

## Negotiating business and family demands within a patriarchal society – the case of women entrepreneurs in the Nepalese context

Article (Supplemental Material)

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## Appendix 1: Representative Quotes

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<b>Start-up decisions</b>	
Need for additional income	<p>Biratnagar 3.2.4 (parlour, less than one year in business, higher secondary education, married with school-age children)</p> <p>More than inspiration it was my compulsion. In the age of high price hike, life is difficult with only one income. And if you have skill and ability it can be utilized and earn money instead of sitting idle at home. In business we can make new contacts... I chose this because this business is appropriate for ladies. I thought it would be the appropriate business for me.</p> <p>Kathmandu 1.3.6 (pottery, more than five years in business, illiterate, widowed with school-age children)</p> <p>I opened the shop because I had no other option. My kids were small I had to earn my living after my husband's death. My husband used to look after the wood business. Then he got ill. He was in bed for 17 years. So the business went in loss. After the death of my husband, I had to earn my living. I became bankrupt. There were a lot of loans [to be paid]. I had to educate my children though I was illiterate. I had the shop in the market area in a rented house.</p>
Putting one's view forward for approval/advice	<p>Biratnagar 3.1.3 (fancy shop, three years in business, university educated, married with pre-school children)</p> <p>I put forward my view about the shop at home. I got the consent. I pay five thousand [rupees] per month as rent for the shop.</p> <p>Kathmandu 1.4.4 (cosmetics shop, over five years in business, higher secondary training, married with school-age children)</p> <p>I managed the funding for the shop through my father-in-law. I discussed with him that we wanted to start a business as the income was not enough for the family. He gave me the amount. It was not a loan. It was help. He warned me I will suffer business loss.</p>
Business/location choice	<p>Kathmandu 1.5.2 (parlour, over five years in business, university educated, married with pre-school children, husband in migration abroad)</p>

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I chose this business because I was not allowed to do another business by my brother. I also wanted to go abroad for work, but I failed to go.

Biratnagar 3.3.2 (vegetable shop, less than one year in business, family business, higher secondary education, married with no children)

Our many relatives have fruits shop. They helped me in managing the fund. My husband's uncle gave us money. It took two lakhs amount for the business...it took six months to find an empty space for the shop. Finally, my parents searched it for me.

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Discouragement (low skills, failure, suitability)

Kathmandu 1.5.1 (kitchenware shop, four years in business, illiterate, married with pre-school children)

I managed the fund from a Cooperative bank. I have already paid back the loan. The interest was 23 percent per annum. It was difficult. My brother also helped me by giving some amount. Many didn't believe me as I was uneducated. So they didn't I could do business. This cooperative was introduced by one friend. She helped me to get the loan.

Pokhara 2.1.6 (parlour/grocery shop combined, less than three years in business, illiterate, married with pre-school children)

Husband said we have no money and I can't do the business. I was determined that I had learned so I had to start...My husband forbade me to open the shop at first. He said that I can't run the shop. But I was firm in my decision.

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### **Start-up funding**

Family savings

Biratnagar 3.1.4 (tailoring, run in partnership for less than a year, primary education, separated with school-age children)

My mother's home is in the nearby area. So they supported me by lending some amount during the establishment of the business.

Pokhara 2.5.4 (vegetable shop, primary education, married with school-age children)

I talked with my parents. My father gave me ten thousand rupees. And sisters gave five thousand each. I bought a gas

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cylinder and benches with that money. My husband searched a room in chore Patan.

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Family as loan broker Pokhara 2.3.3 (clothes shop, less than a year in business, higher secondary education, married with school-age children, lives in an extended family, husband abroad in migration)

I managed the funding through my sister. She helped me to borrow the loan from a cooperative bank.

Kathmandu 1.1.5 (teddy bears handicrafts, three years in business, secondary education, separated with school-age children)

I discussed about it [the business] and they told that I should start this and they will also support me. They mentioned about their savings group and loan based on instalment. They took the loan and gave me to start my business. I pay them monthly Rs.4000 as a result of that loan... My parents suggested that they can take a loan and give me money if I can repay the loan in instalments. This really gave me confidence that I can do so I agreed with my parents and they took a load and gave me the money I needed to start the business.

