures led to emotional exhaustion. I often questioned the worth of my effort and contemplated giving up. Despite my qualifications, honesty, and commitment to ethical business, I was

frequently treated as inferior. I realized how systemic forces were pushing me toward illegality—something I resisted fiercely. Ironically, my business studies curriculum had taught me about Nepal's challenging business environment, and now I was living that reality.

My upbringing had also planted the seeds of entrepreneurship. I was raised in an peasant-based household with my mother and grandparents. My maternal uncles, though school dropouts, had successfully built businesses in the city through sheer effort a schoolgirl, I had helped my mother manage a small grocery and public telephone booth. Though my formal education emphasized entrepreneurship and the ideal of being a "job creator rather than job seeker," society was not prepared to accept such ideals from a woman. What my education instilled in me lay dormant-until these experiences awakened it.

Analysis and Findings

My experiences suggest several interconnected dimensions that reflect the complex realities of women's entrepreneurship in semi-urban and rural contexts. These dimensions include-socio-cultural resistance, institutional corruption, gender discrimination, motivations rooted in caregiving, informal economic practices, and psychological resilience. These elements not only highlight individual struggles but also reveal structural limitations, drawing attention to the disjuncture between national rhetoric and local realities. These different dimensions have been portrayed below as findings.

Emotional and Social Turning Points: Earthquake, Care, and Career Shift

I made very superficial efforts to get a permanent job during the four years in Gorkha; meanwhile, I was not amused by the stay there, though I had a job as a teacher, and was living with my husband and daughter. I was implicitly suffering from my mother's loneliness and emotional disturbances. The hustle and bustle in my chowk resulted from the Gorkha Earthquake, and compensation from Budhigandaki supported me to start a business, and shifting from Gorkha. This deeply personal choice aligned with Mezirow's (1991) notion of a "disorienting dilemma," which catalyzes transformative learning. Rather than follow a pre-scripted professional path, I found myself reevaluating the meaning of success, care, and contribution. Amartya Sen's (1999) capability approach is particularly insightful here; while caregiving may not have been recognized as a valuable economic activity, it was deeply fulfilling and represented a significant exercise of

agency. My sense of purpose was gradually restored through observation and care, planting the seeds for an entrepreneurial journey shaped by both necessity and insight. It matched with Gilligan's (1982) ethics of care, which emphasizes responsibility, relationships, and responsiveness to others, and Bhattacharya's (2017) notion of social reproduction- I on the one hand, served as the invisible labor for sustaining families, and resisted against the patriarchal or "women as clerks" mentality by starting business as a woman entrepreneurship, on the other.

Educational Capital Versus Social Expectations

I studied entrepreneurship during my academic years. I believed I would become a job creator, not just search for a job. So, I opened a furniture showroom. But soon after that, many relatives and neighbors criticized my decision. They said I was wasting my degree. Their comments made me feel the gap between what I learned in school and what society expects. This experience showed the limitation of Becker's (1964) human capital theory. It says education leads to a better economic life, but that didn't happen for me. Instead, I faced gender bias. According to social-role theory (Eagly, 1987), society has fixed ideas about what women should and should not do. I realized that even if I was educated and skilled, people were not ready to accept a woman as a business leader. Schiro (2008) also argues that formal education often fails to prepare people for real-world situations. My case proved that. From my experience as a woman entrepreneur, I saw many issues that are usually ignored. Feminist standpoint theory (Harding, 1991) helps explain this because it focuses on how women see the world from a different, often marginalized, position.

Navigating Business Informality and Structural Violence

I tried to run my furniture showroom ethically. I registered it, issued VAT bills, and brought wood from legal sources. But most of my competitors did not do this. They ran informal, family-based businesses, didn't pay tax, and used personal connections to grow. Because of that, they had many advantages over me. Granovetter's (1985) concept of embeddedness explains this. It shows how personal relationships can become powerful economic resources. However, I also saw bigger problems in the system. Although the government promised soft loans for women, I was asked for collateral I didn't have, illustrating North's (1990) point about "weak institutions-policies"- i.e., may exist on paper but are often hard

to access in practice. At the same time, Crenshaw's (1989) concept of intersectionality explains how my challenges were compounded: not only was I a woman, but I also lacked male-dominated networks and faced the added difficulty of running a legal business. Together, these factors show that my struggle was shaped by both institutional weaknesses and overlapping social inequalities, highlighting how structural barriers limit real opportunities. I faced many difficulties, not only because I was a woman, but also because I tried to do business ethically and didn't have male-dominated networks. So, my struggle is not only personal, but also part of a bigger system of inequality.

