

Role of Micro-Enterprise Programme for Women Empowerment:

A Case Study of Narayan Municipality of Dailakh District



A Thesis

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Degree in Rural Development

Submitted By

MAHESH NEPALI

Regd .No: 2020-69-3-1003-00039

Campus Roll No : 2208040081

2024

DECLARARTION

I hereby declare that this thesis "**Role of Micro-Enterprise Programme for Women Empowerment : A study of Narayan Municipality of Dailakh District**" which I have submitted to the Department of Rural Development, Mid-West University, Central Campus of Humanities, Surkhet, is entirely my original work prepared under the supervision of my supervisor Mr. Dhal Bahadur Gurung I have made due acknowledgements to all ideas and information borrowed from different sources in the course of this thesis. The results of this thesis have not been presented or submitted anywhere else for the award of my degree or any other purposes. No part of the content of this dissertation has been published in any form before. I shall be solely responsible for any evidence is found against my declaration.

.....

Mahesh Nepali



083-520309

Mid-West University
Graduate School of Humanities and Social Science's
Central Department of Rural Development,
Development Economics and Mathematics
Surkhet, Nepal

F/Y:

Ref No.:

Date:

LETTER OF RECOMMENDATION

This thesis paper entitled "**Role of Micro-Enterprise Programme for Women Empowerment : A study of Narayan Municipality of Dailakh District**" is a research work done by Mr. Mahesh Nepali, as a partial fulfillment of the requirements for the Degree of Master of Rural Development, completed under my direct supervision. To the best of my knowledge, the study is original and carries useful information in the field of Rural development.

Therefore, I recommend this thesis paper to the evaluation Committee for approval and acceptance.

.....

Internal Supervisor

Mrs. Bipana Devkota



083-520309

Mid-West University
Graduate School of Humanities and Social Science's
Central Department of Rural Development,
Development Economics and Mathematics
Surkhet, Nepal

F/Y:

Ref No.:

Date :

APPROVAL LETTER

This thesis entitled "**Role of Micro-Enterprise Programme for Women Empowerment : A study of Narayan Municipality of Dailakh District**" Submitted by Mahesh Nepali for the partial fulfillment of the requirements for the Master's Degree in Rural Development has been approved by the evaluation committee.

Evaluation Committee

Mr. Bipana Devkota

.....

(Head of Department)

Mr. Ram Kumar Pant

.....

(External)

Mr. Bipana Devkota

.....

(Internal Supervisor)

Mrs. Lal Krishna B.C.

.....

(Internal Observer)

Date: 2081-10-06

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ABSTRACT

The study on "Role of Micro-Enterprise Programme for Women Empowerment : A study of Narayan Municipality of Dailakh District has been carried out using primary sources of data obtained from 50 respondents. The study was conducted at Narayan Municipality of Dailekh district. They have their own traditional occupation. The traditional occupation of respondents was the main livelihood strategy. To examine the state of entrepreneurship development as livelihood strategy, assess the relationship between entrepreneurship development and social transformation is the prime objectives of this research. The analysis was primarily based on household survey of 50 respondents, who have adopted enterprise as livelihood strategy in study areas.

Information collected from the primary & secondary sources were analyzed qualitatively, quantitatively and categorically where and when necessary. It was found that overwhelming entrepreneurs were economically active age group and least of the entrepreneurs are under 60 years old. Most of the entrepreneurs got at least primary level education. The other activities are the main in relation to enterprises development and agriculture, wage labor, household work, business seems to be secondary occupation of the respondents of study areas. The tailoring, Dhaka weaving, chawamin product, vegetable production, seems to be well equipped by necessary machines and instruments but bee keeping, goat raising, poultry farming entrepreneurs has not seems to be necessary machines and instruments for their entrepreneurship development. The women entrepreneurs are in the process of social transformation. But overwhelming majority of women entrepreneurs are still the under social transformation. Most of the women have sent their child to the private or public schools. Overwhelming women entrepreneurs were still far from modern communication, information and entertainment. Some of the women still belief Healer (Traditional treatment) for treatment.

Key Words: micro-enterprise, empowerment, enterprise, occupation, entrepreneurship

TABLE OF CONTENTS

	Page No.
DECLARATION	I
LETTER OF RECOMMENDATION	II
APPROVAL LETTER	III
ACKNOWLEDGEMENT	IV
ABSTRACT	V
TABLE OF CONTENTS	VI
LIST OF TABLES	VIII
ABBREVIATIONS/ ACCRONYMS	X

CHAPTER: ONE

INTRODUCTION

1.1 Background	1
1.2 Statement of the problem	4
1.3 Research Questions	5
1.4 Objectives of the Study	5
1.5 Significance of the study	6
1.6 Limitations of the study	7
1.7 Organization of the Study	7

CHAPTER TWO

REVIEW OF LITERATURE

2.1 Theoretical Review	8
2.2 Empirical Review	10
2.7 Conceptual framework	18

CHAPTER - THREE

METHODOLOGIES

3.2 Research design	19
3.3 Study area	19
3.4 sampling procedure and Sample size	19
3.4 Nature and Sources of Data	20
3.5 Method of Data Collection	20

3.5.1 Households Survey	20
3.5.2 Observation	20
3.5.3 Interview	21
3.5.4 Focus Group Discussion	21
3.6 Secondary Data	21
3.7 Data processing and techniques of analysis	22
3.8 Ethical Consideration	22

CHAPTER – FOUR

PRESENTATION AND ANALYSES

4.1 Demography of Respondents	23
4.1.1 Age Structure of respondent	23
4.1.2 Ethnic Composition of the Respondents	24
4.1.3 Educational Status of Respondents	24
4.1.4 Marital Status of the Respondents	26
4.1.5 Family Size of the Respondents	26
4.2 Impact Economic Status of the Respondents	27
4.2.1 Monthly income of respondents	28
4.2.2 Income contribution in family by respondents	29
4.2.3 Role of family Members in Economic Management	30
4.2.4 Monthly saving	31
4.2.5 Access to Credit	31
4.3 Social Impact of Respondents	33
4.3.1 Health Facilities from Different Health Areas	33
4.3.2 Use mosquito net or mosquito coil in summer season	34
4.3.3 Access to clean drinking water	35
4.3.4 Toilet at home	35
4.3.5 Ventilation in kitchen	36
4.3.6 Respondent's Sensitization about their rights	36

4.3.7	Relation of Respondent outside the House	37
4.3.8	Women Decision making status in a Family	38
4.3.9	Getting Support from Family	39
4.3.10	Roles of respondents with their Male Counterpart	40
4.3.11	Knowledge of Governmental Provision for Women in Local Body	41
4.3.12	Respondent's Knowledge about Domestic Violence	42
4.3.13	Skill/Training of the Respondents	42
4.3.14	Family Member who are encouraging to take Training	44
4.3.15	Affiliation/Association of Respondents with Social Organization	45
4.3.15	Reason for joining MEDEP	46
4.2.16	Caste wise Involvement of women entrepreneurs	47

CHAPTER - FIVE

SUMMARY, CONCLUSION AND RECOMMENDATION

5.1	Summary	51
5.2	Conclusion	54
5.3	Recommendations	55

References

Appendix

LIST OF TABLES

	Page No.
Table 4.1: Age structure of respondent	23
Table 4.2: Distribution of Respondents by Ethnicity	24
Table 4.3: Distribution of Respondents by Level of Education	25
Table 4.4: Marital Status of the Respondents	26
Table 4.5: Family Size of the Respondents	26
Table 4.6: Monthly income of respondents	28
Table 4.7: Income contribution of respondents	29
Table 4.8: Role of family Members in Economic Management	30
Table 4.9: Monthly saving	31
Table 4.10: Access to Credit	32
Table 4.11: Health facilities	33
Table 4.12: Use mosquito net or mosquito coil in summer season	34
Table 4.13: Access to clean drinking water	35
Table 4.14: Toilet at home	35
Table 4.15: ventilation in kitchen	36
Table 4.16: Respondent's Sensitization about their rights	36
Table 4.17: Relation of Respondent outside the House	37
Table 4.18: Women Decision making status in a Family	38
Table 4.19: Getting Support from Family	40
Table 4.20: Roles of respondents with their Male Counterpart	40
Table 4.21: Knowledge of Governmental Provision for Women in Local Body	41
Table 4.22: Respondent's Knowledge about Domestic Violence	42
Table 4.23: Distribution of Respondents by Enterprise	43
Table 4.24: Family Member who are encouraging to take Training	45
Table 4.25: Affiliation/Association of Respondents with Social Organization	45
Table 4.26: Reason for joining MEDEP	46
Table 4.27: Caste wise Involvement of women entrepreneurs	47

ABBREVIATIONS / ACRONYMS

APSO	Area Program Support Office
MSEs	Micro and Small Entrepreneurs
ILO	International Labour Organization
MOI	Ministry of Industry
HDI	Human Development Index
VDC	Village Development Committee
GDP	Gross Domestic Production
NTFP	Non-Timber Forest Products
GNI	Gross National Income
GoN	Government of Nepal
MEGA	Market Center wise Entrepreneurs Group Association
FNCSI	Federation of Nepal Cottage and Small Industries
CBO	Community Based Organizations
CBS	Central Bureau Statistics
DDC	District Development Committee
DMEGA	District Micro-Entrepreneurs Group Association
INGO	International Non Governmental Organization
MEDEP	Micro-Enterprise Development Program
MEG	Micro-Entrepreneurs Group
NGO	Non Governmental Organization
UNDP	United Nations Development Program

CHAPTER - ONE

INTRODUCTION

1.1 Background of the Study

The empowerment is currently in widespread use across a range of different organizations from women's organizations to NGOs, governments, bilateral and multilateral agencies. A number of areas of activity in development have become closely associated with the promotion of women's empowerment, such as microcredit, political participation and reproductive health and much innovative work has been done in these areas. Micro Enterprise programs, many targeting women and claiming to empower them, have become extremely popular among donors and NGOs in recent years. The change in development policies from the focus on women's active role in production as a means to more efficient development, to the approach of women's empowerment through women organizing for greater self-reliance, has also meant a change in policies for the enhancement of women's economic life.

Empowered women contribute to the health and productivity of whole families and communities and to improve prospects for next generation. Therefore, it is very crucial to empower and capacitate women. The socio-cultural set up of Nepalese society is based on Hindu Caste system in which class, caste, ethnicity and gender largely determine the socio-economic status of various populations. Similarly, patriarchic system with masculinity is one of the characteristics in most of the family and society. Women's economic dependency is on men (father, husband, brother) as men are considered as assertive and breadwinners of the family, they are focused on materialistic success. Because of son preference traditions of society dominated by religious belief, women are found discriminated starting from birth to upbringings, education, employment opportunities and freedom for taking part in the decision making process in the family and society.

