

Problems and Prospects of Women Entrepreneurship

**Problems and Prospects of Women Entrepreneurship in Nepal**

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**Abstract**

Entrepreneurship plays a key role in the economic development of the nation. It leads to the creation of capital as well as the generation of social benefits. It has incredible possibilities in exploring women's potential which could directly contribute to the national economy through women entrepreneurship. Due to the growing industrialization, urbanization, communication, social legislation and higher education and awareness, the emergence of women-owned business is increasing rapidly in the economies of almost all countries. The present paper endeavors to examine the problems faced by women entrepreneurs and to make suggestions for future prospects for the development of women entrepreneurs in Nepal. This paper is based on secondary data and an extensive literature review carried out on problems faced by women entrepreneurs. At the end, this paper recommends addressing problems of women entrepreneurship from the Nepalese perspective. The result of this article indicates that government and policy makers should play their role toward preventing gender discrimination and domestic violence against women and upholding their right to work for women entrepreneurs. They should develop effective policies, rules and regulations to enhance women entrepreneurship. Finally, the researcher recommends establishing institutions for advocating the right of women entrepreneurs that provides social awareness against discrimination of women.

*Keywords:* Women entrepreneurship, rights for women, discrimination, Nepal

**Introduction**

Entrepreneurship is a crucial factor for the development of nation. Globally it has been becoming one of the progressive and innovative idea and technique for business world (Gaur et al., 2018). It is considered as a vital element for creation of varieties of opportunities (Mitra, 2002). It refers to the act of setting up a new business or reviving an existing business so as to take advantage from new opportunity (Bhardwaj et al., 2011). Hafizullah et al. (2012) viewed entrepreneurship as bringing and implementing novel ideas or modifying

the old ones, to bring innovations into businesses that have the ability to create value. It creates employment, generates revenue, provides products and services, increases productivity through technological advancement and improves quality of work life (Joshi, 2014).

We know that women constitute half of the total population in the world and the same condition is Nepal also (Priyadarshini et al. 2018). They are regarded as the best half of the society. In past year, they were limited four walls of houses for household activities. In modern society, they have education, rights and power of getting opportunities from their parents, government and authorities' agencies. When we speak about the term "Women Entrepreneurship" we mean, an act of business ownership and business creation that empowers women economically, increases their economic strength as well as position in society (Sahoo, 2020). Women entrepreneurs are referred to as "those who use their knowledge and resources to develop or create new business opportunities, who are actively involved in managing their businesses, and own at least 50 percent of the business and have been in operation for longer than a year" (Moore and Buttner, 1997). It is an act of business ownership and business creation that empowers women economically that increases their economic strength as well as position in the society (Despande, 2009). A women entrepreneur is an adult who owns and runs an enterprise, especially a commercial one, often at personal financial risks (Bhuvaneshwari, 2013).

In the words of Abdul Kalam "Empowering women is a prerequisite for creating a good nation, when women are empowered society with stability is assured. Empowerment of women is essential as their thoughts and value systems lead to development of good family, good society and ultimately good nation". Government of India has defined women entrepreneurs as owning and controlling an enterprise with a women having a minimum financial interest of 51 percent of the capital and giving at least 51 percent of the employment generated in the enterprise to women. Kamala Singh who is a women entrepreneur from Rajasthan has defined women entrepreneur as a confident, innovative and creative women capable of achieving self confidence independence individually or in collaboration, generates employment opportunities for others through initiating, establishing and running the enterprise by keeping pace with her personal, family and social life (Khanka, 2012).

Women in Nepal have been in a vulnerable position for long periods of time. Major problems of gender equality in Nepal pointed out by the fifteenth plan include prevalence of behavior discrimination against women, the persistence of societal structure, beliefs, values and traditional practices that promote illiteracy, harmful practices, gender-base discrimination and violence against women. In

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Nepal, very few women have control over resources and less opportunity to engage into income generating activities. Almost in all household, male groups make decision in the family and hold a higher status in the family. Property, expenditure and education are being men's business and it is thought that they are not matters of concern for women (MEDEP, 2010). In this context, women have to engage themselves in business activities and prove their worth to their husbands, fathers, brothers and sons. They must also prove themselves as capable, resourceful and innovative (Sigdel, 2017). Despite of the efforts by the government, gender disparities in Nepal have not been fully eliminated (Census, 2011). The current literacy rate of women which is 57.7% (Census, 2011) is lower than that of men by 20% (Census, 2011). The proportion of women with access to property right is only 26% (Census 2011). The rate of labour participation of women is 26.3% (Census, 2011), while that of men is 53.8% (Census, 2011). Women's participation in politics has improved over years. Female representation in the national and regional parliaments has dramatically improved for the last decade. The constitution now reserves at least 33% (Census, 2011) of parliament seats for women at the national level. In addition, at least 40% (Census, 2011) of all leading political roles at local level are filled by women and at least one of the positions of a mayor and deputy mayor in a municipality must be also taken by a woman. Civil Service Act also stipulated that 33% (Census, 2011) of civil service posts are reserved for women (Census, 2011).

