

# Women Entrepreneurship in Bhaktapur Durabar Square: An Investigation on Status, Problems and Prospects

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## Abstract

*Women entrepreneurs can contribute significantly to economic development in Nepal but their contribution has not been adequately studied and developed. Although it is challenging for both men and women to start and sustain a successful business, women face unique challenges to self-employment. The objective of Field Survey was to explore nature of women entrepreneurs, to investigate background and motivational factor, to identify the challenges of women entrepreneurs business in Bhaktapur Durbar Square area and to make practical recommendations to enhance women entrepreneurship. A survey that included 52 women-owned businesses was conducted. Women entrepreneurs in Field Survey were motivated by pull factors, such as the need for extra income, empowerment and social recognition. They are currently facing obstacles, such as high interest, lack of business management skill, pressure of childcare, lack of self confidence and socio-culture environment (dual responsibility, restrictions on mobility). They furthermore, indicated financial support, business training and advice, the need to network with other business owners and marketing support as their main support needs. Practical recommendations are suggested to stakeholders and women entrepreneurs to overcome these obstacles and to ensure that women entrepreneurs can sufficiently contribute to the economy and empower themselves economically.*

**Keywords:** women entrepreneurship, family businesses, motivational factors, obstacles, self-employment.

## Background

Entrepreneurs play a vital role in any economy by bringing innovative ideas to the market or providing services and making strategic decisions to ensure profitability. Educated women face a long journey towards equal rights and status due to deeply rooted traditions that uphold a male-dominated sociological and psychological framework. Despite these challenges, women have risen above societal obstacles and have been recognized for their achievements in various fields. With increasing education and aspirations for improved living standards, women are embracing new lifestyles, competing alongside

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men in all areas, including business. These women leaders are assertive, persuasive, and willing to take risks. Through perseverance and hard work, they have succeeded in a highly competitive environment. Field Survey aims to raise awareness and explore the significance of women entrepreneurship for global development, examining the challenges faced by women entrepreneurs, success stories, and societal perspectives on their contributions (Saraswat & Lathabhavan, 2020).

Wave of modernizations actually has been started from breakthrough of innovation. Discontinues in every aspects like social cultural, value, perception, etc. leads us in to new global paradigm. Therefore, this movement equally produces opportunities as well threats in modern social and nonsocial aspects. Failure and nearer to failure political ideology, economic trend and social value create difficulties in existing environment under which new thought and innovations have prevailed. It is important to determine the factors that motivate women to start their own businesses. This knowledge regarding the profile of the woman entrepreneur might enable policy-makers to create an encouraging environment for women entrepreneurs to start their own businesses (Botha, 2006).

Entrepreneurship plays a crucial role in a nation's economic development, contributing to capital creation and generating social benefits. Women entrepreneurship, in particular, holds significant potential to boost the national economy. With increasing industrialization, urbanization, communication, social legislation, and education, women-owned businesses are growing rapidly worldwide. This paper examines the challenges faced by women entrepreneurs in Nepal and offers suggestions for their future development. Based on secondary data and a comprehensive literature review, it highlights the need for government and policymakers to address gender discrimination and domestic violence. The paper emphasizes the importance of developing policies to support women entrepreneurs and recommends establishing institutions to advocate for their rights and raise awareness against discrimination (Bhatta, 2022).

Women's are the major founders of the society, yet women have not achieved equality with men. Of the world's 1.3 billion poor people, it is estimated that nearly seventy percent are women. Eighty percent of the world's 27 million refugees are women. (UNHRC)

In Nepal, women are socially, economically, culturally and politically dominated and they are excluded from the opportunities (Botha, 2006). Status of women primarily linked with family, society and the state structures. The socio-economic status of women in Nepal is very poor. Nepal is a country of great geographic, cultural, ethnic, religious diversity but no matter how talented they are, they never get a chance to develop. In Nepal, women's literacy rate is 69.4 percent (Cencus. 2021). The enrollment of women in higher education is only 52 percent (NPC, 2020). Women's involvement in technical

and vocational education is also lower than men, so woman's situation is very poor in health, education, participation, income generation, self-confidence, decision-making, access to policymaking, and human rights. But during the last few decades, recognition has given to the importance of women's entrepreneurship as a prerequisite for household level poverty alleviation, national income development and the empowerment of women (Bhatta, 2022).