Women are found greatly confined to household and soft nature of farmyard activities. Nepal remains one of the poorest countries in the world with a poverty incidence of 23.8% and Nepalese women are considered as poor of the poorest. Women's poverty, their comparative lack of leadership and participation in decision-making, are often attributed to a number of personal factors, including low literacy, skills, self-esteem, financial security, and level of awareness of their rights.

Women entrepreneurship is the process of creating new venture by women through risk-taking, innovating and managing for rewards. It refers to women in independent business.

In Nepal, women have lower literacy rate, lower income and lower control over resources, but have higher workload. Over the few decades, several development organizations have been supporting the women to raise their living status and empower them. However, the women are still facing many problems in enterprise creation and operation.

The objective of this study is to focus on empowerment of women entrepreneurs in Kamalamai Municipality, Sindhuli district with the help of micro-enterprises supported by MEDEP. Their active participation in income-generating activities such as micro-enterprise leads to their economic empowerment which ultimately leads towards social and economical empowerment. The entrepreneurship development activities of MEDEP were found effective in creating micro-enterprises involving women.

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

small scale of operation, labour-intensive, adapted technology, and minimum skill.

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

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

chains of the products, and (ii) lack of market places for selling within the cities. The government agencies should play a crucial role to promote safeguard and manage the micro economic activities. If managed properly, it was one of the crucial income sources for the local government units. Micro-Enterprise Development Program (MEDEP) is thus established to address all the issues, problems and measures related to micro-enterprises.

1.2 Statement of the Problem

The women of Nepal have substantial contributions both as labor and mentor in the household and outside, but their role is often underestimated and not counted as economic activity. As a woman they suffer from social, cultural and political biases, and as heads of households they have to carry out the full traditional roles with the added responsibility of household and production management. In addition compared to male counterparts women have limited access to educational and employment opportunities. Still largely the households and society directly and indirectly deny or discourage women's role as decision maker. Women empowerment issues perceived nationally or locally are being addressed by both state and non-state agencies. Side by side with government interventions, NGOs are providing various types of women empowerment programs including MEDEP. In spite of involvement of various NGOs in women empowerment through income generation and skill development Programs, the status of women is still not satisfactory in Nepal as various official as well as unofficial reports claim and the outcomes against the stated objectives of the NGOs' women empowerment programs are often questioned. Out of 26.49 million populations in Nepal, 51.5% is women with literacy rate 57% whereas the male literacy is 75% (2011, CBS). In spite of more than half of the total population, women are economically, socially and politically backward in Nepal. The majority of women are involved in agriculture, personal and community services where income generation is comparatively low. Similarly, the report further mentions, a pioneering study

on the status of women reveals that women undertake 86% of all domestic work and 57% of subsistence agricultural activities.

Nepalese society, women are dominated by male. Women have to dependent on income of the husband. Nepali traditional society does not allow women to do work as men do. Daughters are treated as a burden to their family, despite the fact that they run the household and work in the fields. The village women life is nothing more than that of a servant or possession of the family. There are many challenges for women entrepreneurs. The women are low income of households decision making. Majority of the women in depend to the agriculture. There are not skill to the income level. So that women empowerment power programme need to the community.

1.3 Research questions

- What is socio-economic situation of women in the study areas?
- What is the relationship between micro-enterprises and women empowerment in the study areas?
- How the increasing level of awareness and sustainability of the activities undertaken by the women?

1.4 Objective of the study

The objective of this study was to assess the role of Micro Enterprises Development Program (MEDEP) on women entrepreneurs for their empowerment in Narayan Municipality of Dailekh district. The specific objectives of this study are:

- To explore the socio-economic situation of women in the study areas.
- To examine the relationship between micro-enterprises and women empowerment in the study areas.
- To explore the level of awareness and sustainability of the activities undertaken by the women.

There are various factors, which determine the empowerment process of women. Among them legal practices is one through which women can achieve and protect their rights, which are violated by men and patriarchy against women. Likewise political factors also play key role on the empowerment of community women through leadership building, conciseness on their rights and duties by reserving their seats on participation. Similarly social factors importantly determine the process of empowerment of community women through education, health status and equal participation along with reconstruction of social structure. Economic factors like production, distribution, consumption also determines the role of male and female in household/family.

1.5 Significance of the Study

The significance of the study are as follows:

- This research examines the overall impact of micro-enterprise for the uplift of women's life
- This study was conducted micro level study and was focused on the effect of the program on study areas people particularly women who are often suffered, ignored and isolated from the opportunities.
- Since very few systematic studies of women empowerment have been conducted in the proposed area.
- The study would prove to be a great landmark in studying the problems of women in socio-economic and cultural settings.
- This study would be made by different developmental agencies to empower the women and highlight their social problem, the proposed study would highlight the actual socio-economic condition of women
- This study was should empowerment through micro-enterprise and other developmental programs as well.
- The research was helpful to formulate the plan and make programs in favour of women and eradicate superstition/practices which are prevailing in different study areas.

1.6 Limitations of the Study

To include a large area in this kind of research was impossible due to limited resources and time. Under certain limitations, it can measure the actual problems. Having considered all those things, the study has the following limitations:

- The study was limited on the boundary of Narayan Municipality of Dailekh District.
- The study was done basing upon limited sample size.
- The study was focusing upon women empowerment.
- The findings of the study may not be exact due to the biasness of respondents.

1.7 Organization of the Study

This research was arranged into chronological order from beginning to the end. That was divided into seven main chapters. This is given as bellows.

First chapter:

It introduces the background, statement of the problem, objectives of the study, rationale of the study.

Second chapter:

It gives the overview of the literature review carried out to complete this study, different operational definition of empowerment and conceptual framework of the study.

Third chapter:

It gives the research methodology, rationale of the study area, data collection schedules, data processing methodology and process.

Fourth Chapter:

It gives Data analysis on Status of women in Study Areas.

Fifth Chapter:

It gives Summary, Conclusion and Recommendations of the proposed study.

CHAPTER - TWO

LITERATURE REVIEW

2.1 Empowerment

Give (someone) the authority or power to do something (oxford dictionary). Empowerment is the degree of autonomy and self-determination in people and in communities. This enables them to represent their interests in a responsible and self-determined way, acting on their own authority. It is the process of becoming stronger and more confident, especially in controlling one's life and claiming one's rights. Empowerment as action refers both to the process of self-empowerment and to professional support of people, which enables them to overcome their sense of powerlessness and lack of influence, and to recognize and use their resources. As a term, empowerment originates from American community psychology and is associated with the social scientist Julian Rappaport (1981).

However, the roots of empowerment theory extend further into history and are linked to Marxist sociological theory. These sociological ideas have continued to be developed and refined through Neo-Marxist Theory (also known as Critical Theory). In social work, empowerment forms a practical approach of resource-oriented intervention. In the field of citizenship education and democratic education, empowerment is seen as a tool to increase the responsibility of the citizen. Empowerment is a key concept in the discourse on promoting civic engagement. Empowerment as a concept, which is characterized by a move away from a deficit-oriented towards a more strength-oriented perception, can increasingly be found in management concepts, as well as in the areas of continuing education and self-help.

2.2 Women Empowerment

Women empowerment, referring to the empowerment of women in our present society, has become a significant topic of discussion in regards to development

and economics. It can also point to approaches regarding other marginal genders in a particular political or social context (Wikipedia).

2.3 Women Entrepreneurs

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

2.4 Women Empowerment in Nepal

The evolvement of laws and policies show the development in the government's desire to address the gender issue. Among the significant laws is the Government of Nepal Act, 2004, the first constitution in the history of Nepal. This constitution mentioned complete equality in the eye of law and universal and equal suffrage for all adults though no clear provisions were mentioned on women.

Under The Interim Government of Nepal Act, 2019, the second constitution, though interim in nature, it clarified that “the citizen, men and women equally, have the right to an adequate means of livelihood, equal pay for equal work for both men and women, the health and strength of workers, men and women were not abused and that they were not forced to work unsuited to them.” It was in this constitution where a provision for securing just and human conditions of work and for maternity relief was specified.

The sixth constitution, The Interim Constitution of Nepal, 2063 was one of the milestones of bridging gender disparities. It was in this constitution where gender equality was mentioned for the first time. It's Article on “Rights of Women” also provisioned for the reproductive rights of women, free basic

health care service, no discrimination on the basis of gender, no physical, mental or other form of violence to women, sons and daughters to have equal rights to ancestral property. It also required that the constitutional assembly minimum of one third of total number of candidates shall be women.

There are other significant laws or policies that aim at addressing the gender issue and provide the social inclusion of women in its strategies like the Local Self Governance Act 1999 (BS 2055) which provisioned for women, economically and socially backward ethnic groups, communities and indigenous groups to be represented in different committee levels to address health services. After seven long years at the drafting table, Nepal finally adopted a new constitution in October 2015.

Basic features of the Constitution 2015 on women rights are

- Rights of gender and sexual minorities are protected by the new constitution with provisions of special laws to protect, empower and develop minority groups as well as allowing them to get citizenship in their chosen gender.
- Recognizing the rights of women, the constitution of Nepal explicitly states that “women shall have equal ancestral right without any gender-based discrimination.”

2.5 Indicators of women’s Empowerment, Hashemi & Schuler 1993

According to the process of women empowerment there are the indicators that show:

- Mobility: A women is considered empowered if she is able to visit places such as markets, medical stores, go outside the village if she visit these places alone then she is considered more empowered.
- Economic Security: A women is considered empowered if she owns land, houses, other productive assets, if she owns cash and has savings.

- Ability to make small purchase: If a women can purchase small items, household goods, small personal items and if she can do it on her own without asking her husband especially purchasing with her own earned money then she can be empowered.
- Ability to make larger purchase with her own earned money. What she has bought indicates her increased purchasing capacity.
- Involvement in major decisions mostly two types of decision like house repair, small animals, leasing land or buying vehicle, rickshaws especially with her earned money then she can be considered empowered.
- Relative freedom from domination and violence within the family, from her in- laws and husband especially, restricted mobility for example to antenatal care, to fathers place, battering and access to resource within the will of the women she can be considered empowered.
- Political and legal awareness, a woman can be given a point each for knowing the name of the local government officials, a member of parliament or even the Prime minister. Further points can be given if she has attended or led a campaign and started to advocate.
- Participation in public protest and political campaigning, a woman is empowered if she has campaigned or protested against social issues such as wife beating, unfair wages, unfair prices etc.

