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**Report**  
on  
**Identification of Popular Vocations for  
Women in Dang District**

Prepared for:

**USAID/Nepal's Education for Income Generation in Nepal Program**

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**May 2009**

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Comment [br1]: Topic doesn't exist below

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## **Foreword**

*"The involvement of women in income generating activities helps to: educate children, improve health conditions, provide nutritious food, and contribute to living standard of their family; moreover, their economic independence is increased. Therefore, socio-economic improvement programs along with literacy programs are necessary for the holistic development of women*

Federation of Nepalese Chambers of Commerce and Industry (FNCCI), as a sub-contractor to Education for Income Generation Program/Winrock International, was assigned to undertake a study in order to identify "Popular Vocation for Women" in major commercial centers of Dang District.

The study was conducted by a short term consultant visiting the area. Findings and recommendations contained in this report are based on interviews and discussions with stakeholders from the private and public sector, women entrepreneurs, representatives from Chambers/Associations and Development agencies. The approach used in the study was quick assessment during approximately 10 days of field study and observation in each location. We are hopeful that this report will provide EIG, Winrock International an overview on vocations appropriate to women both for self employment and job placement/opportunities in the area.

The study has been undertaken by Binaya Maharjan and his associates, under the guidance and backstopping by Govind Dev Pandey, Member/Program Coordinator, and the EIG Project team at FNCCI.

## Executive Summary

1. This study was executed by Federation of Nepalese Chamber of Commerce and Industries (FNCCI) with the support of USAID/Nepal's Education for Income Generation in Nepal Program being implemented through Winrock International. Comment [br3]: STUDY CONDUCTED BY
2. The purpose of the study was to identify potential enterprises appropriate for self and wage employment, of women; suggest areas of vocational and management training for targeted women group to enable them to take up the identified enterprises; and to identify post and pre training support services. Comment [br4]: PURPOSE
3. The sample consisted of 55 respondents (male 60%, female 40%) selected from Ghorahi, Tulsipur, Narayanpur, Bhaluwang and Lamahi. Primary data was collected from local chambers, micro entrepreneurs, government and non-government institutions. For secondary information, relevant reports, statistics, and other literatures were consulted. Comment [br5]: SAMPLE, SOURCES OF DATA
4. There are considerable number of women who can be attracted to self-employment, and vocations that enhance income generation. 60.6 percent women in the district are economically non-active, and 12.67 percent are involved in non-agricultural economic activities. Table 1 below provides a list of various categories of enterprises/business/income generating activities suitable and appropriate for women in Dang district. Comment [br6]: Data on Dang is mentioned in Background.  
Comment [br7]: TARGET GROUP; LIST OF POTENTIAL ENTERPRISES
5. Literacy and socio-economic improvement programs have to be developed for the targeted women since they are necessary to for their holistic development. Additionally, a comprehensive woman entrepreneurship development program targeting potential entrepreneurs needs to be launched simultaneously. Entrepreneurship programs for women should integrate:
  - o *job-specific skill training*
  - o *business management training*: human resource management, accountancy, marketing, production and productivity, leadership, counseling on subjects such as access to credit, raw material sourcing and policy. Comment [br8]: SUGGESTED ENTREPRENEURSHIP PROGRAM
  - o *personal entrepreneurial traits training*: perseverance, creativity, risk bearing, decision making, negotiating skills, information seeking, learning from past experiences, opportunity seeking, and adapting to requirement of business
6. Mechanism to get endorsement and support of family members, particularly the husband or father is necessary because operation of income generating activity or micro enterprise without their support may be difficult. At the same time, it would be difficult for women to not be involved in any household activity; therefore, co-sharing of such activities by family members is required. Comment [br9]: FAMILY SUPPORT IMPORTANT
7. Micro enterprise and small industry promotion policy of Government of Nepal should provide incentives to large, medium and small industries to encourage subcontracting, provide ancillary, purchase accessories and semi finished or finished goods from women owned and operated micro enterprises in rural areas. Comment [br10]: Moved to entrepreneurship program bullet
8. Local chambers and business promoting agencies must be mobilized to promote women's products/service by linking the marketing channel between women

entrepreneurs and buyers, developing ancillary with big industries, and organizing joint/cooperative marketing among women entrepreneurs. These bodies should also provide needed technology and technical assistance to women entrepreneurs.

**Comment [br11]:** Moved to FAMILY SUPPORT

9. The main constraint facing women is lack of capital for business creation and operation. Normally, women do not go to banks for loans; instead they go to micro credit and saving, and credit institutions. To facilitate access to banks and institutional credit, coordination with banks and financial institutions will be essential.

10. There is a high risk facing entrepreneurs at the initial stages of enterprise establishment and such risk tends to be covered up by insurance. A system such as a small enterprise insurance scheme could be applicable in this situation.

**Comment [br12]:** CREDIT AND INSURANCE SUPPORT

**Comment [br13]:** Moved to entrepreneurship program bullet

**Table 1.**  
**Popular Enterprises/businesses or Vocations for Women**

<i>Agriculture Farming</i>	<i>Forest Base</i>	<i>Hybrid Animal Husbandry (For Meat)</i>	<i>Manufacturing and Processing</i>	<i>Service</i>	<i>Wage Earning Vocations</i>	<i>Trading</i>
<ul style="list-style-type: none"> <li>▪ Off seasonal vegetable farming</li> <li>▪ Mushroom cultivation</li> <li>▪ Asparagus cultivation</li> <li>▪ Coffee</li> </ul>	<ul style="list-style-type: none"> <li>▪ Cultivation of herbs Essential oil</li> <li>▪ Leaf plate making</li> <li>▪ Rope making</li> <li>▪ Chyuri oil</li> <li>▪ Amala pickle</li> </ul>	<ul style="list-style-type: none"> <li>▪ Goat Raising</li> <li>▪ Pig/swine Raising</li> <li>▪ Poultry</li> <li>▪ Bee keeping</li> <li>▪ Fish farming in cold water like</li> <li>▪ rainbow trout farming</li> </ul>	<ul style="list-style-type: none"> <li>▪ Fruit juice, pulp/syrup</li> <li>▪ Wooden and other handicraft items</li> <li>▪ Candle making</li> <li>▪ Candy</li> <li>▪ Coffee</li> <li>▪ Honey</li> <li>▪ Ginger paste, powder, candy</li> <li>▪ Chilly paste and powder</li> <li>▪ Garlic paste and powder</li> <li>▪ Turmeric powder and paste</li> <li>▪ Food processing</li> <li>▪ Manual processed semi finished rice</li> <li>▪ Handicraft</li> <li>▪ Basket weaving</li> </ul>	<ul style="list-style-type: none"> <li>▪ Repair of mobile</li> <li>▪ Computer and other electronic goods repair.</li> <li>▪ Computer course teaching institute operation</li> <li>▪ Cyber café</li> <li>▪ Tailoring</li> <li>▪ Beauty parlor</li> <li>▪ Teaching and coaching</li> <li>▪ Computer software development</li> <li>▪ Bicycle repair</li> </ul>	<ul style="list-style-type: none"> <li>▪ Driving</li> <li>▪ Mechanic and Technician</li> <li>▪ Gold smith</li> <li>▪ House keeping</li> <li>▪ Cook</li> <li>▪ Brick laying</li> <li>▪ Gift or decorative item</li> <li>▪ Tour Guide</li> <li>▪ Photography</li> <li>▪ Waitress</li> <li>▪ Nursing</li> <li>▪ C.M.A</li> </ul>	<ul style="list-style-type: none"> <li>▪ Grocery &amp; veg. retail shop Electric and electronic</li> <li>▪ Fruit &amp; vegetable Vending</li> </ul>

## Chapter One

### 1. Introduction

#### 1.1 Background

This study report pertains to the identification of popular and potential vocations for women in Dang district initiated by Education for Income Generation Program, Nepal of Winrock (EIG) supported by USAID/Nepal and subcontracted to Federation of Nepalese Chamber of Commerce and Industries (FNCCI).

Dang district is divided into 4 constitutional regions, 13 district areas, 1060 communities, 39 village development committees, and 2 municipalities in two valleys Dang and Deukhuri. 15 percent population lives in urban areas. 37.5 percent enterprises are situated in market centers. 52.9 percent population hold less than one hectare of land whereas 15.2 percent own 48 percent of land. Dang is the gate way of northern districts like Salyan, Rolpa, Rukum, Pyuthan, and Argakhachi. There are 24 touristic places, domestic and Indian tourists visit these destinations. The employment in industrial sector targeted in 2063/064 was 14469 persons (Dang District Periodic Plan 057/058-2063/064).

About 79 percent people of Dang are dependent on agriculture. Paddy is the main food grain followed by wheat and maize. Data reveals that Dang district is self sufficient in food grain. Production of orange, mango, litchi, and banana are 800, 7260, 200, 1600 metric tons respectively. Vegetable cultivation is getting popular in the district. Cauliflower, cabbage, radish, brinjal and beans are five major vegetables produced in the district; however production of these vegetables is decreasing. Production of ginger, chilly, garlic and turmeric production are 2700, 360, 225, 385 metric tons respectively. Total forest area is scattered in 1, 92,155 hectare and community forestry covers 94 hectares. 26 varieties of herbs are available in the district. Total quantity of herbs exported from the district is 326727 kg. Eight coal mines and two lime stone mines are being excavated by private sector. There are diverse heritages available in the district for touristic purpose (Dang District Periodic Plan 057/058-2063/064).

