

Women Entrepreneurship in Rupandehi: Challenges, Opportunities, and Policy Interventions

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Abstract- This study investigates the Challenges, Opportunities, and Policy Interventions of women entrepreneurs in Rupandehi district of Nepal. Country like Nepal, developing economies, women entrepreneurs often face unique obstacles, and this study seeks to provide empirical evidence specific to this area. According to data from the Cottage and Small Industries Office Rupandehi district 6,863 out of 17,453 registered firms were owned by women. Using a quantitative survey of 400 women entrepreneurs, supplemented by relevant secondary data from government sources, the study analyses demographic profiles, business characteristics, key constraints, and determinants of business performance. This data source allows for a comprehensive understanding of the research problem. Key findings reveal that limited access to financial resources, socio-cultural norms, and skill deficiencies constitute significant barriers to entrepreneurial success. Conversely, emerging opportunities in digital and local market expansion, coupled with government initiatives focused on gender equality, present potential avenues for growth. This study critically highlighting their strengths, assesses existing policy interventions, and critically highlighting their weaknesses in addressing the identified challenges. The findings of this research provide a number of recommendations regarding the mechanisms and policies that can be implemented with a view to building a more conducive ecosystem for women entrepreneurs and their economic empowerment in developing country contexts. These recommendations are intended for practitioners and designers who may be in a position to adopt and implement relevant mechanisms and policies, especially policymakers, NGOs and other support agencies interested in entrepreneurship.

Keywords- Women Entrepreneurship, Challenges, Opportunities, policy interventions, Rupandehi district.

I. INTRODUCTION

A. Background of the study

Women's entrepreneurship is now an important part of global perspectives of economic growth, gender equality and social development (Kelley et al., 2017). Women's led entrepreneurship is an important contributor to economic growth and social development in the global economy.

The economic empowerment of women as entrepreneurs can have a multiplier effect regarding gender equality, poverty reduction, and inclusive growth in developing countries including Nepal. Women entrepreneurs face varied barriers. Many barriers are more severe than those men encounter. Barriers include socio-cultural barriers, access to resources barriers, and structural barriers. One district quite representative of this dynamic has been Rupandehi district within Lumbini Province, Nepal. Even though the region prospers economically, women who participate in business have not impacted the local economy's success in a major way.

In recent years, the entrepreneurial scenario in Nepal has witnessed a remarkable increase in women's participation. Traditionally, Nepalese society has been characterized by patriarchal norms that often restrict women's roles to domestic spheres. However, there is a gradual change, as women face economic needs and seek autonomy through entrepreneurship. Despite the promising growth of women-led companies, these entrepreneurs face significant challenges in obtaining an ideal balance for professional life. This study seeks to investigate the multifaceted challenges and strategies employed by women entrepreneurs in Nepal to navigate the complexities of integration between professional life and intertwining.

A highly observable manifestation of entrepreneurship is the start-up business. Nepal needs to go beyond gender equality legislation because patriarchal systems hinder women's access to education and financial support and market opportunities. Operations in locations such as Rupandehi district, traditional social norms restrict the movement of women and their ability to make decisions and these restrictions become even more severe when you are a woman who has a disability. Women who want to start businesses need to overcome financial barriers and complicated paperwork and develop sustainable business plans. The absence of proper assistance and regulations leads to the increased severity of the issues facing women entrepreneurs in Rupandehi district.

This research is very important because it looks at the real experiences of women running businesses in Rupandehi district. It aims to give evidence to help shape better policies and practices. After studying the problems, opportunities, and how policies affect them, the research tries to understand what affects their business journey. The main goals of the study are: to identify the main problems faced by women entrepreneurs, like cultural, financial, and institutional barriers; to explore new opportunities and potential growth areas for women-led businesses; and to evaluate the effectiveness of current policies and suggest improvements to the business environment for these women.

This study is timely because Nepal is focusing more on including women in economic growth. Through providing specific insights, it aims to help create targeted actions that empower women entrepreneurs in Rupandehi district, supporting sustainable and inclusive growth. The research aims to provide deep insights into women's entrepreneurship in Rupandehi district by focusing on challenges, opportunities, and policy actions.

