



Federation of Women Entrepreneurs' Association Nepal

WORKING TOGETHER FOR
SOCIO ECONOMIC TRANSFORMATION

- ✓ Ministry of Industry, Ministry of Commerce and the private sector organizations like FNCCI to gender sensitize their programs; ensure women entrepreneurs' voices are represented and taken into account when trade related policy issues are discussed, nationally, regionally and internationally;
- ✓ Prioritize and promote export-oriented women-led ventures;
- ✓ Make arrangement for simplified trade (export and import) between SAARC countries;
- ✓ Explore and expand international market avenues, via Nepali business and diplomatic channels by arranging trade fairs, exhibition programs and workshops through FWEAN;
- ✓ Make arrangement for appropriate budget to activate 'One District, One Product' (ODOP) program through effective campaigning and ensure 50% participation of women entrepreneurs. Identify women-friendly ODOP ventures.
- ✓ More transparent dissemination of business and trade information to women exporters;
- ✓ Revise the Trade Policy 2009 from a gender perspective and ensure women's fair and equitable participation in trade related activities.

4. Recommendations for access to finance:

- ✓ Provide special concession on taxes on women-led ventures and their products including VAT;
- ✓ Provide 2% export incentive for women led businesses;
- ✓ Simplify the criteria on PAN Bill for small entrepreneurs and provide VAT rebate for agricultural outputs;
- ✓ Allocate budget for entrepreneurship development programs within the annual plan of local government;
- ✓ Minimum salary/wages for big industries and SME's should be differentiated in conformity with production and location;
- ✓ Government and private sector financial institutions must engender their financial services for which a starting point should be to set up a separate desk to cater to women entrepreneurs.

AGENDA FOR ECONOMIC EMPOWERMENT OF WOMEN THROUGH ENTREPRENEURSHIP

According to the CBS preliminary report- 2012, women constitute 51.50% of the total population of Nepal. Overcoming gender inequality remains one of the greatest development challenges, as only 57.4 % women are literate; only 19.71% households have fixed assets registered in the name of women. While 25.73% households have been recorded as women headed, 19.71% households have fixed assets registered in the name of women. Despite the Government's commitment to reserve 33% of all positions in state bodies for women the number remains dismally low at 1%.

Federation of Women Entrepreneur's Association of Nepal (FWEAN) is the apex body of WEAN established in 1989 and looks at establishing subsidiary chapters in all 75 districts. FWEAN is a not-for-profit organization representing the collective agency and voice of women entrepreneurs' and has been playing an influencing role in advocating for the needs and rights of women entrepreneurs in key decision making forums at national and international levels.

In the recently changed political climate, all major political parties have given equal prominence to economic growth in parallel to the constitution making process. Hence, it is timely for a national campaign on promoting women's entrepreneurship. Such campaign will contribute in two ways:

- Create employment and self-employment opportunities for women reducing their vulnerability to various forms of abuse and exploitation including their dependency on forced and unsafe foreign employment; and
- Advocate for creating a favorable environment for peace and prosperity by means of sustainable and inclusive economic development and growth.

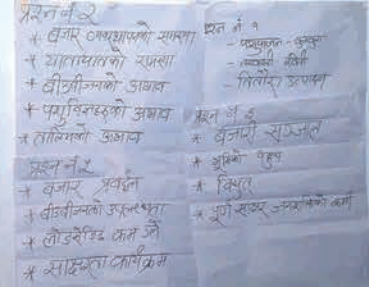
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Following are the recommendations for action to the Government of Nepal and all stakeholders to address the concerns of women entrepreneurs:

1. Recommendations for policy reform:

- ✓ Implement effectively the provision included in Industrial Policy, 2067 B.S. that has prescribed for the arrangement of credit facility to women at nominal interest rate without collateral by making arrangement of a basket fund under Women Entrepreneurship Development Fund;
- ✓ Revise the Trade Policy 2009 from a gender perspective and ensure women's fair and equitable participation in trade related activities;
- ✓ Revise and implement Industrial Act, Special Economic Zone Act, Company Act, Labour Act, Foreign Investment and Technology Transfer Act, Intellectual Property Act, in order to create gender responsive, investment-friendly climate and the development of the market competencies;
- ✓ Effectively implement the State's initiative of Gender Responsive Budgeting in national and sectoral policies, plans and budget to advance gender equality and women empowerment in general and women's economic empowerment in particular;
- ✓ Incorporating within the National Gender Responsive Budgeting initiative - the Central Bank request Commercial Banks to set aside specific amount for SME Women Entrepreneurs with special provisions of collateral free loan;
- ✓ Simplify the company registration process and arrange capital for initiating ventures and consultancy service for availing credit facilities;
- ✓ Formulate specific policies to promote women owned micro, small and medium entrepreneurship ventures;
- ✓ Develop and update the database of women entrepreneurs in Nepal. Establish a system of collecting database on women's participation in the labour force in export oriented industries (including service sector) to facilitate in exploring the situation of women's economic empowerment.

2. Recommendations for promotion and market expansion:

- ✓ Arrange for skill and technical knowledge oriented gender responsive training programs i.e. provisions of crèche, suitable training time etc. for women entrepreneurs at local level up to Ward/VDC/Municipality level. Programme should be designed with the perspective of reaching women at their door-steps rather than compelling women to reach the programs;
- ✓ Develop testing mechanism at local level for testing the standards of produced goods for quality control and making women's product nationally and internationally competitive;

- ✓ Devise programs for women entrepreneurs (existing and upcoming) at local level that cater to the needs related to entrepreneurship development, skill development, enhancing technical know-how and fulfilling funding requirements;
- ✓ Devise a government level mechanism to regularly share and exchange information on national and international policies, laws, mechanisms, programs etc through FWEAN for promotion and protection of women-led ventures;
- ✓ Advocate from every level to institutionalize women's equal rights on property and to create conducive environment for encouraging family support to women entrepreneurs;
- ✓ Make arrangement for the establishment of storage, collection and incubation centers in each development region and ensure women have access and control in these centers;
- ✓ Make simplified arrangement for required lands at Industrial Areas for the establishment of women-led ventures;
- ✓ Offer training programs and consistent backstopping support to entrepreneurs regarding export management and technical price determination to make national outputs competitive in international market;
- ✓ The government to play a leading role in utilizing products and services by women entrepreneurs in all programs and activities and thereafter facilitate in promoting and marketing of goods and services;
- ✓ Government must adhere to and instruct all economic and financial institutions to include economic empowerment of women in the Annual Reports under a section - 'Gendering of programs';
- ✓ A systematic yearly monitoring and reward system must be set up to encourage government and private sector institutions to map the progress on the engendering of their economic and financial activities in general and the status of economic empowerment in particular.

3. Recommendations for the trade policies

- ✓ Through FWEAN, collaborate with trade experts and government machineries to provide extensive training and orientation on the existing trade policy in Nepal and ensure that women have access to trade related information on a regular basis;