Women population in the district is little more than 50 percentage of total population 4,62,380 (Central Bureau of Statistics, Government of Nepal, Statistical Year Book of Nepal, 2007). 60.0 percent of women are economically non-active and 12.67 percent are involved in non agriculture economic activities. Early marriage trend is 3.12 percent in age group of 10-14 years. In same age group 38 percent children are active as child laborers. Girl trafficking and child labor is a critical issue in Dang district (Dang District Periodic Plan 057/058-2063/064). Women literacy rate in Dang is 40.84 percent, which almost 23 percent less than their male counterpart. Average household size in Dang is 5.6. Economic self sufficiency of women is at its lowest due to household responsibility and socio-cultural factors.

In this district too, over the years women's participation in economic activities has been rising beyond agriculture to market economy. In pursuit of economic uplifting and income generation, women are moving into micro enterprises and wage employment, thereby creating many formal and informal opportunities for increasing income. Women's participation in informal sectors has increased significantly in both

urban and rural areas. Tailoring, beauty parlor, handicraft and decorating item, animal husbandry/goat and swine raising, fish farming, candle making, snack & food shop, basket making, fabric weaving, vegetable cultivation, liquor making, vending, petty trade are some of the popular self employment ventures appropriate for women. Women are also increasingly migrating to urban areas for getting skill training and seeking employment.

## **1.2 Objective**

The specific objectives of the study are:

- Identify and suggest list of potential enterprises appropriate for women of targeted category<sup>1</sup> both for wage and self-employment in major market centres of selected districts.
- Suggest areas of vocational and management training for targeted women group to enable them to take up the identified enterprises.
- Suggest required post training support services for promoting enterprises led by targeted women entrepreneur.

## **1.3 Methodology**

The study was carried out by adopting the following activities:

- Relevant papers, documents, reports and statistical data were reviewed.
- Primary data was collected through semi structured questionnaires targeted to entrepreneurs, knowledgeable persons, agencies and local professionals in the field of micro/informal enterprises.
- Government agencies such as Dang District Development Committee, Cottage and Small Industries Development Office, Women Development Office, Agriculture Development Office, and other relevant agencies were visited for feedback and opinion.
- The draft report was presented and discussed at a focus group discussion to get comments and relevant feedback (yet to be done).
- The final report was prepared incorporating suggestions and comments made by the participants during the focus group discussion (yet to be done).

Sample size of the study was 55 respondents. The sample was selected in consultation with the chamber of commerce and industry of Dang and Tulsipur and their network in relatively major commercial centers in the districts namely, Narayanpur, Lamahi, and Bhaluwang. These locations are strategic in terms of size of population and trading opportunity/market potential. Male and female respondents were 60 and 40 percent respectively. Institution-wise, 67 percent of respondents represented micro

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<sup>1</sup> Women of 16 to 30 years of age and below 10<sup>th</sup> class pass.

enterprises and remaining 33 percent were from government and non-government organizations. According to geographical classification, percentage of respondents from Ghorahi, Tulsipur, Narayanpur, Bhaluwang and Lamahi were 33, 27, 18, 13 and 9 respectively.

#### **1.4 Limitation**

Opinions expressed in this report are of a limited sample size of 55 respondents comprising of selected entrepreneurs, officials of government organizations and non-government organizations, which were collected in a short span of time of 10 days.

#### **1.5 Report Structure**

This study report is divided into three chapters:

- The first chapter briefs on introduction of the subject matter of investigation, and specifies methodology and limitation.
- Second chapter has two sections: Available local resources/market and potential micro enterprises/ income generating activities. Also the section includes socio-economic situation of women, women entrepreneurship, available business development service providers and their program/services.
- The third chapter presents summary of findings and sets of recommendation on ways and action to promote women enterprise.

## Chapter Two

### 2.1 Section One

Assessment of socio-economic situation of women, women entrepreneurship, business development service providers and their program/service are covered under this section.

#### 2.1.1 Factors hindering women from economic independency

Lack of education, lack of opportunity to involve in income generating activities, household responsibility, family structure and environment, and tradition/religion and culture are major restraining factors for economic independence of women. A large number (49%) of the respondents agree that all of these factors have a negative impact on their economic independency. Education for women is of utmost necessity; likewise, socio-economic improvement programs are necessary for their holistic development.

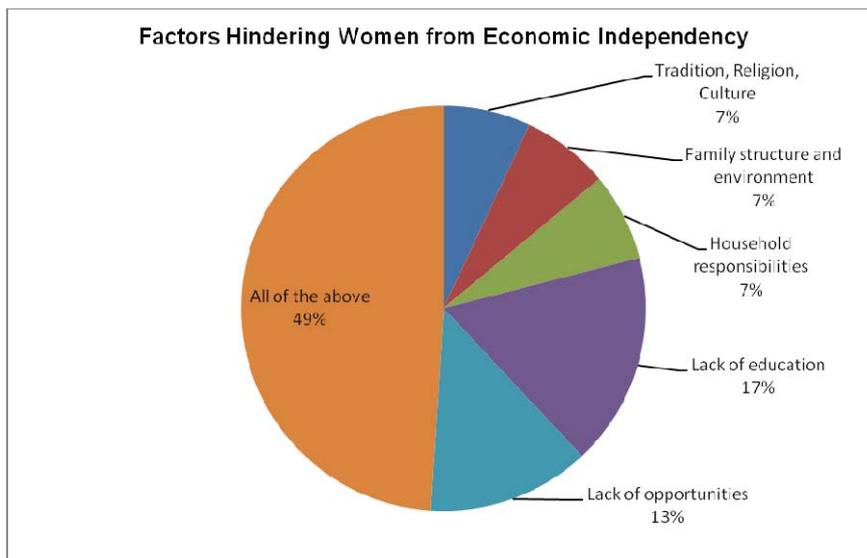


Figure No.1

#### 2.1.2 Reasons for involving women in income generating activity or micro enterprise

Women are willing to become economically self dependent (38%) so that they are capable of bearing economic responsibility of their family (18%). Both of these responses (56%) are linked to economic condition of the women and their family. 9 percent of the respondents opined that women involved in income generating activity or micro enterprise because of joblessness and 7 percent wanted to become self employed.

Above stated motivating factor is confirmed by review of an earlier study conducted in 1995. According to Ranabhat, 41% of women held the view that the motivating factor for their involvement in business was the need for economic independence, while 35.5% of them cited support of their family as the motivating factor (Ranabhat, 1995).

The involvement of women in income generating activity helps to educate children, improve health condition, provide nutritious food, and increases living standard of their family; it also enhances their economic independency. Therefore, socio-economic improvement program along with literacy program is necessary for women for their holistic development.

In order to provide understanding on women entrepreneurship there must be a public awareness program targeted to government organizations, non-governmental development oriented organizations, business development service providers and chambers of commerce/business associations. A comprehensive woman entrepreneurship development program backed up by other necessary support services is needed.

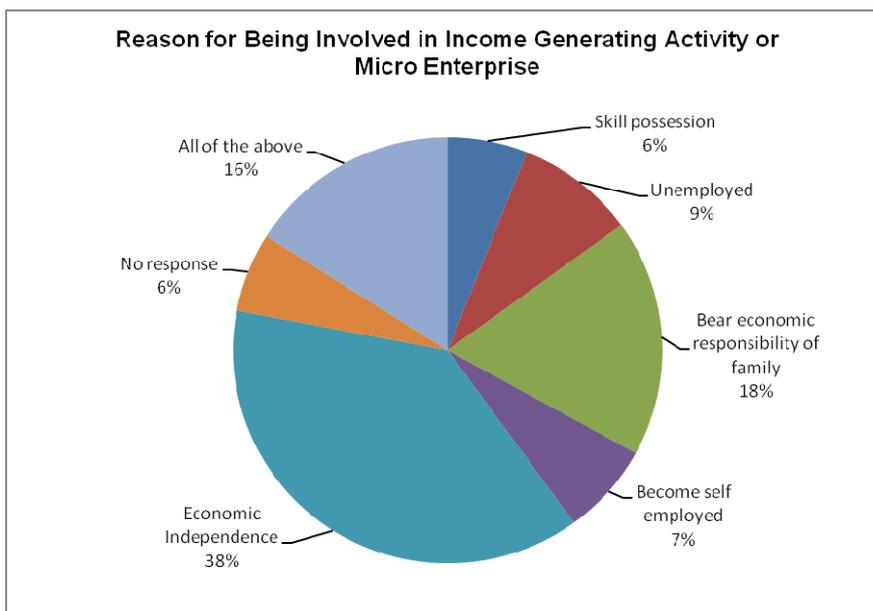


Figure No. 2

### 2.1.3 Factors to be considered in selecting income generating activity or micro enterprise

Majority of respondents indicated that women should consider their prior skill and knowledge before selecting income generating activity or micro enterprises based on market and resource availability. Similarly, it is also believed that low risk and ease of operation are other factor to be considered in choosing an appropriate business.

