

REPORT TO THE  
WTO CHAIR'S PROGRAMME (WCP) -NEPAL

**How ICT Is Helping Women Transition into Opportunity  
Entrepreneurs: A Case- study Of Women Micro-entrepreneurs in  
Kathmandu**

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## **Abstract**

ICT brought hope for women entrepreneurs all over the world but in an emerging economy like that of Nepal, women mostly serve as micro- entrepreneurs and face everyday challenges of whether to be an "opportunity" entrepreneur or remain a "necessity" one. This study has studied the existing heterogeneity and makes distinctions between the two on the basis of their usage of ICT and making decisions for their enterprise.

An interpretivist, exploratory case-study approach is employed to understand how women enter into micro-entrepreneurship and their experience with the use of internet. ICT skills is a necessary enabler through which the "necessity" micro- entrepreneur can transition into an "opportunity" micro- entrepreneur is established by thematic analysis of the data obtained through in-depth interviews with various participants.

Key words: Information and Communication Technology (ICT), Micro-entrepreneurship, "opportunity", "necessity" entrepreneurship.

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### Introduction

Micro, small and medium enterprises (MSMEs) are plentiful in Nepal, contributing significantly to the Nepal's economic growth by employing more than 2.7 million people (UNESCAP, 2020). In Nepal, it is estimated there are more than 923,000 registered businesses, 90 percent of those are MSMEs (65 percent are micro- enterprises), accounting for 45 percent of all employment. Some 66% of the country's total population depends on farming for livelihood, yet small and medium enterprises (SMEs), especially in the agriculture sector, face multiple hurdles for growth.

Among the poor women in developing countries, entrepreneurship is a driver of economic growth and social change, with women's entrepreneurship being especially associated with the empowerment and emancipation of women (Calas et al., 2009; Rindova et al., 2009).

Literature makes generalizations about women mostly micro- entrepreneurship – that most start out of necessity, most closely resemble personality of employed people, if they do not employ others then most owners are possessing less education and most emerge as self-employed following negative shocks like illnesses (Jayachandran, 2023). Introduction of new information and communication technology (ICT) has brought new hopes to women entrepreneurship (Melissa et al., 2015), mostly so in emerging economies (Crittenden, 2014, 2016). A key aspect of use of technology in entrepreneurship is use of internet and this has witnessed much growth in almost all regions of the world and Nepal in the past few decades has witnessed an advancement in use of technology, mostly mobile phones (134%), towards building a pathway to digital economy (UNESCAP, 2020).

Calderon et al. (2016) in his seminal study distinctly shows the presence of two kinds of female micro- entrepreneurs namely, "opportunity" entrepreneurs: are those that voluntarily

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choose to start a business because they can identify a good business opportunity and can act on it, and the other which is distinct are the "necessity entrepreneurs": who are forced to become entrepreneurs due to the lack of other alternatives to choose from. A similar distinction is made by Jayachandran (2023) who calls them "microentrepreneurs by necessity", "microentrepreneurs by choice" respectively and she talks about how the need to find ways to determine one from the other is the quest for researchers to discover the high-potential entrepreneur.

Women entrepreneurship in Nepal is not well-researched since Nepal does not fall under the radar of the Global Entrepreneurship Index (GEI) hence data is scanty (UNESCAP, 2020), "extensive literature details on what ails women entrepreneurship but there is very little evidence on what makes women entrepreneurship work (Panda, 2017) and theories regarding entrepreneurship, those mostly derived from OECD countries must be carefully examined and tested before being employed in the developing countries (Hisrich & Öztürk 1999) are the gaps in literature which this study aims to fill.

In the context of an emerging economy like that of Nepal's, such knowledge into micro-entrepreneurs and especially women/ female-headed micro-entrepreneurship is completely lacking. This present study addressed this neglect in literature by focusing on two women micro-entrepreneurs by making a qualitative case-study of the process of their transition from self-employment to micro-entrepreneurship. Also in Nepal, study on women micro-entrepreneurship is very limited so it renders a qualitative approach to better understand the issue and make contributions towards theory building in this scholarship. For this study, I employed a typical case selection technique because I am seeking to understand a phenomenon for a semi/urban – based women micro entrepreneur which is typical. Based on semi-structured in-depth interviews

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with these business owners, I found that some women entrepreneur's usage of the mobile phone and internet including the social media surpasses usage by the others. This finding is the relevant characteristic which distinguishes the two micro-entrepreneurship types from each other is the case in my study.