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**Home/nearby home location**

Combining household/work responsibilities Biratnagar 3.4.5 (parlour, four years in business, university educated, married with school-age children)

I chose this business as it is good for the ladies. In this business, there is flexibility in time. I can go anywhere in the afternoon if I want. But this cannot be done as an employee in other institutions.

Kathmandu 1.2.3 (parlour, over five years in business, higher secondary education, married with school-age children)

I choose this place for my shop because my home is nearby. My children were small when I opened the parlour. One was six and other was nine years old. I had to manage home also. My home is ten minutes distance from here. If I opened far I can't look after home. I couldn't give time. This is the reason for choosing this place.

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Low start-up costs Kathmandu 1.3.4 (tailoring, over 5 years in business, higher secondary education, married with school-age children)

I chose this place as it is my own house. I don't have to pay the rent. Now I think I should have opened in the centre

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even in rent. It would have a good business. Here the customers come at any time they prefer. I have to measure their clothes leaving my food. Even when the shop is closed they come to my room. But is it a benefit when I have the shop in my house. I can work in the morning and even late at night. My time is saved.

Pokhara 2.5.1 (tailoring, over five years in business, primary education, single living alone)

It is my own house; I don't have to pay rent so I don't suffer any loss.

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Conforming with family/social expectations

Pokhara 2.2.6 (parlour, two years in business, higher secondary education, married with pre-school children)

I started this parlour about two years ago. My parlour was in Chorepatan before. Later I shifted here because my husband told me to shift and stay in his parents' home.

Kathmandu 1.2.2 (boutique owner, over five years in business, secondary education, married with school-age children, extended family)

This place I chose because it is near my home. It is only five minutes distance from here. Now I am living with my father and mother. There is nobody to look after them.

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**Delegation**

Husband/kin dealing with supplies

Biratnagar 3.4.4 (shoe shop, two years in business, higher secondary education, married with pre-school children)

The supplier in Itahari is my relative. He sends shoes when we order by phone call. We buy most of the shoes from the factory in Biratnagar. My husband brings all the shoes. It is cheaper if we buy directly from the factory.

Kathmandu 1.2.3 (parlour, over five years in business, higher secondary education, married with school-age children)

Yes, my husband helps me in the parlour when I am busy. He brings the products sometimes and helps me. He doesn't come here when there are customers. Men are not allowed in my parlour.

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Book-keeping

Kathmandu 1.1.1 (café, two years in business, illiterate, married with school-age children)

I prepare all the list of what is needed and I give that list to whoever is available. Most of the times my husband brings things for me and he does all the calculations.

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Pokhara 2.3.5 (sweets production, over five years in business, illiterate, married with school-age children)

There is nobody to help me; sometimes husband helps me when I am not here. I can't calculate the transactions.

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Opening-closing the  
business

Kathmandu 1.4.6 (hotel, 5 years in business, higher secondary education, married with school-age children, family business)

My husband helps in the hotel. Every day, he opens the space in the morning. I come later after preparing the food and cleaning. The children also help me during holidays. My daughter helps me. The sons are small.

Pokhara 2.1.7 (grocery shop, over five years in business, higher secondary education, married with school-age children)

My children stay in the shop when they have time. They also bring the grocery from the wholesaler.

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Childcare support

Biratnagar 3.1.3 (fancy shop, three years in business, university educated, married with pre-school children)

The neighbours and relatives help me looking after my kids. My sister-in-law also helps me in business and looking after my kids.

Pokhara 2.1.3 (pharmacy, less than one year in business, university educated, married with pre-school children)

My sister looks after my baby. So I can manage time. She is studying to be a lab assistant. My kid goes to the Montessori school. I stay here [in the shop] till ten in the night. When my husband comes here, I become free.