Business establishment and operation through groups of women were also preferred by the respondents.

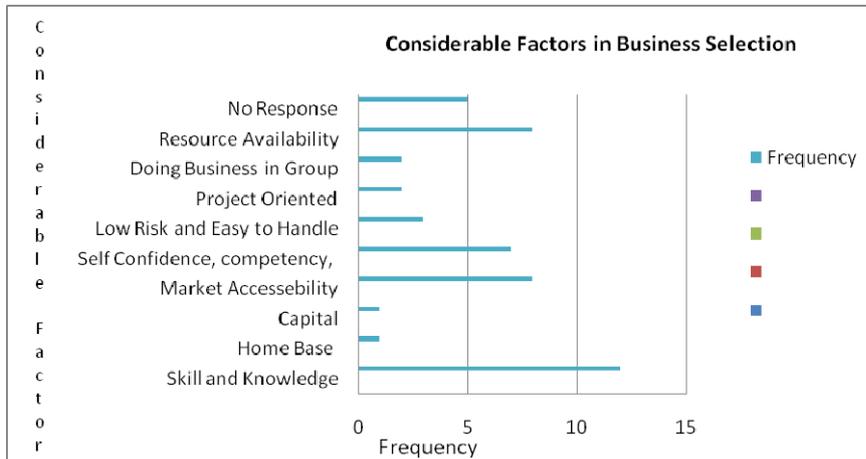


Figure No. 3

Combination of skills like entrepreneurship (motivational) and management trainings will enhance the capability and knowledge of women; therefore, future programs should incorporate these trainings needs. Market is a decisive factor for business success. A detailed market study of the project or product or service is required and marketing tools and techniques must be acquired by the entrepreneur.

Therefore, business skills relating to market research and marketing tools and techniques need to be made available to the potential women entrepreneur. Economically feasible and low-risk projects need to be selected. Women entrepreneurs have to be prepared for the hardships of operating a business.

#### 2.1.4 Appropriate income generating activity or micro enterprise for women

Wooden craft, tailoring, beauty parlor, agriculture/off seasonal vegetable cultivation and vending are potential projects to women as suggested by respondents. Others are: handicraft and decorating item, vending/grocery/cosmetic store, animal husbandry/goat raising, and knitting/embroidery/boutique. Food processing/snack food, dairy production, fish farming, candle making and restaurant & hotel, repair of TV, mobile, radio, watch etc. are a third group of potential enterprises.

Off seasonal vegetables and high value agricultural products are suggested as appropriate for women. Wooden/forest fiber based and other handicraft items could be appropriate to women if buyer/stockist/exporters based in other commercial centers such as Bhairawa, Butwal, Pokhara or Kathmandu purchase the product produced by women in Dang. Under animal husbandry raising of goat, pig, could be appropriate ventures targeted to the market in Bhairawa, Butwal, Narayangarh, Pokhara etc. Fish farming also has potential in Dang.

Comment [br14]: Pasted from below

Comment [br15]: Figure is combined with the table below

<i>Name of Business</i>	<i>Frequency</i>	<i>%</i>
Agriculture/Commercial Farming/Agro Base Product	5	4.95
Animal Husbandry	3	2.97
Basket/Mattress weaving	1	0.99
Beauty Parlor	6	5.94
Black Smith	1	0.99
Cold Store	1	0.99
Cooperative	2	1.98
Cosmetic Item Selling	1	0.99
Dairy	2	1.98
Driving	1	0.99
Furniture Making	1	0.99
Gold Smith/Jeweler Making	2	1.98
Handicraft/Gift Item Making	5	4.95
Juice Making	1	0.99
Meat Processing	2	1.98
Modern Farming	1	0.99
No Response	24	23.76
Off Seasonal Vegetable/Vegetable Farming	3	2.97
Plumber	1	0.99
Pottery/Ceramic	3	2.97
Retail Store/Shop/Vending	1	0.99
Shopping Bag	1	0.99
Spices	1	0.99
Tailoring/Cloth Designing	8	7.92
Textile	1	0.99
TV/Mobile/Radio/Watch Repair	1	0.99
Water Delivery /Transportation	1	0.99
Wooden Craft	10	9.90
Knitting/Embroidery/Boutique	3	2.97
Teaching/Computer Institute	2	1.98
Milk Production and Sales	1	0.99
Fish Farming	1	0.99
Candle making	1	0.99
Hotel	1	0.99
Food processing/Snack Food making	2	1.98
<b>Total:</b>	<b>101</b>	<b>100</b>

**Comment [br16]:** Combined from 2.2.10 "Possible business or vocation that women can be involved in" and 2.1.4 "Appropriate income generating activity or micro enterprise for women"

### 2.1.5 Family members' support to develop women as entrepreneurs

Women require support of father/husband and other family members (91%) to develop as entrepreneurs. Women require support in the form of motivation or encouragement, capital arrangement and assistance in business activities. They also expect assistance in administrative and business functions.

**Table No. 1:**  
**Family Support Required for Developing Women as Entrepreneurs**

<i>Type of support required</i>	<i>Very Important</i>	<i>%</i>	<i>Important</i>	<i>%</i>	<i>No Need</i>	<i>%</i>
Encouragement or Motivation	45	42	9	10	0	0
Administrative Work	8	7	31	35	4	57
Capital Formation	31	29	17	19	1	14
Business Function	20	19	28	31	1	14
Others	3	3	4	5	1	14
<b>Total:</b>	<b>107</b>	<b>100</b>	<b>89</b>	<b>100</b>	<b>7</b>	<b>100</b>

Since women cannot get rid of household activity completely, sharing of such activities with other family member would provide them more time running enterprises/ income generating activity. Operation of income generating activity or micro enterprise without assistance of family members particularly husband or father is difficult. Therefore, an orientation program on attitude development is necessary to the family members.

### 2.1.6 Important factors to establish income generating activity or micro enterprise

In order to establish income generating activity/ micro enterprises, access to skilled human resources, capital, and machine/equipments are important factors as prioritized by the respondents. Raw material and management knowledge are second priority factors.

**Table No. 2: Important Factors to Establish Enterprises**

<i>Factor</i>	<i>Less</i>		<i>Important</i>		<i>Very</i>	<i>Total</i>	<i>Percentage</i>
	<i>1</i>	<i>2</i>	<i>3</i>	<i>4</i>	<i>5</i>		
Human Resources	0	3	2	3	28	36	18.65
Machine/Equipment	0	1	3	9	22	35	18.13
Raw Material	0	2	4	3	24	33	17.09
Capital	0	4	0	2	30	36	18.65
Management Knowledge	1	2	1	4	25	32	16.58

All Above	0	1	0	0	20	21	10.88
<b>Total:</b>						<b>193</b>	<b>100</b>

Women willing to run an income generating activity or micro enterprise must acquire technical know-how and business management knowledge and skill. Credit and marketing support are two other necessary areas.

### 2.1.7. Service and facilities necessary to develop women entrepreneurship

As indicated by the respondents in Dang in Table No. 3, counseling (27%) and information (26%) are two necessary services that are required for developing women entrepreneurship followed by business development facility (24%) and training (23%).

**Table No. 3: Service and Facility Required**

<i>Required Service</i>	<i>Very Necessary</i>	<i>Necessary</i>	<i>Total</i>	<i>Not Necessary</i>	<i>Not Known</i>	<i>Total</i>
Training	32	10	42 (23%)	0	0	0
Counseling	21	29	50 (27%)	0	0	0
Facility	13	31	44 (24%)	6	0	6
Information	31	17	48 (26%)	0	0	0
Others	2	0	2 (1%)	0	1	1
<b>Total:</b>			<b>186 (100%)</b>	<b>6</b>	<b>1</b>	

For micro entrepreneurship development, training, counseling/advisory service, information service, and other facilities (credit, raw material, trained human resource, policy, etc.) must be available in an integrated manner. These services are required at different stages of business operation.

Women entrepreneurs in Dang area require advice/ suggestion on different subjects such as business management, accessing credit/loan facility etc. Marketing of product and services can be a difficult task for women; hence, forming market linkage between women entrepreneurs and big buyers, developing ancillary with big industries, or forming cooperative for marketing are some options available. They would also require information on market size, product quality, sourcing of raw materials, use of technology and machinery, source of human resource etc.

### 2.1.8 Constraint to women for business expansion

Lack of technical and business skill, business information, difficulty in arranging capital, credit and non existence of support services from governmental organizations are major constraints for entering into business/enterprises for women of Dang at present. Lack of management and marketing knowledge and information on sourcing raw material are other hindering factors.

