

CHAPTER

8

RESEARCH
REPORT

Entrepreneurship as a socio-economic empowerment tool to close the gender gap in a Himalayan transboundary landscape



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About the authors

The International Centre for Integrated Mountain Development (ICIMOD) is a regional knowledge centre working in eight countries within the Hindu Kush Himalaya region. Starting from 2013, ICIMOD implemented the Kailash Sacred Landscape Conservation and Development Initiative with partners in China, India and Nepal. The livelihoods component, on which this chapter is based, was implemented with partners represented by the co-authors. The Central Himalayan Environment Association (CHEA),

a non-governmental organisation based in Uttarakhand, India, works to ensure prosperous and secure mountain communities. Sichuan University, based in Chengdu, China, promotes research for national and regional development, particularly in the Tibetan Autonomous Region of China. R&D Innovative Solution is a private organisation that provides solutions for farmers and agribusiness entities.

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Abstract

Strengthening women's economic empowerment through entrepreneurship has been identified as an effective approach to closing the global gender gap. In the Hindu Kush Himalaya (HKH) region, the gender gap is further exacerbated due to the specificities of mountain environments (i.e. inaccessibility, fragility, marginality and heterogeneity), socio-cultural factors and the political environment. These cumulatively challenge the participation of women and marginalised social groups in economic and political activities. Lessons learned from applying

entrepreneurship as a tool to enhance women's socio-economic empowerment in the transboundary Kailash Sacred Landscape have indicated that family support, social trust, market linkages and an enabling policy environment are important factors that contribute to the success of women entrepreneurs. Despite the achievements of several women-led enterprises in this mountainous landscape, key challenges persist. These include the social and cultural norms that identify women as 'nurturers' rather than entrepreneurs, high levels of illiteracy among women, and their limited awareness of

available market and financial opportunities. Achieving socio-economic empowerment through women's entrepreneurship to close the gender gap requires a number of priority actions that include increasing women's literacy rates, supporting collective action among women-managed enterprises, linking women entrepreneurs with government and private sector schemes, sharing market information with women entrepreneurs, and promoting entrepreneurial networks among mountain communities.

Keywords:

women's entrepreneurship

socio-economic empowerment

Kailash Sacred Landscape

Background

The Global Gender Gap Report published by the World Economic Forum (WEF, 2018) states that across the 149 countries studied, no country has yet achieved full gender parity. Moreover, gender disparities are one of the key barriers to economic growth and poverty reduction (Wodon & de la Beiere, 2018). The Global Index for Gender Parity ranks the Hindu Kush Himalaya (HKH)¹ countries as follows: Bangladesh at 48, Myanmar at 88, China at 103, Nepal at 105, India at 108, Bhutan at 122 and Pakistan at 148 (WEF, 2018). In general, the Index indicates that the HKH countries have progressed in the dimensions of educational attainment and health, but additional gains are required in economic participation and political empowerment.