It is difficult to accurately estimate the current number of women entrepreneurs in Nepal, due to the absence of up-to-date statistics and gender disaggregated data (Bushell, 2012). However, since 1985 various activities to promote the involvement of women in economic activities have been executed through various governmental and non-governmental organizations. According to the statistical report of Department of Cottage and Small Industries (DSCI) 2068/69, the total numbers of registered women entrepreneur in 75 districts was 10418. In 1995 government established a separate ministry for women development "Ministry of Women and Social Welfare" in order to improve the women's status in education, health, credit facilities and employment opportunities and also enable women to be economically independent. The women entrepreneurship and promotion programmes conducted are some of the significant steps of government and non-government level to make women capable and economically strong. Improvement after 1986, in the participation of women in economic activities, has shown that the number of women entrepreneurs has increased. The number of women employers too has increased and unemployed women are gradually decreasing in number (Shrestha, 2001).

**Objectives of the Study**

The general objective of this study is to understand the problems and prospects of women entrepreneurs in the context of Nepal. The specific objectives of the study are:

1. To analyze the various problems faced by women entrepreneurs in establishing and running a business enterprise.
2. To explore the steps taken by the government and non-governmental institutions in promoting women entrepreneurship.
3. To offer suggestions to overcome the problems faced by women entrepreneurs and improve their ventures.

**Research Methodology**

This paper is a descriptive study in nature and based on secondary data. The data and information have been analyzed for this study extensively. The secondary information has been collected from different scholars and researchers, published books, national and international journals, periodicals, conference papers, blogs, websites and libraries focusing on various aspects of women entrepreneurship.

**Discussion****Problems for Women Entrepreneurship**

Women entrepreneurs are bearing a series of problems right from the beginning till the enterprise functions (Bhuvanewari, 2016). More than, fifty percent of the women entrepreneurs without specialist business knowledge of trained or no management experience before starting a business, most of them teachers, commercial retail staffs, office assistant, security guard etc. This kind of non commercial background and limited management experience of women has a great influence on entrepreneurial activities. The major problems of women entrepreneurs are given below:

Financial access is one of the major problems to growth and development of women entrepreneurship (Joshi, 2014). Nepalese women entrepreneurs suffer from shortage of finance on two ways. First one is, women generally do not have property on their names to use them as collateral for obtaining funds from external sources like bank and other financial institutions. Thus, their access to the external sources of funds is limited. Secondly, the banks also consider women less credit worthy and discourage women borrowers on the belief that they can at any time leave their business (Shrestha, 2016). Given such situation, women entrepreneurs are bound to rely on their own savings, if any and loans from friends and relatives who are expectedly meager and negligible (Sasikumar, 2017). They also face financial problem due to blockage of funds in raw materials, inventory, work in progress, finished goods and non receipt of payment from customers on time (Gaur et al., 2018). They have equal legal rights to land and property but researcher suggests their ability to exercise these rights and

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hence use land and property as collateral for a loan is very much thwarted by the embedded cultural norms of family and social institutions (Sangroula and Pathak, 2002). Due to lack of finance many women entrepreneurs have been unable to expand their entrepreneurship in different areas. There is a big question mark on how to solve the capital problem of women entrepreneurs who have no collateral. The problem can be solved only if women can have the same property rights as enjoyed by men. Married women have no rights to ancestral inheritance. They cannot claim any property from their husbands before 15 years of marriage and even then they must be at least 35 years of age. This system of women's property rights leaves them with no capital of their own (Tuladhar, 1996).

