Journal of
Tourism & Adventure

Women and Entrepreneurship in Nepal

Wendy Hillman
Research Fellow, Central Queensland University, Australia
hillman.wendy@gmail.com

Abstract

The concept of entrepreneurship of women in Nepal is becoming more popular as a means of socio-economic development. The lack of job opportunities and low business density often make entrepreneurship a possible option for those living in such locations, especially for women. A total of 16 women entrepreneurs were interviewed for this research project. All interviews for this study were conducted in English. All women participants were between the ages of 20 and 68. Thematic analysis was used to code the data. Research concerning women in Nepal and the ways they engage with entrepreneurship was undertaken in order to explore strategies used successfully by the women to identify ways of pursuing entrepreneurship in Nepal. Women entrepreneurs often boost local economies, create new jobs, use land in an environmentally friendly way, leverage local talent, products and resources, and improve the social sustainability of their communities. Women also launch innovative and sustainable projects that benefit people and revitalise local populations; while creating bonds and attracting new participants. Policy makers will find this research an important step forward, as it serves as a reference point for socio-economic reform. This study provides a valuable perspective on women's entrepreneurship in Nepal.

Corresponding Editor
Ramesh Raj Kunwar
kunwar.dr@gmail.com

Introduction

One of the United Nations' Sustainable Development Goals' challenges is to achieve gender equality and empower women and girls. Globally, there continue to be positive results in terms of women's educational attainment, participation in the global workforce, and leadership (Kelly et al., 2015). One of the fundamental assumptions of gender equality is that women's economic participation will lead to their empowerment and ultimately to economic growth and social progress (Kabeer, 2005).

According to the UNWTO (2019), the tourism industry can benefit women from developing economies because it is a strong platform for them to find employment and provides opportunities to start businesses (Figueroa-Domecq et al., 2015). Within developing economies tourism is a common source of employment (see Gibson, 2001). While tourism may not infringe on women's rights in comparison with other sectors, tourism can empower women living in the destination community, marginal locations or minority settings through various means and channels (Dang & Phan 2023; Su et al., 2020).

Despite being one of South Asia's most unequal societies, Nepal has one of the highest rates of female labour force participation (80 percent) (ILO Nepal, 2014). This is due to Nepal's highly stratified socio-economic structure, which is characterised by power asymmetries and socially mandated gender roles, behaviours and expectations (ILO, 2014; Karki & Xheneti, 2018).

The radical changes brought about by globalisation, including the urbanisation process and economic marketisation, have profoundly changed traditional gendered labour practices in Nepal by advancing and enabling women to participate in the public sphere. However, "the processes of modernization and globalization have increased awareness to women, and they play a vital role in community affairs, particularly in achieving community security, development and progress" (cited in Deagon et al., 2021, p. 3).

Furthermore, there is a lack of awareness and engagement to correct gender inequalities within Nepal's culture and society. Publicly promoting the inclusion of women in economic growth opportunities, traditional support mechanisms continue to prevent women from taking full advantage of tourism possibilities. The development and growth of tourism in Nepal continues to be a difficult space where government, industry and people must work hard to support the vital role of women entrepreneurs in the tourism industry. While the government's interest in women's emancipation through entrepreneurship has increased, there is still a long way for Nepal's women to go towards achieving a parity similar to equality (Hillman & Radel, 2022). This article seeks to detail the connections between women and entrepreneurship in Nepal.

The next section of the paper covers the relevant literature on the topic of women and entrepreneurship in Nepal. Secondly, the Research Methodology is discussed. This is followed by the Findings and Discussion sections. The paper ends with a Conclusion section.

Literature review

Research on women's entrepreneurship has grown rapidly over the past three decades, but this body of knowledge is still in its "nascent stages" (Yadav & Unni, 2016). There are many opportunities for future research in this area, especially in the South Asian context (Yadav & Unni, 2016). The first article on women's entrepreneurship was published by Schwartz in 1976, based on interviews with 20 female entrepreneurs. She used an investigative and descriptive research approach to study the motives, viewpoints, and qualities of these women. This article endured as the only article on female entrepreneurs from 1976 to 1981 (Ahl, 2006).