While we talk about ability, mobility, access to resources, purchasing capacity, bargaining capacity as some indicators of women's empowerment .Nepalese community women fall into a minimum level however some economic independency has been achieved through saving and credit programs but are not economically sound yet which determines economic participation of women. The above mentioned indicators in Nepalese community context are applicable according to community and socio-cultural context. This set indicator in relation with the Nepalese context indicates that community women still have a far away to go to be empowered.

2.6 Micro-Enterprise Development Program for Women's Empowerment

The goal of MEDEP was to improve the socio-economic conditions of the low-income families, women and other socially excluded people in Nepal. The partnership between the Nepal Government and the UNDP established MEDEP in July 1998.

Nepal's economy is predominantly based on agriculture (34% of GDP) and provides livelihoods to approximately 70% of the population. Employment in the agricultural sector is seasonal and unemployment rate is above 40%. Nepal's rural economy has been hugely dependent on agriculture and in the last three to four decades, the country has been witnessing a rapid increase in population, while the growth in agriculture has remained unparallel. This has accentuated the incidence of poverty particularly in the rural areas. Lack of employment opportunities coupled with the alarming rate of population growth has resulted in the underutilization of between 40 to 60% of the adult workforce in Nepal.

To meet the economic necessities of the rural masses and in particular to cater to the needs of those living below the poverty line, the Government of Nepal and the UNDP entered into a technical collaboration to promote off-farm employment and income-generating opportunities. The partnership between the Nepal Government and the UNDP established MEDEP in July 1998 in 10 districts of Nepal, covering two districts each from the five development regions. Initially designed as a five-year program, interest in the program by funding agencies resulted in the extension of the program for another four years to cover an additional fifteen districts until December 2007. With the success of the program, MEDEP was extended for the third phase (2008-2013) covering additional 13 districts and thus reaching out to the hardcore poor of 38 districts.

MEDEP's impressive achievements led the Government in its Interim Plan to allocate \$3 million to 45 districts and to gradually replicate the MEDEP model

in the name of Micro Enterprise Development for Poverty Alleviation (MEDPA) across Nepal's all 75 districts. Eventually, in the fourth phase (August 2013 - July 2018), government's MEDPA will gradually take over MEDEP's role of creating and sustaining entrepreneurs and MEDEP will more focus towards capacity building of government line agencies and private organizations for the sustainable delivery of micro enterprise Development services.

Ministry of Industry (MOI) is the main implementing agency where as Ministry of Local Development (MOLD) and Ministry of Forest and Soil Conservation (MOFC) are the co-implementing agencies. At the centre level in MEDEP, there is a Project Board (PB) chaired by Joint Secretary of MOI and represented by MOLD, MOFSC and the UNDP. PB makes policy decision and guides the project for implementation. Implementation of the program at district level carried out by, District Enterprise Development Committee (DEDC) that is chaired by District Development Committee (DDC) Chairperson and the committee comprises members from other district level government and non-government organizations. MEDEP executes the program via DEDC through Business Development Service Providing Organization (BDSPO) promoted and capacitated by MEDEP.

The aim of the program is to help low-income families become entrepreneurs, promote the development of their enterprises, and then create a strong partnership between consumers of micro-enterprise products and services and local service delivery institutions. This is expected to boost micro-entrepreneurs to create a new and dynamic business sector in rural areas of Nepal. The development aim of the program is to contribute to the government's efforts to reduce poverty in the country. Its goals are two folds: one to reduce poverty among low-income families in rural areas, and the other is to ensure the institutional development and capacity building of local service delivery organizations to work as catalysts in the development of rural micro-

enterprise sector. To give direction to the pilot initiative, the program has set out with three distinct goals and objectives.

- The main purpose of the project is to address the issues of rural unemployment and lack of economic opportunities for the poor. The objective of the program is to help support the promotion of micro-enterprises on a sustainable footing.
- In the process of creating income and employment opportunities, the program's objective is to build the capacity of state and private institutions that provide necessary services required for setting up micro-enterprises.
- The program has set out to advocate for policy change and formulation which could support the development and strengthening of the micro-enterprise sector. Facilitating in creating policy conducive environment for rural economies to be linked to national private sector businesses is one of the core objectives of the program.

When the program set out to implement its activities in 1998, its target group and beneficiaries were clearly defined to specifically include those living below the country's poverty line. According to the National Living Standard Survey those whose per capital income was less than 4,404 according to market prices of 1995/1996 were classified as people below the poverty line. With the progression of time, the figure was adjusted to 6,400 according to market prices of 2003/2004. Likewise, rural women were a sub-sector of the poor target group and MEDEP set out with an objective to have at least 70% women participation in its program. The selection of the target group was within the larger framework of the United Nations Millennium Development Goals to reduce poverty by half by 2015. However, with the country traversing through political instability and conflict, the scopes of the program's target group broadened. To act as a catalyst in the country's peace and development process, new target groups were identified under the UNDP's Crisis Prevention and Recovery (CPR) initiative. In addition to those living below the poverty line and women, the program identified its new beneficiaries as the following:

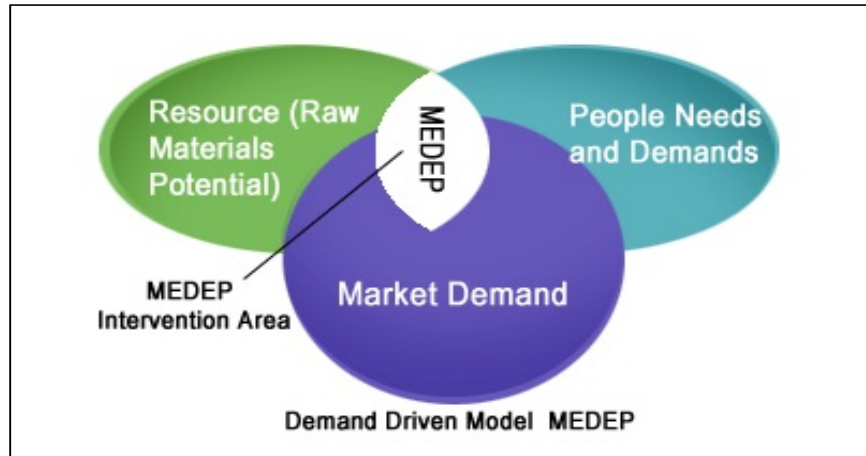
- Hardcore poor families (those having annual income of less than Rs 28000)
- Poor scheduled caste (Dalit - there are 26 different scheduled castes in Nepal)
- Poor Indigenous groups (there are 59 different indigenous groups of which 12 are ethnic minority groups among which 8 have been listed as endangered ethnic groups).
- Differently Able (physically and mentally challenged)
- Deprived Women (divorced women, women-headed households)Low income families
- Women
- Unemployed Youths
- People from socially excluded and hardcore poor communities (Dalits, Indigenous Nationalities, Religious Minorities)

2.7 MEDEP Demand Driven Strategy

The demand-driven approach is central to the implementation strategy of the program where all program activities are embedded on the potential and needs of micro- entrepreneurs and their markets. The starting point for all program initiatives is thus based on the demand of the low income families to improve their sources of income and the demand of market for their products.

The demand-driven approach has two-pronged demand strategies that are Interest and potential of the community to acquire the skills for enterprise development - the demand/needs of the target groups, market opportunity based on district potential - market demand, and resource potential including natural, financial, skills, etc.

Figure 2.1: Demand Driven Model MEDEP



Source: MEDEP , 2020

MEDEP has developed a model which has been recognized by the Government and donor communities. Once it is determined that there is potential to create micro-entrepreneurs, MEDEP then follows an integrated approach that starts from social mobilization process and passes through five more processes in sequential order.

Social mobilization is an entry point for creating a micro-entrepreneur. Enterprise Development Facilitator (EDF) identifies the potential target groups by conducting either Participatory Rural Appraisal (PRA) or Rapid Rural Appraisal (RRA) or Appreciative Inquiry (AI). During the process, participatory well being ranking is done to identify poor and hardcore poor according to gender and ethnicity classification. Besides, people are oriented and made aware on micro-enterprise development. Identification of local resources is also carried out. MEDEP has developed five types of forms (A, B, C, D, and E), which are filled up during the field survey. These forms also provide basic information of an entrepreneur. During the social mobilization, micro-entrepreneurs are oriented to be organized in a cooperative or group, such as Micro-Enterprise Group (MEG).

Once potential target group is identified, s/he was provided entrepreneurship skill. Basically, there are two types of entrepreneurship training packages tested, adapted, developed and used by MEDEP.

Start and Improve Your Business (SIYB), which has been developed in Nepal with consultation with International Labour Organization (ILO). As most of the MEDEP's target groups are either low literate or illiterate, the SIYB package is low-literate or illiterate friendly as low or illiterate potential entrepreneurs can easily understand by playing games and observing the illustrations and charts shown to them during training. During the SIYB training, participants are oriented to select enterprise and also taught how to prepare a business plan of the particular enterprise they select for them. The business plan is generally based on real enterprise. In the initial stage, TOPE and TOSE are given. After one year in normal sequence or when micro-entrepreneurs want to expand their business, then TOEE and TOGE are provided.

During the SIYB training, micro-entrepreneurs select their micro-enterprise. To start their micro-enterprises, they need technical skill. They are therefore trained on technical skill according to what type of technical skill they require. The technical skill is generally provided to a group.