This report contributes to literature in two ways. First, it theoretically contributes to women in micro- entrepreneurship in emerging economies literature by suggesting two things: one is that ICT too has a role to play here for transitioning from self- employed to the micro- entrepreneurial stage and the other is to suggest that usage of ICT for business purposes and its manner can distinguish the "necessity" from the "opportunity" entrepreneur. So, it also extends the role of ICT in the development of women entrepreneurship acumen, by suggesting that knowledge and uptake of ICT by the women could be the selection criterion while choosing from among the masses to offer support program for micro- entrepreneurship which is becoming increasingly common in developing countries (Calderon et al., 2016). It presents a cross-case comparison of the few women micro- entrepreneurs' journey from employment to entrepreneurship, which helps one understand how and why entrepreneurship happened for the women and how ICT use was enabling.

This article is structured as follows. First, I present the theoretical background on heterogeneity in women micro-entrepreneurship and the status of the use of ICT by women entrepreneurs in Nepal and other emerging economies. Next, I present the research methodology and that is followed by presentation of the findings of this study. I then present a discussion section to make a thematic analysis and then link the themes to the transition of women micro- entrepreneurship in the context of Nepal. Finally, I present the limitations of my study and suggest future research directions while also presenting the conclusions section of my study.

## **Theoretical Background**

### **1# Heterogeneity in Women Micro- entrepreneurs in emerging economies**

The Global Entrepreneurship Monitor (GEM, 2012) classifies entrepreneurship into two types- "opportunity" and "necessity" entrepreneurship which are analogous to the "push" and "pull" entrepreneurship respectively. These dichotomies exist because entrepreneurs have been subjected to multiple empirical examinations whereby the "opportunity" entrepreneurs are considered to be motivated by the "pull" factors which is the ability to see the attractiveness in a new venture idea. The "necessity" entrepreneur on the other hand is guided by the dissatisfaction one feels in one's current position and is affected by the "push" to attain a desired status (Sulphey et al., 2021 and Buheji, 2018)

Ways to recognizing the two micro- entrepreneurship types is rife in literature and if one looks back to the early terms like the "push" and "pull" then goal setting theory (Amit & Muller, 1995) can distinguish based on attributes linked to performance. Previous scholars suggest that "push" or "necessity" entrepreneurs are those who were not doing well in their previous jobs, so they decided to switch to self- employment while still preferring to work for someone else as a paid employee, when on the other hand, those who get pulled out of their previous occupations by the challenges and potential rewards of a new venture and find comfort in the newness are the "pull" or "opportunity" or "choice" entrepreneurs (Short & Ireland, 2010, Amit & Muller, 1995, Jayanchandran, 2023).

So amidst this recent knowledge on women micro- entrepreneurs' personalities, behaviors and environments, I make this study of their transition from self- employment to "opportunity" and "necessity" micro- entrepreneurship while discovering their enablers in this process.

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### 2# Use of ICT by women entrepreneurs in Nepal and its effects on entrepreneurship

A notable change observed in Nepal's business scenario is the rise in internet users for e-commerce which according to UNCTAD's latest Business-to-Consumer E-commerce Index (2019) jumped from 20% in 2017 to 34% in 2019. Regarding status of E-commerce in Nepal, the International Trade Administration (ITA) and Nepal Database (2022) states that almost 60 percent of Nepalese have access to the internet, more than 95 percent of users access it through mobile phones, the market size is estimated at about 25 million USD and majority of users (almost 65%) belong to the age category of 18- 34 years. There were 13.70 million social media users in Nepal in January 2022 and social media users in Nepal increased by 700 thousand (+5.4 percent) between 2021 and 2022 (DataReportal, 2022). It is estimated to grow in the days to come with improved ICT infrastructure in the country. An increase in broadband penetration (97.42% mobile broadband and 29.30% fixed broadband) in the country, will lead to an increase in the uptake of digital social media platforms (like Facebook, Instagram, Tiktok, Twitter) by entrepreneurs for business purposes.