Sigdel (2017) stated that women entrepreneurship involves business ownership and creation, which empowers women economically and enhances their societal status. However, women entrepreneurs face numerous challenges in establishing and maintaining their businesses, including limited access to capital, training, and technical and financial expertise. This research was focused on the personal characteristics of women entrepreneurs in the Kathmandu Valley and explores the factors that motivate them to start businesses. It also examines the challenges they encounter, particularly in terms of capital formation and technical knowledge. The study is based on primary data collected through questionnaires and interviews with women entrepreneurs registered with organizations such as DSCI, FNCCI, FWEAN, and the Nepal Chamber of Commerce in the Kathmandu Valley.

Heilman and Chen (2003) as well as Botha (2006) argued that various push-and-pull factors exist that can motivate women to start their own businesses. Maas and Herrington (2006) defined push factors as the more negative factors, such as unemployment and retrenchment, which force people to become entrepreneurial in order to survive. They regard pull factors to be the more positive factors, such as government support and role models, which might influence people to choose entrepreneurship as a career option. Ghosh and Cheruvalath (2007) found that only one-fifth of women are drawn into entrepreneurship by pull factors. The rest are forced into entrepreneurship by push factors. Refer to detailed discussions of these factors in the studies by Kock (2008), Lebakeng (2008) and Meyer (2009).

Kuratko and Welsch (1994) stated that women entrepreneurs have long felt that they have been victims of discrimination. Various studies examined the types of discrimination and some have been attempted to document them. This argument is supported by De Bruin, Brush and Welter (2007). Researchers Sexton and Bowman-Upton suggest that female business owners are subject to gender-related discrimination. In addition, Abor and Biekpe (2006) emphasized that this discrimination against women seems to be even worse in sub-Saharan African countries, such as Ghana, where the financial sector is male oriented.

The performance of women entrepreneurs in their businesses has become an important area of recent policy and academic debate. Comparatively rigorous and in-

depth research, however, has been undertaken on the issues of gender and business performance. Performance is the act of performing; of doing something successfully; using knowledge as distinguished from merely possessing it. However, performance seems to be conceptualized, and measured in different ways (Srinivasan et al., 1994), thus making cross-comparison difficult. Among the most frequently used operationalization are survival, growth in employees, and profitability (Lerner, Brush, & Hisrich, 1997).

Amongst the most frequently, used measures of performance are annual sales, number of employees, return on sales, growth in sales, and growth in employee numbers (Brush & Vanderwerf, 1992). Fischer et al.'s (1993) stated that women's businesses tend to perform less well on measures such as sales, employment and growth, but concluded that the determinants of gender differences in business performance were far more complex than had been recognized in earlier studies.

Box et al. (1995) suggested that there are four elements, which have positive relationship with the business performance of Thai entrepreneurs, that is, previous experience as a member of an entrepreneurial management team, number of previous starts, age and scanning intensity. On the other hand, Hisrich et al. (1997) propose human capital (level of education, years of experience and business skill), personal goals, and strategy to assess the performance of men and women entrepreneurs.

The individual characteristics focus on the influence of resources, in particular the level of education, occupation of parents, age, managerial skill, previous entrepreneurial experience and industry experience levels affecting entrepreneurial firm performance. Age and years of formal education have been shown to correlate positively with the business performance of women entrepreneurs.

Dolinski et al. (1993) stated that less educated women might face financial or human capital constraints, which limit their business pursuits. At the same time, managerial skills and particular strengths in generating ideas and dealing with people (Birley & Norburn, 1987; Brush & Hisrich, 1991; Hisrich & Brush, 1984; Hoad & Rosko, 1964) were important for a woman entrepreneur in establishing a business. Box, Watts and Hisrich (1994) and Box, White and Barr (1993) found that the entrepreneur's years of prior experience in the industry are positively correlated with firm performance.