Social Identity and Gendered Misrecognition

In my daily work, many customers did not believe I was the owner. They thought I was just a sales assistant. Some even asked to talk to my husband, thinking he was the real boss. These moments hurt my confidence. Goffman's (1959) theory of impression management explains this well. People form ideas about others based on what they expect, not based on reality. I faced this problem again and again. It also made me think about Sen's (1999) idea of agency. Agency is not only about having resources- it is also about being seen and respected as someone who makes decisions in their own life. But in my case, people didn't recognize my role, even though I was running the business. This is a form of symbolic violence. As Bourdieu suggests, people can be harmed not only physically but also through disrespect and wrong assumptions, especially when based on gender.

Resilience and Adaptive Learning in Business

When I saw that the market was changing and customers wanted something different, I decided to stop selling ready-made furniture. Instead, I started making customized furniture. For this, I hired some carpenters, a painter, and a salesgirl. I looked after everything myself—buying materials, designing, selling, and keeping record of stock. I did not have a fixed plan. I learned by doing, making mistakes, and thinking about what worked and what didn't. This is similar to what Kolb (1984) said in his experiential learning theory. Also, I used what I already had and made changes as new situations came. This idea matches Sarasvathy's (2001) theory of effectuation. Even when COVID-19 forced me to close for some time, I did not give up. I tried new ways and kept the business running. This shows what Masten (2001) called entrepreneurial resilience—facing

problems, learning from them, and growing stronger.

Family Support and Gendered Financial Capital

When I could not access support from banks, my husband's land became my only option. He allowed me to use it as collateral and even provided a personal loan to keep my business running. While this financial help was essential, it highlights how financial support remains deeply gendered: policies may emphasize women's independence and empowerment in economic matters, but in practice, women often rely on male family members' resources. Aldrich and Zimmer's (1986) network theory helps explain this dynamic. In poor or rural areas, family networks often serve as crucial support systems when formal institutions like banks fail, providing resources, trust, and safety nets. Yet, reliance on these networks can reinforce male control over economic decisions, limiting a woman's autonomy. Thus, while family support enables women to engage in business, it also makes their freedom and agency conditional, showing that empowerment is often partial rather than absolute.

Transmission of Entrepreneurial Disposition

When I look back, I think my business interest started from childhood. I helped my mother run a small shop and a public phone booth. My maternal uncles were also in business, even though they did not finish school. These early experiences taught me many things. Bandura's (1977) social learning theory fits here. It says we learn by watching others and by doing things from a young age. I learned business skills in this way. This kind of knowledge is not taught in schools. But it became my base to start and continue my own business. Still, such learning is not respected or noticed much- especially when women do it.

Ethical Consciousness versus Illicit Temptations

During my business journey, many people suggested that I do illegal things. Some said to give bribes. Others said to smuggle wood. But I always said no. I faced a lot of pressure and stress, but I stayed honest. Kohlberg's (1984) theory of moral development explains my choice. It says that people follow moral values even when it is hard. I did not see myself as only a businesswoman. I also saw myself as a person with the "moral economies" that

Bhattacharya (2017) talks about, as some people try to keep honesty even when the market system is full of corruption. I did not follow the wrong path, even when things were difficult. This made me different from the system around me.

Conclusion and Implications

My journey as a woman entrepreneur in Nepal's Central Terai illustrates the complex interplay between personal transformation, gender norms, institutional failure, and ethical resilience. What began as a disorienting life event- the 2015 Gorkha Earthquake- evolved into a deeply reflective process through which I redefined success, care, and autonomy. Despite having the educational capital and entrepreneurial training, I faced different constraints. Societal expectations, structural stereotypes, and gendered misrecognition continually challenged my legitimacy and authority. My lived experience aligns with a variety of theoretical frameworks- from Mezirow's (1991) transformative learning to Crenshaw's (1989) intersectionality- revealing that women's entrepreneurship in Nepal is far more than a matter of individual ambition. It is shaped by relational care, ethical convictions, familial dependencies, and a system that subtly yet persistently resists women's economic independence.

The implications of this research are multi-layered. At the policy level, there is an urgent need to bridge the gap between progressive legal frameworks and their actual implementation. Soft loan policies for women entrepreneurs remain inaccessible without collateral or male mediation, which undermines their empowering intent. Institutional reform must prioritize transparency, streamlined processes, and gender-sensitive banking mechanisms.

At the societal level, entrepreneurial education needs to include gender consciousness and critical pedagogy. Schools and colleges must go beyond promoting entrepreneurship as a technical skill and begin addressing the real-world challenges women face, including informal competition, bureaucratic exploitation, and social misrecognition. Entrepreneurial training should integrate experiential learning (Kolb, 1984), ethical business practices (Kohlberg, 1984), and legal literacy to prepare women for both the market and its undercurrents.

At the community level, there is a need for supportive ecosystems that validate women's roles as legitimate business actors. Peer networks, mentorship programs, and women-led business

cooperatives can foster solidarity and resilience against socio-cultural and institutional barriers. Finally, at the personal level, my narrative shows that women's entrepreneurship is as much about moral courage as it is about market opportunity. Recognizing and supporting ethical, independent female entrepreneurs is not just an economic imperative- it is a moral one.

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