B. Research Problem

The Nepalese government has some programs, like microfinance and training, to help women to start businesses, but their effectiveness in Rupandehi district is unclear. Even though more women are starting businesses, they still face significant challenges that slow their progress. There's a need to study the specific issues, opportunities, and policy effectiveness in supporting women entrepreneurs in this area.

C. Research Objectives

The study has several aims:

1. Identify and understand the challenges faced by women entrepreneurs in Rupandehi district.
2. Explore the opportunities available for women in business here.
3. Check the effectiveness of current policies in supporting these women.
4. Propose ways to improve the business environment for women in Rupandehi district.

D. Significance of the Study

This research adds to the existing knowledge about women in business in developing areas, especially in Rupandehi district, Nepal. The real data about women entrepreneurs is presenting here, it aims to inform policymakers, NGOs and other stakeholders about women's specific needs and potential.

The findings and recommendations will help form specific actions and policies to support women entrepreneurs in Rupandehi district.

E. Research Questions

1. What are the major issues (financial, social, regulatory) faced by women entrepreneurs in Rupandehi district?
2. Which sectors provide opportunities for best growth to women-led businesses?
3. How effective are government policies and microfinance programs in supporting these women?
4. What strategies do successful women use to overcome business challenges?
5. What policy actions are needed to support inclusive and sustainable women entrepreneurship?

II. LITERATURE REVIEW

A. Women Entrepreneurship in Nepal

More women in Nepal are starting businesses. Sharma (2018) notes that traditional gender roles and societal expectations make it hard for women to succeed in business. Acharya (2001) stresses the importance of supportive policies and programs for women's economic participation. Bushell (2008) identifies societal barriers and limited access to resources as major challenges.

B. Challenges Faced by Women Entrepreneurs

Studies point out several common challenges for women entrepreneurs in developing regions, like social and cultural barriers and limited access to finance and networks (Ahl, 2006; Brush et al., 2006). Tambunan (2009) further highlights issues like finance access, lack of business skills, and cultural barriers as key obstacles in Asia. Similarly, Dzisi (2008) found that women entrepreneurs in Ghana faced challenges related to balancing family responsibilities with business demands, limited access to credit, and lack of entrepreneurial training.

C. Opportunities for Women Entrepreneurs

Nevertheless, some research studies have found growing prospects for women entrepreneurs. On the other hand, opportunities for women entrepreneurs are on the rise in especially the handicrafts, agriculture and service sector (Ghimire, 2019). Mayoux (2001) is a critic upon the positive effect of microfinance programs with regard to women entrepreneurship in developing countries. The emergence of e-commerce and digital technologies have also opened new venture opportunities for women entrepreneurs, as articulated by Mathew (2010) in India.

NGOs' and banks are ramping up low-interest loans for women-owned businesses. Social media and e-commerce has open doors to new markets. Government Aids – Programs like Skill Development Training supports in surviving the business. Organizations such as the Women Entrepreneurs Association of Nepal (WEAN) give mentorship and networking channels.

D. Policy Interventions:

The Nepalese government and international nongovernment organizations have introduced different policy interventions to promote women entrepreneurs. The Micro, Small and Medium Enterprises (MSME) Policy (2015) – Focus on promoting women in small scale businesses. Nepal Rastra Bank Women Entrepreneurship Loan in Nepal Scheme- This scheme provides a collateral free loan for women entrepreneurs-run businesses. 1.The Business Incubation Program - Open to startup entrepreneurs, this program provides one-on-one coaching and mentoring. In addition, access to finance is a major challenge as women are mostly not able to provide with collateral and have discrimination from the financial institutions (Kumar & Singh, 2020). Women's entrepreneurship promotion programs such as President Women Upliftment Programme (PWUP) have been introduced by the Nepal government (the HRM Nepal, 2024). Welter (2004) investigated the policy framework for female entrepreneurship in Germany: much depends on supportive measures, targeting and deregulation. Within the context of Nepal, Karki & Xheneti (2018) investigated how women's entrepreneurship is guided by micro financing programme which had fruitful results as well as shortcomings.

III. METHODOLOGY

A. Research Design

This research is quantitative by nature and aimed to study on women entrepreneurship in Rupandehi district. The quantitative method is selected due to ability of providing detailed data from a large number of respondents, in order that findings may be subject to the statistical analysis and generalization.