An increasing number of scholars believe that the growth of a business is, at least in part, determined by the entrepreneur's motivation (Shane et al., 1991). Psychological motivations such as achievement, independence, and locus of control (pull factors) have received significant research attention to their influence on business start-up but less attention has been paid to their relationship to business performance (Brockhaus & Horwitz, 1986). Studies conducted by Storey (1994) and Glancey et al. (1998) found

that women pulled into establishing their enterprises have more profitable and higher profit margin. According to Brush (1990), individual motivations and goals such as profitability, revenues and sales growth have been found to be related to performance in women owned businesses, albeit their tendency to perform less well than their male counterparts (Fisher et al., 1993). Researchers found that women typically are motivated by a more complex set of objectives for starting a business than male counterparts. Factors related to the desire to achieve flexibility between work and family lives are valued differently by the genders (Cinamon & Rich, 2002; Stephens & Felman, 1997)

Networks have long been hailed as essential to the survival of female-run establishment (Blanco et al., 1996; Brodsky, 1993; Shim and Eastlick, 1998). Women value their ability to develop relationships. Hisrich and Brush (1987) suggested that support systems, mentors, and advisors; business associates and friends; participation in trade associations and women's groups are the significant networks which are positively associated with business performance.

Based on the literature review, following factors are considered to be important for women entrepreneurship.

- Factors that motivate women to start their businesses
- Challenges to women entrepreneurship
- Performance of women entrepreneurs
- Individual characteristics and performance
- Entrepreneurial orientation and performance
- Management practice and performance
- Goals, motivation and performance
- Networking and performance

#### **Focus of the Study**

Since the women in the Bhaktapur Durbar Square area seems to be indulged in various professions which indicates their interest toward the business, but lots of works still has to be done in order to explore their full potentially and capability. Therefore, the focus of the study is to search and identify the active participation of the women in the business sector and encourage them to work actively as an entrepreneur. Field Survey also motivates the women and helps them to identify the different challenges they face in the business environment. Women are resourceful, revolutionary, productive & innovative of social improvement. They are not only housewife they can do many things for us. Today is the age of entrepreneurs.

#### **Statement of the problem**

Lack of capital is general phenomena to the Nepalese people specially women because decision regarding wealth entirely rests on male in Nepali culture. Nepal has great potentiality of strengthening economy of country through tourism since the availability of various beautiful scenic places, cultural heritage some of them are listed in the world heritage and many attractive places. Low access to credit and marketing networks, lack of access to land and property and reduced risk-taking capacity, lack of access to modern technology, lack of personal security and risk of sexual harassment, severe competition from organized units both in the domestic as well as the international markets, low level of self-confidence, social and cultural barriers such as exclusive responsibility for household work, restrictions on mobility are the major problems faced by women entrepreneurs in Nepal (ADB, 1999).

This part of the study focuses mainly on identifying the involvement of the women as an entrepreneur especially in business sector. Involvement of women in entrepreneurial activities is very limited because of various reasons such as lack of risk bearing capacity, family support, level of education and awareness, patriarchal influence of social and cultural practices of society, brought up practices as female are granted limited practice from their very childhood. These all reasons kill and confine creativity and sphere of thinking of women.

On the other hand, out of total population of Nepal female population exceeds over male and without making them involve in economic activities, the economic development of the country is quite difficult.

On the basis of above problem following research issues are raised:

- What are the factors for motivation of women entrepreneurs?
- What are the challenges that women entrepreneurs are facing?
- How is the performance of women entrepreneurs in their current business?

### **Objectives of the study**

Human resource plays prime role for developing any nation. Participation of women in economic activities is the most. Therefore, main objective of the study is to gain an understanding the nature of women entrepreneurship in business sector of Bhaktapur Durbar square and other objectives are as follows:

- To investigate factors for motivation of women entrepreneurs.
- To identify the challenges that women entrepreneurs are facing.
- To identify performance of women entrepreneurs in their current business.

