

# Micro-Enterprises, Development for Poverty Alleviation

## Volume I

Micro-Enterprise Development Programme (MEDEP)/UNDP  
Ministry of Industry (MOI)  
2010

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## About the Book

### Introduction

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

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

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

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

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

### **Methods**

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

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

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## Acknowledgements

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

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

MEDEP Management



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## FOREWORD

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

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

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

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

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

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

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

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

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

24 December 2010



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# Impact of Micro Enterprise Development Program on Women: A Case Study of Sunsari District

Sabita Sitoula<sup>1</sup>

The objectives of this study are to analyse the enterprising services provided to the women by Micro Enterprise Development Programme (MEDEP) and the impacts of women run micro enterprises on their livelihood. Altogether 30 women respondents from the Program's three locations of Sunsari district were selected and information acquired by means of using semi-structured questionnaire.

The women entrepreneurs were engaged in 13 different types of enterprising activities. They obtained loan and other packages required for running enterprises from MEDEP. The economic condition of the women entrepreneurs has been improved after undertaking of the enterprising activities, which have also empowered them in taking decisions in both their business and household matters. Though the Programme has been successful to attain its objectives, its support requires to be continuous to strengthen the women enterprising activities in the future.

## 1. Introduction

### Background

Poverty among the women is a crucial issue in developing countries. Efforts being made to reduce poverty are on the whole not adequate and effective and in case of women, they are only few.

Though agricultural sector is the main source of employment of majority of rural population, it is not being throughout the year due to small farmland with respect to household size. So, off-farm employment to rural farmers is essential for supporting their livelihood. By 2002, there were 30,464 cottage and small industries registered at the Department of Cottage and Small Industries that employed 75,000 people. ILO/UNDP/ MOICS (2003) indicate that the total number of micro small enterprises (MSEs) in Nepal are estimated to be between 500,000 - 600,000.

Females constitute slightly more than half (50.03%) of Nepal's total population. Economically active females account for 55.3 percent of its total population. In both rural and urban areas, more females are engaged in agriculture than their male

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<sup>1</sup> Ms. Sitoula is a Post Graduate Diploma Student in Women Studies, Central Department of Home Science, Padma Kanya Multiple Campus, Tribhuvan University, 2006.

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counterparts. The female workers engaged in primary production sector (agriculture, forestry & fishery) in both rural and urban areas share 41 and 64 percent respectively (CBS 2003). This means that the burden of agriculture seems to be pretty much on females. Compared to the male workers, the share of working females involved in the economic enterprises is only 25 percent, while 95 percent female workers are engaged in household chore and 53 percent of them have no work (CBS 2003). Various government and non-government organizations are being involved to uplift women's socioeconomic condition through generating self-employment by various programs (Acharya 2003).

Micro enterprising activity for women is one of the ways to empower them. It is important to find micro enterprises suitable to women living in the rural areas. This will help to policy makers to devise strategies and programs targeting women.

### **Rationale**

Micro-entrepreneurs in Nepal are mostly involved in household level income generating activities. As stated above, many government organizations and civil societies have been supporting the poor households to operate income generating activities through adopting micro-enterprises. Their supports have focused on different fields of micro-enterprises; some have focused on training, some on micro credit, some on marketing and some on appropriate technology. These supports appear to be little for the entrepreneurship development of women. More concerted efforts are essential to reducing poverty particularly among the poor women.

The women status in terms of access to productive resources and economic activities is less as compared to that of men. It is argued that if women are provided an access to the productive resources such as employment and income generating activities, they can support not only to the entrepreneurs themselves but also to their families and societies. This will help them to participate and share in decision making process, which are grossly lacked among the women.

Micro-enterprises, which are essentially self-employment generation, are the most appropriate activities to women who usually do not have time or problems to go out for works. One fundamental problem with the women is the lack of collateral for borrowing loan from the financial agencies, due to the problem of entitlement of their parental properties. The concept of Grameen Bank of Bangladesh is essential to be adopted in Nepal basically to raise the socioeconomic conditions of the poor women. In addition, access to skill training, education, management of enterprises, etc. are crucial to women for successful operation of micro-enterprises. MEDEP with the financial and technical support of UNDP has been helping the rural poor through creating and promoting micro-enterprises in Nepal since its inception in 1998. Sunsari is one of the MEDEP districts. This study is an attempt to analyse the women operated

micro-enterprises and their impacts of improving their social and economic condition in Sunsari district.

## 2. Objectives

This study has the following objectives:

- (i) To assess the services delivered by MEDEP
- (ii) To analyse the role played by MEDEP in the socio-economic condition of poor rural women
- (iii) To examine the changed role of women related to decision making process in their family, particularly in financial matter

## 3. Literature Review

Literatures on micro-enterprises specifically dealing with women in developing countries are not widely available. The incidence of poverty is often much severe and large among the rural populations in developing countries. The poverty among the women is even more acute.

