

A Case Study on Entrepreneurial Motivation and Challenges faced by Women in Agri-entrepreneurship in Nepal

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Abstract

Women empowerment, community development, and poverty reduction can be achieved by promoting agri-entrepreneurship in Nepal. In recent years, women have started to enter agri-entrepreneurship, generating employment opportunities and raising the economic conditions of their families. However, they face various difficulties due to social and cultural structures. This study aims to assess the current situation of women in agri-entrepreneurship, identify the major motivational factors for women to initiate start-ups, explore the challenges faced by female agri-entrepreneurs, and identify favorable policies for promoting women's agri-entrepreneurship. A case study design and secondary review was used, and data were collected through in-depth interviews with women agri-entrepreneurs. The statistical data showed that only 8.22 per cent of agriculture, fishing, and forestry establishments are owned by females and only 14.8 per cent have female managers. Financial freedom, self-fulfillment, and employment generation were the major motivational factors for initiating startups. Similarly, the major challenges faced by women agri-entrepreneurs were limited land ownership, inadequate access to financial services, male family members' dominance, and doubt about women's capability. So, this study suggests that providing financial assistance, organizing training and vocational courses, and providing extension and advisory services will promote women's agri-entrepreneurship in Nepal.

Keywords: Empowerment, Entrepreneurial opportunity, Feminization, Independence, Social norms

INTRODUCTION

Agri-entrepreneurship is defined as establishing innovative agricultural economic entities with the aim of growth under risks and uncertainties (Dollinger 2003). Agri-entrepreneurship involves identifying and seizing entrepreneurial opportunities such as creating better and improved products, enhancing the management of the supply chain, and adopting new technologies to boost productivity (Lans *et al.* 2017). Women entrepreneurship is an act of owning and establishing businesses, providing economic empowerment, and elevating both their financial resilience and societal standing (Deshpandey and Sethi 2009). A female entrepreneur is characterised as a woman

who, either independently or with one or more partners, has initiated, acquired, or inherited a business. She takes on the associated financial, administrative, and social risks and responsibilities while actively engaging in the daily management of the enterprise (Rao 2011).

Women play a vital role in advancing agricultural and rural development in Nepal (Aryal and Kattel 2019). The agriculture sector contributes 24.1 per cent to the gross domestic product (GDP) of Nepal (MOALD 2024). Statistics show that, out of 62 per cent of people involved in agricultural activities, women holds a proportion of 64.8 per cent (CBS 2021). The agricultural sector offers significant opportunities for gener-

employment, fostering sustainable growth, and empowering women (Singh *et al.* 2022). Even though women serve as the primary producers and providers of food, they are overlooked as 'invisible partners' in rural development (Narayanan *et al.* 2016). Women face more significant challenges than their male counterparts in obtaining public services, controlling resources, accessing social protection, employment opportunities, information, innovation, and participating in the market and institutional processes (Aryal and Kattel 2019). Men find it more convenient to leave their farms and seek employment elsewhere, leaving women to struggle with the challenges of agriculture to provide for their families (Pun and Shrestha 2019).

Historically, entrepreneurship has been considered mainly for men, with the belief that women may not succeed in this field. The existing social norms, cultural influences, and perceptions somewhat limit the progress of women entrepreneurs in Nepalese society (Khatiwada 2001). Only in the past few decades has the idea of women entrepreneurship gained recognition in Nepalese society (Manandhar 2022). Out of 923,353 registered Micro, Small, and Medium Enterprises (MSMEs), approximately 27 per cent (247,880) are owned by women (CBS and ILO 2019). The government of Nepal in collaboration with NGOs, private sectors, cooperatives, and farmer's groups has developed several projects for women in agriculture-based enterprise development. These programs are the Youth Focused Program, High-Value Agriculture Project (HVAP), Residential Training Program for Entrepreneur Farmer and Unemployed Youth, Presidential Women Upliftment Program, Rural Women Economic Empowerment projects, Youth Self-employment Fund and Micro-enterprise Development Project (MEDP) (Pun and Shrestha 2019).

