

Micro-Enterprises, Development for Poverty Alleviation

Volume I

Micro-Enterprise Development Programme (MEDEP)/UNDP
Ministry of Industry (MOI)
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About the Book

Introduction

Micro-Enterprise refers to any economic unit engaged in the production and distribution of goods and services at household level. It is primarily of self-employed nature, employing him/her in the enterprise and sometimes some family members. The enterprise runs on little amount of capital investment at a fixed market centre or mobile business locations. This sector is identified with features like reliance on indigenous resources, family ownership of enterprises, small scale of operation, labour-intensive, adapted technology, and minimum skill. Micro-enterprise, therefore, is particularly suitable for poor communities.

Micro economic enterprises play a vital role in poverty reduction in both rural and urban areas, and reinforce urban-rural linkages for economic and social development in Nepal. The linkages are essential not only for utilization of local resources but also in acting as agents for the flow of goods and services between urban and rural areas. Their roles are important since they possess the features like self employment generation, employment to poor and women, use of local resources, meeting basic needs of the poor, traditional enterprise/skill and craftsmanship, labour intensive, self satisfaction on the job, entrepreneurship and innovative (skill learned through apprenticeship method), and fair income distribution among the poor.

However, development and promotion of Micro-Enterprises in Nepal has been hindered due to some major factors: First, lack of easy access to micro-credit is the most crucial constraint and, therefore, Micro-Enterprises are unable to utilize the economic opportunities available in the local area in sustainable and successful manner. Promotion of micro informal enterprises is required in their overall productivity enhancement considering resource allocation, i.e. credit facility. Secondly, Micro-Enterprises lack knowledge and skills to produce the items as per market demand. Therefore, promotion-based training is next important component, which should be poor community -friendly and it should be provided to potential and interested individuals to upgrade their knowledge and management of enterprising skill. Excellent entrepreneurs will be produced only if trainings are provided at different stages and levels. Monitoring is essential for validating and use of trainings. Thirdly, labour and capital productivity and rate of surplus are other measures to promote Micro-Enterprises. These include the considerations of skill up-gradation, management, and technological improvement. Lastly, other constraints of micro enterprising development include (i) limited backward and forward linkages, (ii) lack of market chains and price chains of the products, and (iii) lack of market places for selling within the cities. These necessitate due considerations.

The government agencies should play a crucial role to promote safeguard and manage the micro economic activities. If managed properly, it will be one of the crucial income sources for the local government units.

Micro-Enterprise Development Programme (MEDEP) is thus established to address all the issues, problems and measures related to micro-enterprises. As a part of dissemination, skill development, knowledge sharing, operational research development, and constructive recommendations for further development of the Programme, MEDEP since its inception in 1998 has initiated to assist students from universities and campuses with scholarships to complete their research theses. This volume intends to draw papers out of the theses and research reports duly submitted to MEDEP.

Methods

Altogether 23 internship reports, theses and research reports this volume embraces. These papers are prepared based on the standard formats that include components like (i) abstract, (ii) introduction (rationale and problems statement), (iii) objectives, (iv) review of literature, (v) materials and methods, (vi) results and discussions, and (vii) conclusion and recommendations.

The theses and research reports integrate different academic levels. They include, for instance, 12 Master's level, 2 Post-Graduate Diploma, 3 Bachelor level, 5 Internships, and 1 in project report. They cover different fields of studies like regional development and management, rural development, sociology and anthropology, gender and development, women studies, development studies, forestry, business administration, and population. Researchers represent different universities and development agencies like Tribhuvan University and its affiliated campuses, Kathmandu University, Pokhara University, Purbanchal University, and Manchester College, USA and MEDEP. They deal with the Micro-Enterprises of different fields of studies, comprising NTFPs, women empowerment, impacts, local resources based-products (beekeeping, Dhaka, ginger, and off-season vegetables), water resource, market outlets, and social inclusion. These research works have been completed from 1991 to 2007. Fifteen researchers are female and eight males. There are 17 full-fledged papers containing all components as stated above and remaining six are short-note papers that do not contain literature review and references.

Acknowledgements

This book contains theses and research reports contributed by the students of respective universities, colleges and other academic institutions. MEDEP owns all these theses and research reports. Effort in this book has been made to produce research papers out of those theses and research reports. All the papers contain the data gathered and generated from the field surveys conducted by the authors across different parts of Nepal. In broader term, the papers deal with concepts, issues, contemporary theories and models, problems, prospects and policy measures of micro-enterprises. These serve as complements and contribute to the development of micro-enterprises. This book will be useful to development practitioners, policy designers, students and researchers interested particularly in the roles of micro-enterprises in improving livelihoods of the poor people and local economic development.