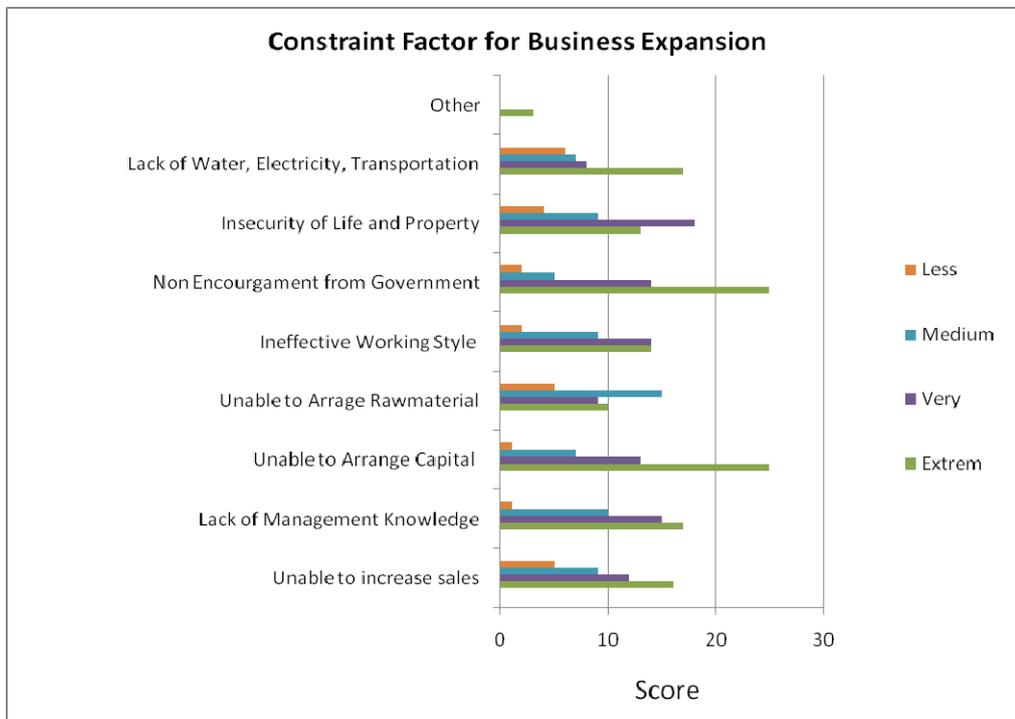


Figure No. 5

In Dang, the main constraint faced by women is lack of financial support for starting and operating an enterprise. This is because most women do not possess property right in their name to provide as collateral. Also, financial organizations have low confidence in women’s capacity to repay and they see risks in financing. There are high risks facing entrepreneurs at the initial stages of enterprise establishment.

It is necessary to train women in human resource management, accountancy, market, production and productivity, leadership, etc. Also, basic marketing knowledge and skill is necessary for women in Dang. Government policy must provide incentive to encourage large, medium and small industries to purchase products, semi finished or finished goods/services from women owned micro enterprise.

**2.1.9 Factors contributing for business expansion and promotion**

Banking facility is highly contributing factor for business expansion and promotion. It is followed by raw material availability, existence of demand of good/service, and education of entrepreneur. On the contrary, cooperative role of political parties and organizations/institutions, government policy and physical facilities are also supporting factors for business establishment and promotion.

**Table No. 4: Contributing Factors for Business Expansion**

<i>Contributing Factor</i>	<i>Degree of Assistance</i>				
	<i>Extremely much</i>	<i>Very much</i>	<i>Medium</i>	<i>Total</i>	<i>Low</i>
Banking Facility	21	10	16	47	3
Educated Entrepreneur	13	17	8	38	9
Increase in demand of good/service	15	15	10	40	2
Availability of Raw Material	15	12	15	42	7
Modern Technology	11	9	12	32	9
Government Policy	5	10	13	28	15
Cooperative role of political parties, organization/institution	8	8	8	24	19
Facility of water, electricity, transportation and road	6	6	6	18	10
Other	1	1	0	2	0

In Dang, the entrepreneurs are skeptical against political parties and their sister organizations, government organizations, and institutions providing business development services due to their non-cooperative role and ineffective service. Political activists and their sister organizations are increasingly harassing women entrepreneurs with extortion activities. Also load shedding and non-availability of smooth supply of electricity and other facilities along with strike and disturbances have discouraged and annoyed women entrepreneurs.

#### **2.1.10 Organizations involved in providing services to operate and establish businesses**

Most of these organizations have programs covering skill training or credit facility. The Chamber of Commerce and Industry and micro enterprise development programs provide variety of business development services.

Following table shows that almost all organizations are involved in skill development training. Unfortunately, other services like market and business information, business advice and entrepreneurship development trainings hardly exist.

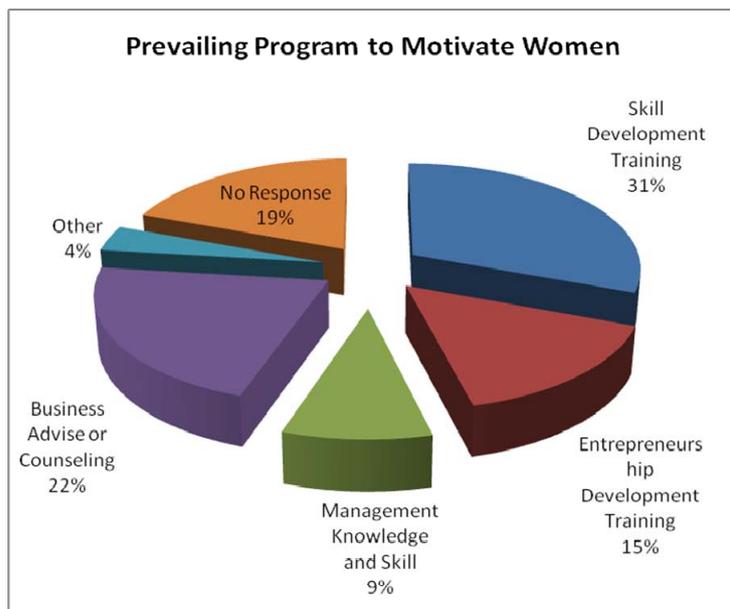
**Table No.5: Organization Providing Business Development Services**

<i>Organization</i>	<i>Service</i>					
	<i>Skill Training</i>	<i>Credit</i>	<i>Market related</i>	<i>Information</i>	<i>Advice</i>	<i>EDP Tra.</i>
Women Development Office						
Local Chamber of Commerce and Industry						
Agricultural Development Bank						
Cottage and Small Industry Development Office						
Gramin Samudyik Suchana Kendra						
Micro Enterprise Development Program						
Rural and Urban Cooperative Organization						
Poverty Alleviation Program						
Milijuli Sahakari Sanstha						
Education for Income Generation Program						
Women Skill Development Office						
SISA						
Business Training Centre						
Rapti Bachat Sewa						
Gramin Bikas Sanstha						
Sahayog Samaj						
Samaj ma Batabraniya Sahakari						
Backward Society Education						
Dalit Mahila Sang						
Mahila Sikshya Bikas Manch						
Agricultural Development Office						
Mahila Sahakari Sanstha						
Nepal Mahila Samudayik Sewa Kendra						

The business development service providers must add additional services such as market linking, information dissemination, advice/consultancy, and entrepreneurship and management training in their program. Organizations planning to implement income generation or micro enterprise promotion have to package all the above services in their program; otherwise expected result cannot be achieved. If all services are not possible to cater by an organization, then network or cooperation and coordination mechanism would be appropriate among district level government and non government organizations. Being a business membership association, the local chamber of commerce and industry could play a lead role in coordinating various services for women entrepreneurs.

**2.1.11 Prevailing programs to motivate and promote women entrepreneurs**

Skill development training is the most available training in the district. Availability of business advice, entrepreneurship development training, management knowledge and skill, and other training programs are 22%, 15%, 9%, and 4% respectively.



**2.1.12 Source of capital for women entrepreneur**

43 percent of respondents opined that women use different sources of finance for their business. Micro finance (15%) is a major source of finance for women followed by cooperatives (11%). Only 7 percent of respondents opine banks as their source of finance and 6 percent would prefer money lenders or landlords for credit. 4 percent respondents identified finance companies and same number of respondents identified other alternative source of financing for women entrepreneurs.

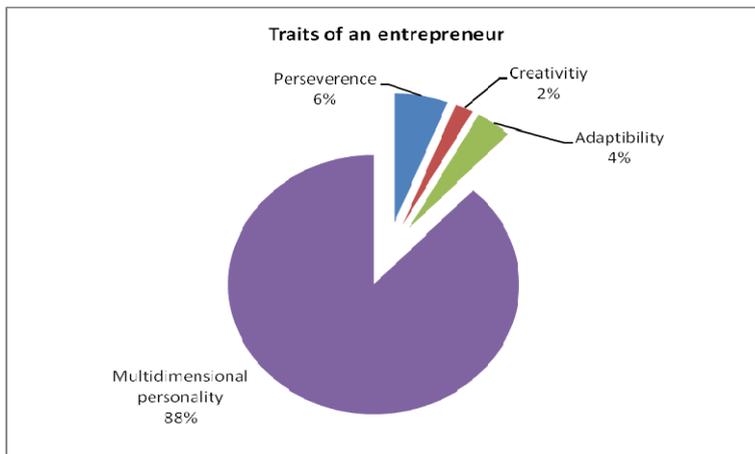
For income generating activities and micro enterprise activities, micro finance or saving and credit is an appropriate source of finance at the initial stage. But, when the enterprise grows, loan limits provided by such providers are inappropriate. Following Table shows that women are reluctant to deal with banks and finance companies.