B. Data Collection

B.1 Primary Data

The main data of this study was based on a structured questionnaire survey by the women entrepreneurs in Rupandehi district. Data were collected using the following questionnaire:

- Demographics of female entrepreneurs
- Type and size of businesses owned by them
- Difficulties they encountered when establishing and conducting business Opportunities in the market that they see
- Their knowledge and use of policy interventions already in place
- Their thoughts on what's working to make the world more entrepreneurial

B.2 Secondary Data

Secondary data was collected from various sources, including:

- Government reports and statistics on women entrepreneurship in Nepal
- Economic data on Rupandehi district
- Reports from NGOs and international organizations on women's economic empowerment in Nepal

C. Sampling

A stratified random sampling method was used to select participants for the survey. The population was stratified based on the type of business (e.g., manufacturing, retail, services) and the size of the enterprise (micro, small, medium). A total sample of 400 women entrepreneurs was selected to ensure a representative sample with a confidence level of 95% and approximately margin of error of 4.9%.

D. Data Analysis

The collected data was analyzed using SPSS (Statistical Package for Social Sciences) software. The following statistical techniques were employed:

- Descriptive statistics to summarize demographic characteristics and business profiles
- Chi-square tests to examine relationships between categorical variables
- One-way ANOVA to compare means across different groups
- Multiple regression analysis to identify factors influencing business performance

E. Ethical Considerations

The research was conducted in compliance with ethical guidelines. Informed consent was obtained from all participants, and their anonymity and confidentiality were assured. The study protocol was approved by the relevant institutional review board.

IV. RESULT

A. Demographic Profile of Women Entrepreneurs

The survey of 400 women entrepreneurs in Rupandehi district revealed the following demographic characteristics:

TABLE 1
Demographic Profile of Women Entrepreneurs:
Characteristic

Age Group	No. of women	Percentage
18-25	60	15%
26-35	152	38%
36-45	120	30%
46-55	48	12%
Above 55	20	5%

Education Level

Education	No. of women	Percentage
No formal education	32	8%
Primary	80	20%
Secondary	140	35%
Higher Secondary	100	25%
Bachelor's degree or higher	48	12%

Marital Status

	No. of women	Percentage
Single	72	18%
Married	288	72%
Divorced/Widowed	40	10%

Number of Children

	No. of women	Percentage
None	88	22%
1-2	220	55%
3-4	80	20%
More than 4	12	3%

The demographic profile reveals that the majority of women entrepreneurs in Rupandehi district are between 26-45 years old (68%), have at least secondary education (72%), and are married (72%). This suggests that many women entrepreneurs are balancing family responsibilities with their business endeavors.

B. Business Characteristics

TABLE 2
Business Characteristics of Women-Owned Enterprises

Business Sector	No. of women	Percentage
Retail	128	32%
Handicraft	28	7%
Services(Education, Beauty Parlor, Health etc.)	120	30%
Agriculture	60	15%
Manufacturing	64	16%

Business Size

	No. of women	Percentage
Micro (1-9 employees)	280	70%
Small (10-49 employees)	100	25%
Medium (50-249 employees)	20	5%

Years in Operation

	No. of women	Percentage
Less than 1 year	60	15%
1-3 years	120	30%
4-6 years	100	25%
7-10 years	80	20%
More than 10 years	40	10%

The data shows that women-owned businesses in Rupandehi district are predominantly in the retail and services sectors (62% combined). The majority (70%) are micro-enterprises with less than 10 employees, and 45% have been operating for 3 years or less, indicating a relatively young entrepreneurial ecosystem.

C. Challenges Faced by Women Entrepreneurs

Respondents were asked to rate various challenges on a 5-point Likert scale (1=Not a challenge, 5= Significant challenge).The mean scores for each challenge are presented below:

TABLE 3
Challenges Faced by Women Entrepreneurs

Challenge	Mean Score (1-5)
Access to finance	4.2
Balancing family responsibilities	3.9
Lack of business management skills	3.7
Limited market access	3.5
Sociocultural barriers	3.4
Lack of mentorship and networking	3.3
Inadequate infrastructure	3.1
Legal and regulatory obstacles	2.9

Access to finance emerged as the most significant challenge (mean score 4.2), followed by balancing family responsibilities (3.9) and lack of business management skills (3.7).