As a post- COVID-19 recovery measure, governments across several nations have now started to slowly recognize women's digital inclusion as a core part of female economic empowerment. Organizations like the United Nations Economic and Social Commission for Asia and the Pacific (ESCAP) and the United Nations Capital Development Fund (UNCDF) with the support of government agencies and business associations likewise are making concerted efforts to support the growth of women micro entrepreneurs in Nepal by providing them with access to finance and expanding the use of ICT for entrepreneurship.

Empirical evidence from neighboring India on the role of ICT in emancipation of digital entrepreneurship among new generation women made a novel finding that women with adequate



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internet skills are in possession of high entrepreneurial intentions (Shukla et al. 2020). With several new schemes to promote entrepreneurship among women in Nepal, this knowledge is still inadequate to make targeted efforts in this sector. So having established the existence of the "opportunity" and "necessity" women micro- entrepreneurs it becomes meaningful that a thorough study be done to understand the phenomenon better in order to guide concerted efforts in development of women micro- entrepreneurship sector in Nepal.

### **Research Methodology**

A qualitative case- study approach is adopted for this study to obtain rich and naturalistic data (Stake, 1995) and it is most appropriate when exploring a complex phenomenon in its natural setting, using one or more data collection methods (Cresswell, 2013) . So abiding by this approach, even my participants are chosen purposefully and each is a semi-/urban- based, typical mobile phone possessing micro entrepreneur who uses the internet for various business purposes.

I approached this study with an interpretivist, exploratory case-study approach, wherein I intend to develop a deep understanding of my case and also recognize the importance of my participants' as well as my own subjectivity as a part of this process. My ontology is of a relativist, that is, I believe multiple socially constructed realities exist, ungoverned by natural laws, the world and the truth we perceive are products of our own mind and constructions of our own thinking. I further believe that these realities can be explored and meaning can be reconstructed through human interactions between the researcher and the research participants. My epistemology is subjectivist so I make meaning from my data through my own thinking and processing of my interactions with my research participants. By assuming a naturalist methodology I utilized the data gathered through in-depth interviews, observations, text-

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messages and document analyses. The unit of analysis were women founders of micro-entrepreneurs who had set up and had been running the business continually for five years at least and also were employed prior to their current line of work. So participants were recruited using purposive sampling for the in-depth interviews and other data collection techniques.

For the initial primary data collection process I listed out ten participants but some did not give consent for lack of time from family affairs and the few was not as responsive as I had perceived them to be. Most women micro- entrepreneurs I encountered during my sampling phase were involved in agricultural activities and the retail sector, the latter being most engaged due to their extended business hours. Also the few others I tried to approach were involved either in continuing their non- agricultural household enterprises (Margolis, 2014) and had not been previously employed. Most were house-wives who explained to me that they were often constrained for time, did not open their shops very regularly, hence I found them to be mostly multi-tasking. Approaching such participants for case-study research did not fit in the framework of my research design so I finally settled for the five who gave me their time, attention and permission for making the study. Details of the respondents in Presented in Table 1.

So it was only after having established that my study participants were previously employed, had then set up their own enterprise and had been running it for 5 years on, I approached them for my study. I also sought information on their social media handles, if any and permission to join and follow them.

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Table 1. Participants' profile

<b>Name (pseudonym)</b>	<b>Age</b>	<b>Marital Status</b>	<b>Children</b>	<b>Work experience before self- employment</b>	<b>Education</b>	<b>Type of work</b>
Binu	54	Married	3	12	Grade 11	Agriculture manure making
Lata	32	Married	2	5	Basic	Nursery for plants
Kalyani	28	Married	1	2.5	SEE	Mushroom farming
Ganga	44	Married	3	0	Basic	Noodles making
Sarita	33	Married	1	0	SEE	Agriculture –based Farm -stay

I approached each of my participant by first visiting their business establishment as a visitor and potential client while also observing them and their business. So for the beginning I introduced myself as the researcher interested in women micro- entrepreneurship and studying about usage of ICT tools for business, then I enquired about their business, especially their years

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of establishment and their previous employment status, if any. So my initial round of introduction and search of typical case lasted for about 20 odd minutes during which I made field notes of their information and took pictures of the area. I made a mental note my final participants who met the criterion for the typical case I attempted to study and then sought for their time to conduct in depth interview. I spent few more minutes studying my potential participants work in the field and made notes of their actions and behaviors. I made observations about what exactly they did, what and who did they instruct, how they used their mobile device and what interactions they had with other visitors and potential clients.