### **Research methodology**

Field Survey follows descriptive and exploratory research design. Descriptive

approaches have been adopted mainly for describing the situation and conduct a survey of opinions whereas exploratory research design have been adopted to explore the problem of women in entrepreneurial activities. This research design has been used for searching adequate information about the nature of business which owned by women. Based on the self-administered questionnaire survey, Field Survey attempts to assess the opinions and characteristics of women entrepreneur of Bhaktapur Durbar square. Analytical approach has been followed to analyze the related data and the relationship among variables. The collected data are analyzed by using arithmetic mean, standard deviation, correlation, hypothesis testing etc.

Under the study the total number of women entrepreneurs involved in business sector are the population, however Field Survey is confined to investigate the case of women entrepreneur in Bhaktapur Durbar square. Convenience sampling techniques was used to select women-owned businesses that could participate in this study.

Field Survey is based on primary data. Primary data were collected by using questionnaire from the women entrepreneur. Each questionnaire includes a paragraph that guarantees the confidentiality of the responses. A total of 52 (98% response rate) usable questionnaires were returned, which were subjected to further statistical analysis.

### **Limitations of the study**

Every research has more or less limitation. Lack of experiences, time, financial resources and accurate information are some of limitation of the study. For the completion of this study, some facts are to be considered as the limitation. The study covers only the area of Bhaktapur Durbar Square.

## **Data Presentation and Analysis**

### **Nature of Business and Initial Capital Investment**

On the basis of product, Field Survey found that there are five types of business which are Handicraft, Clothes, Curio, Others business and Tea and Coffee.

**Table 1**

*Nature of Business*

Nature of Business	Frequency	Percent
Handicraft	14	26.90
Clothes	14	26.90
Curio	11	21.20
Others	7	13.50
Tea and Coffee	6	11.50
Total	52	100.00

**Source: Field Survey, 2081**



**Figure1**

*Nature of Business*

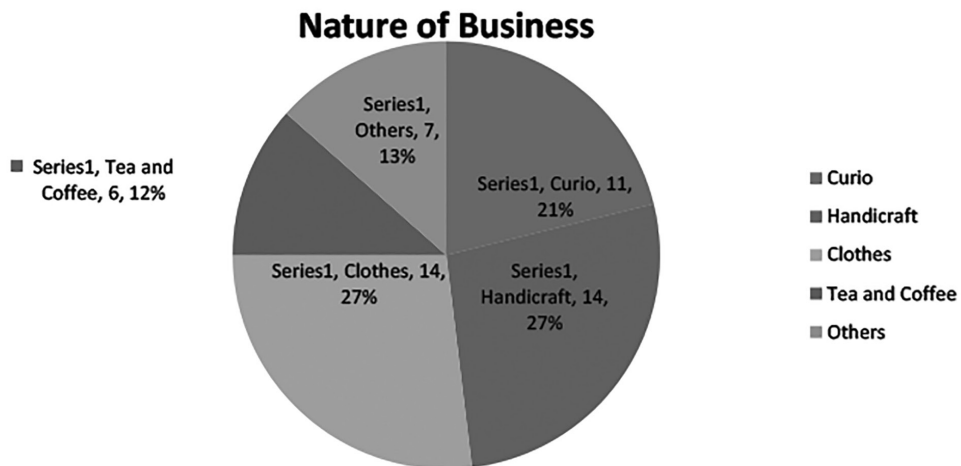


Table & Figure 1 shows that out of total respondents, 26.90 percent representing 14 women involved in Handicraft and Clothes business each, 21.60 percent representing 11 women are involved in Curio business, 13.50 percent representing 7 women are involved in other business (general stores, sweet shop, tailor and fruits shop) and 11.50 percent representing 6 women are involved in Tea and coffee shop. The following pie chart will make it clearer.