MEDEP management would like to express sincere gratitude to all the students, their supervisors and head of the Universities, colleges and other academic institutions for their interest in MEDEP particularly in Poverty Alleviation through Micro-Enterprise Development. MEDEP management also expresses its heartfelt gratitude to Dr. (Prof.) Pushkar Pradhan, Head, Central Department of Geography, Tribhuvan University for his support in technical editing of this compilation and including this publication as one of the reference books for the students studying Master Degree in Geography specialising in Micro-Enterprises and Livelihoods in Urban Planning and Management. Finally, all the entrepreneurs who provided the first hand information to the students and professionals to make their research agenda successful also deserve high appreciation.

MEDEP Management

FOREWORD

To address the dire need of a proven tool that could fight poverty in the county by sustainably promoting entrepreneurship culture, particularly in the population living below the poverty line, Micro-enterprise Development programme (MEDEP) was launched as piloting phase in 1998.

Since then, MEDEP's interventions in the activities of the target poor people, imparting them need based training, skills and knowledge, access to micro-finance, access to appropriate technology, shoring up startup support, establishing resource and market linkage and research work support for scientific investigation and evaluation of the process, impact, and lesson learnt have been continuously refurbishing MEDEP and its tools, intervention process and methodologies rationalized in every phase, suitable to the need and the demand.

Poverty reduction and achievement of Millennium Goal is not simply the tasks set forth by the world governments and global communities, it is also the challenge facing the local, regional, the central governments in the world map as well.

The United Nations, World Community and the donor agencies have been supporting the least developed countries in their fights against the poverty. Many such projects were funded and implemented in Nepal as well. Tremendous numbers of immediate and long term researches, data collection and compilation of the important and relevant information have already been conducted while implementing such different development programmes. However, the researches and data collection is lost along with termination of the programmes, hampering the free share and better utilization of the valued information when needed for policy formulation, academic studies, specialization and proper knowledge based management.

Learning lessons of the many of Multi-donor supported projects in Nepal, MEDEP came up with a solution and initiated institutionalization of the knowledge management after the MEDEP Project Board decided that huge data and information generated by the project should be converted into knowledge management through academic research and the cost effective way of doing so is by involving students of different Universities, Colleges and Institution in Nepal and abroad to conduct their internships, theses and dissertation. This decision opened the door for students studying in academic institutions and started conducting their researches in the MEDEP related fields through institutional linkages between MEDEP and academic institutions. By now since 2006 more than 40 students have benefited with this knowledge management mechanism and this is the first effort of MEDEP to compile the internship reports,

theses and dissertation based extracted from articles and publish them in Volume I which will follow publication of Volume II.

I am confident; MEDEP's initiation to bring about positive changes in the lives of hardcore poor can have tremendous support and invaluable inputs from many stakeholders, sectors, and academia. The collection of research papers prepared by the promising university students will certainly contribute much to enhance the knowledge of the resources and demand of the people living below the poverty line in rock hard geographic, socio-economic, and political situation in Nepal.

The conclusions deduced by some of the theses and study reports presented in this book are anticipated to be useful to all those who have a burning desire to understand the prospects and challenges Nepal has been facing for its poverty alleviation and economic development. Fortitude with natural and human resources, Nepal is still known as one of the poorest countries in global map. Poverty begets adversities; attributing to economic, social, and political anomalies, the poor countries are facing. Consorted efforts to shatter the vicious circle of poverty for achieving prosperity through micro-enterprise development may be the panacea the country is in need for its holistic development. This book is just the beginning.

Dhundi Raj Pokharel
Joint Secretary, Ministry of Industry
And National Programme Director, MEDEP

24 December 2010

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Women Empowerment through MEDEP: A Case Study of Nuwakot District

Durga Prasad Dhakal¹

The objective of this study is to assess the empowerment of women entrepreneurs in Nuwakot district after the undertaking of micro-enterprises supported by MEDEP. Seventy women micro-entrepreneurs representing all major castes and ethnicities affiliated to MEDEP were selected. Economic empowerment of women has been made through group formation of entrepreneurs, enterprise development training, provision of institutional credit and exposure visits. The women economic empowerment has been measured in terms of control by women over household economy, confidence level to run the enterprises, group saving, ownership of land and productive resources, expenses on household needs, education, etc. After undertaking of the micro-enterprises, those measures have gradually improved. Supports should be continued to strengthen their micro enterprising activities by MEDEP like organisations.