**Table No. 6: Source of capital for women entrepreneur**

<i>Source of capital</i>	<i>Response</i>	<i>Percentage</i>
Money Lender/Land Lord	3	5.45
Relative/Friend/Neighbour	1	1.81
Cooperative	6	10.9
Micro Credit/Saving & Credit	8	14.54
Finance Company	2	3.63
Bank	4	7.27
Other	2	3.63
All Above	25	45.45
No Response	4	7.27
<b>Total:</b>	<b>55</b>	<b>100</b>

### 2.1.13 Traits of an entrepreneur

88 % of respondents feel that women require a multi dimensional personality to become entrepreneurs. Responses for other traits were: perseverance or determination 6%; adaptability according to business 4%; and creativity 2%.



*Figure No. 7*

Personal entrepreneurial traits like adapting according to requirements of business, perseverance, creativity, risk bearing capacity, decision making capacity, family support, business knowledge, negotiation skill, information seeking, learning from past experience, opportunity seeking, and many more characteristics can be developed

by providing effective training on psychology. However, present entrepreneurship development training attempts to give only an introduction on these traits instead of enhancing them. There must be a training package blended with personal entrepreneurial traits enhancement. The training should motivate women in Dang to start their own businesses.

## 2.2. Section Two

This section deals with local resources, potential income generation or micro enterprises and vocation.

### 2.2.1 Resource available locally

Agriculture, forest, and mineral are local resources which are abundant in the district.

**Table No.7: Local Resource**

	<i>Abundance</i>	<i>%</i>	<i>Available</i>	<i>%</i>	<i>Less Available</i>	<i>%</i>	<i>Not Available</i>	<i>%</i>
Agriculture	41	46	7	12	0	0	4	14
Forest	20	23	17	28	9	23	0	0
Water	8	9	20	33	13	33	4	14
Mineral	11	12	9	15	9	23	10	34
Tourism	9	10	7	12	8	21	11	38
<b>Total:</b>	<b>89</b>	<b>100</b>	<b>60</b>	<b>100</b>	<b>39</b>	<b>100</b>	<b>29</b>	<b>100</b>

Irrigation, modernization and commercialization are vital for increasing agricultural productivity in Dang,. Forest resources in the district provide varieties of herbs and botanical products. Herb processing has significant potential in Dang. Based on limestone deposit in the district, one large scale modern cement factory is going to be established in Dang in a year or two. Few coal mines are also in operation in the district, providing opportunity for wage employment.

### 2.2.2 Viable sub-sector considering local resource

Manufacturing, trading activities, service(hotel ,food outlets etc) and constructions are viable sub sectors in Dang.

**Table No. 8: Potential Business Considering Feasibility**

<i>Sub-Sector</i>	<i>Very Viable</i>	<i>%</i>	<i>Viable</i>	<i>%</i>	<i>Not Viable</i>	<i>%</i>
Manufacturing	27	34	10	12	7	14
Service (hotels, food outlets etc.)	9	11	20	25	8	16
Trade	26	32	12	15	8	16
Export/Import	12	15	12	15	9	18
Entertainment	4	5	10	12	14	29

Construction	2	3	16	20	3	6
<b>Total:</b>	<b>80</b>	<b>100</b>	<b>80</b>	<b>100</b>	<b>49</b>	<b>100</b>

### 2.2.3 Viable businesses and vocations

The respondents opined that trade, animal husbandry, off seasonal vegetable farming, mushroom cultivation, herb processing/cultivation, agricultural product, tailoring, food processing, and ginger candy making businesses are viable. Also beauty parlor, service business, teaching/coaching, fish farming, electric and electronic, handicraft, beekeeping and honey production, basket weaving, and candle making are identified as having potential.

**Table No. 9: Feasible Business or Vocation**

<b>S. No.</b>	<b>Business</b>	<b>Frequency</b>	<b>%</b>
1.	Trade	10	8.33
2.	Herb Cultivation/processing	7	5.83
3.	Agricultural Product	7	5.83
4.	Timber	1	.83
5.	Hotel, Restaurant, Travel & Tour	6	5
6.	Fish Farming	2	1.66
7.	Milk Production	1	0.83
8.	Asparagus Cultivation	1	0.83
9.	Animal Husbandry	10	8.33
10.	Public Communication/Cyber	3	2.5
11.	Tailoring	7	5.83
12.	Electric & Electronic Goods (Sales/Repair)	2	1.66
13.	Handicraft	2	1.66
14.	Beauty Parlor	4	3.33
15.	Water Transport	1	.83
16.	Off Season Vegetable/Mushroom Farming	8	6.66
17.	Construction Material	1	.83
18.	Service Business/ Teaching/Coaching	3	2.5
19.	Food Processing/ Ginger Candy	6	5
20.	Daily Consumer Goods	1	.83
21.	Poultry Farming	1	.83
22.	Leaf Plate Making	1	.83
23.	Bee Keeping/Honey Production	2	1.66
24.	Basket Weaving	2	1.66
25.	Candle Making	2	1.66
26.	Incense stick Making	1	.83

27.	Furniture Making	1	.83
28.	Ceramic/Pottery	1	.83
29.	Bamboo Base Product Making	2	.83
30.	Carpentry	1	.83
31.	Masonry	1	.83
32.	No Response	13	10.83
	<b>Total:</b>	<b>120</b>	<b>100.00</b>

#### 2.2.4 Product or service in demand in the district

Following table shows detailed items of goods and services in demand in the district. This provides indication on the availability of the market for those interested in producing similar products in the district.

**Table No. 10: Product/Service Required for the District**

<i>Product/Service</i>	<i>Frequency</i>	<i>%</i>	<i>Cumulative %</i>
1. Textile/Thread/Garment	8	9.19	9.19
2. Food grain/Agricultural Product	6	7	16.19
3. Food Item/Noodle/Biscuit	6	7	23.19
4. Raw materials	6	7	30.19
5. Technology/Technical Training	5	6	36.19
6. Daily Consumer Goods	5	6	42.19
7. Irrigation/Water	4	4.59	46.78
8. Electricity	4	4.59	51.28
9. Sugar	3	3.44	54.72
10. Medicine & Drugs/Herbs	3	3.44	58.16
11. Construction Material	3	3.44	61.6
12. Vegetable	3	3.44	65.04
13. Miscellaneous	3	3.44	68.48
14. Kerosene	2	2.29	70.77
15. Tourist Professional	2	2.29	73.06
16. Fertilizer	2	2.29	75.35
17. Marketing Service	2	2.29	77.64
18. Petroleum Products	2	2.29	77.93
19. Hospital/Nursing Home	2	2.29	80.22
20. Soap & Detergent	2	2.29	82.51
21. Machine & Equipment	2	2.29	84.8
22. Salt	1	1.14	85.94
23. Flour	1	1.14	87.08

24. Wooden Craft	1	1.14	88.22
25. Wire	1	1.14	89.36
26. Security Service	1	1.14	90.5
27. Communication	1	1.14	91.64
28. Meat Production	1	1.14	92.78
29. Lintel	1	1.14	93.92
30. Rice	1	1.14	95.06
31. Veteneray	1	1.14	96.2
32. Packing Material	1	1.14	96.34
33. Cotton	1	1.14	97.48
34. No Response	16	18.39	
<b>Total:</b>	<b>87</b>	<b>100</b>	

### 2.2.5 Product or service mostly imported in the district

Almost all products and services listed in the Table are imported in the district. Cloth and food comprise two major import products. These are followed by instant food and construction materials. Most of the above imported products are industrial products requiring huge capital and advanced technology. In some cases raw materials have to be imported and scale of operation must be large.