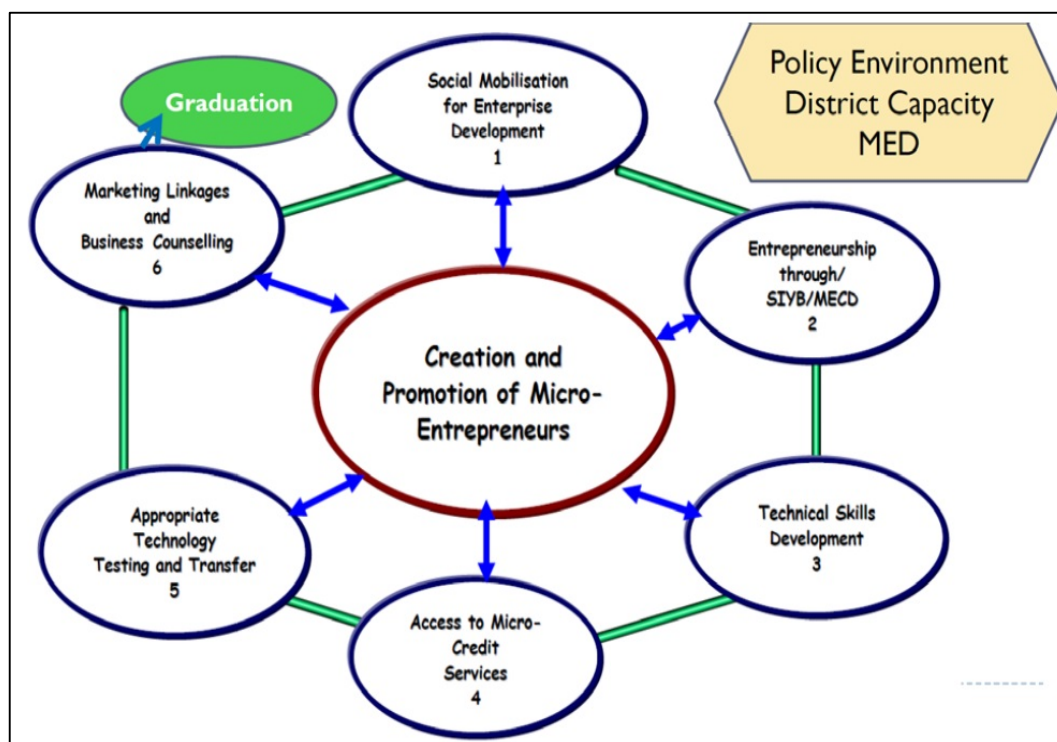
After the selection of micro-enterprise and accordingly having technical skill, micro-entrepreneurs need budget to start their business. In this case, MEDEP does not provide financial support rather it facilitates to have linkages with micro-finance institutions. At the moment, micro-entrepreneurs groups association signs memorandum of understanding (MOU) with the micro-finance institutions for getting loan.

Once micro-entrepreneurs start their micro-enterprises, they might need technical support. Here "Appropriate Technology" refers user friendly and low cost technical skill, equipment and machine, and Common Facility Centre (CFC). In this case, MEDEP can provide support for appropriate technology but not to individual rather than in a group. MEDEP also support to carry out Participatory Action Research so that the output can be tested, verified, adapted, fabricated, replicated and disseminated in Nepal and elsewhere.

2.8 Conceptual Framework

A conceptual framework is a structured system of ideas and concepts that guides research or analysis. It outlines key variables or concepts, their relationships, and the theoretical foundations supporting the study. By providing a clear structure, it helps clarify the research questions, hypotheses, and methodologies, ensuring that the study is focused and well-organized. The framework serves as a foundation for understanding and interpreting the subject matter, often presented visually to simplify complex ideas and show how different elements interact.

Figure 2.2: Policy environment district capacity MED



CHAPTER -THREE

RESEARCH METHODOLOGY

The major objective of this chapter is to present the methodology used in this research. Research Method provides a planned and systematic approach of investigation that denotes the detail framework of the unit of analysis, data gathering techniques, sampling focus and interpretation strategy and analysis plan. The following section deals with research design, research methods, and sources of data, data collection techniques, and data processing and analysis plan in detail.

3.1 Research Design

This study was based on both exploratory as well as descriptive research design which was analytical in nature and emphasized qualitative as well as quantitative method. The study was exploratory since it explored the socio-economic status of proposed area's women and it was descriptive because it endeavored to describe the all round development of women. For the purpose of this study, no hypothesis was formulated. The methods or modes of research design were observation, questionnaire, and interviews.

3.2 Research Area

Based on information provided by Narayan Municipality of Dailekh district was chosen as study sites. These settlements were taken into consideration because lots of MEDEP's entrepreneurs are from those settlements.

3.3 Sampling procedure & Sample size

Convenience sampling was used to collect primary data. Convenience sampling is a sampling technique where subjects are selected because of their convenient accessibility and proximity to the researcher. Survey was done in enterprise which is Dailekh district. Out of total 4446 entrepreneurs of dailekh district and Narayan Municipality are total 1132 entrepreneurs and 508 women entrepreneurs in Narayan Municipality. Among the total women entrepreneurs 50 women (10%) respondents was taken by purposive sampling method.

3.4 Nature and Source of Data

As per the need of the study, more primary and a few secondary data were collected but priorities was given to the selection of primary data, which was both qualitative as well as quantitative .Primary data were employed in various techniques. Primary or firsthand data was collected from field visit study adopting various participatory means viz-household survey, interview, and observation, door to door visit. Secondary data were collected by adopting various secondary means. Such data was collected from previous studies, NGOs/INGOs/Gos publications and other unpublished documents. Such Secondary information was helpful in checking the validity and reliability of empirical field data. The natures of data were both qualitative and quantitative.

3.5 Methods of Data Collection

The method was adopted in the study to generate relevant data were guided by research objectives, questions and the type of data required for the study. Following techniques was adopted to collect primary data viz.

3.5.1 Household Survey

In the first phase of the fieldwork, sampled households survey was carried out. It helped me in rapport building with household members. Household survey was helpful in collecting the social, cultural, religious and economic status including the changing socio-economic status of each household woman. The economic status was determined on the basis of economic indicators of development and the social status was determined on the basis of social indicators.

Interview is fundamentally a process of social interaction. In this study interview method was used to collect first hand data, Interview schedule was prepared based on the objectives of the research study containing both closed as well as open ended questions. Both structured and unstructured interviews were used. Individual level interview were conducted for collecting the data. Sets of questions for interviewers was prepared to obtain data on personal history of the respondents that dealt with their occupation of the past and

present, socio-economic status and education as well as awareness level. Interview was conducted with the women respondents of study areas. It was helpful in collecting unofficial information too.

3.5.2 Observation

Observation of daily life settings of the women, their socio-economic, political and cultural aspects was observed. At the time of interview the level of confidence of women to speak up about them and I also observed and spoke in front of their male member observed as well. For the study, direct observations method was used to collect relevant data. Participant observation included to establish relationship with the people, and direct collection of primary data from the field. Personal observation was very crucial for the immediate study of events. In this study, personal observations was made with certain behavior and different aspect of women's life i.e. economic setting, occupational life, changing pattern, physical fitness, health status, behavioral condition, social relationship etc.

3.5.3 Focus Group Discussion

Focus group discussion was carried out with women from Narayan Municipality of Dailekh district who was involved in micro-enterprise program to find out their feelings about this program. Semi structured interview was carry out that develop as a base for this discussion.

3.6 Secondary Data

Secondary data was collected from published and unpublished sources. Resource materials were consulted on micro-enterprise and women empowerment, women development programs, annual report, books, article and news cutting were equally used and informative data were incorporated wherever needed. Not only this, the secondary data were collected from MEDEP Area Program support Office.

3.7 Ethical Consideration

The research was done to protect the rights and dignity of all research participants. Research was conducted without pressurizing respondent. It was held in friendly manner. Research was conducted after getting approval from respondent. The research was independent and impartial.

CHAPTER - FOUR

DATA PRESENTATION AND ANALYSIS

The collected data have been analyzed and presented with the help of tabulation, pie chart, bar diagrams as per needed. This chapter aims to explore the relationship of empowerment with Income Generation Program and family background. There is general conception that MEDEP Program plays an important role in generating of women empowerment, has significant impact upon decision making. At the same time, it is also equally considered important that empowerment of women is affected by the family support.

4.1 Demography status of Respondents

This chapter discusses the reasons for the involvement of women in MEDEP Program and its effect upon social and economic aspects. Similarly, it explains the impact of income upon their empowerment in terms of involvement in household chores, participation in household decision making, involvement and status in the community. The relationship between family background basically education level of family head and size of the family and decision making capability of women is being sought.

4.1.1 Age Structure of respondent

The respondents are of different age group, which is presented in the table 4.1.

Table 4.1: Age structure of respondent

Age Group	No. of Respondents	Percent
10 – 19	1	2
20 – 29	22	44
30 – 39	13	26
40 – 49	14	28
Total	50	100.00

Source: Field Study, 2024

Above table shows that 2 percent of the total respondents in the study are of 10-19 age groups. In the same way, 44 percent respondents are of 20-29 age groups, 26 percent respondents are of 30-39 age groups, and 28 percent respondents are of 40-49 age group. The data shows that women of the age group 30 to 39 are more active.

4.1.2 Ethnic Composition of the Respondents

In the field work, respondents belonging to different ethnic group have been found which is presented table 4.2.

Table 4.2: Distribution of Respondents by Ethnicity

Ethnic Group	No. of Respondents	Percent
Brahman	10	20
Chhetri	11	22
Dalit	17	34
Janjati	8	16
Total	50	100

Source: Field Study, 2024

Table shows the ethnic composition of the respondents out of 50 respondents 20 (20%) respondents is from Brahmin ethnic group and 11 (22%) respondents are from Chhetri ethnic group. In the same way the numbers of respondents from 17 (34%) Dalit, AND 8 (16%) of Janjati ethnic group are respectively.

4.1.3 Educational Status of Respondents

Respondents having different educational status have been found while doing the field survey of respondents. Educational status of the respondents is presented in table 4.4.

Table 4.3: Distribution of Respondents by Level of Education

Education	No. of Respondents	Percent
Illiterate	9	18
Literate	23	44
SLC	12	24
Higher education	6	12
Total	50	100

Source: Field Study, 2024

Analyzing the table it is clear that 18 percent of the respondents are illiterate. While taking about the total literacy rate of respondents, it is clear that rest 44 percent are literate. As all of the respondents are female, the literacy rate is quite satisfactory as the national literacy rate of women is 24 percent (CBS, 2011). In the same way, 18 percent of the total respondents have achieved the SLC (secondary) level education. Furthermore 44 percent of the total respondents have got higher education respectively.

Respondent are kept in illiterate who didn't get any formal education and who cannot read and write whereas respondents are categorized into Literate who gained formal education from class 1 to 9.

Education is strong tool to be empowered and to claim one's rights. In the above table respondents are illiterate who don't have exposure, confidence and mobility in community. Whereas, literate and educated respondents have better confidence, mobility and exposure in the social events.

If parent are educated they will know the importance of education. Educated mother send their children to school. The children are studying in private and public school. So there is growing concerns of parents in sending their children in private or boarding schools.

4.1.4 Marital Status of the Respondents

Marital status of the respondents in the field survey can be presented in table 4.4.

Table 4.4: Marital Status of the Respondents

Marital Status	No. of Respondents	Percent
Married	36	72
Unmarried	13	26
Widow	1	2
Total	50	100

Source: Field Study, 2024

Above table shows that among the 50 selected respondents, 72 percent respondents were married, 26 percent respondents were unmarried. The number of widow respondents was 2 percent respectively.

4.1.5 Family Size of the Respondents

Family size of the respondents in the field survey can be presented in table 4.3.