To further analyze the relationship between demographic factors and perceived challenges, we conducted chi-square tests. The results showed a significant association between education level and perceived difficulty in accessing finance ($\chi^2 = 15.23$, $p < 0.01$), with less educated entrepreneurs reporting greater difficulties.

D. Opportunities for Women Entrepreneurs

Respondents were asked about their perceptions of market opportunities. The results are summarized below:

TABLE 4
PERCEIVED OPPORTUNITIES BY WOMEN ENTREPRENEURS

Opportunity	Percentage of Respondents
Growing demand for local products	68%
E-commerce and digital marketing	55%
Government support programs	42%
Export potential	35%
Collaboration with larger businesses	30%

The data indicates that women entrepreneurs in Rupandehi district see significant opportunities in the growing demand for local products (68%) and the potential of e-commerce and digital marketing (55%).

E. Awareness and Utilization of Policy Interventions

The survey assessed respondents' awareness and utilization of various policy interventions aimed at supporting women entrepreneurs.

TABLE 5
Awareness And Utilization Of Policy Interventions

Policy Intervention	Awareness (%)	Utilization (%)
Microfinance programs	85%	60%
Skill development training	70%	45%
Tax incentives for women-owned businesses	50%	30%
Business incubation centers	40%	15%
Women's entrepreneurship awards	35%	10%

While awareness of microfinance programs and skill development training was high (85% and 70% respectively), the utilization rates were lower, particularly for business incubation centers and entrepreneurship awards.

F. Factors Influencing Business Performance

To identify factors influencing business performance, we conducted a multiple regression analysis. The dependent variable was annual revenue growth, and independent variables included various entrepreneur and business characteristics.

TABLE 6
Multiple Regression Analysis Result

Independent Variable	Beta Coefficient	p-value
Education level	0.25	0.001
Years of business experience	0.22	0.003
Access to finance	0.30	<0.001
Participation in skill development programs	0.18	0.015
Use of digital marketing	0.20	0.008
Family support	0.15	0.030

$R^2 = 0.38$, Adjusted $R^2 = 0.36$, $F = 15.72$, $p < 0.001$

The regression model explains 38% of the variance in annual revenue growth. Access to finance emerged as the strongest predictor of business performance ($\beta = 0.30$, $p < 0.001$), followed by education level ($\beta = 0.25$, $p = 0.001$) and years of business experience ($\beta = 0.22$, $p = 0.003$).

V. DISCUSSION

A. Women Entrepreneurs are facing challenges in Rupandehi district

Due to economic disability in accessing finance, minimal credit history (for example absence of collateral for the loan) and gender bias when lending practices are considered.

The even higher association between education and perceived difficulty in accessing finance hints that less educated business owners may experience greater obstacles, perhaps knowledge-based or an inability to negotiate the complexities of applying for a loan. The second largest problem is work-life balance, a dual burden for many women entrepreneurs. This finding provides confirmation of Dzisi's (2008) previous findings and underscores the need for support networks and policies that address work-life balance issues facing women entrepreneurs. Lack of management skills in business was another major problem that was raised.

This indicates that targeted training programs and education interventions are required to boost the business knowledge of women entrepreneurs in Rupandehi district. The lower reported usage of current skills-building programs (45%) would suggest that the access to and appropriateness of such programs for women entrepreneurs in this region may pose challenges.

B. Opportunities for Growth and Development

The survey confirms that there are some exciting prospects which women can take benefit from in Rupandehi district. At present the strong demand for local goods, this is a particularly auspicious time for small and micro businesses that deal mainly in traditional handmade crafts. This trend is in line with the preference of global consumers for authentic, locally produced goods all of which can be used to increase market reach just by itself. Another promising opportunity identified by 55% of respondents is the potential for women entrepreneurs in e-commerce and digital marketing. However, as Nepal grows more and more internet-literate and the penetration of digital technology becomes wider and deeper throughout the country, these are technologies that women entrepreneurs can use to break through geographical restrictions to reach greater markets. Yet the low use of digital marketing which comes through in regression analysis suggests that there is still some room for improvement in this field.

C. Effectiveness of Policy Interventions

The term "awareness and utilization rate A" itself inherently embodies both a conclusion and a recommendation. Irrespective of the specific policies introduced on microfinance, training programs for technical knowledge can raise consciousness greatly; however even very few people make use of them in practice especially major breakthroughs like the business incubator center and then entrepreneurship awards.