The assumption that gender plays little or no role in the emergence or effectiveness of entrepreneurs led to token research being undertaken in this field, and it was only in the 1990s that conferences on women's entrepreneurship began to be arranged, and in 2009 a journal was published that concentrated completely on women's entrepreneurship (Yadav & Unni, 2016). With the turn of the new century, women's roles in their personal and professional lives also changed, more and more women are leaving the home to work in the trade sector or start their own businesses (Agarwal et al., 2020; Agarwal & Lenka, 2016; Amrita et al, 2018; Mahajan & Bandyopadhyay, 2021; Poggesi et al., 2020;).

According to Addati et al. (2018), entrepreneurship can play a key role in achieving the SDGs by providing sustainable products and services and developing ideas that solve social and environmental problems from a business perspective (Mahajan & Bandyopadhyay, 2021). The International Labour Organization approximates that 76% of unpaid care work worldwide is undertaken by women. This obligation is an obstacle to accessing paid work and entrepreneurial endeavours. Women are significantly more likely than men to allude to child or household obligations as a reason for not taking on paid work (Addati et al., 2018). Janzen et al. (2024), believe that such obligations may also act as a barrier to women's participation in training programs aimed at improving their labour market prospects and entrepreneurial skills. Innovations that enable women to balance home care responsibilities with professional development opportunities could dramatically improve women's labour market prospects (Janzen et al., 2024).

Recent research (Acharya & Halpenny, 2013; McMillan et al., 2011; Movono & Dahles, 2017) demonstrates that by engaging in entrepreneurial activities such as tourism or hotel-related businesses, women who had previously been marginalised began to feel a greater sense of autonomy. Hillman (2019) also adds that some Nepali women entrepreneurs are creating space for themselves in traditionally male-dominated fields, such as working as mountain guides; and, although this example is promising, it is still rare. Most women are involved in tourism in businesses that reflect traditional women's roles, such as crafting and managing homestays (Gentry, 2007).

More and more Nepali women are focussing on entrepreneurship, as it is frequently cited as a factor in economic development and job creation. Baumol et al. (2007) also emphasise

the importance of local experiences and the local knowledge of entrepreneurs and tourism development workers. This is due to the fact that their knowledge of local culture helps to attract more tourists to the community, while preserving the community's cultural values.

This is in line with Scheyvens (2002), who argues that the economic impact of tourism makes it an important factor in the development of low income and disadvantaged communities, placing them at the heart of tourism development (Scheyvens, 2002). Communities in need may have the tourism assets, cultural heritage, natural beauties, flora and fauna and local experiences that tourists desire and therefore, set up the necessary places and spaces for women-led enterprises to occupy (Beeton, 2006; Dolezal, 2014; Silwal, 2021) and thrive.

Bushell (2008) believes that structural factors, and individual entrepreneurial skills all play a role in the success of women entrepreneurs. On the basis of this broad conceptual framework, the development of tools for women entrepreneurs in Nepal is a precondition for the success of female entrepreneurship itself. In the face of the prevailing factors such as social structure, religious and cultural beliefs, inheritance rights, illiteracy rates, and a lack of awareness about opportunities for women in entrepreneurship, it is necessary to create and support programs that focus on women who demonstrate potential for entrepreneurial activities and to engage those women who need economic empowerment. Even though women's work outside the home has recently begun to be seen as contributing to women's economic well-being and poverty reduction, a dramatic shift in the traditional patterns of patriarchal ownership of land and other family resources may not happen. Furthermore, Bushell (2008), additionally believes that although women's entrepreneurial ventures outside the home are more recently being recognised as benefiting women and alleviating poverty, a sea change in the cultural traditions of patrilineal ownership of property and other family assets will not come immediately, or effortlessly (Bushell, 2008).