Table 4.5: Family Size of the Respondents

Family Size	No. of Respondents	Percent
3 or less members	5	10
4 members	13	26
5 members	17	34
6 members	5	10
7 member	4	8
8 or more members	6	6
Total	50	100

Source: Field Study, 2024

There is joint family system in Nepal. The largest family size of respondent is up-to 8 members and smallest family size is 3 or less than three. Family is a basic unit of the society and it is an institution which plays important role in building society. Family structure has dominant role in getting educational,

economical, political and social opportunities.

The table shows that the family structure of study area is joint family as well as nuclear family where husband, wife and their kids are residing together within a roof. The tabulated data clearly shows that there is majority of family with joint family where 4-8 family members are living altogether and eldest man has dominant role in controlling the whole family. There are 17 respondent members out of 50 respondents who are living in a single family whereas 17 respondents are living in a joint family. Having joint family might be causes of not going to school and continuing formal education, control of a single head of family member and so on.

It is important to have small family to get each and every opportunity to be empowered person where all family can enjoy by getting opportunities in economic, social, educational and political opportunities. Arranging share of every facility for small family is easy as compared to arranging for a big family. Women from nuclear family enjoy more freedom in household decision making in comparison to joint family. This is because when the family size is big, the women have to be more involved in household works. The mother or father in law, sister in law often don't like at all that they work outside the home.

4.2 Impact Economic Status of the Respondents

Economic impact of important phenomenon and micro enterprises seemed to be the important tools for empowering the women socially and economically. In this study micro-enterprise was taken as independent variable while economic empowerment was taken as dependent variable. Moreover impact of micro-enterprises was examine done three dimensions of socio economic empowerment which include freedom of movement, economic empowerment and social uplift.

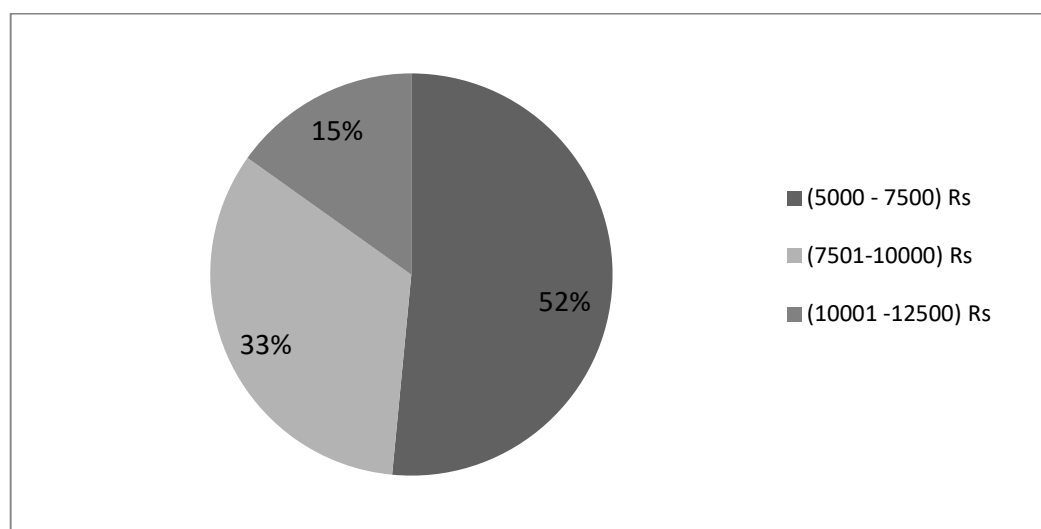
4.2.1 Monthly income of respondents

Monthly income is a main factors of the socio-economic variable. The respondents per month income is monthly income. The respondents were given to the monthly income are below table:

Table 4.6: Monthly income of respondents

Monthly Income in Rs	No. of Respondents	Percent
5000 – 7500	27	34
7501-10000	18	36
10001 -12500	5	10
Total	50	100

Figure 4.2: Monthly income of respondents



Source: Field Study, 2024

There were nine major types of enterprises being undertaken by the respondents. Income was found varying depending on the type of enterprise taken. More than 34 percent women were making Rs 5000 – 7500 per month. In the same way 36% and 10% of respondents were making 7501-10000 Rs and 10001 -12500 Rs. Most of the income made was found being used in buying food and clothes, children's education, medicine and others. Most of the women were jobless before getting MEDEP support. Following the skill

training, all of women were engaged in small but regular and formal business and works related to their skills. More than 90% respondents were not satisfied with their income as it is not sufficient to fulfill their need.

4.2.2 Income contribution in family by respondents

This study shows that the respondents themselves very often perceive that they receive more respect from their families and their communities particularly from the male members than they did before joining income generating program. Their success can pave the way for them to become respected and valued members of society. The respondents were income contribution of given below:

Table 4.7: Income contribution of respondents

Income contribution percentage in family	No. of Respondents	Percent
10 - 25	17	34
25 - 50	30	60
51 -75	3	6
76 - 100	0	0
Total	50	100

Source: Field Study, 2024

Above table 34 % of respondents are contributing 25 to 50 percent of income from employment. 60% and 6 % of respondents are contributing (10 – 25) % and (51 -75) % of income in family. There is increase in rural women's productivity and contribution to household income. Contributing financial resources to the family or community confers greater legitimacy and value to women's views and gives them more entitlements than they would otherwise have. This study shows that the women themselves very often perceive that they receive more respect from their families and their communities particularly from the male members than they did before joining income generating program. Their success can pave the way for them to become respected and valued members of society. Financial autonomy brings with it

dignity. Their newly-gained knowledge and capacity to take and influence decisions has provided them with self-confidence.

The husband of the working women commented that they felt it was their duty to help their wives because their wives were now helping meet the financial obligations of the family.

One man even commented that he had just been doing the family laundry before he came for his interview. He explained that because his wife is busy in her job, she does not have time to do it, so he helps. In a separate interview, his wife confirmed this, saying, “My husband knows I am very busy, so he can wash our things and cook for us, and I think it’s because I am helping him financially.”

4.4.3 Role of family Members in Economic Management

Role of family Members in Economic Management of the respondents in the field survey can be presented in table 4.3.

Table 4.8: Role of family Members in Economic Management

Financial Transaction by	No. of Respondents	Percent
Respondent	16	32
Husband	28	56
Father in-laws	6	12
Other	0	0
Total	50	100

Source: Field Study, 2024

Given table clearly revealed the role of respondent and their family Members in Economic management in day to day life circumstances. According to respondents, 16 out of 32 respondents do manage their money by themselves, 28 respondents are depended in husband and 12 are depended with father in-laws. The study shows that 56 % of the respondents are restricted to manage their own income by themselves of husbands. In Nepal, control of money is done by male. Women do not have privilege on management of wealth.

Women was more empowered if they got access to management of wealth.

4.4.4 Monthly saving

Monthly saving was the main income of the respondents. The respondents were asked to the question about the monthly saving. Respondents were give the answer monthly saving are given below:

Table 4.9: Monthly saving

Monthly Saving in Rs Thousands	No. of Respondents	Percent
10 -50	10	20
51 – 100	29	58
1001 -1500	3	6
Total	50	100

Source: Field Study, 2024

Saving system has been adopted among the women entrepreneurs. 20 % of the total respondents used to save Rs 10 to 50 per month from the income earned by the micro-enterprise whereas 58% used to save Rs 1001 -1500 per month. 6 % save Rs 1001 – 1500 monthly.

When we have enough money in our account, we will get a good sleep. This is because we know that we can afford our children higher education, a new house and meetany eventuality, medical expenses, retirement planning, and so on. When we begin to save money, we are making efforts to secure our future.

4.4.5 Access to Credit

The enterprises were different access to the credit. The respondents were asked the questions about access to credit. The respondents given to the answer are given to the following table:

Table 4.10: Access to Credit

Access to Credit	No. of Respondents	Percent
Group	25	50
Bank	16	32
Cooperative	7	14
Local money lender	2	4
Total	50	100

Source: Field Study, 2024

The study result showed that 50 % women had accessed to group, 32 % to bank, 14 % to Cooperative and 4 % to local money lenders. While provision of loans by the bank and group saving increased largely, loan from the private money lenders declined. Entrepreneurs save their money on group in monthly basis. They can take loan from group by paying little interest.

Before the training Program, most of the women could not manage to open their own business or enterprise. The training gave them skills, information and business management orientation as well as fund, enough motivation and confidence. MEDEP mobilizers or facilitators sensitized the village people about how women can be involved in such Program and contribute to the poor families. At Lekbeshi Municipality, there is a growing trend of migrating from agriculture to self-managed business. So, the families welcomed the invitation of such programs and following training, helped them to start business on tailoring, Dhaka weaving, chawamin production, vegetable farming, poultry farming, goat raising etc. Following skill training, the organizations helps to get loan amounting from Rs. 10,000 to 50,000 to the needy women from group, cooperative etc.

During interview, the entrepreneurs said, if they had not received the loan from the organizations, they would not have started the business because of the lack of seed money for the investment or they could not have been able to work for earning. The entrepreneurs can repay the loan on installment basis from their earning.

4.2 Social Impact of Respondents

Social impacts about the positive impact on social inclusion through micro-enterprise and their families in the field of education, health, accumulation of household assets have appeared. They participate in group formation, community discussion and meeting local development activities and access to public offices without hesitation. In addition, the micro-economic activities based on locally available resources have provided opportunities to them to earn income.