Social norms, values, traditions, beliefs and views are also creating problems for the women entrepreneurs. Nepalese social norms are limited and tied to the women inside the house. As per Nepalese culture and traditions the senior family members allow to women only domestic, non professional and non-financial activities. Women are given a subordinate position at levels: economic control, power over body and movement and power of family lineage (Tuladhar, 1996). They limited to four walls of the house and there mobility is far below than the male due to multiple reasons as societal structure, male dominated society, traditional customs and traditions (Adhikari and Bhandari, 2017). In this situation, they passed their time and energy as a house wife, care giver of children and elders. Due to the patriarchal society Men were considered to be the leader of the family and superior than women and realize physical, social and economic insecurity among the group of male (Goyal et al., 2011). Hafizullahet (2012) highlighted that male dominance in culture creates problems for female entrepreneurs in terms of limiting their mobility, business participation and market interactions. In this absence of cooperation and coordination form family women entrepreneurs cannot grow entrepreneurship.

During the process of marketing of products Nepalese women entrepreneurs faced problems of poor location of shop, lack of transport facilities, lack of proper channel of distribution, lack of communication skills, lack of confidence, tough competition from larger and established units (Sahoo, 2020). They have less access to training and experience in on how to participate in the market place and unable to market goods and services strategically. They don't have organizational set up to pump in a lot of money for canvassing and advertisement and thus they have to face a stiff competition for marketing their products with the organized sector as well as their male counterparts (Sharma, 2021). In addition, they have often not been exposed to the international market and lack of knowledge about what is internationally acceptable (Gaur et al., 2018). According to Acharya (2001), a majority of small and medium enterprises owned by females lack prior market research and business knowledge due to which women proprietors face

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severe problems operating business. Lack of access to marketing networks, marketing information and appropriate business education deprive women entrepreneurs of voice and say in mainstreaming their concerns. Women entrepreneurs in Nepal are disadvantaged because formal and informal networks and business development services are largely dominated by men. Women, thus, lack exposure, inhibiting their prospects of growth and expansion. Low participation in trainings, limited access to modern management methods, technology and consulting services are pertinent challenges faced by women entrepreneurs in Nepal (Acharya and Pandey, 2018).

Women's mobility in Nepal is highly limited due to the socio-structural constraints. Women are obliged to access resources through family and spouses. A single woman running a business is still looked upon with suspicion. The cumbersome exercise involved in the registration and operation of business compels women to give up the idea of starting their own venture and instead turn to a corporate job or domestic work. Other factors for giving up include a lack of self-confidence and risk-taking capacity, as well as male domination in the productive sector. Mainstream research, policies and programs tend to be "men-streamed" and too often do not take into account the specific needs of women entrepreneurs and would-be women entrepreneurs (Acharya, 2001). The limited amount of support and encouragement from men in the family for their wives is a critical factor. Although a successful business provides an additional income or sometimes the main source of income, for the family, women are found to be under pressure when balancing family life and business life (Rob Willis, 2016).

Problems of administrative and legal requirements are major issues for Nepalese female entrepreneurs. Micro enterprises of all types can experience problems in meeting administrative and legal requirements, because of the disproportionate effect of compliance costs on small companies compared with large firms. As a consequence, it is not surprising that almost half the support organizations specializing in support for female entrepreneurs identified a problem for their clients in this respect. At the same time, with a few exceptions, administrative and regulatory barriers more significant for female owned businesses than for male owned firms of a similar size (Sherigar et. al., 2020).

### **Prospects of Women Entrepreneurship**

Nepalese women entrepreneurs have been facing many problems; however, the prospects of women entrepreneurs cannot be undermined. Nepalese government and other financial institutions such as banks, financial institutions, cooperatives and micro finances play a significant role in the development of women entrepreneurs. For this, the government of Nepal is launching various schemes for the development of women entrepreneurs through five-year plans. The prospect for the development of women entrepreneurs is only possible when

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society, financial institutions collectively take initiation. The National Policy for the Empowerment of Women is meant for bringing about advancement, development and empowerment of women. Universities can integrate their curriculum on technology management and entrepreneurship at Bachelor and Master's levels. Moreover, adequate training programs on management skills should be provided to women's community, especially vocational training for women should be considered as a specific target for all development programs. The government should extend better educational facilities and schemes to women. The government of Nepal has the responsibility of women entrepreneurs, i.e. small and medium enterprises entrusted to the ministry participation in decision making and enable them to understand the production process and management. Apart from the government, private corporate housewives and business establishments can play an important role in the development of women entrepreneurs. Educated women can take it as a moral responsibility to support the women entrepreneur in any manner feasible to them. Thus, both state and local governments should encourage women entrepreneurs to participate in national and international trade fairs, exhibitions and conferences to develop entrepreneurial skills, abilities and competencies. In this context, the Nepalese government and other institutions have taken some steps to uplift the status of women entrepreneurs. Entrepreneurial development is not possible without the involvement of women in business activities. Regarding this, they require coordination and cooperation among government and non-government, promotional and regulatory agencies. They play the facilitating role in promoting women's entrepreneurship. The Government of Nepal has also devised a number of training and development cum employment generation programs for women that enable them as entrepreneurs.