In general, micro and small enterprise (MSEs) can be described by their intrinsic features like self-employment generation, subsistent nature, scattered location, small scale and family-based operations, local resources based, low-skill requirement, less risk, serving local market, etc. By virtue of these qualities, MSEs can be considered as a vehicle to development through grass-root level. On top of them, MSEs are related to informal sector in the developing countries. The popular Chinese saying is:

*"If you give a fish to poor man, his immediate problem of hunger may be satisfied, but if you teach him fishing, he will be a micro entrepreneur and get out of poverty permanently".*

Micro enterprise forms an essential element of the promotion of broad based economic growth and improvement in the well being of the poor and women by providing significant income and employment generating opportunities. There is a need to strengthen the linkages between the policy measures and entrepreneurship, the contribution of micro-enterprises to achieving equity as well as economic growth, and efforts to address gender and poverty reduction issues through micro enterprise activities (Kazi 1997).

The micro enterprises in Nepal refer to the enterprises with an average investment of around Rs 20,000 and annual turnover of around Rs 250,000. For small enterprises, the investment should be Rs 2 million with turnover Rs 4 million. The average employment in a micro enterprise is 3 persons while that for small enterprise is over 17. In terms of ownership, operation and employment, micro enterprises are gender friendly (ILO 2003). Review of the plans and policies reveals that there is a shift in government responses to MSEs in Nepal. The Ninth Plan had given priority on cottage and small industries. The Tenth Plan had stressed on the need of micro enterprise development and promotion to reduce rural poverty. The Industrial Policy-2002 has provided

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definition on micro enterprises and policy measures to improve them (ILO 2003). The government has facilitated the cottage and small industries with a "one window" system to provide all necessary facilities to industry. The government policy protects the traditional and local resource and skill based industries, provides tax incentives and restricts foreign investment against the small and cottage industries. However, the micro enterprising activities having small capital are not well protected against the larger enterprises (ILO 2003).

The success of a micro enterprise depends on matching the entrepreneur's capability to the local resources and demand. The micro enterprises will get successful if identification of demand led potential, timely supply or availability of raw materials, technology/skill up-gradation, access to market information, availability of proper supportive infrastructure, backward and forward linkages, and so on are provided. To enable micro enterprises to contribute tangibly to the overall economy in developing countries, a more conscious policy commitment at the government level will be required. Such policy measures may create conducive environment and offer growth of this sector. This has been successfully demonstrated in the countries like Japan and Italy where there are large number of micro enterprises contributing to national economy. The ILO's study conducted in 2001/2002 in several poor countries suggest that by removing unnecessary policies and legal constraints to MSE activity, governments could enhance the capacity of MSE sector to contribute to national social and economic goals. In Vietnam, for instance the new enterprise law has made registration easier and as a result the number of micro and small enterprises increased by three times, i.e. 15,000 per year under new law over the previous law.

Women's enterprise is defined as "an enterprise owned and administered by women entrepreneurs, having financial share of 51 percent of the total capital and employing at least 50 percent women of the total employees in the enterprise" (ILO 2003).

The micro enterprise sector has a number of characteristics that enable women to participate more easily. First, the sector tends to be very loosely structured and flexible. This enables women to respond to the responsibilities at home, in addition to economically productive activities. A woman with relatively little formal education, training or experience can initiate her own enterprise at micro-level. Women in the micro-enterprise sector use the skills with which they are already familiar to create small business.

The Grameen Bank concept adopted in Bangladesh is primarily targeted towards women enterprise and increasing their level of empowerment. The women empowerment means to function according to their physical mobility, economic security, ability to make various purchases on their own, freedom from domination and violence within family and political and legal awareness. Provision of loan is crucial to run their enterprises.

#### **4. Research Methodology**

Three MEDEP locations such as Hasposa, Inaruwa and Simaria/Tanamuna run by women in Sunsari district were purposively selected for this study. A total of 30 women-enterprises were selected comprising 9, 5 and 16 samples from Hasposa, Inaruwa and Simaria /Tanamuna respectively. These samples represented different caste groups. Five key informants from those three locations were asked for furnishing further information related to MEDEP. Data from the respondents were acquired by using both open and close-ended questions. Special precaution was taken while asking sensitive questions to the respondents. Information was acquired from the key informants based on the checklists.

In addition, secondary data sources including official reports, journals, newspapers, dissertations, MEDEP documents, etc were visited. The collected data were processed, and tabulated and in the analysis, simple statistical tools like frequency, percentage, pie chart, bar graph etc have been used.