4.2.1 Health Facilities from Different Health Areas

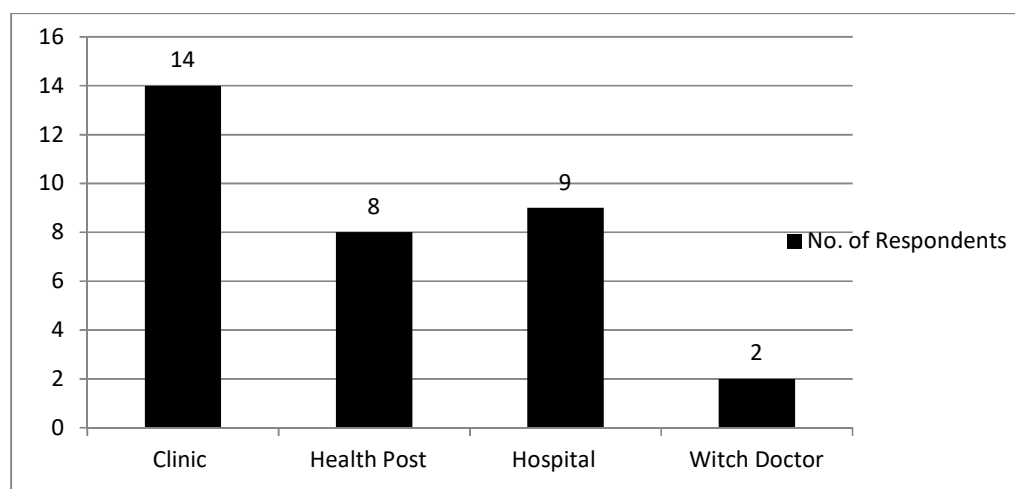
Respondents were asked to the questions about the impact of health facilities for different health area. Respondents were give the answerer given in following table:

Table 4.11: Health facilities

Health Facilities	No. of Respondents	Percent
Clinic	24	42
Health Post	15	30
Hospital	9	18
Witch Doctor	2	4
Total	50	100

Source: Field Study, 2024

Figure 4.3: Health facilities of respondents



Source: Field Study, 2024

When we analyze the data in totality, only 42 % respondents are getting health facilities from Clinic, 30 % respondents are getting health facilities from Health Post, 18 % respondents are getting health facilities from Hospital and 4 % respondents have beliefs in witch doctors and getting health facilities from them. All the respondents are aware of vaccination of children. 100% respondent has vaccinated their children like Hepatitis, polio, tetanus etc. Parents want to do everything possible to make sure their children are healthy and protected from preventable diseases. Vaccination is the best way to do that. Vaccination protects children from serious illness and complications of vaccine-preventable diseases which can include amputation of an arm or leg, paralysis of limbs, hearing loss, convulsions, brain damage, and death. If children aren't vaccinated, they can spread disease to other children who are too young to be vaccinated or to people with weakened immune systems, such as transplant recipients and people with cancer. This could result in long-term complications and even death for these vulnerable people. We all have a public health commitment to our communities to protect each other and each other's children by vaccinating our own family members.

4.2.2 Use mosquito net or mosquito coil in summer season

The Respondents are given to use mosquito net or mosquito coil in summer season are as follows:

Table 4.12: Use mosquito net or mosquito coil in summer season

Response	No. of Respondents	Percent
Yes	35	70
No	15	30
Total	50	100

Source: Field Study, 2024

The study result showed that out of 50 respondents, 35 respondents answered that they use mosquito net or coil in summer season which represents 70 percent. Similarly, 15 respondents replied that they don't use mosquito net or coil in summer season which represents 30 percent respectively.

4.2.3 Access to clean drinking water

The respondents are given to access to clean drinking water in summer season are as follows:

Table 4.13: Access to clean drinking water

Response	No. of Respondents	Percent
Yes	39	78
No	11	22
Total	50	100

Source: Field Study, 2024

The study result showed that out of 50 respondents, 39 respondents answered that they have good access to clean water which represents 78 percent. Similarly, 11 respondents replied that they don't have good access to clean water which represents 22 percent respectively.

4.2.4 Toilet at home

The respondents were asked to the question about the toilet at home. The Respondents are given to use of toilet at home are as follows:

Table 4.14: Toilet at home

Response	No. of Respondents	Percent
Yes	37	74
No	13	26
Total	50	100

Source: Field Study, 2024

The study result showed that out of 50 respondents, 37 respondents answered that they have toilet at home which represents 74 percent. Similarly, 13 respondents replied that they don't have toilet at home which represents 26 percent respectively.

4.2.5 Ventilation in kitchen

The respondents were asked to the question about the ventilation in kitchen. The Respondents are given to use of ventilation in kitchen are as follows:

Table 4.15: Ventilation in kitchen

Response	No. of Respondents	Percent
Yes	34	68
No	16	32
Total	50	100

Source: Field Study, 2024

The study result showed that out of 50 respondents, 34 respondents answered that they have good ventilation of air in kitchen which represents 68 percent. Similarly, 16 respondents replied that they don't have good ventilation of air in kitchen which represents 32 percent respectively.

4.2.6 Respondent's Sensitization about their rights

The respondents were asked to the question about the respondents sensitization about their rights. The Respondents are given to answer respondents sensitization about their rights are as follows:

Table 4.16: Respondent's Sensitization about their right

Knowledge	No. of Respondents	Percent
Good	0	0.00
Little knowledge	14	28
No Knowledge	36	72
Total	50	100

Source: Field Study, 2024

Human rights are universal and inalienable, indivisible, interdependent and interrelated. Everyone has political, civil, social, cultural and economic rights and is equal in importance and none can be fully enjoyed without rights. They apply to all equally and all have the right to participate in decisions that affect

their lives. They are upheld by the rule of law and strengthened through legitimate claims for duty-bearers to be accountable to international standards. The table clearly revealed the actual condition of women regarding to their rights. The knowledge about women rights is not satisfactory. In the table, no one respondent have good knowledge about the women's rights, 7 out of 33 respondents have a little knowledge about women's rights and 26 out of 33 respondents have no any idea about their rights.

So, the level of knowledge of respondents is pathetic and poor. They are not aware about their fundamental rights which are guaranteed by constitution and national and international conventions. They were found not aware of wage discrimination, gender equality, mobility, reproductive rights etc.

4.2.7 Relation of Respondent outside the House

The respondents were asked to the question about the relation of respondents outside the house. The Respondents are given to answer respondents outside the house are as follows:

Table 4.17: Relation of Respondent outside the House

Relation	No. of Respondents	Percent
Independent	38	76
Restricted	12	24
Total	50	100

Source: Field Study, 2024

Freedom to go out from home and interact with the community members is one of the indicators of empowerment. In this study, majority of women (76%) were found independent to go out from home and maintain their relationship with the community people.

It was reported that the groups meet at least once a month. Entrepreneurs were selling their products in the local market and were also participating in various national and local level exhibitions. All the entrepreneurs got various kinds of training from MEDEP. Because participants had to go to a training centre for

training, their group to attend a meeting, market to sell their produce, they had to come out from home, the activities increased their mobility. It was a kind of empowerment against the social restriction that women should not come out of home.

4.2.8 Women Decision making status in a Family

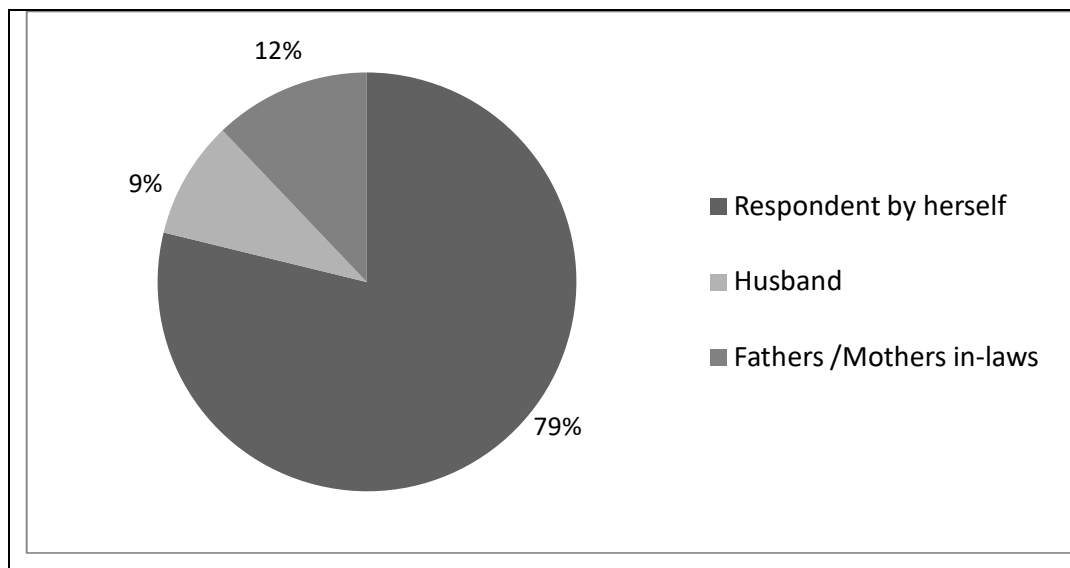
The respondents were asked to the question about the women decision making status in a family. The Respondents are given to answer women decision making status in a family are as follows:

Table 4.18: Women Decision making status in a Family

Dominant Role in family decision making	No. of Respondents	Percent
Respondent by herself	36	72
Husband	3	6
Fathers /Mothers in-laws	11	22
Total	50	100

Source: Field Study, 2024

Figure 4.4: Women Decision making status in a Family



Source: Field Study, 2024

When we look at the above mentioned data, we can clearly find out the actual

state of women in decision making in household level is increased. There are a bit positive outcomes of respondents in decision making because it has reflected that 36 (72%) respondents out of 50 have been taking self decision by themselves. 3 (6%) respondents are depended with husband, 11 (44%) are depended with fathers/mothers in laws.

Women's ability to influence or make decisions that affect their lives and their futures is considered to be one of the principal components of empowerment by most scholars. One important indicator of women empowerment is the ability to make decisions within the household. Participation in domestic affairs can be found as an indicator of empowerment in several studies.

This is attributed to the fact that they can work and earn money, therefore they are being given some recognition and role in the household decision making process. Respondents' opinion regarding their participation in household decision making both before and after involvement in project supported economic activities have been collected in order to examine the extent of change in their participation in household decision making due to their relatively enhanced financial capabilities. The concept goes that when the women engage in income generation program and start contributing to the family expenses, the women start enjoying respect in the family. In this study women are taking household decision like buying personal items, arranging recreational facilities, visiting people/institutions, child health and education, child's marriage, family planning and buying household etc. Capacity of decision making of the women has gradually been increased after undertaking of enterprising activities.

4.2.9 Getting Support from Family

The entrepreneurs are get to supported from family income. The respondents about the getting support from family are given below:

Table 4.19: Getting Support from Family

Support	No. of Respondents	Percent
Full	47	94
Little	11	22
No Any Support	2	4
Total	50	100

Source: Field Study, 2024

This data has tried to explore the mutual help of women in the family. In next word, it has tried to explore the actual status of women in getting help from family members in taking training, in financial transaction, household chores, children caring, buying commodities, and getting treatment in sickness status and other much more things. The table shows 94 % respondents have been getting full support from family, 22 % respondents are getting little support and 4 % respondents are not getting any kinds of support.

4.2.10 Roles of respondents with their Male Counterpart

The respondents were asked to the question about roles of respondents with their male counterpart. The Respondents are given to answer roles of respondents with their male counterpart are as follows:

Table 4.20: Roles of respondents with their Male Counterpart

Roles	No. of Respondents	Percent
General	40	80
Exploited	1	2
Excluded	9	18
Total	50	100

Source: Field Study, 2024

The data given in the table clearly shows the actual status of women in comparison with male counterpart. The status of women are categorized into three parts - normal where husband and wife remains as equal situation and

husband help to wife and wife helps to husband, excluded where husband has higher status wife has dominant roles in a family, exploited where husband exploits in terms of labor, work and other domestic violence.