Entrepreneurship is the beginning of change through invention or innovation (Morrison et al., 1999 cited in Yang & Wall, 2008). Ateljevic and Peeters (2009) argue that in contrast to the traditional, 'masculine' representation of 'entrepreneurship' as a business, they point out that the perception can be extended to social innovation and change, and that the concept of "entrepreneurship" can also be extended to the function of civil society organisations, which are often highly innovative in terms of creating economic and social opportunities at the individual and community levels (Thien et al., 2009).

In the past few years, the Government of Nepal (GoN) has been actively promoting the ratification of the informal economy with the full backing of international organisations such as the ILO. As part of wider South Asian programs, these policies have focused on the registration of women entrepreneurs by providing guidance on the registration process and supporting them with the registration costs. (ILO, 2014; Karki & Xheneti, 2018). Women have shown ingenuity in harnessing existing skills, and/or learning new ones, to identify business opportunities for revenue creation (Al-Dajani et al., 2016; Karki & Xheneti, 2018).

Research methodology

A total of 16 women entrepreneurs were interviewed for this research project. All interviews for this study were conducted in English. All women surveyed were between the ages of 20 and 68. The interviews were recorded and transcribed by a bilingual Nepali graduate student to detect anomalies and inconsistencies within the study. The data were coded using a hierarchical, thematic coding structure approach.

Question triggers that concentrated on length of time creating and operating a business, training undertaken for business practices, hours of work and types of entrepreneurial activities undertaken, and length of time worked in this occupation were asked of each participant. Further, basic demographic queries relating to their age, place of birth and education levels were also requested. All questions were formed through engagement with the literature on females and entrepreneurship in Nepal, the obstacles to beginning a business and other relevant issues for women working in Nepal.

The open-ended questions were developed, expanded, and perfected using a constant comparative method that allowed for a 'congruence' between 'objectives, approaches, and theories' as the literature was read more widely and the author began data collection (Cruceanu, 2019; Lincoln & Guba, 1985). All questions were developed with reference to literature on women and entrepreneurship in Nepal, barriers to entrepreneurship, and other related issues for female entrepreneurs in Nepal.

A purposive, snowballing technique was used to gather and recruit the interviewees. There were cases where an interviewee recommended another woman as the next interviewee. The women were not offered any reimbursement for their participation. They were generally interested to be part of the research process.

Each interview was transcribed verbatim as the interviews progressed and data were collected. The data collection process was iterative, with each interview building on the previous one, and subsequent participants were asked additional questions as each interview revealed new ideas relevant to the overall research project (Chiovitti & Piran, 2003).

Once the interview transcripts were completed, creating and coding data was begun, by reading through the data line by line. Thematic analysts, grounded theorists, and comparative researchers can code line by line, paragraph by paragraph, instance by instance, or narrative by narrative. Charmaz (2012) advocates line by line coding in the early stages of research as an exploration mechanism, especially for interview data. Line by line coding thus allows grounded theorists to synthesise the life experiences and perspectives of research participants (Charmaz & Thornberg, 2021). This approach and understanding of the data was used in the research project to address and develop themes relevant to the overall research project.

Thematic analysis was undertaken on the interviews (see Richards, 2009). In fact,

"Braun and Clarke (2006) argue that thematic analysis can stand alone as an analytic

method and be seen as foundational for other qualitative research methods. Indeed, the principles of thematic analysis of how to code data, to search for and refine themes, and to report findings are applicable to several other qualitative methods such as grounded theory". (Kiger & Varpio, 2020, p. 847; Watling & Lingard, 2012)