**Table2**

*Initial Investment*

Nature of business	No.	Initial investment in nominal price (Rs.)			
		Mean	Std. Deviation	Minimum	Maximum
Handicraft	14	370000.00	256312.61	25000	1000000
Clothes	14	336071.43	502057.99	20000	2000000
Curio	11	215045.45	155029.10	5500	500000
Others	7	220714.29	348358.40	15000	1000000
Tea and coffee	6	541666.67	807128.66	40000	2000000
Overall	52	327798.08	417204.70	5500	2000000

**Source: CBS, 2079**



As we know that Bhaktapur Durbar Square is well known tourist area so that for the further analysis researcher classified the above business in two categories. Handicraft and Curio business are categorized into Tourist items business and remaining businesses are categorized into Non-tourist items business. The percent of Non-tourist items business is 51.92 percent and tourist items business is 48.08 percent.

**Table 3**  
*Category of business tourist and non tourist items*

Business	Frequency	Percent
Non tourist items	27	51.92
Tourist item	25	48.08
Total	52	100.00

**Source: Field Survey, 2081**

**Hypothesis testing of business category on age group, qualification and ethnicity (Chi-square test at the 5% level of significance):**

Broad age group (two categories designed up to 40 and over 40) and category of business (two categories designed tourist item and non-tourist items).

The research hypothesis is – *there is an association between age group and category of business*

**Table 4**  
*Test of independence of age and category of business*

Age	Category of business		Row Total
	Tourist item	Non tourist item	
Up to 40	18 (46%)	21 (54%)	39 (100%)
Over 40	7 (54%)	6 (46%)	13 (100%)
Column total	25 (48%)	27 (52%)	52 (100%)

**Source: Field Survey, 2081**

Figures within parentheses are row total percent Chi-square value = 0.231 and p-value = 0.436

From the above analysis it shows that women of different age group have no impact on the selection of business category.

### Test of hypothesis on education and category of business.

The research hypothesis – *there is an association between education status and category of business.*

**Table 5**

*Test of education status and category of business*

Education status	Category of business		Row
	Tourist	Non tourist	Total
Undergraduate	12 (36%)	21 (64%)	39 (100%)
Graduate	13 (68%)	6 (32%)	13 (100%)
Total	25 (48%)	27 (52%)	52 (100%)

**Source: Field Survey, 2081**

Figures within parentheses are row total percent, Chi-square value = 4.964 and p-value = 0.026

Table 5 shows that, according to education level, women entrepreneurs perceive their degree of involvement into the different types of business. So we can conclude that women in education status have significant impact on the selection of category of business.

**Hypothesis test on Ethnicity and category of business are tested and analyzed to see the association between them.**

The research hypothesis is – *There is an association between ethnicity and category of business.*

**Table 6**

*Test of independence of ethnicity status and category of business*

Ethnicity	Category of business		Row
	Tourist	Non tourist	Total
Newar	22 (58%) 3	16 (42%) 11	38 (100%) 14
Others	(21%) 25	(79%) 27	(100.0) 52
Column total	(48%)	(52%)	(100%)

**Source: Field Survey, 2081**

Note: Figures within parentheses are row total percent, Chi-square value = 5.450 and p-value = 0.020

The p-value of the Chi-square-test is too small as compared to 0.05 there is sufficient evidence in the favor of research hypothesis. So we accept alternative hypothesis that means there is significant difference between ethnicity and category of business.

Our focused area of study is Bhaktapur Durbar Square, which is known as Newar ethnic society and the business consider by the women entrepreneur is highly affected by their ethnic cast. From this analysis we can also conclude that, there is majority of Newar customer and they want to prefer to purchase from newar entrepreneur due to two different reasons:-

First is the same language, which helps them to feel proximity. Second is the business skill because it is generally accepted that Newar entrepreneur has more business skill to attract the customer.

### Motivational factors for the women entrepreneur

As per these research objectives, researcher has analyzed the degree of motivation to the women entrepreneur in regard of the different factors.