Women entrepreneurs are dedicated to efficiently utilise the female workforce for income generation and female unemployment reduction (Kumbhar 2013). Encouraging entrepreneurship among women enhances their skills and impacts decision-making within the family and the broader society (Narayanan *et al.* 2016). The development of women's entrepreneurs alleviates poverty, deprivation, and the exploitation of women (Das 2000). Research findings have noted several key motivators for women in entrepreneurship, which are crucial for economic development and empowerment at a national level. These include personal fulfillment, desire for autonomy, increase in income, employment generation, job security, family support, social networks, and access to education and technology. These factors significantly impact the success of women-led businesses (Bushell 2008; Chaudhary 2016; Naser *et al.* 2009; Winn 2005).

Women entrepreneurs face several challenges that limit their business's success. Although the law has granted equal property rights to daughters and sons from birth, cultural beliefs often prevent daughters from receiving land, and they are usually disregarded after marriage. The lack of collateral due to tradition limits their ability to start and run businesses (Bushell 2008). Mayoux (2000) reported that women who own property have trouble getting loans. Banks and microfinance lenders require 'guarantees' from male 'guardians' as they don't trust or recognise women entrepreneurs. Similarly, Bushell (2008) reported that women found it difficult to compete with other agri-enterprises mostly run by men because they could not secure large amounts of loans for expanding their business. It was also reported that men often try to undermine the confidence of women entrepreneurs, making them feel unqualified

to do business and that women entrepreneurs are frequently dominated by their husbands in business decision-making (Bushell 2008). Winn (2005) mentioned that women face challenges in assessing business networks which limits their access to information, training, and strategic partnerships. Women entrepreneurs in male-dominated fields like agri-business often face discrimination from suppliers, buyers, and business partners due to the patriarchal environment (Godwin *et al.* 2006).

The existing literature in Nepal is mainly focused on the feminisation of agriculture (Tamang *et al.* 2014; Upreti *et al.* 2018). Some of the literature talks about the motivational factors for initiating startups and the difficulties women face in entrepreneurship, but there isn't as much about their challenges specifically in agri-entrepreneurship in Nepal (Bhatta 2022; Chaudhary 2016; Manandhar 2022). In this context, the relevant issue is understanding and analysing the situation of women in agri-entrepreneurship in Nepal. So, the study aims to evaluate the present status of women in agricultural businesses, examine policy measures to foster women's entrepreneurship, and identify the entrepreneurial motivation and the major challenges faced by women agri-entrepreneurs.

METHODOLOGY

Theoretical and Conceptual Framework of Study

Despite the inclusive constitution of Nepal, a patriarchal mindset persists in the country. Women are predominantly engaged in non-financial activities and have limited access

to capital. Even when women possess equal capabilities as men, the incremental approach taken by the government and constitution does not address societal inequalities. Women's challenges in initiating enterprises are a patriarchal mindset, unequal access and opportunities, and exclusion from decision-making processes (Upreti *et al.* 2018). The research question in this study are: What is the current situation of women agri-entrepreneurs' in Nepal? What are the motivational factors that influence women to start entrepreneurship in the agriculture sector? What are the challenges faced by women agri-entrepreneurs in Nepal? What are the policy provisions for promoting women agri-entrepreneurship?

This study is also grounded in the context of modern feminism. The study's main focus is how women are left out and pushed away from entrepreneurship in Nepal. This study's recognition of diversity, equal access, and inclusion in decision-making processes are fundamentals of feminism. The analysis of the case and review revolves around the so-called first and second waves of feminisation. The work of Charlotte Perkins Gilman and Simone de Beauvoir is utilised for the discussion and analysis within the study (Beasley 1999; Kivisto 2020; Visweswaran 1997).

This study only looks at two examples of women in agri-entrepreneurship in Nepal. While these cases provide valuable insights, they might not fully represent the different experiences and problems that women in this field face in different parts of Nepal. This study has ensured the privacy and confidentiality of the participants, obtaining informed consent from all participants before collecting data and disclosing any potential conflicts of interest.