Consequently, interpretation was undertaken to refine emerging categories or themes that the data presented (Charmaz, 2006). Commonly emerging replications, repetitive events, descriptions and incidents in the transcribed fieldnotes were tallied. Subsequently, the examples and topics that transpired in the data were noted. Then, codes and symbols were applied to these findings. Additionally, single incidents or episodes were verified to see if they were really several incidents or episodes. Consequently, events were connected to general ones. Then, the differences and similarities were documented. After triggering and connecting events, inconsistencies were looked for. Finally, patterns in the data that resembled theoretical concepts were noted (Bhattacherjee, 2012; Hillman, 2018; Miles & Huberman, 1984). Further, as Bhattacherjee suggests

"Conducting good research requires first retraining your brain to think like a researcher. This requires visualizing the abstract from actual observations, mentally 'connecting the dots' to identify hidden concepts and patterns, and synthesizing those patterns into generalizable laws and theories that apply to other contexts beyond the domain of the initial observations. Research involves constantly moving back and forth from an empirical plane where observations are conducted to a theoretical plane where these observations are abstracted into generalizable laws and theories. This is a skill that takes many years to develop, is not something that is taught in graduate or doctoral programs or acquired in industry training and is by far the biggest deficit amongst [researchers]". (Battacherjee, 2012, p. 9; Kiger & Varpio, 2020)

Consequently, following theoretical saturation, one of the main themes to emerge from the data was 'Nepali women and work'. This theme is explicated and examined in the Findings and Discussion section below.

Ethics clearance was sought and granted for the author's university Human Research Ethics Committee.

Findings and discussion

Nepali women and work

The political, social and economic impacts of women's entrepreneurship in developing countries are widely recognised (Minniti & Naudé, 2010). In addition to income potential, women entrepreneurs are also recognised as 'important catalysts of development' in terms of investment in education, family health, and human capital (IFC, 2011, p. 15). However, most women entrepreneurs operate in highly concentrated, niche, and oversupplied informal entrepreneurial areas in terms of space and economic sector (i.e., low-margin facilities and

trade) (Bardasi et al., 2011; Grant, 2013). Their involvement in informal entrepreneurship is fundamental for their children's education, the care of the elderly and their family's economic survival (Gough et al., 2003). They invest their profits in their family circle and livelihoods, rather than in business spending or growth (Neves & Du Toit, 2012).

In this research of women and work in Nepal, family support in undertaking entrepreneurial actions is key, specifically bearing in mind that developing economies often experience an absence of efficient and aware formal established organisations; for instance, a lack of financial and government assistance. One participant related how her family circumstances taught her and her sisters how to enter the field of entrepreneurship and work on their own.

> We grew up in a family, like we had five brothers, and our father was very strong, you know like reputed man. We never got out doing anything by ourselves. Everything was done at home you know. So, they were always in front and back you know. So we did not know the outer surface, you know. When we came here in Pokhara, started doing by ourselves. Everything all of a sudden, we had to do by ourselves and had no idea how to do this all. How to do this and that! It was very, very challenging, you know!

Because these women combined informal entrepreneurship with family duties, they had to face and overcome logistical, historical, and emotive challenges parallel to those faced by other professional groups. However, in these circumstances, women's enterprises operate in patriarchal societies where men's attributes and interests are prioritised and women are suppressed in education, family, and economic institutions.

In the family circumstance, patriarchy operates through hierarchical power structures, and age and gender have a significant impact on freedom to make business decisions and access domestic labour and means. Families replicate expectations of women's roles as caregivers or mothers and define women through roles related to family and domestic responsibilities. Along with other long-term social customs (such as caste and religion), they directly influence whether or not women should work, what career options are available to women based on the gendered division of labor in valuable work, and what choices women make about where they work (see Xheneti et al., 2021). Another participant explains how it was for her on the road to entrepreneurship

> In the family, I was the only one to work hard, to take care of family since childhood because my parents were not of very poor family, and middle one [middle class]. And my papa mamma used to go for holiday. I used to be left behind only to take care of house… Like this… And I am almost around whole lifetime. As I paid to them and now, I am getting back. We really worked. Now I have my own children. We are good in work. But I still, after finish few work and then I get tired. Oh no! I need a rest!