**Table 7**

*Motivational factors for women entrepreneurship*

Motivational Factors	Ranking( 1 for most & 5 for least Important)					Total	Mode Value
	1	2	3	4	5		
Unemployment	37	8	1	3	3	52	1
Extra Income	9	27	11	3	2	52	2
Family tradition	3	11	19	10	9	52	3
Empowerment	1	1	10	22	18	52	4
Social Recognition	2	5	11	14	20	52	5
	52	52	52	52	52		

**Source: Field Survey, 2081**

According to ranking table, 37 women entrepreneurs have chosen unemployment for most important (Rank 1) motivational factor, 27 women entrepreneurs who are motivate by extra income (Rank 2), 19 women entrepreneurs have chosen family tradition (Rank 3) is motivational factor to do their business. Similarly, 22 women entrepreneurs have chosen empowerment (Rank 4) is motivational factor to do their business and 20 women entrepreneurs have chosen social recognition (Rank 5) is motivational

factor to do their business. From this analysis and mode value of these factors we can conclude that unemployment, extra income, family tradition, empowerment and social recognition factors are most important to least important factors for motivation for women entrepreneurship in Bhaktapur Durbar Square area.

### Challenges faced by women entrepreneurs

According to our study women entrepreneurs in Bhaktapur Durbar Square area faced different kinds of challenges which can be classified as financial and non financial challenges.

#### Financial challenge

Basically, this challenge is related to financial factor which is the blood of the business so we ask financial factor related question for women entrepreneurs. According to our study, 94 percent representing 49 women think that there is difficulties to get loan and only 6 percent representing 3 women entrepreneurs say that there no difficulties to get loan for business. For further analysis we ask the women entrepreneurs what factors makes difficult to get the loan for business their views are presented in the table below.

The table shows that 56 percent representing 29 women entrepreneurs indicate the challenges of high interest rate, while 21 percent representing 11 women entrepreneurs say that legal formalities to get loan, 15 percent representing 8 women think that the challenge of lack of faith upon women to receive loan, 2 percent representing 1 woman says that lack of financial institutions to get loan and 6 percent representing 3 women do not answer our question.

**Table 8**

*Difficulties to get loan*

	Frequency	Percentage
High interest	29	55.80
Legal formalities	11	21.20
Lack of faith upon women	8	15.40
Lack of Financial Institution	1	1.90
No response(Missing)	3	5.80
Total	52	100.00

**Source: Field Survey, 2081**

#### Non-financial challenge

Main non-financial challenges factors of women entrepreneurship around our study area are different according to the respondents. The table shows that 35 percent representing 18 women entrepreneurs, indicates that lack business skills, while 29 percent representing 15 women entrepreneurs, say that pressure of childcare, 19 percent representing 10 women entrepreneurs, perceive that lack of self-confidence and 17 percent representing 10 women entrepreneurs feel that socio-cultural environment are the challenges for their business.

**Table 9**

*Non-financial Challenges*

<b>Factor</b>	<b>Frequency</b>	<b>Percentage</b>
Lack of business skills	18	34.62
Pressure of childcare	15	28.85
Lack of self-confidence	10	19.23
Socio-cultural environment	9	17.31
<b>Total</b>	<b>52</b>	<b>100.00</b>

**Source: Field Survey, 2081**

Family support towards the women business is quite significant, from frequency table, 28 out of 52 respondents think that they have got full support of business, which is 53.8 percent. Similarly 16 respondents think that they have gone through support of family which is 30.8 percent. From this finding we can conclude that there is “family business nexus”.

**Table 10**

*Family support on business*

Factor	Frequency	Percent
Full support	28	53.8
Support	16	30.8
No support	6	11.5
Least support	2	3.8
<b>Total</b>	<b>52</b>	<b>100</b>

**Source: Field Survey, 2081**

There is positive correlation 0.688 between family support and society perception because that entrepreneur who is getting support and full family support, they are also positively perceived by the society. There are two different reason behinds this finding:-

First they are keeping busy themselves into the productive sector secondly they are generating extra income for their family.

The two variables societies' perception and family support are tested and analyzed to see the association between them.