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Working in  
partnership with  
kin/friends

Kathmandu 1.1.6 (food processing in partnership, less than a year, illiterate, married with school-age children)

We haven't hired any workers. The three of us partners do the work in rotation because we have to look after our family.

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Kathmandu 1.5.6 (hotel, seven years in business, illiterate, widowed with school-age children)

I started this hotel seven years ago. This is my brother's hotel. After the death of my husband, I joined this hotel. We are partners. I also have a helper in the hotel.

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**Prioritising non-business obligations**

Hosting guests      Biratnagar 3.4.5 (parlour, four years in business, university educated, married with school-age children)

My husband complains about me because of my busy schedule. When the customers call I have to come even on holidays. The business is hampered when there are guests at home and family. I can't work properly after four o'clock in the afternoon as I have to look after my children.

Biratnagar 3.3.4 (handicrafts, over five years in business, higher secondary education, married with school-age children)

I have become more experienced now. I have a problem in the business when guests come. So I have told them not to visit me during the daytime. But in an emergency I have to close the shop.

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Running the business around childcare      Pokhara 2.1.8 (traditional sweets, three years in business, primary education, married with pre-school children)

My pre-school baby is 15 months old. Other two sons are 12 years and nine years old. My 17 years old niece is living with us, who helps to prepare food when I am busy. I normally prepare sweets in afternoon after my sons go to school. Sometimes, we work till late night. As this is my business, I can work at any time I want.

Pokhara 2.4.1 (grocery shop, family business for over five years, university educated, married with pre-school children)

Now I also have to look after the children. I made lunch in the morning today. That time my husband stays in the shop. I do all the household works. No, I don't fear about the loss. I can run the business well.

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**Family livelihood**

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Household income	<p data-bbox="478 248 1787 277">Biratnagar 3.1.3 (fancy shop, three years in business, university educated, married with pre-school children)</p> <p data-bbox="478 321 1925 386">I am earning for my family, which is very nice. I did not stay idle at home. I am happy that I utilized my prior experience and qualification in my business.</p> <p data-bbox="478 423 1925 488">Kathmandu 1.1.5 (teddy bears handicrafts, three years in business, secondary education, separated with school-age children)</p> <p data-bbox="478 526 1925 591">It is [the income from the business] so much important that that I have no words to explain. My financial situation including my husband's is weak. If I don't do this I can't look after my children or even send them to school.</p>
Children's education	<p data-bbox="478 630 1745 659">Pokhara 2.5.3 (tailoring, over five years in business, primary education, widow with school-age children)</p> <p data-bbox="478 699 1925 764">I have managed the expenses till now. I am educating my kids from this income...Yes, we are satisfied with our business. At least we are able to earn my living, educate my kids. I don't have to ask money from anyone.</p> <p data-bbox="478 802 1787 831">Biratnagar 3.1.3 (fancy shop, three years in business, university educated, married with pre-school children)</p> <p data-bbox="478 872 1925 937">The income of the business is used for my family. Income is spent on the education of the kids, family needs and pay the house rent. I am not able to make anything new out of it.</p>
Land ownership and savings	<p data-bbox="478 976 1503 1005">Pokhara 2.5.4 (vegetable shop, primary education, married with school-age children)</p> <p data-bbox="478 1045 1925 1110">When I sleep in my own house, I always have a good sleep. The in-law's house was also good. Now I think even if there is no income, I don't have to pay the rent. Everyone praises us and say they are happy with our progress.</p> <p data-bbox="478 1148 1730 1177">Biratnagar 3.4.5 (parlour, four years in business, university educated, married with school-age children)</p> <p data-bbox="478 1218 1925 1349">My husband had said there would be no income in the parlour business. But within six months I gave fifty thousand rupees. So he is happy. His salary is saved. Every expense of our family is covered by my income. I pay the fee and snacks of the children. I buy groceries for our house. I save 600 rupees per day in a cooperative bank. Then the remaining amount I give to my husband. I pay 2,500 rupees for the rent.</p>

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Independence

Pokhara 2.1.8 (traditional sweets, three years in business, primary education, married with pre-school children)

I learned that we [women] become independent if we start our own business. We don't have to ask money from our husbands. We can manage the family expenses and fulfil the needs of the children. The confidence level increases. I feel that I should extend my business. I am happy that I am utilizing my leisure time. And, I have not wasted my time. I am very happy now.