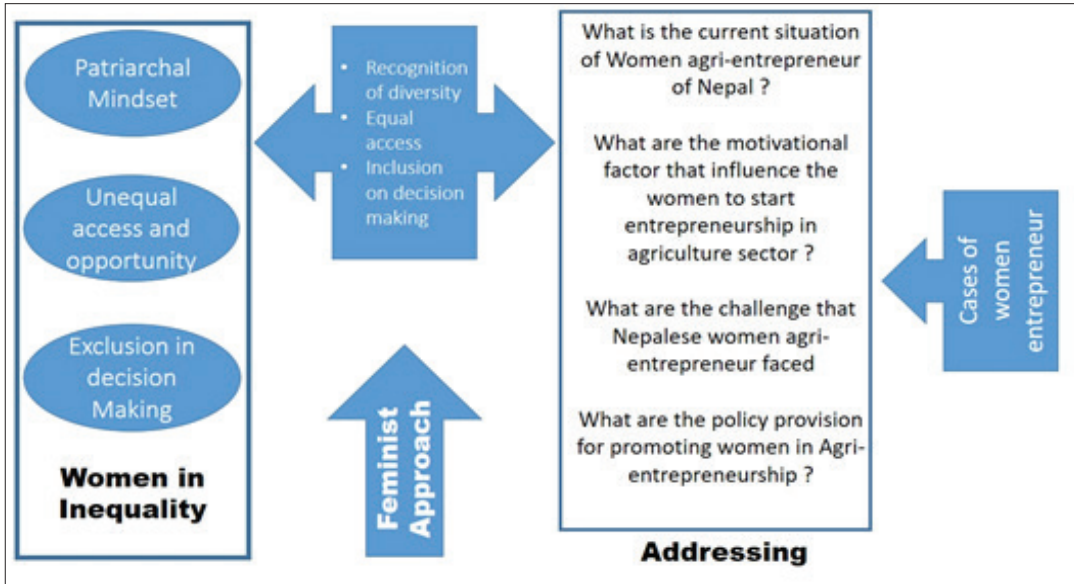


Figure 1: Conceptual framework of study

Study Design

A case study research design is used for this study which are used in many fields, like evaluation. They involve closely looking at a particular case, such as a program event, or individual over time (Creswell and Creswell 2017). This study adopts a persuasive case study methodology to investigate the motivational factors driving women towards entrepreneurship, as well as the primary challenges encountered by female agri-entrepreneurs in Nepal (Datta and Gailey 2012). Its objective is to provide insight into the present circumstances surrounding women's participation in agri-entrepreneurship within the Nepalese context. As Yin (2015) used, two representative cases were used for the comparative case study. Women who initiated entrepreneurship in the fields of agricultural production and agricultural marketing were purposively selected. A checklist was prepared and a phone interview was done for around an hour. The work of Charlotte Perkins

Gilman and Simone de Beauvoir on feminism was used for the analysis of the findings.

STATUS OF WOMEN IN AGRICULTURE AND AGRI-ENTREPRENEURSHIP

Despite an overall decline in the engagement of the population in agriculture across each census year, the proportion of women involved is higher than men (Figure 1). In 1991, 90.5 per cent of women and 74.9 per cent of men were employed in agriculture which has reduced to 64.8 per cent of women and 50.6 per cent of men in 2021.

It is difficult to estimate the number of women entrepreneurs in Nepal due to the lack of up-to-date statistics and gender-disaggregated data. Moreover, the statistics often do not reflect who truly controls and manages these businesses. It is found that businesses registered under women's names are operated by their husbands or fathers (Bushell 2008).