These dynamics frequently constrain market entry and business development prospects forcing women to remain in the unauthorised sector. Even if women strive for success, they

are not expected to have successful business careers. This, as in many patriarchal societies, implicitly puts women at high risk in the family and societal levels. While starting a business to survive is justifiable, being a effective female entrepreneur is not something to be respected, as it does not characterise women's traditional social status as 'mothers' or 'care givers'. The following participant shares her thoughts on the difficulties of beginning a new enterprise

> You know like there are always challenges to do and every time there are different kind of challenges. And tourism is very delicate business because it can be affected by nature, war or you know any disease or earthquake, natural disasters or anything you know. So, that is one part, but besides that, also that being women running a successful business from the migrated… that is quite difficult. Our competitors are all men, yeah! The men they are running their business for a long time, and why our business is called [names enterprise] you know its everybody, you know, they are asking our things… these are all different things, are always difficult… Jealousy is kind of another thing... Things like this… Umm…

Not surprisingly, women find ways to overcome these challenges while trying to balance personal, family and societal demands and expectations. Many studies show how women negotiate patriarchy to justify their work by highlighting reasons that are religiously and culturally acceptable (see Hillman & Radel, 2023, 2022). Studies in wealthy but traditional societies have shown that even educated women are restricted by social norms. For example, in Middle Eastern societies such as Saudi Arabia, women are well educated but are not allowed to work in many professions. Nepal does not have similar restrictions, but it would be a mistake to think that educated women, women from the Dalit ('untouchable') caste and other ethnic groups do not face difficulties in politics and the labor market. When women were encouraged to become entrepreneurs, they were usually expected to work in traditionally feminine fields such as crafts, seamstress, housekeeping and animal husbandry. A further participant explains why and how she came to be an advocate for women and thus, a female entrepreneur

> But I was just wondering like without the any basic need, how people they stay here you know. So it was like guesswork. Ok, I thought from then that this program will be the best. If I can combine these women into this program will be genius because those women were from mountain, they were working very hard getting nothing and their life was very difficult and hard. So, it would be really wonderful so I said, "OK, this program could be OK, Yes! We can do this program!"

While the academic literature is rife with studies depicting the relationship between entrepreneurship and sustainable development, there are few in-depth studies that examine the task of women-led enterprises in progressing the SDGs or the social and environmental impact of these enterprises. Although the number of women-owned sustainable energy enterprises has increased notably over the past decade (2011-2021) to 15,144, there is no doubt that gender gaps in entrepreneurship remain.

Although the patriarchal system in Nepal has weakened in the areas focused on here, it still endures, as evidenced by the persistent biased practices prevalent in society, including at the domestic level (Upreti, 2009).

Patriarchy is systemic in all political, economic, social and cultural institutions and incorporates several overlapping axes of prejudice in addition to gender. In the case of patriarchy in Nepal, gender and sexuality intersect with caste, indigenous and ethnic status, and religion. The dismantling of patriarchal institutions around the world, including in Nepal, that have been developed over millennia, is a continuing, multi-generational process (Upreti et al., 2020).

Conclusion

Across the world, women often forfeit employment, entrepreneurship, and education opportunities due to household responsibilities. Women in Nepal continue to face challenges in their daily lives, with reduced decision-making power within the household, increased risk of sexual violence, and negative impacts on reproductive health care. While Nepali women are structurally at risk, they are also more likely to be disadvantaged in business and the workplace.

This paper has investigated the status of women in Nepal, and in particular, those women who have ventured to begin their own businesses because they perceived a need to escalate their living standards, and those of other women.

Women in Nepal are constricted by caste, religion, gender and patriarchy when confronting the need or desire to commence a business. Many or not taken seriously in the business world, even though their work and business acumen, in many cases, equals that of men.