For the later phases in which I conducted in- depth interviews I reached the venue on time, made my observations of the place and waited for my participant to be available to me. We would sit down facing each other for the interviews which I began by asking general questions about their backgrounds and then followed it up with questions about their journey from to being self- employed and extent of their use of ICT. For the latter was an obvious tool of survival during COVID- 19 period, my questions were focused more on the use of ICT for the transition.

Interviews were transcribed manually using verbatim and the observations from field notes were also noted alongside for it helped provide an accurate reflection of the interaction (Halcomb & Davidson, 2006). I read and reread the transcripts several times, re worked on the follow- up questions, read a substantial amount of literature before I developed the new insights.

Since the purpose of this qualitative case- study is, in the words of Stake (1995), to provide "thick description", "experiential understanding" and "multiple realities" so my interpretive role as lead researcher involved me in asking the following research questions-

RQ1- How did the journey as a female micro- entrepreneur begin?

RQ2- How did the use ICT in business begin and how has it has affected their work?

## Findings

### *Case Description*

Case 1: The self- employed to "opportunity" micro- entrepreneur was discovered in the participants Binu and Kalyani and Sarita. Binu was married at a very young age of 15 years and hers was an inter-caste marriage. She had spent her childhood years in India in the northern state of Sikkim which is her ancestral *Mama-ghar* and underwent her initial education there. She spent her initial years taking care of family and supporting her husband's business of transportation. After they migrated to Kathmandu she worked in a private firm as assistant to the manager. So she took up entrepreneurship after her eldest child completed his studies and took up a job. Her other two children have now completed their education and are employed. She chose to follow her hobby which was gardening and therefore she did a substantial amount of online research to learn about the enterprise that she wanted to set- up. Kalyani too belongs to an agricultural-based family and had been helping her parents at their farm from a very young age. She wished to pursue a degree in agriculture but instead when a local non- governmental agency came to their town and provided training for mushroom farming, Kalyani attended that training program. She then looked online for information on raw materials and market and received positive response about demand of mushrooms and then she took up full- time mushroom farming on her own. Prior to this she was working at a local cooperative as the marketing officer. She is quite adept at using her mobile phone and the internet to look for information. Sarita is engaged in running a farm stay in the rural outskirts of the Kathmandu valley. She lived in the city prior to her marriage where she completed her SEE from a government school. Initially she struggled with farm work at her husband's home but was determined to make good of her life in the village. Upon her husband's return from the Gulf as a migrant worker, the couple gained employment at a

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chicken farm as shareholders. They later expanded it to a newer area and then started to renovate their home to welcome visitors for a farm stay experience. Sarita insists that the idea was hers but with the support of her family she was able to make her home a successful farmhouse.

All three entrepreneurs employ two full-time workers, possess small farmlands and at times hire extra labor on daily wages to meet the market demand for their wares. All three women use a smart phone and use it sparingly.

Case 2: The self-employed "necessity" micro-entrepreneur was discovered in Lata and Ganga whose family migrated to Kathmandu in search of work, did odd jobs initially in various households. Lata later married a man who worked as a gardener so she assisted him in his work at various establishments and learnt on the job. Once her husband quit the work of a gardener to work at an auto mechanic shop, she continued to then seek employment at a household. The family she worked for helped her to set up her enterprise by leasing out a part of their land to her for vegetable farming but she decided to pursue floriculture. She does not use a smart phone but her children do and she is assisted by her maternal family members in her micro-enterprise. Ganga too helped her husband work as a farm labour but the couple struggled to manage their household with the minimum wages. Later they both found work at a noodles manufacturing unit and she says it was easier work so they settled for it. Ganga quickly excelled in the skill of noodle making and in lieu of her work she received some training in manufacturing and packaging. But after three years of work the owner decided to stop the business of noodles making and converted the unit into a warehouse. Once again her husband found work as a labour but Ganga has health issues so she bought one machine and started her own noodles making business. She is helped by her daughter in her work but since starting her business she has

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already shifted two places due to issues with the rent and other arrangements. Ganga is not sure how long she can manage the business since finding a fixed place has become an issue and cost for good quality raw materials is rising.