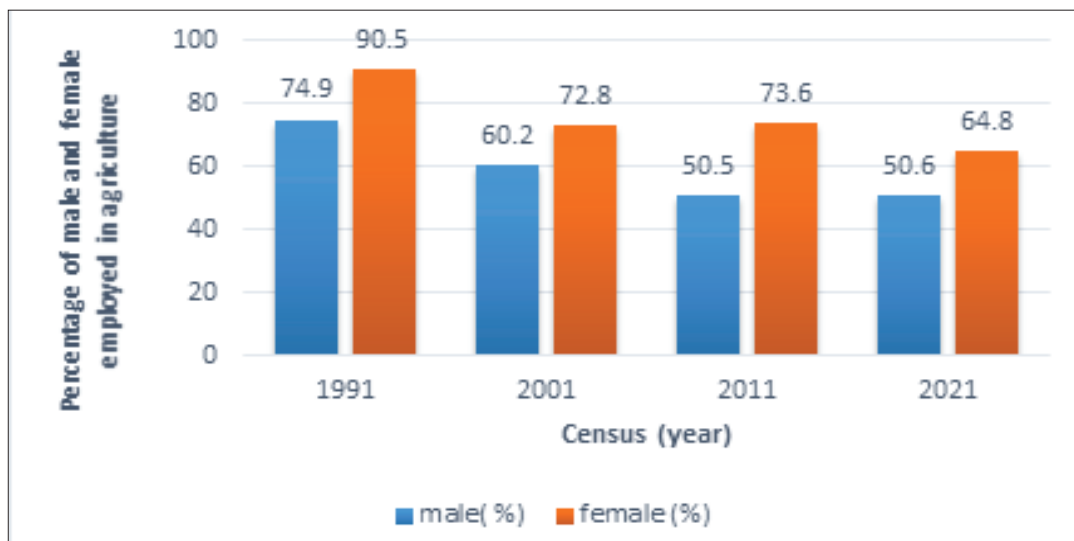


Figure 2: Gender-based involvement in agriculture in nepal

Source: CBS (1993, 2003, 2013, 2023).

The economic census of Nepal, 2018 shows that there are 24,299 business establishments in the agriculture, fishing, and forestry sectors in Nepal which accounts for 2.6 per cent of

the total establishments of 923,356 (CBS 2018). The percentage of women owning and managing agricultural, forestry, and fishing establishments is presented in Table 1.

Table 1: Composition of agriculture, forestry, and fishing establishments by sex of owner and sex of manager

SN	Division of agricultural activities	Sex of owner			Sex of manager			Total
		Female (%)	Male (%)	Not reported (%)	Female (%)	Male (%)	Not reported (%)	
1.	Crop and animal production, hunting, and related service activities	15.04	73.92	11.02	17.6	82.2	0.2	12428
2.	Forestry and logging	0.59	3.45	95.95	12.1	87.7	0.1	11141
3.	Fishing and aqua-culture	8.63	86.81	4.54	9.1	90.8	0.2	660
	Total	8.22	41.87	49.89	14.8	85	0.1	24229

Source: CBS, 2018

In agriculture, fishing, and forestry establishments, only 8.22 per cent of establishments are owned by females and only 14.8 per cent of establishments have female managers (Table 1). Similarly, there are 24,939 establishments in the food industry and beverage industry. In the food and beverage industry, only 11.7 per cent of establishments are owned by women and 10.8 per cent of establishments have female managers (CBS 2018).

POLICY PROVISION FOR PROMOTING WOMEN AGRICULTURE ENTREPRENEURSHIP IN NEPAL

The Constitution of Nepal, 2015 has made provision for central, provincial, and local government to formulate their respective policies to create supportive conditions for women entrepreneurs. In Article 18, there is a fundamental right 'Right to Equity' which ensures no discrimination in the remuneration and social security for the same work and equal right to the ancestral property without discrimination on the grounds of gender. In article 38, there is a fundamental right 'rights of women' which ensures that every woman has equal lineage rights and shall have the right to obtain equal opportunity in education, employment, and social security based on positive discrimination. In part -27 of the constitution, there is a provision for the National Women's Commission, mainly responsible for formulating policies and programs concerning the rights and interests of Women (GON 2015). Plans and policies that promote women's entrepreneurship are described below.

Fifteenth Periodic Plan (2019)

The fifteenth periodic plan followed the objective to ensure gender equality in access to resources, opportunities, and benefits

and to empower women in leadership roles. It includes provisions to support women in enterprise and business development, along with incentives to improve access to financial resources. Within the chapter named 'Private Sector and Cooperatives', there is a subchapter on entrepreneurship development. It promotes the development of women and youth groups at the local level into entrepreneurs' groups. Additionally, it mentions establishing industrial estates and villages specifically for women entrepreneurs to foster the development of women's entrepreneurship. The National Planning Commission (NPC) has also introduced the President Women Empowerment Program to improve women's entrepreneurship development, with an estimated cost of 21.175 billion.