1. Introduction

Women comprise over half of the total population in Nepal. But women have suffering from awful miseries of life due to adverse customs and social tradition. Compared to men, women have lower literacy rate, lower income and lower control over resources, but have higher workload.

Women's entrepreneurship in Nepal is a relatively new phenomenon, although women of some ethnic communities have a long tradition of being involved in micro cottage enterprises. Women's participation in the formal sector has increased significantly in both urban and rural areas. Women's entrepreneurship is emerged as a means of empowerment to contribute to the country's economic development process. Women entrepreneurship development is considered as an effective instrument to uplift their social status. Over the few decades, several development organizations have been supporting the women to raise their living status and empower them. However, the women are still facing many problems in enterprise creation and operation. By and large, the problems are often associated with individual traits, social values and culture and the economic opportunities available to them.

¹ Mr. Durga P Dhakal is a master's degree student of rural development, Tribhuvan University 2006. He is grateful to Dr. Mangala Shrestha, Associate Professor of the Central Department of Rural Development of the same university.

The status of women refers to the extent they control over their own lives and have access to knowledge, economic resources and political owner. In Nepalese society, family is an institution with requisite cooperation between men, women, and children. Traditionally, the Nepalese family structure was patriarchal type with male dominance. Now, this has gradually changed and the role and responsibility of both men and women exist in a symbiotic manner.

2. Objectives

The objective of this study is to assess the role of Micro Enterprises Development Program (MEDEP) on women entrepreneurs for their empowerment in Nuwakot district.

3. Literature Review

Women Entrepreneurs

Women enterprises are assumed to innovate and imitate or adapt business activities with a desire for economic independence. The rising consciousness through education and training among women has led to the growth of women entrepreneurs (Agrawal 2003). Like men, women also have a big role to play in developing the micro-enterprises in developing countries like Nepal, because they are not only the crucial labour force of agriculture but they also have the ability to develop home based micro-enterprises like foods, handicrafts, garments, etc (MEDEP 2000).

Concepts of Empowerment

The term 'empowerment' originated in the social movements of the 1960s and 1970s. Empowerment means transforming existing power relations in favor of those disadvantaged groups including the poor and women, who faced severe limitations in exercising power and making voluntary choices (Wartenberg 1990). Empowerment is about the creation of political, legal, socio-cultural and economic environment that would facilitate, encourage and enable the powerlessness to influence policies, decision, actions on their behalf.

Enhancing women's economic and social status is crucial for sustainable equitable development. The economic component of empowerment is to provide women with some kinds of productive activity that will allow them some degree of independence. With empowering the women, they take active roles in the household and community development affairs that result into betterment of family status and income (Dhakhwa 2001).

Planned Efforts in Women Empowerment in Nepal

The programs for women were introduced for the first time during the Sixth Plan (1980-85) in Nepal and prepared a national plan of action for women. In 1991, Nepal signed on the ratification of UN convention on elimination of all forms of

discrimination against women. Since then a number of programs targeted specifically to poor women have been operated at the government level like the establishment of five regional banks, women farmers program, Grameen Bikas Bank, etc in ensuring a higher degree of gender balance in accessing to resources and income earning opportunities (Sharma 2000). In 2002, the National Women's Commission was established to help the government for effective implementation of the international human rights instruments and to develop policies and plans specifically aimed at women. But the commission lacks a clear legal mandate and some of its works are overlapped with the Ministry of Women, Children and Social Welfare. The Tenth Plan (2003-2008) spelled out measures to be taken to increase women participation at all levels of political, administrative, and technical services, as well as in the constitutional bodies and committees. The Nepal Human Development Report - 2004 provides information on status of women in terms of different empowerment indices like social, economic, and political.

4. Methodology

A total of 70 women entrepreneurs were selected that consisted of 35 each from two localities such as Ranipauwa VDC and Bidur municipality in Nuwakot district. All those were affiliated with the Micro-Enterprises Development Program. The respondents were requested to fill up the questionnaire and in case of the respondents who could not fill up the questionnaire, the researcher helped them to complete it. Key informant survey was also carried out with the social mobiliser, policy makers and people involved in MEDEP about the impacts of micro enterprises on social, political and economic status of women. Focus group discussions comprising women, men and social workers were held. Discussions were focused on market access, bargaining power, social, economic and political status, and problems faced by women in the operation of micro enterprises. In both key informant and focus group discussion surveys, information was acquired by using checklists.