Given the lack of adequate theoretical contributions to examine the influences, mindsets and drivers of how women's work and entrepreneurship enables the process of development, the need for focus on women's work and entrepreneurship is clear. There is a distinct need for more empirical research to identify the realities on the ground and to investigate women's work and entrepreneurship from a gendered perspective.

References

Acharya, B. P., & Halpenny, E. A. (2013). Homestays as an alternative tourism product for sustainable community development: A case study of women-managed tourism product in rural Nepal. *Tourism Planning & Development*, *10*(4), 367-387.

Addati, L., Cattaneo, U., Esquivel, V. & Valarino, I. (2018). *Care work and care jobs for the future of decent work*. International Labour Organisation (ILO).

Agarwal, S., Lenka, U., Singh, K., Agrawal, V. & Agrawal, A. M. (2020). A qualitative approach towards crucial factors for sustainable development of women social entrepreneurship: Indian cases. *Journal of Cleaner Production*, *274*, 123135.

Agarwal, S. & Lenka, U. (2016). An exploratory study on the development of women entrepreneurs: Indian cases. *Journal of Research in Marketing and Entrepreneurship*, *18*(2), 232-247.

Ahl, H. (2006). Why Research on women entrepreneurs needs new directions. Entrepreneur Theory and Practice, 30, 595–622.

Al-Dajani, H., Carter, S. & Williams, C.C. (2016), "Women's resourcefulness in the informal economy: evidence from Jordan", in Gervais, R.L. and Millear, P.M. (Eds), Exploring Resources, Life-Balance and Well-Being of Women Who Work in a Global Context, Springer, pp. 35-54.

Amrita, K., Garg, C. P. & Singh, S. (2018). Modelling the critical success factors of women entrepreneurship using fuzzy AHP framework. *Journal of Entrepreneurship in Emerging Economies*, *10*(1), 81-116.

Ateljevic, I. & Peeters, L. W. J. (2009). Women empowerment - entrepreneurship nexus in tourism: processes of social innovation. In J. Ateljevic & S. J. Page (Eds.), *Tourism and entrepreneurship: international perspectives*. Oxford: Butterworth-Heinemann Ltd.

Bardasi, E., Sabarwal, S. & Terrell, K. (2011). "How Do Female Entrepreneurs Perform? Evidence from Three Developing Regions." Small Business Economics 37 (4): 417–441. doi:10.1007/s11187-011-9374-z.

Baumol, W. R., Litan, E. & Schramm, C.J. (2007). 'Sustaining entrepreneurial capitalism', Capitalism and Society, Article 1, Vol. 2, No. 2, p.38.

Beeton, S. (2006). *Community development through tourism*. Landlinks Press.

Bhattacherjee, A. (2012). *Social science research: Principles, methods, and practices*. University of South Florida.

Braun, V. & Clarke, V. (2006). Using thematic analysis in psychology. *Qualitative research in psychology*, *3*(2), 77-101.

Bushell, B. (2008). Women entrepreneurs in Nepal: what prevents them from leading the sector? *Gender & Development*, *16*(3), 549-564.

Charmaz, K. (2012). The power and potential of grounded theory. *Medical sociology online*, *6*(3), 2-15.

Charmaz, K. (2006). *Constructing grounded theory: A practical guide through qualitative analysis*. Sage.

Charmaz, K. & Thornberg, R. (2021). The pursuit of quality in grounded theory. *Qualitative research in psychology*, *18*(3), 305-327.

Chiovitti, R. F. & Piran, N. (2003). Rigour and grounded theory research. *Journal of advanced nursing*, *44*(4), 427-435.

Cruceanu, T. C. D. (2019). The comparative method for policy studies: The thorny aspects. *HOLISTICA–Journal of Business and Public Administration*, *10*(1), 56-67.