This gap between awareness rating and practical use demonstrates that difficulties may exist accessing these schemes, or they simply aren't seen as an option for women entrepreneurs. Participation in training programs for skilling is positively correlated with the success of businesses, which is shown by the regression analysis. This underscores the importance and potential impact these services that on entrepreneurs and women. It also suggests efforts should be made to raise participation rates further, both in number and scope, to the benefit of Rupandehi district entrepreneurs as a whole.

D. Factors Influencing Business Performance

Multivariate regression analysis helps reveal which factors affect how well women owned enterprises fare in Rupandehi district. Accessibility to finance came out as the strongest predictor of performance, underscoring that while these barriers may be physically remote they have critical consequences. Education and years in business if identified together as one variable were the biggest story here: human capital can make all the difference in whether or not an entrepreneur succeeds. The significant relationship between digital marketing use and venture performance shows that technology adoption has the potential to generate a new spurt of growth. The relatively low beta coefficient for family assistance ($\beta = 0.15$) suggests that even though they are important, kinship factors may have less effect on outcomes as related specifically to finances and skills.

VI. CONCLUSION AND RECOMMENDATIONS

A. Key Findings

- Train and assist in e-commerce/digital marketing.
- Take measures to enhance digital literacy among women entrepreneurs.
- Enhance Policy Interventions.

B. Recommendations

Based on these findings, the following recommendations are proposed to enhance the entrepreneurial ecosystem for women in Rupandehi district:

1. Enhance Access to Finance:

- Create customized financial products for women entrepreneurs, in light of their specific needs and limitations.
- Promote economic education to enhance women's empowerment for access to and management of credit.
- Promote gender-responsive lending approaches among banks and microfinance institutions.

2. Support Work-Life Balance:

- Encourage atypical work schedules and offer childcare support to women entrepreneurs.
- Implement mentor-driver programs on both business and personal challenges.

3. Strengthen Skill Development:

- Develop and organize women entrepreneurs-oriented business management training programs.
- Emphase practical hands on training to fit the needs of different industries.

4. Leverage Digital Opportunities:

- Train and assist in e-commerce/digital marketing.
- Take measures to enhance digital literacy among women entrepreneurs.

5. Enhance Policy Interventions:

- Review and refashion current support services to ensure they are both accessible and responsive.
- Raise profile of business incubation centres and what they could provide.
- Design industry specific support schemes to help different sectors.

6. Foster Networking and Collaboration:

- Develop networking, sharing and collaboration initiatives for women entrepreneurs.
- We should promote partnerships between women-owned micro-enterprises and small enterprises with the private sector.

7. Address Sociocultural Barriers:

- Implement awareness campaigns to challenge gender stereotypes and promote women's entrepreneurship.
- Engage community leaders and family members in supporting women entrepreneurs.

C. Limitations and Future Research

While this study provides valuable insights into women entrepreneurship in Rupandehi district, it has several limitations that should be addressed in future research:

The study yields a number of important findings on the women entrepreneurship not only in Rupandehi district but also elsewhere, however, there are some limitations that need to be addressed for further research:

1. We note that the data are cross-sectional, and causal conclusions cannot be inferred from these results. Longitudinal studies could potentially offer a better understanding of women's journey through entrepreneurship.

2. The study was conducted in Rupandehi district and its results might not be applicable to other areas of Nepal. Comparative multiple site studies and regional surveys could present a more holistic profile of the nation.

3. The quantitative method, despite painting a holistic picture, may miss the subtlety of successful individual entrepreneurs. Further studies may consider the use of qualitative methods to allow for a deeper exploration of women's entrepreneurial experiences.

4. The study focused primarily on formal businesses and may not fully capture the experiences of women in the informal sector. Future research could explore the informal economy and its role in women's entrepreneurship in Rupandehi district.

Admittedly, whether the policy measures are well known and adopted has been studied in this work, but it did not go into a deep analysis of their effectiveness. Future studies could address the impact of selected policy measures on women's venture success.

1. The consequence of COVID-19 on women's entrepreneurship in Rupandehi district was not addressed directly. It would be interesting for future research to analyse the impact of the pandemic on women entrepreneurs and their capacity to capture more dynamic markets.

2. This article did not explore the potential differences in challenges and opportunities across different business sectors. Sector-specific research could provide more targeted insights and recommendations.