When I analyzed the given data about role of women in comparison with their husband, 80 % respondents have normal status, 2 % has excluded situation and 18% has exploited situation. In this way, the role of women in comparison with their male counterpart is quite satisfactory and is in improving order with the empowerment point of view.

4.2.10 Knowledge of Governmental Provision for Women in Local Body

It intended to explore the understanding and knowledge of women about their rights and special privileges and allocation of budget in local body as well as provision which is given by the governmental of Nepal.

Table 4.21: Knowledge of Governmental Provision for Women in Local Body

Knowledge	No. of Respondents	Percent
Know	16	32
Don't Know	30	60
Not Interested	4	8
Total	50	100

Source: Field Study, 2024

This data has tried to explore the knowledge of women about governmental provision in local body about special privileges for women. It intended to explore the understanding and knowledge of women about their rights and special privileges and allocation of budget in local body as well as provision which is given by the governmental of Nepal. For example, Nepal government has made its policy to allocate 32% of total budget in favor of women as directed by the Village Development Committee Operation Procedure (2067) in grassroots level. The tabulated data revealed 32 % did have superficial knowledge, 60 % didn't have any knowledge and 8 % respondent didn't have interest of that matter.

It means that only countless women were interested in governmental policies and provision for women. Maximum percentages of women were not aware about policies and special privileges which are make mandatory in behalf of women.

4.2.11 Respondent's Knowledge about Domestic Violence

The respondents were asked to the question about respondent's knowledge about domestic violence. The Respondents are given to answer roles of respondents knowledge about domestic violence are as follows:

Table 4.22: Respondent's Knowledge about Domestic Violence

Response	No. of Respondents	Percent
Yes	34	68
No	12	24
Total	50	100

Source: Field Study, 2024

Any kind of abuse, misbehave and mistreat are known as domestic violence. Not being empowered, women have been facing many different kinds of domestic violence. Keeping this in mind, the above given data has intended about domestic violence and how women perceive the domestic violence. 34 out of 68 percent of respondents have knowledge about domestic violence, and 12 out of 24 percent respondents didn't know about domestic violence although they might be facing domestic violence in their home.

4.2.12 Skill/Training of the Respondents

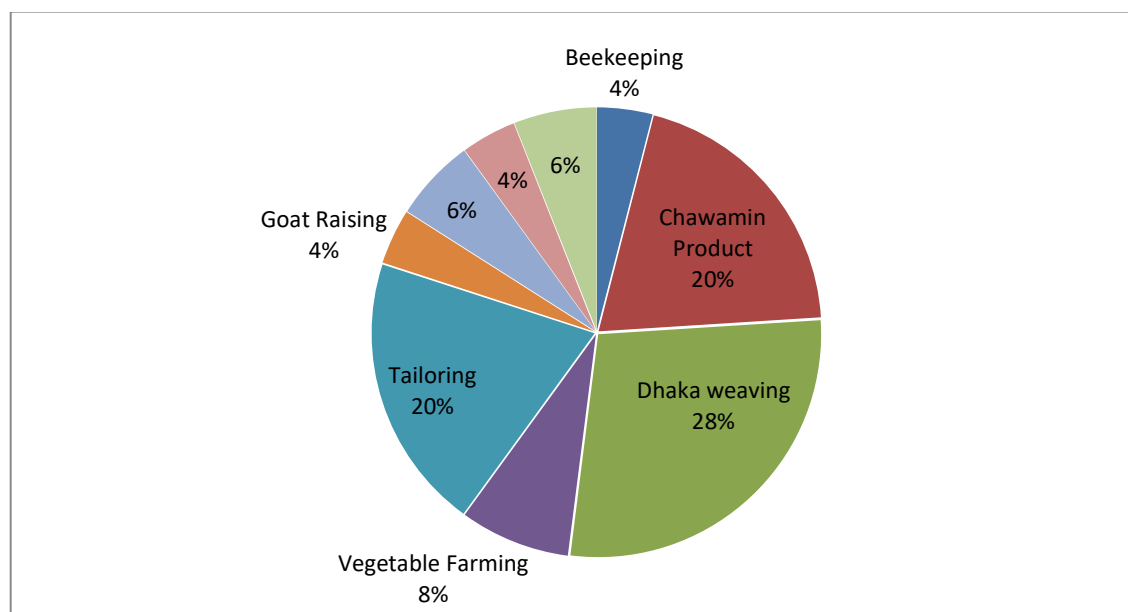
The respondents skill / training of the respondents are given following table:

Table 4.23: Distribution of Respondents by Enterprise

Enterprise	No. of Respondents	Percent
Beekeeping	2	4
Chawamin Product	10	20
Dhaka weaving	14	28
Vegetable Farming	4	8
Tailoring	10	20
Goat Raising	2	4
Poultry Farming	3	6
Fast Food	2	4
Hand Craft	3	6
Total	50	100

Source: Field Study, 2024

Figure 4.5: Distribution of Respondents by Enterprise



Source: Field Study, 2024

Obtaining skill and utilizing it for income generating activities are two different things. Once the entrepreneurs get training, they can use it as daily skill worker for other organizations, can use it occasionally at home or can establish self-

business. It is generally agreed that having skill alone is not enough to start business. They need capital too. They took loan from the co-operatives they are involved in. After getting skill training from MEDEP, all the entrepreneurs could start business on their own. Following table describes what the participating entrepreneurs did after the training and what they started their business or work.

It shows the enterprise composition of the respondents out of 33 respondents 2 (6.06%) respondents are doing Beekeeping and 5 (15.15%) respondents are running Chawamin product enterprise. In the same way the numbers of respondents running Dhaka, Vegetable, Tailoring, Goat, Poultry, Fast Food and Hand Craft are 21.21, 12.12, 15.15, 6.06, 9.09, 6.06 and 9.09 percent respectively.

Agriculture is the backbone of Nepalese economy. It contributes about 40% of the GDP of the country. There is lot of money in nonfarm enterprise like beekeeping, chawamin product, Dhaka weaving, tailoring etc. Various studies have estimated that the earnings of regular workers in the nonfarm enterprise were 2.4 times higher than that of agricultural workers. Casual laborers earn higher wages in non-agricultural activities than in agriculture. The above data shows that peoples are more interested in nonfarm enterprise than agricultural enterprise.

4.2.13 Family Member who are encouraging to take Training

The respondents were asked to the question about respondent's family member who are encouraging to take training. The Respondents are family member who are encouraging to take training are as follows:

Table 4.24: Family Member who are encouraging to take Training

Encouraged by	No. of Respondents	Percent
Father/Mother in-laws	3	6
Husband	36	72
Children	11	22
Total	50	100

source: Field Study, 2024

This table has tried to explore the actual family members who are involving to enhance the capacity of women. In next words, who are supporting to women in their empowerment. In the above mentioned data 6 out of 50 respondents were encouraged by their father/mothers in-law, 72 respondents were encouraged by husband and 22 respondents were encouraged by their children. In this data, it has shown that husbands have been playing crucial roles to enhance the capacity of women in study areas.

4.2.14 Affiliation/Association of Respondents with Social Organization

The respondents were asked to the question about affiliation/association of respondents with social organization. The Respondents are given affiliation/association of respondents with social organization are as follows:

Table 4.25: Affiliation/Association of Respondents with Social Organization

Social Organization	No. of Respondents	Percent
DMEGA	3	6
MEGA	19	38
Federation of Nepal Cottage and Small Industries	5	10
Not Anywhere	23	46
Total	50	100

Source: Field Study, 2024

Association with different organization is one of the key indicators of empowerment of grassroots entrepreneurs. Therefore, it has tried how entrepreneurs's have affiliation with social organizations. In the above given data, 6 percent respondents are associated with DMEGA, 38 percent of respondents are associated with MEGA, 10 percent of respondents are associated with FNCSI and 46 percent of respondents have not any affiliation with social organization.

4.2.15 Reason for joining MEDEP

The respondents were asked the reason for joining MEDPA are presented in table below:

Table 4.26: Reason for joining MEDEP

Reason	No. of Respondents	Percent
Improve family condition	8	16
Self dependent	14	28
To earn more income	28	56
Total	50	100

Source: Field Study, 2024

The above table depicts that most of the participant's reason to join the training Program was to earn more money. Around 55 % percent of participating women join the Program because they felt that they need to do something for the family and they can earn income if they get training.

Around 16 percent women joined the Program to improve family condition whereas 28 percent joined MEDPEP to become self reliant and 56 percent of respondents had to earn more income Through interview, it is known that most of the family heads of the participating women are farmers. Income from farming is not enough to support their rising family expenses. So, the family heads want the female members to join such income generation Program.

When asked with the family members, almost all family heads during interview

said that they themselves encouraged the female members, particularly the mothers to join the Program. During interview, the participating women said that they don't want to sit idle at home. Most of the participating women have grown up children who can manage themselves the household chores, or there are senior people in the family to take care of the children.

4.2.16 Caste wise Involvement of women entrepreneurs

In the field work, respondents belonging to different caste group involvement of women entrepreneurs have been found which is presented table.

Table 4.27: Caste wise Involvement of women entrepreneurs

Ethnic Group	No. of Respondents	Percent
Brahman	66	12.99
Chhetri	75	14.76
Dalit	116	22.83
Janjati	250	49.21
Total	508	100

Source: Field Study, 2024

Above table indicated that caste wise involvement of women entrepreneurs was 12.99 percent of involvement in Brahman caste, 14.76 percent of women involvement in chhetri caste, 22.83 percent of respondents had dalit caste and 49.21 percent of respondents has janajati caste involvement of entrepreneurs. Majority of the respondents had janajati women in involvement in entrepreneurs in the study area.

The entrepreneurs should be given education opportunity supported by various types of skill-based trainings. They should not only be limited within household chores rather they should be given opportunity to work hand in hand with the society. Now-a-days women want their voice to be heard in the family and outside. They don't want to depend in all respects on the decisions of others. It is no more like that the women will remain engaged in household works only.

As Parbati Darlami (Name Change) recalled her story:

“My husband gives me more value since the MEDEP. I know, because now he hands all his earnings to me. If I had not gone to the meeting, not taken a loan, not learnt the work, I would not get the value I have, I would have to continue to ask my husband for every Rupees I needed. . . . Before, my husband used to beat me when I asked him for money, now, even if he doesn’t earn enough every day, I can work, we don’t have to suffer. I can buy anything that I like, thanks for MEDEP Program for their training and seed money to start this business.”