Industrial Policy (2010)

In 2010, the Government of Nepal introduced a new Industrial Policy with the strategic goal of significantly contributing to the national economy. It is the first industrial policy to consider women entrepreneurs. It has made provision of providing venture capital to women entrepreneurs in the establishment of industries, a 20 per cent exemption in the fees for registering industries solely in a woman's name, access to export loans for exporting their products, and establishment of a dedicated fund for the development of women entrepreneurship. Moreover, it has made mandatory measures to introduce directives for preventing and controlling all forms of gender-based violence in the workplace, aimed at safeguarding the rights of women entrepreneurs, women workers, and women service-seekers.

Industrial Enterprise Act (2016)

The Industrial Enterprise Act (2016) includes specific benefits for women entrepreneurs,

including a 35 per cent discount on industry registration, a 20 per cent discount on industrial property registration, priority for establishing businesses in industrial zones, and access to export loans. Women entrepreneurs are given preference in the allocation of areas for establishing industries in industrial zones, and they are eligible to receive export loans based on their credibility to export industrial products.

Industrial Enterprise Rule (2019)

The Industrial enterprise rule has extended concessions to industries fully owned by women to incentivise and support women entrepreneurs in their industrial investments. These concessions include a 25 per cent reduction in the required investment, making it more favorable compared to other competitive industries. Additionally, a 15 per cent decrease in rent is applicable in industrial areas for such women-owned enterprises. Moreover, industries exclusively owned by women, intending to export their products, are eligible to access export loans under section 49(1), subject to the Ministry's recommendation. These measures aim to foster and facilitate the active participation of women entrepreneurs in the industrial sector by providing tangible financial benefits and support.

Agribusiness Promotion Policy (2007)

Agribusiness promotion policy offers numerous opportunities for women, particularly emphasising the implementation of special programs to support them in establishing and managing agribusinesses. It includes provisions such as credit flow based on agribusiness projects and tariff subsidies of up to 75 per cent for importing agricultural equipment. Additionally, it provides electricity subsidies of up to 25 per cent for cold storage facilities.

Agriculture Development Strategy (2015-2035)

The Agriculture Development Strategy (ADS) has fostered the expansion of small and medium-sized agri-enterprises through various initiatives. Prioritised activities include offering tax incentives to encourage investment in agro-based enterprises and setting up "Agribusiness Incubators." Another key aspect of the ADS is the establishment of matching grants to drive innovation in agri-enterprises, facilitated through several initiatives. Under the ADS, there are two Promotion Funds: the Innovation Fund for agri-enterprises and cooperatives, aimed at supporting public-private partnerships and commercial research and development. ADS has made provision of a women agri entrepreneurship program under the innovation and agri-entrepreneurship program (INAGEP). ADS offers financial management training to farmers, cooperatives, agri-enterprises, rural women, and rural youth to enhance the creditworthiness of agri-enterprises. ADS targets to achieve growth of innovative small and medium agri-enterprises through agri-entrepreneurship programs for youth, women, disadvantaged groups, and areas.

Decentralisation, Local Government, and Women Agri-entrepreneurship

Decentralisation and federalisation have significant potential to enhance women's development, create jobs, and promote rapid and inclusive economic growth (Dahal *et al.* 2020). Nepal entered federalisation with constitutional rights to province and local government (Schedule 6, Schedule 8). The Constitution also ensures the inclusive participation of women. The country is divided into seven provinces and 753 local

bodies. Management, operation, and control of agriculture extension, as well as the collection of statistics on unemployment, fall under the constitutional jurisdiction of the Local Government Act. According to the Local Government Operation Act, enacted under constitutional jurisdiction, provisions are made for setting up systems to manage job information, collecting data on local and foreign workers and skilled people, securing foreign employment, and running job centers to provide training for people going to work abroad, all of which fall under the authority of local government (GoN 2017).