Secondary data were also collected from the published or unpublished documents related to women empowerment and micro enterprises development. Descriptive statistics and charts have been used to analyse the survey results in contextual manner.

5. Analysis and Discussions

Description of Study Area

Nuwakot is one of the central hill districts. The district's total population is 288,478, of which female shares 50.52 percent. The population comprises the social groups like Bahun, Chhetri, Newar, Tamang, Gurung, Magar, Sherpa, Sunar, Bishwakarma and others. The settlement pattern is highly scattered over the district. The district is linked with Kathmandu, the capital city by road. The district offers potential natural resources based micro-enterprises like food and fruit processing, poultry, livestock

mustard oil, paper, herbs processing, furniture, metal work, stone work, pottery, tailoring, etc.

Description of Sample Micro Entrepreneurs

Out of 70 respondents, 41 were Janjatis, followed by Bahun (20), Chhetri (4), Dalit (1) and others (4). The illiterate ratio among the entrepreneurs was 18.6 percent, while just literate (read and write) was 48.6 percent. Fifty of the women were married, 16 were unmarried, 3 were widows and 1 was single.

Fifty-three enterprises were run by a single woman and 11 enterprises by two women. Six entrepreneurs had employed more than three. The ownership pattern seems to be encouraging. Fifty-three percent of the total entrepreneurs were run by the entrepreneurs' ownership. Next to it was family ownership that accounted for about 36 percent. Two other ownership types included partnership and cooperative, which shared about 7 and 4 percent respectively.

Twenty-four women entrepreneurs had owned land below 0.052 ha (<1 Ropani); another 15 owned land from 0.52 - 0.78 ha; 9 owned land over 0.78 ha and the rest 22 fell into the landholding class of 0.052 - 0.52 ha. The largest number of Janajatis with 41 had owned land and next to it was Bahun with 20 women entrepreneurs. In terms of landholding size between these two groups, they both shared more or less the same proportion of the landholding size with above 0.52 ha. The Chhetri and the Dalits had owned land below 0.52 ha.

Ownership of landholding was largely with the family, i.e. about 39 percent. The women entrepreneurs who owned landholding by themselves accounted for 14 percent and both women entrepreneurs and families owned landholding was about 13 percent. The women entrepreneurs without landholding were 14 percent.

Women Micro-Entrepreneurship Development

MEDEP had provided 22 different types of trainings to women entrepreneurs, which can broadly be grouped into five types. Table 1 shows that enterprise development including enterprises creation, enterprising, enterprises expansion, accounting, and gender shared the highest with 62.3 percent. Training on enterprise creation alone accounted for 42.3 percent. Next to it was training on making different foods like ice cream, pickles, bread (loaf), candy, squash and jam, of which jam making was the most demanded. The crafts training comprised Dhaka weaving, embroidery, purse and sewing, while farming and conservation comprised vegetables, leaf collection and Ledo conservation. The household goods included

Table 1: MEDEP training to entrepreneurs

| Types | No. | % |
|------------------------|-----|-------|
| Enterprise development | 81 | 62.31 |
| Foods | 17 | 13.08 |
| Crafts | 12 | 9.23 |
| Farming & conservation | 11 | 8.46 |
| Household goods | 9 | 6.92 |
| Total | 130 | 100 |

Source: Field survey, 2006

yearn, paper, soap and Tika making. Entrepreneurs were encouraged to aware with the successful enterprising activities by exposure visits. Twelve entrepreneurs got involve in such opportunity.

The entrepreneurs have been inspired by different factors to undertake enterprising activities. Thirty-seven (53%) entrepreneurs decided to undertake activities with the advice of MEDEP, whereas 24 (34.3%) entrepreneurs undertook the activity by their own decision. Seven entrepreneurs were inspired by their own families to undertake the activities and the rest two were inspired by other reasons. Those entrepreneurs who undertook activities on their own decision were mostly literate and mid-level education, married and Bahun.

Access to credit is another crucial aspect of entrepreneurship development. Two important reasons that inspired the entrepreneurs to access to credit were 'own decision' and MEDEP, which accounted for 41.4 and 34.4 percent respectively. The family had less roles than those two reasons. The Janajatis were the largest to take loan on their own decision, while the largest Bahun took loan by MEDEP advice. Likewise, the married women entrepreneurs were the largest to access to credit by own decision and MEDEP. Twenty-four women entrepreneurs were recommended by MEDEP for credit.