The research hypothesis is – there is an association between society's perception and family support.

**Table 11**

*Societies Perception and Family support Cross tabulation*

Societies Perception	Family support		Total
	No support	Support	
Unfavorable	6 66.70%	3 33.30%	9 100.00%
Favorable	2 4.70%	41 95.30%	43 100.00%
Total	8 15.40%	44 84.60%	52 100.00%

**Source: Field Survey, 2081** Pearson Chi-Square 21.987 and P Value.000

From the above analysis it shows that there is strong relationship between society's perception and family support to women.

### **Performance of women entrepreneurs and current business status**

Basically, growth rate of business and additional staff in last three years, acquired of fixed assets and satisfaction level of the women entrepreneurs are the major factors to measure the performance of women entrepreneurs business.

#### **Growth rate of business last three years**

Our study shows that average growth of Handicraft, Curio, Others, Tea and coffee and Clothes business is 22.14 per cent, 21.82 per cent, 21.43 per cent, 20 per cent and 17.86 per cent respectively and this indicates that there is no significant difference between nature of business and growth of business. The overall business growth of business owned by women entrepreneurs is 20.58 percent which is quite satisfactory in the context of the economic conditions of our country.

**Table 12***Business growth rate percentage last three years*

Nature of business	No.	Growth rate of Business			
		Mean	Std. Deviation	Minimum	Maximum
Handicraft	14	22.14	11.88	10	40
Curio	11	21.82	9.82	10	40
Others	7	21.43	14.64	10	40
Tea and coffee	6	20.00	10.95	10	30
Clothes	14	17.86	11.22	0	40
Overall Business	52	20.58	11.27	0	40

**Source: Field Survey, 2081****Satisfaction level with Business**

In Field Survey satisfaction level is the others factors to measuring business performance, the high level of satisfaction indicates the high performance of the business and dissatisfaction represents the low performance. Our study shows that 63.5 percent representing 33 women entrepreneurs are satisfied, 25 percent representing 13 women are neither satisfied nor dissatisfied, while 11.5 percent representing 6 women are dissatisfied with their owned business.

Many research proved that there is positive correlation between satisfaction level and growth rate of business, we also want to recognize that principle so we test the relationship between two variables. In our study the correlation between growth rate and satisfaction is 0.77 which is highly significant that means there is highly significant positive correlation between business growth rate and satisfaction level of women entrepreneurs in Bhaktapur Durbar square.

**Conclusion**

Women entrepreneurs in Bhaktapur Durbar Square area are motivated to start their own business by both push and pull factor which are unemployment, extra income, family tradition, empowerment and social recognition.

The result of Field Survey found that the Handicraft and Clothes are equal priorities to establish their business than other business items. In terms of investment Clothes, Tea and Coffee the maximum initiate investment than other business of Bhaktapur Durbar Square area. Overall performance growth rate of business has been quite satisfactory of the economic condition of our country.



Most of the women entrepreneurs are involved in their own business so we conclude that there is no more contribution to create employment from their business. In terms of satisfaction researcher found that more entrepreneur (63%) are satisfied with their business, they acquire additional assets from their business.

### **Recommendations**

- Since there is no association between age and category of business, we recommended that entrepreneur of any active age can run any category of business.
- It is strongly recommended to Newar ethnicity to run business in Bhaktapur Durbar Square area because of the most the customers are from the same ethnicity.
- The major motivational factor to push them into business is unemployment problem and they are facing lack of business management skill and self confidence. So we recommended that skill enhancement programmes are required.
- Field Survey found that the high interest rate is one of the challenges for increment of capital. Therefore it is recommended that, it would be better if government subsidies interest rate for small and medium size business.
- There is strong relationship between family support and society perception. Therefore, it is recommended that the family should support to enhance morale women entrepreneur in the society.
- It is found that most of the entrepreneurs are lacking self confidence, risk taking ability and running in traditional way. Furthermore their business income is used for household consumption expenditure so the growth of business is not satisfactory. It is strongly recommended that the business should run and ongoing entity concept.

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