CASE STUDY FROM THE FIELD

Case A

One of a Gurung Women, a returnee of the United Kingdom, has dedicated herself to sustainable farming in Pokhara, Kaski. She had married the British Army and lived overseas for over 16 years. She farms and raises livestock on 3.56 hectares of land, cultivating vegetables, mushrooms, and fodder, and producing compost and vermicompost. She raises Saanen goats for goat cheese and has employed about fifteen people. The primary market for her vegetables is in Pokhara, while goat cheese is in demand across Nepal, driven by social media advertising. Her journey in farming started in 2010 after returning from abroad. She had always been interested in farming since she was an adult. After raising her children, she dedicated herself to sustainable farming, following her passion wholeheartedly.

She mentioned that her desire for financial independence, self-fulfillment, access to funding, and desire to contribute to the community were major motivational factors for start-ups. Gurung said:

"I've spent half of my life living for others. After getting married, my responsibilities for household chores increased, overshadowing my dreams. I had to move to a different country with my husband. While working abroad, the way people treated us wasn't always pleasant. Despite working hard, my sense of self-respect plummeted. I couldn't find the self-respect I yearned for in a foreign land. My desire has always been to contribute something meaningful to my own country, so I decided to return to Nepal and work with dignity."

She was born into a middle-class family and married to the British army, so she didn't face any economic crisis regarding food and general expenses. However, being a female, she faced numerous challenges in starting entrepreneurship. She expressed her frustration about not having access to land and her sole responsibility for raising children, looking after her family, and waiting for her children to settle before starting her dream enterprise. She pointed out that women are bound by family responsibilities while men are not bound by these responsibilities.

She said: "Besides being born into the Gurung family, where women's voices are stronger than in other communities, I still faced challenges in starting an enterprise. Although laws have made equal rights to access to land and property for sons and daughters, I didn't have land. Firstly, I needed permission from my husband to pursue farming. Secondly, I had to complete my responsibility of raising children before starting an enterprise. After convincing my family, I had access to capital for investment. Thirdly, I faced questions about my ability to start and run a

business. The input suppliers and traders often ask for men to make business deals as they could not believe me as an entrepreneur.”

Despite facing many challenges, she is happy where she is now and believes she made the right decision at the right time. She feels accomplished as she is generating income and employment opportunities. She feels she has become a role model for young females in a patriarchal society with limited resources and unpaid roles.

Expressing her happiness, she said, “I am enjoying it here. I am financially independent. People come for jobs, and others come to learn farming practices. I can make decisions by myself, and my family is also pleased with what I am doing. I am conserving biodiversity through organic farming. Additionally, we also profit considerably from the farm.”

Case B

Young entrepreneur Adhikari, originally from the Gorkha district, got married early without completing higher education. Facing financial difficulties, she went to the UAE in 2008 to work as a house help. After returning to Nepal from the UAE, she learned the required skills to run a beauty parlor and returned to the UAE to work in one. After saving some money, she returned to Nepal again and started a vegetable farming business in Kirtipur, Kathmandu. Now, she farms on 7.63 hectares land, growing vegetables like cole crops, cucurbits, tomatoes, leafy greens, and fruits like kiwi, avocado, lime, and coffee. She also raises buffalo and goats and has employed 10 people.

She mentioned that the financial crisis, responsibility to support family, and desire to

create employment opportunities are driving factors for agri-entrepreneurship. She said,

“After finishing school, I married and moved to Kathmandu. My husband went to the UAE for work, but his earnings weren't enough, so I joined him there. Leaving our young son with my mother, I worked in households in the UAE. The work demanded long hours and low wages. I returned to Nepal, learned beauty parlor skills, and went back to the UAE to work in one. After saving some money, I came back and saw an opportunity in vegetable farming. With the crucial support of my husband, I could start my vegetable enterprise.”

She mentioned that family responsibility, lack of higher education, and lack of land ownership, have been major challenges for initiating a startup. She stated that most financial institutions were reluctant to approve business development loans, requiring a performance history of at least five years. The loans provided by micro finances were not sufficient to expand and upscale the business.

She said, “My family got me married early without giving me the opportunity for higher education. Firstly, I didn't have land ownership, which prevented me from starting businesses before going abroad. Secondly, I didn't get a loan from banks due to a lack of collateral and performance history. Thirdly, I was often questioned about my ability to undertake entrepreneurial ventures and stakeholders sought my husband to make decisions related to enterprise.”