Impacts of Enterprising Activities

Control over household economy is crucial to women, as they carry out most of the household work loads. After undertaking of enterprising activities, 56 women (80%) were being able to control over household economy and the rest 14 hadn't. The unmarried had relatively better control over the household economy than the married; with the former showing 88 percent and with the latter of 78 percent. There was not significant variation among the castes and ethnicities to control over their household economy, though the proportion was above 75 percent.

Among the women entrepreneurs, 28 were being able to accumulate productive resources like ornaments and others, while majority with 42 women had not it. Of all literate and education levels, the women with higher levels were able to accumulate assets. Among the marital status, all single women had accumulated the productive assets. Likewise, the Janajatis were relatively better in accumulating assets than other groups; about 49 percent Janajati women did accumulate assets as compared to 35 and 25 percent among the Bahuns and Chhetri.

While the impact of the micro-enterprises on confidence level of the entrepreneurs to carry out their activities in the future analysed, 55 (about 79%) women found to have confidence and the rest 15 did not. At average level, majority of the groups with over 73 percent were sure to continue their enterprising activities. The confidence level found to be increased according to the level of education status.

Group saving is crucial for credit among the poor women. There was enormous impact of micro enterprising activities on group saving. Sixty-two out of 70 women entrepreneurs were members of the group saving. Increase in participation in community development works appeared among the women entrepreneurs; 57 women had participated in the development activities. The participation ratio of literate with 21 percent was slightly higher than the illiterate (15%). Among the groups, Bahun had the least participation ratio in social development than the Janajati and Chhetri.

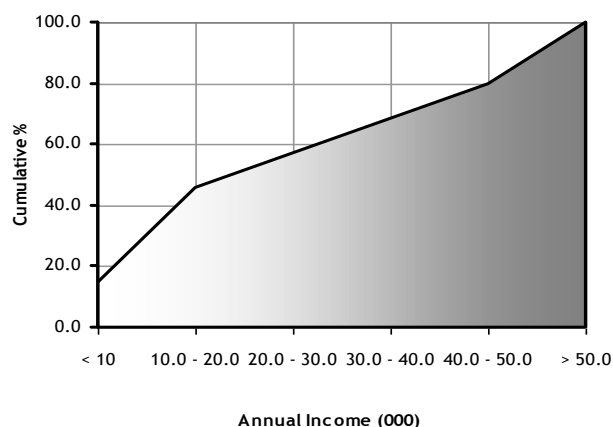


Fig. 1: Annual income distribution of women entrepreneurs

Cash Income

Income level enhancement is also a key factor for women empowerment. The annual income level of the women entrepreneurs is classified into six groups. Figure 1 shows that the cumulative sharing has gradually increased along with the increase in income. Seventeen women entrepreneurs had annual income between Rs 10,000 - 20,000. Fourteen women earned income over 50,000 per year and 15 women entrepreneurs earned income below 10,000 per year. No significant variation has occurred between income and education levels, or social groups or marital status.

Expenditure Pattern

The expenditure out of the income from the enterprising activities found to be made on buying raw materials and other materials, assets (clothes and ornaments), household goods, children education and others. Of these, largest share found to be expensed on buying materials (43%), followed by children education (27%). Expenses on the clothes and ornaments were the least, with 5 percent.

6. Conclusion and Recommendations

The women micro-entrepreneurs have been made able to undertaken and run the enterprises by means of providing training on enterprising activities, access to institutional loan, and others by MEDEP. Exposure visits, participation in community development, groups creation, saving were other activities being performed by the entrepreneurs in Nuwakot district.

The training and institutional credit and support have been the most important means to undertake and raising confidence level of the women entrepreneurs. High level of confidence in running the enterprises was found among the educated women entrepreneurs. Access to and control over household economy by the women entrepreneurs were increased after undertaking of the micro-enterprising activities. The women were aware about the education, as considerable size of the women entrepreneurs spent their income on children education. Saving and family, increase in confidence level of operating enterprises, etc can be considered as outputs and assets of the women micro-enterprises. However, discrimination treats were highest in the illiterate women. Women empowerment through adopting micro-enterprising activities can be raised further with the following suggestions:

- Training on enterprising development including skills, management, market links, etc and counselling need to be provided regularly to the women entrepreneurs
- Establishment of co-operative with active participation of the women entrepreneurs should be established, which can help for making available of credit supply.
- Awareness programme should be conducted regularly for gender balance and women empowerment.
- Frequency of visits of local level personnel looking into the enterprising activities to the women entrepreneurs need to be increased.

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