Deagon, J. R., Ham, M. & Hillman, W. (2021). Complex factors and educational tools for social change and empowerment for severely marginalized Nepalese women working in hospitality and tourism. *Empirical Research in Vocational Education and Training, 13*, 1-23.

Dolezal, C. (2014). Understanding the meaning and possibilities of empowerment in community-based tourism in Bali. In *ISCONTOUR 2014-Tourism Research Perspectives: Proceedings of the International Student Conference in Tourism Research* (p. 117). BoD–Books on Demand.

Figueroa-Domecq, C., Pritchard, A., Segovia-Pérez, M., Morgan, N. & Villacé-Molinero, T. (2015). Tourism gender research: A critical accounting. *Annals of Tourism Research*, *52*, 87-103.

Gentry, K. M. (2007). Belizean women and tourism work: Opportunity or impediment? *Annals of Tourism Research*, *34*(2), 477-496.

Gibson, H. (2001). "Gender in tourism: Theoretical perspectives " . In *Women as Producers and Consumers of Tourism in Developing Regions* , Edited by: Apostolopoulos , Y. , Sönmez , S. and Timothy , D. 19 – 43 . Westport , CT: Praeger Publishers.

Gough, K. V., Tipple, A. G. & Napier, M. (2003). "Making a Living in African Cities: The Role of Home-Based Enterprises in Accra and Pretoria." International Planning Studies 8 (4): 253–278. doi:10.1080/1356347032000153115.

Grant, R. (2013). "Gendered Spaces Of Informal Entrepreneurship in Soweto, South Africa." Urban Geography 34 (1): 86108. doi: 10.1080/02723638.2013.778640.

Hillman, W. (2022). 'Transitioning into Tourism: Becoming a Trekking Guide', *Journal of Tourism and Himalayan Adventures*, Nepal Mountain Academy, Kathmandu, Nepal.

Hillman, W. (2019). Issues for women trekking in Nepal: '3 sisters adventure trekking' guides. *Journal of Sport & Tourism*, *23*(1), 1-18.

Hillman, W. (2018) '"Risky Business": the future for female trekking guides in Nepal', *Tourism and Hospitality Research,* 397-407. DOI: https://doi.org/10.1177/1467358418768661

Hillman, W. & Radel, K. (2023). The social, cultural, economic and political strategies extending women's territory by encroaching on patriarchal embeddedness in tourism in Nepal. In *Gender and Tourism Sustainability* (pp. 303-324). Routledge.

Hillman, W. & Radel, K. (2022). The social, cultural, economic and political strategies extending women's territory by encroaching on patriarchal embeddedness in tourism in Nepal. *Journal of Sustainable Tourism*, 30(7), 1754–1775. https://doi.org/10.1080/0966958 2.2021.1894159

IFC (2011). Strengthening Access to Finance for Women-Owned SMEs in Developing Countries. Washington, DC: International Financial Corporation.

International Labour Organization Nepal [ILO]. (2014). Nepal labour market update. International Labour Organization, Country Office for Nepal.

Janzen, S., Magnan, N., Mullally, C., Sharma, S. & Shrestha, B. (2024). Household Responsibilities and Career Opportunities: Distance Learning for Rural Women in Nepal. *Available at SSRN*.

Kabeer, N. (2005). "Gender equality and women's empowerment: a critical analysis of the third millennium development goal", Gender and Development,Vol.13 No.1, pp.13-24.

Karki, T. & Xheneti, M. (2018). Formalising Women Entrepreneurs in The Informal Economy of Kathmandu, Nepal: Pathway Towards Empowerment? *International Journal of Sociology and Social Policy*, *38*(7/8), 526-541.

Kelly, D., Brush, C.D., Greene, P., Herrington, M., Ali, A. & Kew, P. (2015), Global Entrepreneurship Monitor Special Report–Women's Entrepreneurship, The Centre for Women's Leadership, Babson College, Boston, MA.