Her confidence soared due to the support and recognition she received, including

prizes and awards from the government. Today, she actively participates in numerous training sessions and mentors other women on vegetable farming and its advantages. Her lifelong aspiration to give back to society is now fulfilled, marking it as her most significant achievement. She said,

"I am extending my farm to Bhojpur as well. Now, my husband and family support me in this endeavor. I see so many opportunities in Nepal; people only need the pathway to access them. I find satisfaction in my work. I am the decision-maker of my daily activities, which is also a significant achievement for me. I have enough money for my daily expenses; I do not need to beg others for day-to-day expenses. For women, that is a great achievement."

DISCUSSIONS

Motivational Factors for Women to Start Agri-entrepreneurship

While historically, the prevailing belief was that only men could attain success in the workforce or as business owners, and women were primarily expected to prioritise family care, there has been a notable shift. Increasingly, women across the globe are entering the workforce and venturing into entrepreneurship. Xheneti *et al.* (2019) highlighted this increasing trend. Additionally, Hilbrecht (2016) reported meeting family demands serves as a primary motivation for women entering entrepreneurship. Moreover, there's an emphasis on women seeking to balance their work and family roles, making family happiness a central motivating factor in their entrepreneurial endeavors (Case A and Case B). In the latter scenario (Case B), the discussion focuses on the multitasking

nature of women, particularly in context like agriculture entrepreneurship, where such skills are particularly applicable.

Women start agri-entrepreneurship for many reasons. In both Case A and Case B, the major motivations mentioned were their desire for independence, passion for farming, earning income, learning new skills, contributing to community and the flexibility of agricultural work hours. They also had aim to preserve family traditions and prove their ability to overcome challenges. The findings are in line with study of Bushell (2008) who reported that in developing countries like Nepal, women are often driven to entrepreneurship by financial constraints and limited access to education. Overall, their motivations includes personal, financial, and community goals, highlighting the diversity of their reasons. Bock (2004) mentioned that the major motivation for entrepreneurship lies between identification and happiness. Madhumitha and Chandrasekaran (2020) reported that overcoming employment, need for additional family income, family support, self-identity and social recognition were major motivational factor for women agri-entrepreneur. The other motivations for women entrepreneurs are desire to be their own boss (Luehrsen 2010); the desire of independence and empowerment (Raman *et al.* 2008); self-sufficiency and self-prestige (Surainita *et al.* 2022).

Challenges in Women's Agri-entrepreneurship

Charlotte Perkins Gilman, a feminist, theorist, and novelist, discusses the consequences of confining women to household chores such as household labor and child-rearing in her book "Women and Economics." She argues that the type of work women perform within the

household is unpaid and does not contribute to their economic standing. Kivisto (2020) mentioned that wives become reliant on their husbands for their status within the broader community. It was reported that "most men would hesitate before entering a business partnership with any woman, wife or not." Xheneti *et al.* (2018) mentioned that model workers/entrepreneur is imbued with masculine characteristics while women are expected to fulfill family roles. Our cases previously explained are not far from her perception. Both women from cases A and B were housewives and dependent on their husbands for their status. Case A even had to live abroad due to her husband's work, despite her interests.

Females in Nepal encounter various obstacles when starting businesses. The lack of access to land is one of the major challenges for women to start agri-entrepreneurship. CBS (2021) showed that only 23.8 per cent of households have land, a housing unit, or both registered in the name of a female household member. The agriculture census reported that only 34.4 per cent of women own agricultural land (CBS 2023). Sigdel (2015) reported that despite having equal legal rights to land and property, males typically have greater control over ancestral property, while females remain under the control of male relatives such as their father, brother, or son. So, women often struggle to own and use these assets as collateral for loans due to deeply ingrained cultural norms within families and society (Bushell 2008). Similarly, gender discrimination, and lack of government policies and support are major challenges in accessing capital by women agri-entrepreneurs (Agrawal *et al.* 2023). Sinha (2005) reported that women face more challenges than men in accessing credit due to reluctance to accept household assets as collateral, and negative perceptions of female entrepreneurs by loan officers.