### *USE of ICT by the Women Entrepreneurs*

That business growth in female-owned micro-enterprises is positively affected by ICTs access and usage has been extensively validated by research. In this study I make detailed note of how the women micro-entrepreneurs used ICT in their daily life to seek out opportunities, to gain some knowledge in areas of their interests and hone their skills. Variation in the use of ICT is noted among those interviewed. The Case 1 women micro- entrepreneurs expressed high usage of the internet to find information on their business skill while the Case 2 micro- entrepreneurs were seen to not use ICT for the intention of gaining more knowledge on their skills.

In the case of Binu and Sarita, they had watched a television program on manure-making and farm- stay respectively. Doing so they were curious to learn more about the trade and hence sought ICT to help them by first seeking information over Youtube and then making visits to the sites of interest. Binu sought help from her educated sons to teach her to use the internet and to connect with people over *Messenger* since she was very eager to learn more and share her knowledge. The information she received thus helped her to make decision on what micro- entrepreneurship to pursue and how to manage it. As an established micro- entrepreneur she now would like to make Youtube videos of her own to share with the public. In a similar way Sarita too made telephone contacts with already established farm- stay owners and attempts to visit so that she may learn. Watching videos online of village farm- stays gave her knowledge and also encouraged her to join training for establishing her own farm- stay. To this day she continues to

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find more information over the internet. Kalyani too uses a smart phone and is aided by local agencies to using few agriculture-related and weather-related apps. After receiving her initial training in mushroom-farming, she too watched in the television and Youtube about the success of doing so and was motivated. Since almost every household in her village is engaged in mushroom farming, Kalyani followed news reports and made enquiries over the prospects of this venture over phone calls to people in the city which then motivated her to make investments on a larger scale as compared to her neighbors. Today her mushroom farm remains the largest supplier in the valley.

Meanwhile for Lata and Ganga, they never used the internet to seek information about their work and hardly made any queries on enhancing their skills. Neither makes use of the internet to learn about their trade while only Ganga uses a smart phone and is active on her social media platforms.

In the above portions I have presented the data collection process, followed by data findings and this will be followed by data analysis (below in the next section) sequentially in a continuous manner for clarity but in reality the process was simultaneous. So during the process of selecting my participants I had discovered and uncovered their entrepreneurship type and understood their use of ICT in their entrepreneurial transition. Also, data was collected until theoretical saturation was achieved.



## **Data Analysis and Discussion**

I employ thematic analysis using the methods suggested by Waeraas (2022) who he says is inspired by Braun & Clarke, (2006, 2012, 2020) and Gioia et al., (2012) methodology. Waeraas (2022) asserts that it is an inductive-based analysis grounded in data.

Although at the initial phase of this study I was short of time and was making direct interpretations, which did not fetch any association of significance to my study. The alternative to give meaning to my findings was possible by making codes of my transcript and notes (Stake, 1995). I carried out coding using Braun and Clarke (2006) thematic analysis which prescribes a step-by-step procedure to doing so. The codes came out as I employed a recursive process throughout my data collection, coding and analysis phase of the research. Ultimately I followed the suggestions of Waeraas (2022) that I undertake an additional analytical step by examining how the themes are connected. Such analysis follows the Gioia et al., (2012) grounded theory model and Waeraas (2022) has advised for use of the following five steps when exploring for latent (Braun & Clarke, 2006) ideas and assumptions- (1) Assign codes, (2) generate themes, and if possible, (3) organize themes, (4) create aggregate dimensions from themes, and (5) make visual representations.