1) *In the thirteenth five year plan*, a separate chapter was decided on the issue of integration of women in development with the following recommendation.

- i) Focused on the economic, social and political rights of women and increased 33 percent of women's participation in the state structure.
- ii) It suggested gender-responsive techniques during project formulation in order to ensure that projects generate many employment opportunities for women and respond to their special needs.
- iii) It organized the program of access, ownership and control of women over financial and other resources.
- iv) It strengthened and built the capacity of all deprived women, targeted programmes carried out for the women and girls of the different communities such as Badi, kamlari, kamaiya, Chepang, Raute, and Gandharva communities.

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- v) Launched the programmes such as income generation, empowerment and capacity-building had identified and implemented to strengthen the economic and social status of single women and widows.
  - vi) It also launched employment and self-employment programs, especially for disabled and deprived women groups.
- 2) *In the fourteenth five year plan*, the government of Nepal devised the following schemes to enhance empowerment, employment and income-generating activities for women.
- i) It focused to develop and empower income generating capacity for economically and socially deprived and single women were implemented.
  - ii) It has given priority to the women's development program for empowerment and capacity building of the targeted women through the expansion of promoted institutions.
  - iii) This plan emphasized loans and financial access to women for the development of business and self-employment and entrepreneurship through income generation activities.
  - iv) It has conducted socio-economic development programs for women and adolescents from all deprived communities including Badi, Kamalari, Kamaiya, Chepang and Raute.
- 3) To the development of women entrepreneurs in rural, semi-urban and urban areas, ministry of industry, commerce and supplies launched trade-related entrepreneurship assistance and development scheme.
- 4) The Ministry of Women, Children and Social Welfare was established to deal with the social, economic and political empowerment of various sections for the purpose of strengthening their role in sustainable peace and development.
- 5) Rural Women's Network Nepal (RUWON) strives to contribute to the economic and social development of the country at the local, national and international by helping grassroots women and marginalized people through networking empowerment, education and shelter.
- 6) Federation of Women Entrepreneurs Association of Nepal (FWEAN) supports women entrepreneurs to make their products marketable through training on own costing, labeling, packaging, quality control and digital and social media marketing.

#### **Suggestions for Development of Women Entrepreneurship**

Education is the backbone for the development of women. Women are growing and upgrading their entrepreneurial skills, ability and knowledge through formal and informal educational institutions. They are not limited only to selected professions but also participate in different areas i.e. trade, commerce, engineering and research and development activities. Government should extend better educational facilities, training and development programmes for the management of women entrepreneurship and encourage them decision making



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activities. Training on professional competence and leadership skill should be extending to women entrepreneurs. State finance corporations and financing institutions should permit by statute to extend purely trade related finance to women entrepreneurs (Vasan, 2016). Women entrepreneurs require confidence, independence, and mobility to come out of their paradoxes. Based on the above problems faced by women entrepreneurs, there area number of women entrepreneurship promotion strategies to overcome these problems. Such solutions can be well understood as follows:

1. The national policy makers should develop plans, policies and procedures for the development of women entrepreneurship. They should be ensured a strategic plan of women development and social welfare.
2. Government should organize training programmes to develop managerial skills, leadership abilities, marketing qualities, production process, profit planning and financial analysis to undertake business by women entrepreneurs.
3. Nepalese government should announce formal and informal education systems to develop women's qualities, capabilities and confidence, which effectively supports solving business problems.
4. There should be continuous supervision, evaluation, skill building programme, practical experience and personality development programmes to improve their overall personality.
5. Vocational training should be extended to women community that enables them to understand the production, distribution and promotional management system.
6. Educational institutions should tie up with various government and non-government agencies to assist women entrepreneurs with their entrepreneurial activities.
7. International, national, local trade fairs, industrial exhibitions, discourse, discussion and conference programme should be organized to help women entrepreneurs.
8. Self help groups of women entrepreneurs should be mobilized for the collection and utilization of resources that help the women and play a positive role in the area of industry.
9. Women should try to upgrade themselves in the changing times by adapting to the latest technologies.
10. Making provision of micro and enterprise credit system to the women entrepreneurs at the local level. Financial institutions should provide working capital assistance both for micro and large scale ventures.
11. A woman entrepreneur's guidance cell should be set up in the province ministry office and municipality to handle the problems of women entrepreneurs.
12. A woman entrepreneur should herself set up an example by being successful and should act as a role model.