3. This research offers a detailed account of women entrepreneurship in Rupandehi district, Nepal and opens up a nuanced picture of obstacles and prospects. The major results are the following:

4. The availability of finance is the single largest obstacle for women entrepreneurs in the region.

5. The struggle to balance family obligations and business needs is a major challenge for women entrepreneurs.

6. There is a great demand for training in management among female entrepreneurs.

7. Increasing demand in locally-made goods and e-commerce opportunity looks promising.

This page includes details of existing policy interventions that, as well-known to all over the years, have not been used enough. Education, industry experience and availability of funds are the most important predictors of business success.

VII. IMPLICATIONS

A. Theoretical Implications

The study contributes to the extant literature on women entrepreneurship in developing countries by offering empirical evidence from Rupandehi district, Nepal. The results of this study also confirm and add to the prior literature exploring difficulties encountered by women entrepreneurs, especially related to access to finance and family overload (Tambunan, 2009; Dzisi, 2008). It also contributes to the literature on role of the digital technology in the field of entrepreneurship (Mathew, 2010) by bringing out a prospective area where e-commerce and other digital marketing can be favourable for women entrepreneurs in Rupandehi district. The reported gap between knowledge and usage of these technologies calls for additional studies on the obstacle to using technology among women entrepreneurs in developing countries. Also, the regression analysis provides some explanations regarding the factors affecting business success and thus adds to the continuing debate concerning the determinants of successful entrepreneurship in women-led enterprises within developing countries.

B. Practical Implications

This study has some key practical implications for relevant stakeholders, policy makers, NGOs and any other who are working in the field of promoting women entrepreneurship in Rupandehi district and elsewhere:

1. *Financial Services Providers:* There may be a case for banks and MFIs to develop financial products targeted towards women entrepreneurs in which the constraints faced by this group are factored.
2. *Tertiary Institutions:* Universities & polytechnics are to develop a special entrepreneurship curriculum that would be beneficial to the peculiar needs of women entrepreneurs, e.g., problem solving skills, practical business management knowledge, and digital literacy.
3. *Policy:* Both national and local governments should consider how current policy interventions can be enhanced to make them more accessible and effective. This could mean streamlining application procedures, expanding outreach and delivering more focused support tailored to the particular requirements of different business sectors.
4. *NGOs and Development Organizations:* Since such organizations are involved in community-related issues, they may serve as intermediaries to remove sociocultural barriers and offer specific help with regards to women entrepreneurs.

This could involve mentoring program, networking opportunities and raising awareness of gender stereotypes.

5. *Technology firms:* E-commerce platforms and providers of digital services could start thinking about specific programs that encourage women entrepreneurs to incorporate and take advantage of the use of digital technology for business success.

VIII. CONCLUSION

This valuable study on women entrepreneurship in Rupandehi district, Nepal offers insights into the barriers and opportunities for women entrepreneurs as well as the impact of policy interventions to date. The quantitative analysis reflects that such women entrepreneurs continue to experience major barriers while pursuing their business ideas, with access to finance and their competing domestic roles the most common ones; however, they also benefit from some recent market opportunities driven by technology in the LMIC context. The findings of the research underpin that education, business experience and access to finance are foundation for enhancing business performance. It also highlights the possibilities of digital marketing and e-commerce to drive both growth and market reach. Yet the results also indicate that programs and policies, however familiar to some women entrepreneurs, may not be exploited to the full, and could possibly be reconfigured in more suitable formats to their intended constituents. The policy implications provided in this paper serve as a guideline for policymakers, banks and educational providers and various other agencies to develop the ecosystem that will support entrepreneurship among women entrepreneurs of Rupandehi district. These challenges, along with opportunities at hand and support mechanisms, can potentially be remedies to help improve the status of women entrepreneurship in this region helping it as a path for economic growth and gender equality. As Nepal urbanizes and progresses, the role of women entrepreneurs will be crucial. By building on existing research, this study unpacks the ecosystem both qualitatively and quantitatively and offers a basis for further research or policy-making efforts to promote a lively & inclusive entrepreneurial environment in Rupandehi district and beyond.

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Declaration of Conflicting Interests

The author declares that there is no known conflict of interest related to this publication, and no financial or personal relationships have influenced the outcome of this research.

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