Kiger, M. E. & Varpio, L. (2020). Thematic analysis of qualitative data: AMEE Guide No. 131. *Medical teacher*, *42*(8), 846-854.

Lincoln, Y. & Guba. E. (1985). Naturalistic inquiry. Beverly Hills. CA: Sage.

Mahajan, R. & Bandyopadhyay, K. R. (2021). Women entrepreneurship and sustainable development: select case studies from the sustainable energy sector. *Journal of Enterprising Communities: People and Places in the Global Economy*, *15*(1), 42-75.

McMillan, C. L., O'Gorman, K. D. & MacLaren, A. C. (2011). Commercial hospitality: A vehicle for the sustainable empowerment of Nepali women. *International Journal of Contemporary Hospitality Management*, *23*(2), 189-208.

Miles, M. B. & Huberman, A. M. (1984). Drawing valid meaning from qualitative data: Toward a shared craft. *Educational researcher*, *13*(5), 20-30.

Minniti, M. & Naudé, W. (2010). What do we know about the patterns and determinants of female entrepreneurship across countries? *The European Journal of Development Research*, *22*, 277-293.

Morrison, A. J., Rimmington, M. & Williams, C. (1999). Entrepreneurship in the Hospitality, Tourism and Leisure Industries. Oxford: Butterworth-Heinemann.

Movono, A. & Dahles, H. (2017). Female empowerment and tourism: A focus on businesses in a Fijian village. *Asia Pacific Journal of Tourism Research*, *22*(6), 681-692.

Neves, D. & Du Toit., V. (2012). "Money and Sociality in South Africa's Informal Economy". Africa (Roma), Quaderni 82 (1): 131–149. doi:10.1017/S0001972011000763.

Poggesi, S., Mari, M., De Vita, L. & Foss, L. (2020). Women entrepreneurship in STEM fields: literature review and future research avenues. *International Entrepreneurship and Management Journal*, *16*, 17-41.

Richards, L. (2009). Handling qualitative data: A practical guide (2nd ed.). London, UK: Sage Publications.

Scheyvens, R. (2002). Tourism for development empowering community. Harlow: Prentice Hall.

Silwal, S. S. L. (2021). A Model for Social Entrepreneurship in Nepal, Unpublished Masters of Tourism thesis, Haaga-Helia University of Applied Sciences, Helsinki, Finland.

Thien, O. S., Ateljevic, I. & Peeters, D. L. (2009). Women Empowerment Through Tourism– from Social Entrepreneurship Perspective. *Master of Science, Wageningen University, The Netherlands*.

UNWTO. (2019). *Global report on women in tourism, second edition*. https://www.unwto.org/publication/globalreport-women-tourism-2-edition

Upreti, B. R. (2009). Nepal from war to peace: legacies of the past and hopes for future. Delhi: Adroit Publishers.

Upreti, B. R., Upreti, D. & Ghale, Y. (2020). "Nepali Women in Politics: Success and Challenges," *Journal of International Women's Studies*: Vol. 21: Iss. 2, Article 8. Available at: https://vc.bridgew.edu/jiws/vol21/iss2/8

Watling, C. J. & Lingard, L. (2012). Grounded theory in medical education research: AMEE Guide No. 70. *Medical teacher*, *34*(10), 850-861.

Xheneti, M., Karki, S. T. & Madden, A. (2021). Negotiating business and family demands within a patriarchal society–the case of women entrepreneurs in the Nepalese context. In *Understanding Women's Entrepreneurship in a Gendered Context* (pp. 93-112). Routledge.

Yadav, V. & Unni, J. (2016). Women entrepreneurship: research review and future directions. *Journal of Global Entrepreneurship Research*, *6*, 1-18.

Yang, L. & Wall, G. (2008). Ethnic tourism and entrepreneurship: Xishuangbanna, Yunnan, China. (Special Issue: Tourism in transition economies.). *Tourism Geographies, 10*(4), 522-544.