**Table No. 11: Goods imported in the district**

<i>Goods and Services</i>	<i>Frequency</i>	<i>%</i>	<i>Cumulative %</i>
Cotton/Textile/Thread/Garment	13	10.74	10.74
Food grain/Agricultural Product	11	9.09	19.83
Food Item/Noodle/Biscuit	8	6.61	26.44
Construction Material	8	6.61	33.05
Fertilizer/pesticide	6	4.95	38.00
Petroleum Products	6	4.95	42.95
Medicine & Drugs/Herbs	5	4.13	47.08
Liquor/Soft Drink	5	4.13	51.21
Sugar	4	3.30	54.51
Salt	3	2.47	56.98
Fruit & Vegetable	3	2.47	59.45
Cement	3	2.47	61.92
Kerosene	2	1.65	63.57
Flour	2	1.65	65.22
Daily Consumer Goods	2	1.65	66.87

Soap & Detergent	2	1.65	68.52
Iron & Steel	2	1.65	70.17
Edible Oil	2	1.65	71.82
Seed	2	1.65	73.47
Cosmetic Item	2	1.65	75.12
Lintel	1	.82	75.94
Rice	1	.82	76.76
Veteneray Service	1	.82	77.58
Meat & Fish	1	.82	78.4
Transportation	1	.82	79.22
Tobacco	1	.82	80.04
Ginger	1	.82	80.86
Timber	1	.82	81.68
Mustard Seed	1	.82	82.5
Poultry	1	.82	83.32
Printing Paper	1	.82	84.14
Miscellaneous	1	.82	84.96
No Response			
<b>Total</b>	<b>121</b>	<b>100</b>	<b>100</b>

### 2.2.6 Possibility of substituting such product/service

The respondents are optimistic that the products imported in dang district can be substituted (53%). 14 percent of respondents are indecisive on the issue. Only 10 percent of respondents have opined that imported goods cannot be substituted. However, 23 percent did not respond on the issue. Considering women entrepreneurs' capability, these products cannot be substituted by micro enterprises.

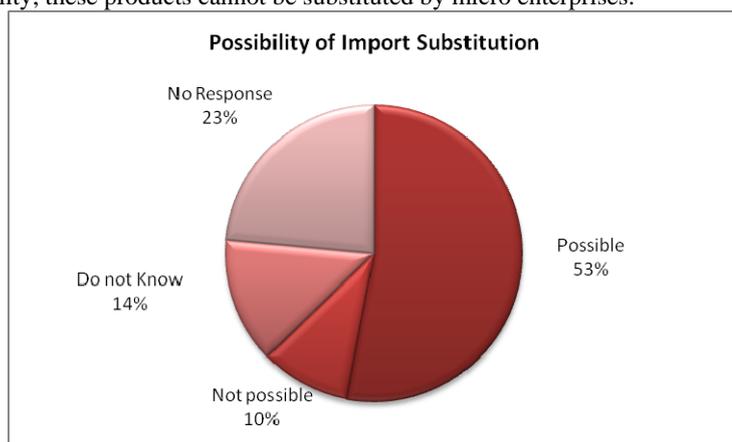


Figure No. 8

### 2.2.7 Major exports from the district

Herb, food grains (paddy, rice, wheat, maize), and coal are three major exports from Dang. Items like coffee, honey, and asparagus are upcoming exportable products from the district. Women can get involved in these three products either in cultivation, processing or trading

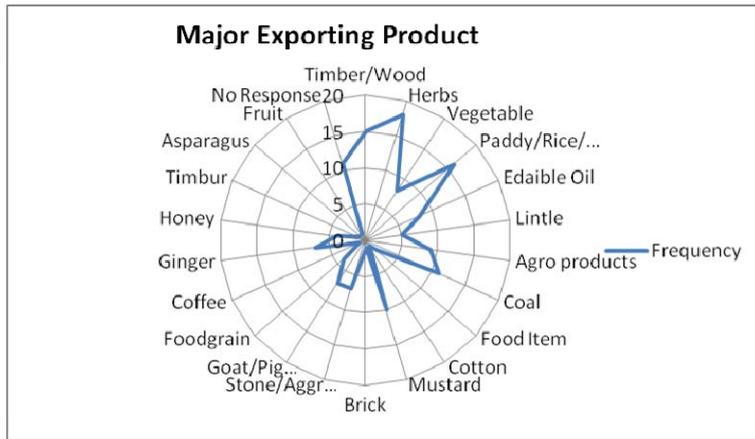


Figure No. 9

### 2.2.8 Traditional skill of people

It is obvious that agriculture is the main occupation of people in Dang. Basket, rope and broom making are traditional skills that generally people in Dang, particularly women, possess. Tailoring, weaving, pottery/ceramic, and animal husbandry are also popular vocations for women in the district. Goldsmith, brick layering, making gifts or decorative items and boutique are some vocations suitable for women for wage employment and self employment.

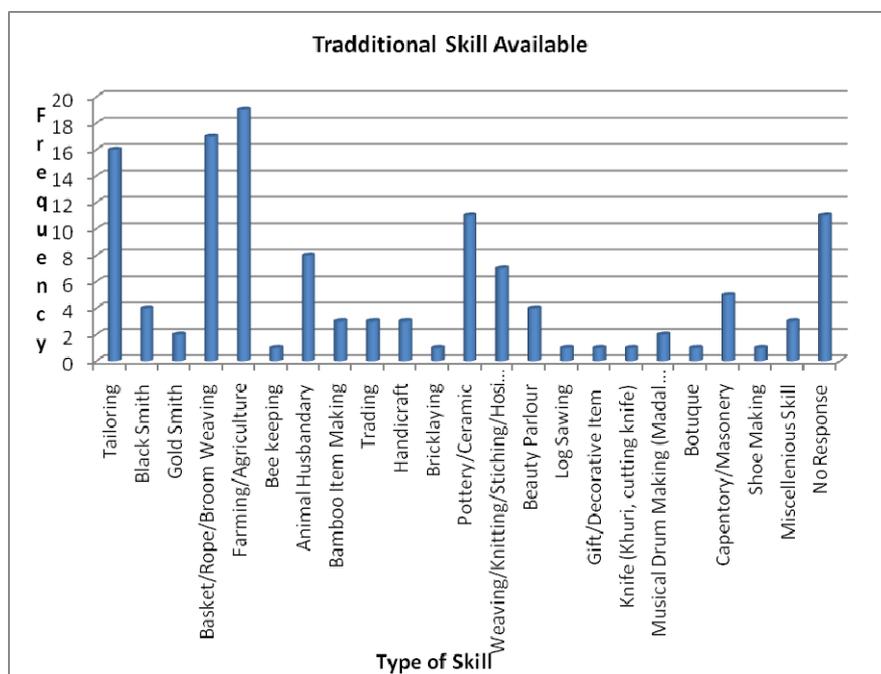


Figure No. 10

### 2.2.9 Recent trend of the youth on skill acquisition

Considering the target as comprising of women with education-levels below 10<sup>th</sup> grade , beauty parlor, handicraft/decorative item making, repair of radio/ TV/watches etc, cyber cafes, off-season vegetable farming, primary health workers, animal husbandry, jam/juice making, hotel and restaurant etc. are some non-traditional potential vocations.

**Comment [br17]:** Combined with 2.1.4  
 "Appropriate income generating activity or micro enterprise for women"

### 2.2.10 Possibility of non-traditional enterprises/business

Electric and electronic appliances and equipment repair, beauty parlor, trading, cyber or computer institute are some possible enterprises/business preferred by respondents.

### 2.2.11 Possible businesses in rural area considering technology

Animal husbandry (goat, pig raising), grinding and milling, poultry farming, candle making, off seasonal, organic and high value vegetables farming, herb processing, bee keeping and honey processing are some business identified suitable to rural people. In addition, herb farming and processing are some possible businesses.

**Table No. 13: Possible businesses in rural area considering technology**

<i>Name of Business</i>	<i>Frequency</i>	<i>Percentage</i>
Poultry Farming	7	4.96
Goat/Pig Raising & Animal Husbandry	17	12.05
Off Seasonal Vegetable Farming	3	2.12
Vegetable Processing/Selling	5	3.54
Technical/Skill/Knowledge Development Training Institute	3	2.12
Grinding & Milling	8	5.67
Candle Making	6	4.25
Bicycle Repair	2	1.41
Fashion Item Selling	1	0.7
Coffee Cultivation	2	1.41
Mushroom Cultivation	4	2.83
Ginger Processing	1	0.7
Garlic Processing	1	0.7
Asparagus Cultivation	1	0.7
Fish Farming	2	1.41
Bamboo/Straw Item Making	4	2.83
Bee Keeping/Honey Processing/Selling	5	3.54
Beauty Parlour	2	1.41
Hosiery/Knitting/Weaving	3	2.12
Noodle Making	2	1.41
Screen Printing	2	1.41
Milk Production/Dairy Processing	4	2.83
Retail Store	1	0.7
Incense stick Making	4	2.83
Agriculture/Agro Business	3	2.12
Women Development Institute	1	0.7
Furniture Making	2	1.41
Tailoring	4	2.83
Electrician	1	0.7
Snack Food	2	1.41
Handicraft	3	2.12
Electric & Electronics Repair	3	2.12
Electric Wiring	1	0.7
Herb Processing	3	2.12
Fruit Processing	2	1.41

Comment [br18]: Table formatted

Medicine/Drug Store	2	1.41
Domestic Equipment	1	0.7
Black Smith	1	0.7
Furniture Making	2	1.41
Welding	1	0.7
Food Processing	1	0.7
Rice	1	0.7
Computer Training Institute	1	0.7
Oil Expeller	1	0.7
Banana Farming	1	0.7
Fiber Extraction from Wild Plant	1	0.7
No Response	13	9.21
<b>Total:</b>	<b>141</b>	<b>100</b>

### 2.2.12 Technological problems encountered by the micro enterprises

According to data, technology, technical, machinery and equipment, technical staff, technical advisory are major problems encountered by micro-enterprises in Dang followed by lack of production facilities.