Kathmandu 1.2.2 (boutique owner, over five years in business, secondary education, married with school-age children, extended family)

I wanted to be independent. I don't like to ask money from my husband for me and family needs. If I do something of my own, I can help in the family income as well. My husband is busy outside for contract business. When I needed money, I had to always call him even for small amounts. So why can't we be independent? God has given us hands, legs and brain.

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Confidence

Biratnagar 3.3.4 (handicrafts, over five years in business, higher secondary education, married with school-age children)

I am satisfied with my business but in the future I want to extend my business and be a famous woman entrepreneur. I will hire many workers in my business.

Biratnagar 3.2.1

I feel happy that I have given work to some people and helped them to earn something. At first I felt sad because I had to leave my teaching job. I had invested shares in the private school. But now I don't feel remorse. If I had continued teaching in the school, my earning would be limited to few thousand rupees per month. I want to be a successful entrepreneur...I want to expand the pickle industry. I am not completely satisfied yet. But if I could expand the business I will be fully satisfied.

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Pride and dignity	<p data-bbox="478 248 1925 313">Kathmandu 1.1.3 (tailoring, three years in business, illiterate, married with school-age children, husband has migrated abroad)</p> <p data-bbox="478 354 1925 451">Some relatives (my cousins) praise me that even though I am illiterate I became successful in business... I am very satisfied with my work. I have done many different things with hard work but this has given me confidence and dignity. Overall, it is very easy.</p> <p data-bbox="478 492 1925 557">Kathmandu 1.1.5 (teddy bears handicrafts, three years in business, secondary education, separated with school-age children)</p> <p data-bbox="478 597 1925 662">I have achieved prestige. All call me a madam. That is a matter of pride for me. When my son talks to me in phone, he asks me, "how many students do you have?" I feel really good.</p>
Community perceptions	<p data-bbox="478 703 1925 735">Biratnagar 3.4.7 (tea and ice-cream shop, over five years in business, illiterate, married with school-age children)</p> <p data-bbox="478 776 1925 873">People got surprised by my work and progress. They want to learn from me and how I have done my business. I had no business experience. In our family nobody had done this business. This business was completely new for me. My in-laws are also happy with my work.</p> <p data-bbox="478 914 1925 979">Kathmandu 1.3.5 (hotel, less than three years in business, primary education, married with school-age children, husband in immigration)</p> <p data-bbox="478 1019 1925 1149">The locals think positively about me. They know how hard I struggled in this business. They respect me. 'She is laborious', they say. I also had a great challenge to run a hotel which was almost deserted. But now it is very crowded. People like my behaviour. I love all people who come to my hotel. Everyone is surprised by my progress in my work. My kitchen is homely.</p>
Reconsideration of views about woman's work	<p data-bbox="478 1190 1925 1255">Kathmandu 1.1.4 (knitting, less than three years in business, higher secondary education, re-married with pre-school children)</p> <p data-bbox="478 1295 1925 1349">Once I started getting regular income from the business he changed his views. He saw that I started making money from my house looking after my children then he became happy.</p>

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Pokhara 2.1.7 (grocery shop, over five years in business, higher secondary education, married with school-age children)

People have good opinion about me. They have seen me working in my shop as well as raising children at the same time, which is really difficult. They say that I have done a very good decision of running a grocery shop business. Everybody should work for living instead of staying idle at home.

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Supporting other women

Kathmandu 1.5.5 (tailoring, seven years in business, higher secondary education, married with school-age children)

Yes, I am fully satisfied by the business. I have a plan to extend the shop. I want to train many girls by opening a training centre. I won't change the place.

Biratnagar 3.2.5 (handicrafts, less than one year in business, higher secondary education, married with school-age children)

I am training people. The trainees are making and selling in their own areas. I have a plan to give work to all my trainees.

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