#### **5. Data Findings and Analysis**

##### ***5.1 Study Area: Sunsari district***

Sunsari district located in Nepal's eastern Tarai region has an area of 1,257 km<sup>2</sup>. Its total population is 625,633 with 315,530 males and 310,103 females. The literacy rate is 61 percent. The male literacy rate is 71 percent as compared to 50.3 percent of the female literacy rate. Slightly less than half of the working population takes agriculture as their main occupation. The population is composed of diverse castes and ethnic groups.

##### ***5.2 Socio-Economic Features of the Sample Respondents***

All the respondents were above twenty years of age. The distribution of respondents by age groups was such as: 11 from 20-30, 14 from 30-40 and 5 from above 40. The respondents represented different castes and ethnicities, as to the MEDEP policies (Table 1). The women micro entrepreneurs largely represented Bahun (caste) and Janajatis (Newars and others). The respondents are used to speak two languages speak such as Nepali and Tharu.

Education level is important to run the enterprise, since the entrepreneurs have to deal with the clients as well as to maintain account. Of the total respondents, 23 percent was illiterate; 27 percent was able to read and write; and the rest 50 percent had primary level education and above. Interestingly, 30 percent had higher education. Eighty-seven percent of the respondents were married. Majority of the respondents (67%) were living in nuclear family and the rest 33 percent in joint-family. All the women entrepreneurs, even from the joint-family had not faced any problems related to their work; rather they got co-operation from the family members.



Ninety percent of the sample women entrepreneurs were engaged in their own enterprises supported by MEDEP, while the rest 10 percent (3 women) had taken other occupations in addition to the micro enterprising activities supported by MEDEP. Of those having other occupations, 2 entrepreneurs were in agriculture and one was in service.

Table 1: Distribution of castes/ ethnicities of the respondents

Castes/Ethnicities	No	%
Bahun	14	48
Chhetri	1	3
Janajatis	14	46
Dalits	1	3
Total	30	100

Source: Field Survey, 2005

### 5.3 MEDEP's Support Services

The supports from MEDEP to its members included training, loan, market linkages, counselling, and so on. The entrepreneurs, once MEDEP identified and certified, get loan from the financial institutions under the recommendation of MEDEP. The training package (free of cost) to their entrepreneurs included skill development training, micro enterprise development, accountancy, etc. The training also included business planning such as capital required for investment, production process, cost of production, market identification, profitability calculation, loan repayment period etc. Other supports included marketing of the products, skills, exposure visit, machineries, etc.

MEDEP's supports obtained by the sample entrepreneurs included training, loan and marketing. All 30 entrepreneurs have obtained training on micro enterprise development, skills and accountancy (book keeping). Thirteen entrepreneurs have got loan facility whilst nine have got marketing support of their finished products.

On recommendation of MEDEP, the district Agricultural Development Bank of Nepal provided loan to the entrepreneurs at 14 percent interest rate. Thirteen out of 30 respondents got credit facility and the rest 17 entrepreneurs had managed themselves due to fear of high interest rate and burden feeling. The frequency of loan borrowed from the bank by them ranged from 1 to over 4 times. Those who have obtained only one time was seven, while 1 entrepreneur got loan over 4 times, 2 entrepreneurs 4 times and 3 entrepreneurs 2 times. Encouraging point is that every one is paying installment of loan together with interest. Four of them have already paid back all due loan, whereas others have paid part of their loan.

Other supports obtained from MEDEP included marketing and machinery. Half of the respondents had received marketing whereas other half had managed of marketing of their products. Twenty-two women entrepreneurs had not acquired any type of machinery support. Eight entrepreneurs had got machinery support like papad-making, mat-making and incense stick makers. However, those machineries were not of good quality and durability.

#### 5.4 Impacts of MEDEP on Women

After joining MEDEP, the entrepreneurs got to know about how to form enterprises with their own income. To make successful of their enterprises, they brought raw materials from all possible sources like local, neighbouring towns and even few places of India and sold their finished products to both local and outside markets. The income earned from such entrepreneurial activities has indeed improved their economic conditions.

Although the program initiated in Sunsari district in 1999, group formation of the respondents took several years. For instance, 7 respondents were formed into group in 2000, 6 in 2001, 12 in 2002 and the remaining 5 were formed in the group by the year 2003. To impart awareness about the MEDEP, 18 respondents got aware about MEDEP from its official staffers; seven from main office - Kathmandu, four from friends or neighbour, and only one from the family members.

All 30 respondents got different positions in the groups, from member to chairperson. Fourteen were members, nine chairpersons, five secretaries and two were treasurers.

Initial investment in micro enterprises ranged from below Rs 500 to over 5,000 depending on the types of enterprise (Table 2). Thirteen respondents made initial investment of below Rs 500; nine fell in the class of 500-2000; and five entrepreneurs have made over Rs 5,000 initial investment.