A study conducted by International Labor Organization (ILO, A Report on Micro and Small Enterprise Policy Review in Nepal, 2003) shows that 28 percent of sample responded that improved technology is lacking in micro and small enterprise sector.

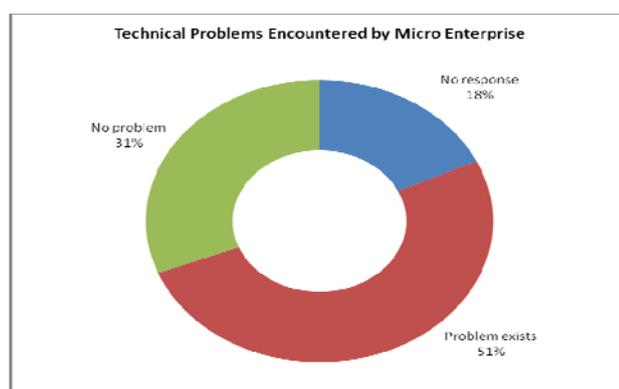


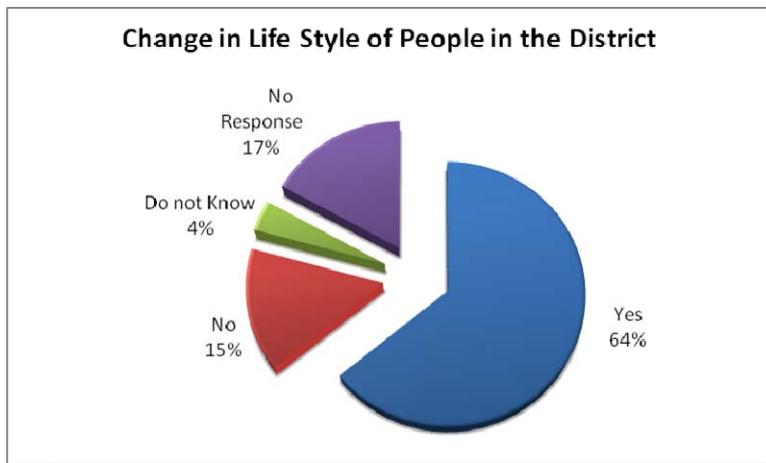
Figure No. 12

There is non existence of an organization from where technical assistance can be made available by the MSE even in national level. Technology plays a great role in production and productivity of the unit; thus, enterprise development and promotion agency/program/project should include technological or technical support services in its program of activity.

### 2.2.13 Change in Life Style of the People

The figure below shows that 64 percent respondents agreed that life style of the people of Dang has changed during the last decade. Only 15 percent of the response is negative and 4 percent is indecisive. Major areas of change in life style are political awareness, education, dress, living style, social awareness, habit of using modern devices, eating habits, etc.

As lifestyle of people changes, demand for certain items increases e.g. dress or garment, home appliance, modern devices, instant food, etc.. Women could be involved in supply and production of such goods and services.



### 2.2.14 Identified post training support services for promoting women led enterprises

To encourage and focus on self employment for women, EIG program needs to enhance enterprising capability and skills of the future women entrepreneurs in the area. Particularly, following areas of support need emphasis:

#### Consultancy and Training

- How to start a new venture
- Developing entrepreneurship for small entrepreneurs (DESE)
- Vocational training
- Raising funds from the banks and other financial institutions
- Support for accessing finance
- Exposure to marketing and sales
- Assisting participation in Sales Exhibitions
- Keeping accounts, costing and pricing
- Inventory and production planning

## Chapter Three

### 3.1 Conclusion and Recommendations

Summary of conclusion, and recommendations on future course of action is presented under this section.

#### 3.1.1 Concluding Summary

Comment [br19]: Edited version; original version below

1. 60.6 percent of women in the district are economically non-active. Only 12.67 percent of women are involved in non agricultural economic activities. Therefore, there are considerable number of women who can be attracted to self employment and vocations to enhance wage income.
2. Involvement of women in income generating activity helps to create a healthy family environment. Increase in earnings of women has a positive effect their family's health and education; moreover, it improves their living standard.
3. Women require support from their father/husband and other family members through: motivation or encouragement, capital arrangement, and providing assistance in business activities.
4. The main constraint facing women is lack of capital. Normally, women do not go to banks for loan; instead they go to micro credit and saving, and credit programs.
5. Skill training is commonly available to women entrepreneurs. However, services in the area of market knowledge, business information, and entrepreneurship development training hardly exist in existing programs of business promotion services.
6. Entrepreneurs are distrustful of political parties and their sister organizations, government organizations and institutions providing business development services due to their non-cooperative role and ineffective service or program.
7. Agriculture, forest, and mineral are local resources that are abundant in the district. Enterprises based on these resources would be sustainable. Manufacturing and trade are identified as viable sub sectors. A complete list of businesses identified as having potential for women entrepreneurs is provided in the annex below.
8. Computer, communication and information technology have become highly attractive professions or vocations for women. Other new professions are: handicraft/decorative item, language coaching, electric/electronic, driving, modern farming, overseers, health worker, mechanical/technical, marketing, animal husbandry, jam/juice making, hotel and restaurants.
9. Products that are imported in the district are mostly industrial, thus inappropriate for women. Items such as rice, coffee, honey, and off seasonal and high value vegetables such as asparagus, garlic and ginger paste or flakes are little known products for export.

10. Some businesses suitable to rural people are: animal husbandry (goat, pig, raising), grinding and milling, poultry farming, candle making, off seasonal vegetable farming, bee keeping and honey processing. In addition, herb processing, organic and off seasonal vegetable or high value vegetables farming are possible projects.
11. Even in the national level, there is a non existence of organizations from where technical assistance can be availed by the MSE.

### 3.1.2 Recommendations on Future Course of Action

1. Literacy and socio-economic improvement programs have to be developed for the targeted women since they are necessary to for their holistic development. Additionally, a comprehensive woman entrepreneurship development program targeting potential entrepreneurs needs to be launched simultaneously. Entrepreneurship programs for women should integrate:
  - o *job-specific skill training*
  - o *business management training*: human resource management, accountancy, marketing, production and productivity and leadership, counseling on subjects such as access to credit, raw material sourcing and policy.
  - o *personal entrepreneurial traits training*: perseverance, creativity, risk bearing, decision making, negotiating skills, information seeking, learning from past experiences, opportunity seeking, and adapting to requirement of business
2. Political parties should control their sister organizations in strike, and other disturbing activity.
3. Due to change in life style of people, demand of product changes; thus, women entrepreneurs must seek opportunity in changing context.
4. Technology plays a great role in production and productivity of the unit; thus, women income generating activity or micro enterprise development and promotion agency must include technological or technical facility in their program.
5. Women could run modern, off seasonal and high value agricultural farming, processing of forest base products, hybrid animal husbandry, manufacturing and processing business, service business or trading of consumer goods are possible. There are some potentialities of some wage earning under animal husbandry, raising of goat, pig, and farming of fish in cold water like rainbow trout farming.
6. Micro enterprise and small industry promotion policy of Government of Nepal should provide incentives to large, medium and small industries to encourage sub-contracting, provide ancillary, purchase accessories and semi finished or finished goods from women owned and operated micro enterprises in rural areas.
7. Local chambers and business promoting agencies must be mobilized to promote women's products/service by linking the marketing channel between women

- Comment [br20]:** POTENTIAL FOR SELF-EMPLOYMENT: Edited version in point 1.
- Comment [br21]:** SAMPLESIZE: Removed from Conclusion
- Comment [br22]:** BENEFITS OF INCOME GENERATING ACTIVITY: Edited version in point.2
- Comment [br23]:** Mentioned in point 7
- Comment [br24]:** SUPPORT FROM FAMILY: edited version in point 3.
- Comment [br25]:** Edited to RECOMMENDATIONS
- Comment [br26]:** ROLE OF POLITICAL PARTIES: Edited version in point 6.
- Comment [br27]:** EXISTING PROGRAMS OF BUSINESS PROMOTION SERVICES: Edited version in point 5
- Comment [br28]:** POTENTIAL ENTERPRISES: Edited version in point 7
- Comment [br29]:** Point 9.
- Comment [br30]:** NEW PROFESSIONS: Edited version in point 8
- Comment [br31]:** BUSINESSES SUITABLE TO RURAL PEOPLE: Edited version in point 10
- Comment [br32]:** Point 11
- Comment [br33]:** Edited version, Original version below

entrepreneurs and buyers, developing ancillary with big industries, and organizing joint/cooperative marketing among women entrepreneurs. These bodies should also provide needed technology and technical assistance to women entrepreneurs.

8. Mechanism to get endorsement and support of family member particularly of husband or father is necessary, because, operation of income generating activity or micro enterprise without their support may be difficult. At the same time, it would be difficult to women to get rid of household activity completely; therefore, co-sharing in such activities by family members is required.
9. To facilitate access to bank and institutional credit, coordination with the banks and financial institutions will be essential.
10. There is a high risk facing entrepreneur at the initial stages of enterprise establishment and such risk tends to be covered up by insurance. A system such as a small enterprise insurance scheme could be applicable in this situation.