One husband commented that he appreciated his wife’s ability to earn her own income so that she could pay for things she wanted without asking him for money. He liked his wife’s independence because *“although she doesn’t give me anything, neither does she asks for anything from me.”*

Box 4.1: Case study – 1 Utilization of training and earning Income

Amrita Nepali (name change) aged 42 is living in ward No. 1 Narayan Municipality,. She has completed grade six. She has four members in her family. Her husband Ramesh (name change) who is 44 years old does labor work. She has two children, daughter Neha is 13 years old and son Bimal is 9 years old. Both are studying in grade seven and four respectively. It had been fourteen years since she got married and her family got separated from big joint family some five years back. After she started living nuclear life, she found it very hard to run day to day family. Since they had very less land to cultivate, it was difficult to meet their basic needs properly. She had to depend on her husband’s income only to run the family and she would take care of all the household chores and farm activities.

She heard about the Duna Tapari Making training being provided by organization MEDEP. She decided to join the training so that she could learn some new skill and make some money. After being in MEDEP she got to know many people. Then



after getting skill training she involved in different women groups and involved in social works and joined one women group named DMEGA. She has been doing savings of monthly NRs. 500 since last 2 years and she is the treasurer in that group. She is earning NRs. 23000 per month.

After sewing training, she and other 11 entrepreneurs have established their own Duna Tapari making training Group. She is was trainer for till now. She has realized dramatic change in her day to day life. She is more involved in outside social works. She can now work hand to hand in society. In her family life also, life is now much easier than before. She affords herself for her children's education expenses and buys them their daily Tiffin. Previously, she needed to depend on her husband for these expense and husband could not bring on time, so children also used to be sad and felt mentally tortured as their fees is due in their school and cannot take Tiffin. But now children are happy. So she is very satisfied in this matter. She was before reluctant to speak in front of mass of people, share her problems with anybody. But now the picture is completely different. She participated in health related training organized by a

youth club and shared about her problem openly in class, discussed on it and got the solutions. She now encourages or motivates other women in her community not to sit idle or feel uneasy to talk about their interests and problems to the family or in the society.

Ramesh (Name Change) husband also supports her activities, savings. Her health, hygiene, sanitation, and food taking are improved as well.

Source: Field Survey, 2024

CHAPTER - FIVE

SUMMARY, CONCLUSION AND RECOMMENDATION

This chapter deals with the summary, conclusion and recommendations. Summary gives the gist of research objectives, methods and findings of overall study. Conclusions are drawn from the findings. Recommendations consist of suggestions based in the findings of the study.

5.1 Summary

This study actually tried to deal with the overall impact of micro-enterprise for the socio-economic uplift of entrepreneurs in Surkhet district. For this, different settlement like, Narayan Municipality were chosen as study sites. For this study convenience sampling was used to collect primary data. A semi-structured questionnaire was constructed (Annex 1). 50 entrepreneur's respondents were taken from this Municipality out of total 15 MEDEP's entrepreneurs. This study is mainly based on primary resource obtained from field study and secondary data obtained from different sources, like related offices, different books, Journals and other related studies. Different kinds of data collection methods were used such as interview, non-participant observation, key informant interview and focus group discussion.

So, the main objectives of this study were to examine the relationship between micro-enterprises and economic and social impact of entrepreneurs in the study areas, to explore the socio-economic situation of entrepreneurs in the study areas, to examine how entrepreneurs are empowering through the micro-enterprise and impact of it on livelihood of them and to explore the increasing level of awareness after launching micro-enterprise program and sustainability of the activities undertaken by the entrepreneurs. Findings from the primary and secondary data were presented and analyzed using different mathematical tools like tabulation, percentage, frequency and mean.

The findings from the data analysis can be summarized as follows:

- Out of total 2 percent of the total respondents in the study are of 10-19 age groups. In the same way, 44 percent respondents are of 20-29 age groups, 26 percent respondents are of 30-39 age groups, and 28 percent respondents are of 40-49 age group.
- It is clear that 18 percent of the respondents are illiterate. While taking about the total literacy rate of respondents, it is clear that rest 44 percent are literate.
- Among the 50 selected respondents, 72 percent respondents were married, 26 percent respondents were unmarried.
- The largest family size of respondent is up-to 8 members and smallest family size is 3 or less than three.
- More than 34 percent women were making Rs 5000 – 7500 per month. In the same way 36% and 10% of respondents were making 7501-10000 Rs and 10001 -12500 Rs.
- 34 % of respondents are contributing 25 to 50 percent of income from employment. 60% and 6 % of respondents are contributing (10 – 25) % and (51 -75) % of income in family.
- According to respondents, 16 out of 32 respondents do manage their money by themselves, 28 respondents are depended in husband and 12 are depended with father in-laws.
- 20 % of the total respondents used to save Rs 10 to 50 per month from the income earned by the micro-enterprise whereas 58% used to save Rs 1001 -1500 per month. 6 % save Rs 1001 – 1500 monthly.
- 50 % women had accessed to group, 32 % to bank, 14 % to Cooperative and 4 % to local money lenders. While provision of loans by the bank and group saving increased largely, loan from the private money lenders declined. Entrepreneurs save their money on group in monthly basis.
- majority of women (76%) were found independent to go out from home and maintain their relationship with the community people.

- There are a bit positive outcomes of respondents in decision making because it has reflected that 36 (72%) respondents out of 50 have been taking self decision by themselves. 3 (6%) respondents are depended with husband, 11 (44%) are depended with fathers/mothers in laws.
- The table shows 94 % respondents have been getting full support from family, 22 % respondents are getting little support and 4 % respondents are not getting any kinds of support.
- The tabulated data revealed 32 % did have superficial knowledge, 60 % didn't have any knowledge and 8 % respondent didn't have interest of that matter.
- the above mentioned data 6 out of 50 respondents were encouraged by their father/mothers in-law, 72 respondents were encouraged by husband and 22 respondents were encouraged by their children.
- The level of knowledge of respondents in women rights was pathetic and poor. They are not aware about their fundamental rights which are guaranteed by constitution and national and international conventions. They were found not aware of wage discrimination, gender equality, mobility, reproductive rights etc. Violence against women was gradually reducing.
- All the entrepreneurs got various kinds of training from MEDEP. Because participants had to go to a training centre for training, their group to attend a meeting, market to sell their product, they had to come out from home, the activities increased their mobility.
- The study revealed that the percentage of women confirming their active participation in family decisions was 79 % after they set-up their businesses. This change suggests that the status and respect of the women in their family are raised due to MEDEP. Increased economic activities have increased participant financial responsibilities and participation in household decision-making.
- Women from nuclear family enjoy more freedom in household decision making in comparison to joint family. There might be several

explanations. However one of the distinct features of Nepalese society is that the joint family is generally headed by father in law or mother in law who are rigid in following the traditions, culture and customs. They do not like their daughter in law becoming socially active and vibrant. Similarly they might be illiterate or less educated so that they do not know human right. Thus to make women empowerment through income generation program there should be literacy program and awareness creating program should be conducted parallelly.

It was clearly shown that active participation of women has been increasing and inspiring in different groups. The foremost and significant thing was that all most all entrepreneur's confidence level had been increased after launched program MEDEP. Gradual changes in the status of women were noticed and their awareness level also significantly increased as shown in data. Slowly, the overall condition of entrepreneurs has been changing in comparison with previous days. Actually MEDEP was perceived as a good program which had led to positive impact on people and their lives especially women's live.

5.2 Conclusion

The study has analyzed the impact of income generation program on women empowerment in terms of involvement in household chores, participation in household decisions, involvement and status in the community. The study shows that those women who have accessed Income Generation Programs have more income generating opportunities and are resultantly more empowered as demonstrated by changes in the involvement in household chores, participation in family decisions, improved status in family and community. The study also revealed that MEDEP itself is not enough for women empowerment since family size and education of family head also influence their empowerment.

The results of the study depict that those entrepreneurs who actively participated in micro-enterprise program improved their household income.

This economic contribution by women have changed their position in the households and they were given due importance in household decisions, social status. It was also found that when women have income then they get better access to education and technologies that help them to take up new businesses and expand it. Economically empowered women participate more in social activities. The policy implication is that income generation programs for rural women should be strengthened both at the public as well as private level. This will not only empower women socially and spiritually but also will contribute to poverty reduction at the national level.

5.3 Recommendation

Lots of governmental and nongovernmental organization are working in the concerned areas to empower women by socially and economically but the outcomes were not as desired. It is needed that strict policies and existing laws should be applied to empower the respondents and to boost up their potentialities. Although, MEDEP has made significant changes in the sectors of Respondents empowerment but it is not sufficient and the following recommendation are made for MEDEP and other developmental agencies who has been working in the sector of women empowerment since long time ago.

- It is realized that to respondents they should have knowledge of legal provision about respondents. So, concern authorities should think about it.
- Government should give the priority to increase the literacy rate of female and educate them with quality, accessible and affordable education.
- Eliminate the gender based discrimination in the society.
- Increase the access of females to modern health facilities.
- Sensitize the respondents about governmental policies and provision in the behalf of respondents.
- Manage to conduct paralegal committees and women rights forums.
- Encourage female to participations in policy making level.

- Ensure the active participation of women in decision making level.
- Bring them into main stream development.
- Provide them opportunities to decide in socio-economic sectors.
- Give them opportunities according to their desire/wills and skills.
- Respondents shouldn't be limited within household work and agricultural sectors only.
- Ensure the all round development of women.
- Give them opportunities to handle the male scale enterprise in household.
- Share the ideas of female in development activities.
- Respect the view of women in household level as well as society level.
- Bring out them from every kind of abuse harassment and exploitations.
- Make respondents focused developmental policies and program in community level.
- Follow the bottom up approach of program planning.

Special recommendations of the study

According to the findings of the study, women are spending their more times in household work and non creative works. In such conditions they lack the required information and creativity in the societies. The following special recommendation should be followed to enhance the capacity of women and to envision equitable, fully empowerment of women as well as development of societies and nation.

- Create awareness about human rights and legal provision in the country and societies as well.
- Ensure the quality and free education for all school aged girl and informal education to illiterate women.
- Change the traditional and rigid values and norms and customs gradually that have bad effects on the lives of women.
- Provide enterprises friendly decision making environment.

- Give opportunities to enterprises in social and economic management.
- Formulate and implement enterprises focused programs as per their needs.
- Follow the bottom-up planning approach to address their special needs.
- Enhance the capacity and all round developments of women.
- Ensure women rights and dignity.
- Create opportunities for economic enhancement in different societies.
- Eradicate the gender disparities in all societies.
- Manage Vocational training to jobless women and girls.
- Manage and ensure proportional opportunities to all enterprises .

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Annex II

Photos



Participation of women entrepreneurs



Group discussion about the entrepreneurs



Information of entrepreneurs



Women Making the Duna Tapari



Group Discussion of the respondents