Table 2: Initial investment for kick-off enterprises

Rupees	No.	%
< 500	13	43
500-2000	9	30
2000-3500	1	3
3500-5000	2	7
> 5000	5	17
Total	30	100

Source: Field Survey, 2005

The enterprising activities undertaken by the women entrepreneurs were 13 *different types*. The largest number with 6 entrepreneurs were involved in Papad making, followed by 5 each in mat making and incense sticks, 3 in envelope and paper bags, 2 each in beauty parlor and milk seller, 1 each in vegetables vendor, tailoring, chalk making, Dalmoth and chips, stationery, manure supplier and petty shops. These activities varied depending on the level of education and economic status. The respondents with illiterate and poor were engaged in manufacturing industry, while the respondents with relatively better economic condition and literate were involved in service based industry. The raw materials needed for these enterprises were largely (93%) supplied by surrounding places within the country, while 7 percent from neighbouring Indian towns.

Large cities and towns within the country are the main *marketing* centres of the products of the women entrepreneurs. Twenty entrepreneurs had sold their products at Biratnagar, Dharan and Itahari, while 3 had got local markets for their products and 7 have got both local and large markets. It is known that there was potential of marketing of their products at large centres, but it has not occurred due to marketing links.

The *monthly income* of the respondents varied according to the type and size of the enterprises, ranging from as low as Rs 500 to above Rs 3,500. There were 11 entrepreneurs, earning monthly income of below Rs 500; 7 fell into the class of Rs 500 - 1,500; 4 in the class of 1,500 - 2,500; 2 in the class of 2,500 - 3,500 and above 6 in the class of 3,500. The average monthly income was Rs 1,592. The average investment was Rs 1,817. It is to be noted that 11 entrepreneurs with earning of below Rs 500 per month require special attention to support their enterprising activities.

### 5.5 Empowering the Women

All 30 women respondents reported that their economic status has been improved after undertaking the enterprises through the support of MEDEP. Being involved in their enterprising activities, the women have become independent and self-reliant and have got strong will-power.

Table 3: Decision making in business activities

Business activities	Self	Group	Family
Purchase of raw materials	17	10	3
Selling of finished products	17	10	3
Spending of earned income	17	10	3
Marketing	17	10	3

Source: Field Survey, 2005

The Programme has made able the women in four social activities like group dynamism, community participation, group support and mobility. Substantial numbers with

23 to 29 women have got benefits out of these four activities. Likewise, individual decision on four business activities listed in Table 3 appear to be strong, while family role on decision of those activities found to be insignificant. Unlike business activities, decision making in the household matters is found to be dominated by collective (both wife + husband) effort (Table 4). However, in the decision of daily expenditure and entertainment matters, the women have strong influence.

Table 4: Decision making in household matters

Components	Self		Husband		Joint	
	No.	%	No.	%	No.	%
Daily expenditure	14	47	2	6	14	47
Children schooling	4	13	3	10	19	63
Health problems	4	13	2	7	24	80
Entertainment	16	53	3	10	11	37

Source: Field Survey, 2005

## 6. Conclusion and Recommendations

MEDEP initiated its activity in Sunsari district in 1999 and completed by 2004. The 30 sample women entrepreneurs were formed between 2000 and 2003. They have undertaken 13 types of enterprising activities, based on local raw materials except beauty parlor and tailoring. They have held different positions with their groups. They have operated enterprises upon influence of MEDEP, family and neighbours. The Programme helped the entrepreneurs to obtain loan from the bank and made them

capable of running enterprises through providing training of enterprise management and development. Having operated their enterprises, the women earned money and then being empowered in taking decision largely in their business activities and also in the household/family matters, individually as well as jointly with their husbands or other family members. The products have wider markets at large cities within the eastern region. There is potential to enlarge marketing of their products, if market links and information are provided.

On the whole, the women entrepreneurs have got rising living conditions socially and economically by the initiation of MEDEP. However, support from such organisation to the entrepreneurs should be continuous to reinforce their efforts and confidence.

Though the Program has been successful to attain its objectives in the study area, it however needs to broaden activities, based on the findings of this study. Followings are suggestions:

- The Programme should take initiative of marketing policy at larger context, as well as impart awareness to the entrepreneurs-partners about market links
- Access of the poor women for institutional loan requires widening and so that more hesitant individuals/groups could also be attracted to it.
- If the Programme has also provision of literacy programs/activities to the illiterate entrepreneurs, they would get more benefits out of their enterprising business.
- The Programme requires to organising exhibition or fair for the products, particularly the expensive ones more frequently and so their products will have wider markets.
- The machines provided by the Program require to be replaced by modern and convenient ones or maintenance regularly so that outputs would be cost effective.

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