Societal expectations often confine women to domestic tasks, limiting their opportunities for economic independence. Balancing household responsibilities with entrepreneurial pursuits and lack of family support is a challenge for women entrepreneurs. Garima *et al.* (2021) noted that women agri-entrepreneurs often carry the burden of dual responsibilities, leading to challenges such as a lack of time and focus. Additionally, they frequently experience guilt for not fulfilling household duties. Sinha (2005) reported that patriarchal bias and societal role expectations inhibit essential qualities for an entrepreneurial career, such as ambition, self-confidence, innovativeness, achievement motivation, and risk-taking ability in women.

Moreover, societal prejudices about women's capabilities in business further hinder their success. Bhatta (2022) reported that women face challenges in gaining credibility as business leaders due to gender stereotypes and societal norms, which hinder the development of their managerial skills. These challenges highlight the need for better support systems to empower women in agriculture and enable them to thrive in Nepal's farming sector.

Policy Provision in Women Agri-entrepreneurship

There are policies and strategies to assist women entrepreneurs in Nepal. Most plans and policies aim to increase opportunities for entrepreneurship rather than just initiating them (Manandhar 2022; Dwibedi 2016). While the government prioritises non-agricultural sectors for starting women-owned enterprises, the agriculture sector holds great potential for involving women as agricultural entrepreneurs. Entrepreneurs in this study have not received any subsidies or financial support from the government for enterprise development. A most significant problem of

developing countries' women entrepreneurs are getting working capital, negotiating their business and family responsibilities, and the patriarchal context. (Xheneti *et al.* 2018; Manandar 2022).

The Constitution of Nepal, 2015 provides equal rights for men and women in property ownership and employment opportunities. Neither of the women entrepreneurs in this study had access to land or opportunities for starting an enterprise. The Fifteenth Periodic Plan, 2019 includes programs to facilitate women's entrepreneurship, aiming to encourage more women to become leaders and start their businesses. Industrial Policy, 2010 offers venture capital to women entrepreneurs for establishing industries, along with a 20 per cent fee exemption for registering industries solely under a woman's name. As the farm is registered in both the husband and wife's name, the women entrepreneur in this study didn't get a fee exemption. Acharya and Pandey (2018) reported that although industrial policy promotes women entrepreneurship by reducing taxes on registration, a trend has emerged where businesses and land are registered in women's names solely for tax benefits. The entrepreneur of Case A had the financial capital to start the business and didn't try for governmental support. However, the Entrepreneur of Case B required a loan and subsidy and had tried to seek support to start an agri-enterprise. The Entrepreneur of case B could not get a subsidy and loan due to a lack of land ownership. Devkota *et al.* (2022) reported that gender mainstreaming has made minimal progress in advancing gender equity, social inclusion, and agricultural sustainability.

Dwibedi (2015) reported that government-sponsored development initiatives have predominantly benefited a small group of women, particularly those from the urban

middle class. Flagship government programs like the President Women Empowerment Program prioritise populist activities over primary production and entrepreneurship development. Despite significant potential and adequate policy provisions, there is minimal activity and budget allocation for fostering agro-entrepreneurship (MOF 2024). This limitation impedes the development of Nepal's most promising sectors.

CONCLUSION

In the last few decades, people have recognised that women's entrepreneurship is vital for reducing poverty at the household level, boosting the national economy, and empowering women. Women are motivated by a desire for independence, financial stability, personal passion, and community contribution to start agri-entrepreneurship. Besides potential and motivation, women agri-entrepreneurs in Nepal face significant obstacles, including dependency on male family members, lack of land ownership, and balancing household responsibilities, which limit their entrepreneurial opportunities.

Although government policies exist to support women entrepreneurs, their implementation remains limited, primarily benefiting urban middle-class women. So, the participation of rural, smallholder women entrepreneurs should be ensured in policy making. At the local level, effective extension and advisory services should be delivered to ensure that women are informed about their constitutional rights and policy provisions. Women entrepreneurs should be provided financial assistance through loan subsidies, simplified bank procedures, reduced documentation requirements, and interest-free loans for their businesses. Moreover, training and vocational courses should be organised to develop technical skills, motivation, and farm management.

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