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13. There should be nonstop motivation, confidence and evaluation for women entrepreneurs.
14. State and local government should set up one stop shop for women enterprises at local levels which will support women for availing services of finance, raw materials, skilled labour, products and services
15. Poverty alleviation programs should be integrated through setting up of National Action Programmes.
16. Gender sensitization training, societal awareness and advocacy campaigns must be conducted for the women.
17. Economic empowerment of women must be ensured by starting small, medium and large scale business institutions.
18. Study centers for women should be established with a strong technical baseline. Arrangements should be made at these study centers to maintain a database regarding gender statistics.
19. Women entrepreneurs should be given more exposure to enlarge the scope of their businesses by providing them the chance to learn from the successful entrepreneurs of other countries.
20. Women entrepreneurs must be given subsidies in various taxes, fees and other types of levies.
21. The government should make a plan for women entrepreneurs can work more on empowerment by training, development and capacity building programs.
22. Government should establish proper training institutions for enhancing their level of work knowledge, skills and abilities and enhancing their capabilities.
23. Income tax rate of women entrepreneurs should be reduces and stamp duty and registration fees on property purchase can be kept minimum charge to encourage women entrepreneurs to invest in property that helps to expand of business.
24. State government should introduce entrepreneurial development courses in school, undergraduate and graduate level curriculum. Success stories of women entrepreneurs should be part of the syllabus.
25. Awareness programme should be conducted regularly to inform women about schemes and to help them to form strategies as per their needs.
26. State and local government should establish grievance cells at all levels to tackle problems encountered by women entrepreneurs. Such cells should have women friendly staff with knowledge of local geography, culture and language.
27. State and local government should give priority and encouraged to schedule and backward communities women to involve in small and middle scale business activities.
28. Improper location and inadequate infrastructure facilities are obstacles and hurdles in the way of the development of women entrepreneurship. Hence,

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separate industrial estates may be set up exclusively for women entrepreneurs to reduce the initial investment and to create a special environment.

29. Nepalese women entrepreneurs linked with Wild Women Entrepreneurs (Wild WE) networking organization for entrepreneurial development. Through this organization, women entrepreneur can develop their professional abilities without restrictions and has entered into a partnership.

### **Conclusion**

Nepalese women are assumed to be dependent on male members both economically and socially. They have faced lots of problems such as the lack of education, male dominated society, financial scarcity, lack of technical knowledge, lack of self confidence, feeling of insecurity, lack of managerial abilities, less mobility and so on. Moreover, the main problem is balancing between professional and personal life which can lead to the most important challenges for women entrepreneurship.

Now the time has come for women to come out of the burden of housework and give way to their creativity in entrepreneurship. They have become a strong driving force in today's corporate world. They must be supported by the international organizations involved in the growth and development of entrepreneurship. They have the potential and determination to start, operate and control their enterprises in a very systematic way. Adequate support and encouragement from society in general and family members, in particular, is required to help them scale new heights in their business ventures. The right kind of assistance from family, society and government can make women entrepreneurs a part of the mainstream of the national economy and they can contribute to the economic progress of Nepal. Over the years the speed of women moving towards higher education, technical and professional education has been increasing, which leads them to become self-employed and leads them to vary their role in society. Likewise, the Nepalese government has also taken various steps for the upliftment of women entrepreneurs during all five years plans.

On the other hand, the researcher suggested to the local governments, state government, national government and other concerned institutions should play their role toward preventing gender discrimination, domestic violence against women and upholding their right to work. The women who are entrepreneurs should develop themselves such as basic knowledge of business. Finally, we recommend establishing institutions that advocate the right of women as human and provide social awareness against discrimination of women. Government authorities and policy makers, one would emphasize that enforcing entrepreneurial activities for the female population will further strengthen the Nepalese economy and lay the foundation for further growth and development. Therefore, women entrepreneurs can play a pivotal role in creating capital and job

opportunities by highlighting the importance of their role in business activities along with raising children and taking care of their families.

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