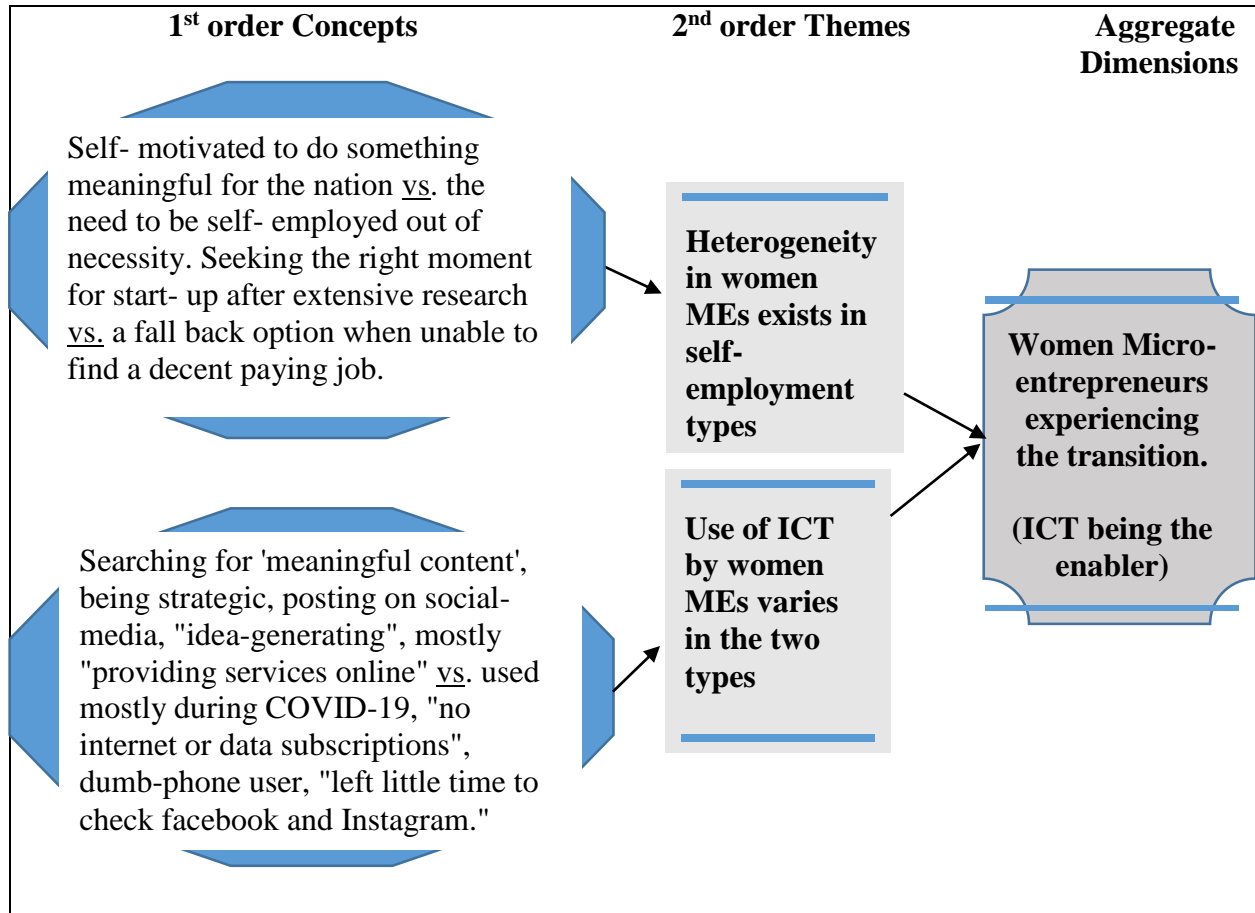
I developed the transcribed data into codes/concepts and then into broader themes to present a complete picture of my participants' experiences. I used the 'stories' which my participants narrated and carried out an interpretivist analysis of every line of my transcript to understand its contents better. It also provided the opportunity to refurbish the earlier chosen codes/ concepts. For the next step I sought for patterns of links in my phenomena by looking for information in the contents of existing literature. I finally made an extensive and in-depth

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xploration of my data sets and interpretations made so far to arrive at my final themes and the associated aggregate dimension was developed.

Table 2 visualizes the principles mentioned above explicitly as a data structure (Gioia et al., 2012).

Table 2. Data structure



### **Limitations and future research implication**

Although the sample of women micro entrepreneurs in this study provide a theoretically rich data, generalizability is difficult to claim. The nature of this study bade participants to be previously employed so their stories are relative to their previous work experiences and venture they explored for themselves. Perhaps the experiences of other women micro- entrepreneurs with regards to the use of ICT is different which could not be captured in this study. So that definitely can be an area for future exploration.

### **Conclusion**

The findings of this study offer a comprehensive understanding of how women micro entrepreneurs does and does not make use of information and communication technology to make choices on the kind of entrepreneurship she will pursue. As a knowledge contribution, I singularly described women micro entrepreneurs' journey to adopting and making use of technology in their business activity and how ICT as a motivational area of entrepreneurship can offer the skills to help her transition and remain steadfast and purposeful. ICT skills as a necessary enabler to attain the mindset and behaviors needed to be a successful "opportunity" micro- entrepreneur in starting and running her enterprise is established by this study.

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