Comment [br34]: Combined to point 1.

Comment [br35]: Point 5.

Comment [br36]: Moved to Conclusion

Comment [br37]: Edited version in Point 6.

Comment [br38]: Edited version in Point 7

Comment [br39]: Edited to point 8

Comment [br40]: Point 9

Comment [br41]: Point 10

Comment [br42]: Point 1

Comment [br43]: Point 1

Comment [br44]: Point 7

Comment [br45]: Moved to conclusion

<b><i>Agriculture Farming</i></b>	<b><i>Forest Base</i></b>	<b><i>Hybrid Animal Husbandry (For Meat)</i></b>	<b><i>Manufacturing and Processing</i></b>	<b><i>Service</i></b>	<b><i>Wage Earning Vocations</i></b>	<b><i>Trading</i></b>
<ul style="list-style-type: none"> <li>▪ Off seasonal vegetable farming</li> <li>▪ Mushroom cultivation</li> <li>▪ Asparagus cultivation</li> <li>▪ Coffee</li> </ul>	<ul style="list-style-type: none"> <li>▪ Cultivation of herbs</li> <li>▪ Essential oil</li> <li>▪ Leaf plate making</li> <li>▪ Rope making</li> <li>▪ Chyuri oil</li> <li>▪ Amala pickle</li> </ul>	<ul style="list-style-type: none"> <li>▪ Goat Raising</li> <li>▪ Pig/swine Raising</li> <li>▪ Poultry</li> <li>▪ Bee keeping</li> <li>▪ Fish farming in cold water like</li> <li>▪ rainbow trout farming</li> </ul>	<ul style="list-style-type: none"> <li>▪ Fruit juice, pulp/syrup</li> <li>▪ Wooden and other handicraft items</li> <li>▪ Candle making</li> <li>▪ Candy</li> <li>▪ Coffee</li> <li>▪ Honey</li> <li>▪ Ginger paste, powder, candy</li> <li>▪ Chilly paste and powder</li> <li>▪ Garlic paste and powder</li> <li>▪ Turmeric powder and paste</li> <li>▪ Food processing</li> <li>▪ Manual processed semi finished rice</li> <li>▪ Handicraft</li> <li>▪ Basket weaving</li> </ul>	<ul style="list-style-type: none"> <li>▪ Repair of mobile</li> <li>▪ Computer and other electronic goods repair.</li> <li>▪ Computer course teaching institute operation</li> <li>▪ Cyber café</li> <li>▪ Tailoring</li> <li>▪ Beauty parlor</li> <li>▪ Teaching and coaching</li> <li>▪ Computer software development</li> <li>▪ Bicycle repair</li> </ul>	<ul style="list-style-type: none"> <li>▪ Driving</li> <li>▪ Mechanic and Technician</li> <li>▪ Gold smith</li> <li>▪ House keeping</li> <li>▪ Cook</li> <li>▪ Brick laying</li> <li>▪ Gift or decorative item</li> <li>▪ Tour Guide</li> <li>▪ Photography</li> <li>▪ Waitress</li> <li>▪ Nursing</li> <li>▪ C.M.A</li> </ul>	<ul style="list-style-type: none"> <li>▪ Grocery &amp; veg. retail shop</li> <li>▪ Electric and electronic</li> <li>▪ Fruit &amp; vegetable Vending</li> </ul>

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### Name & Address of Contact Persons

<i>SN</i>	<i>Name of Contact Person</i>	<i>Organization</i>	<i>Enterprise</i>	<i>Address</i>	<i>Gender</i>
1.	Tilak Ram Tharu	Back Ward Society Education		Tulsipur	Male
2.	Syani Chaudhary	Samajma Batavaraniya Sikchaya		Tulsipur	Female
3.	Buwan Kumar Chaudhary	Udhyam Tatha Samajik Bikash Manch		Ghorahi	Male
4.	-	Sewa Pratisthan Nepal		Tulsipur	
5.	Santi Chaudhary	Gramin Mahila Bikas Manch		Ghorahi	Female
6.	Lila bahadur Dangi		Grocery Store	Tulsipur	Male
7.	Ram Govinda Maharjan	Living with Forest Program (LFP)		Ghorahi	Male
8.	Prithi Raj Lamichane	District Agriculture Development Office		Ghorahi	Male
9.	Aisworya Singh		Hatai Malo Mahila Puroti	Ghorahi	Female
10.	Pawan Yogi	Nepal Mahila Smudayik Sewa Kendra		Ghorahi	Male
11.	Sajida Siddiqui	Sip Rojgar Tatha Chaitana Ka Lagi Samajik Sanstha (SISA)		Ghorahi	Female
12.	Wobindra Bahadur Mahara	Tribhuvan Nagar Jaycees		Ghorahi	Male
13.	Asmani Chaudhary	Gramin Mahila Uthan Kendra		Ghorahi	Female
14.	Prbhava Shrestha (Oli)	Women Development Office		Ghorahi	Female
15.	Tulsi Dhakal	Education for Income Generation		Ghorahi	Female
16.	Radha Shrestha	Mahila Sip Bikas Pratisthan Prachin Kendra		Ghorahi	Female
17.	Parbata Basnet		Manakamana Poultry Feed	Chaupo	Female
18.	Bishnu Budha Magar			Trimurti	Male

<i>SN</i>	<i>Name of Contact Person</i>	<i>Organization</i>	<i>Enterprise</i>	<i>Address</i>	<i>Gender</i>
19.	Smajhana Sharma	BR Dental Hospital		Ghorahi	Female
20.	Ganesh Shah		Sahi Masala Udhyog (Rukumkot Pudiya Ghar)	Ghorahi	Male
21.	Rita Pun		Shraiha Beauty Parlour	Bhaluwang	Female
22.	Diewakar Sharma		Janasewa Agro Vet	Lamahi	Male
23.	Lok Bahadur D.C.		Sangeeta Sringar Pasal	Lamahi	Male
24.	Bhairav Bahadur Rawal		Rawat Postal Pasal	Lamahi	Male
25.	Subhead Grimier		Gaga Agro Vet	Lamahi	Male
26.	Usher Gautam			Ghorahi	Female
27.	Bindu Pandey		Beauty Parlour	Ghorahi	Female
28.	Dev Bahadur Pandey		Jayashree Manakamana Grill Udhyog	Tulsipur	Male
29.	Akhilash Kumar Shrevastav		Munna Motor Cycle Workshop	Tulsipur	Male
30.	Salik Ram Basnet		Mahalaxmi Chhapakhana	Tulsipur	Male
31.	Dhruva Raj Pandey		Sajana Misthan Bhandar	Tulsipur	Male
32.	Santosh Acharya		Gauri Pustak Bhandar	Tulsipur	Male
33.	Vaidhya Nath Thakur		Bombay Hair Dresser	Tulsipur	Male
34.	Laxmi Prasad Adhikary	District Cottage and Small Industry Office		Ghorahi	Male
35.	Damodar K.C.		Sakar Saurav Dairy Udhyog	Tulsipur	Male
36.	Rama Swornakar	Dalit Mahila Sangha		Tulsipur	Female
37.	Usha Giri (Puri)		Sahnaj Beauty Parlour	Tulsipur	Female
38.	Aspatali Choudhary	Sahayog Samaj Nepal		Tulsipur	Female
39.	Kusum Shrestha		Kusum Beauty Parlour	Tulsipur	Female

<i>SN</i>	<i>Name of Contact Person</i>	<i>Organization</i>	<i>Enterprise</i>	<i>Address</i>	<i>Gender</i>
40.	Dandapani Adhikary		Geetanjali Electc	Lamahi	Male
41.	Toran Prasad Sharma		Bhanja Kapada Tatha Fancy Store	Bhaluwang	Male
42.	Mukta Sharma		New Rajan General Store	Narayanpur	Female
43.	Sisir Lamsal		Network Desktop	Narayanpur	Male
44.	Musahid Raja Ansari		Trading	Naryanpur	Male
45.	Malati K.C.		New Anupam Fancy Store	Narayanpur	Female
46.	Robar Bahadur Rawal		R.C. Agro Vet	Narayanpur	Male
47.	Prem Prasad Pokharail		Pokharail Kirana Store	Narayanpur	Male
48.	Sagar Khanal		Trading	Narayanpur	Male
49.	Bikas Kumar Neupane		Neupane Rice Mill	Narayanpur	Male
50.	Gayatri Baral		Prativa Pustak Pasal	Narayanpur	Female
51.	Puspa Budhathoki			Narayanpur	Female
52.	Krishna Prasad Acharya	Janamukhi Bahuudyasya Bikas Kendra		Bhaluwang	Male
53.	Hom Prasad Sharma		New Rapti Hardware	Bhaluwang	Male
54.	Mohan Khadka		Arghakhanchi Sun Chandi Pasal	Bhaluwang	Male
55.	Padam Sunar		Furnishing Centre	Bhaluwang	Male