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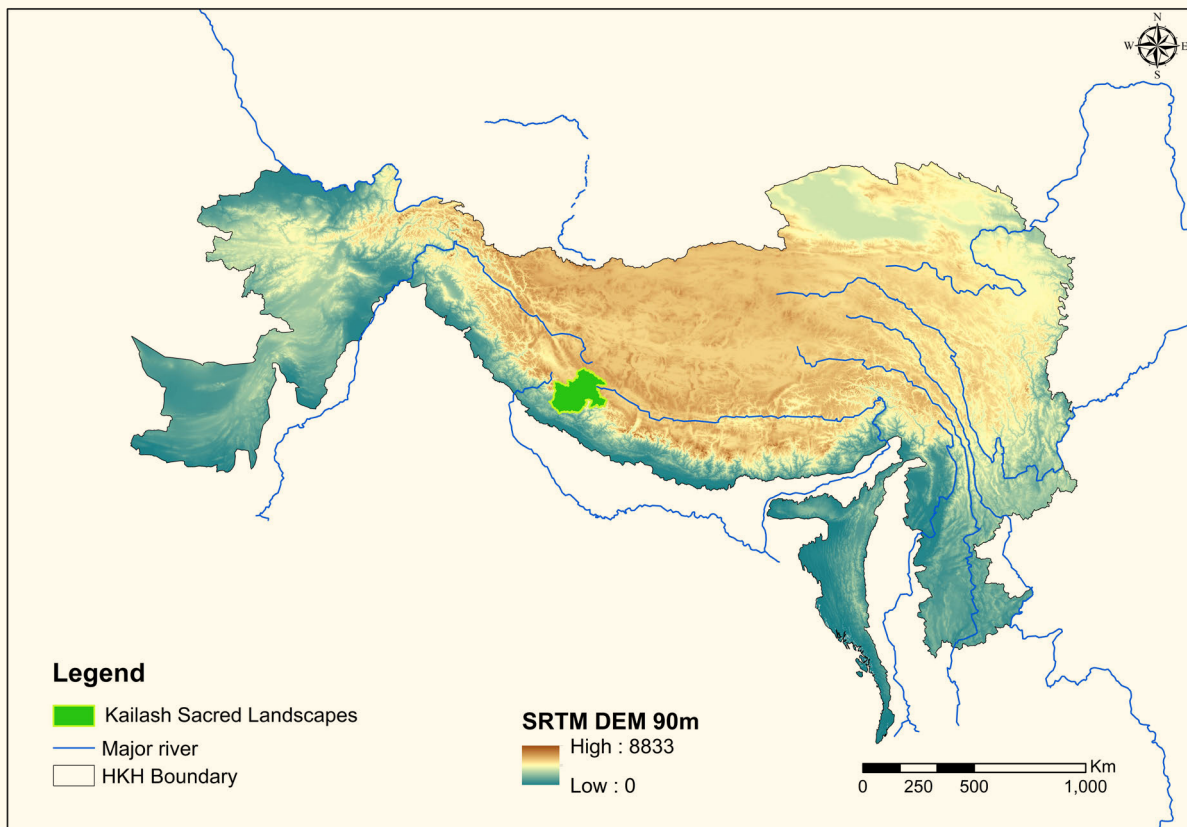


Figure 1. The transboundary Kailash Sacred Landscape within the HKH region

Source: Provided by the authors

1 The Hindu Kush Himalayan (HKH) region includes all or parts of eight countries from Afghanistan in the west to Myanmar in the east (Molden et al., 2017).

One of the identified mechanisms to close the gender gap is by promoting women's entrepreneurship (Meunier et al., 2017). Entrepreneurship is defined as a process initiated by an individual or a group to use available opportunities and resources to create economic value by producing and selling goods or services in existing or new markets while taking all necessary risks during the process (UNDP, 1999; Klapper, 2006; Ahmad et al., 2008). Women's entrepreneurship contributes to their economic empowerment, which in turn generates social values, strengthens women's access to education, land or capital, and increases their capacities for decision-making in terms of health, education and politics (SIDA, 2015; Nicolas & Rubio, 2016). There have been efforts to understand the impacts of enterprises on the socio-economic empowerment of women, as well as to explore factors that enable or constrain their engagement in enterprise development (Roomi & Parott, 2008; Agarwal & Lenka, 2016; Kungwansupaphan & Leihaothabam, 2016; Adhikari et al., 2018; Yunis et al., 2018). A better understanding of women's enterprises will help in designing and implementing programmes aimed at reducing gender disparity and improving the living standards of women.

This paper is based on experiences and lessons learnt from the implementation of a programme on women's empowerment through entrepreneurship development in rural mountainous areas of a Himalayan transboundary landscape. The paper aims to understand how women's engagement in entrepreneurship can contribute to their socio-economic empowerment and analyses factors that enable and restrict women's involvement in enterprises.

Methodology

Study area





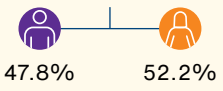
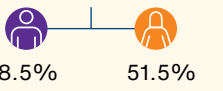




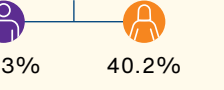
This paper is based on a programme that was implemented in the Kailash Sacred Landscape (KSL).² The KSL is a transboundary landscape spread over 30,000 sq. km across the southwestern part of the Tibet Autonomous Region (TAR) of China, the eastern part of Uttarakhand State in India, and the far-western region of Nepal (Figure 1) (Zomer & Oli, 2011). The landscape lies between 369 meters above

2 The landscape was delineated through consultative processes engaging local communities and experts representing institutions from China, India and Nepal with support from the International Centre for Integrated Mountain Development (ICIMOD), United Nations Environment Programme (UNEP) and Deutsche Gesellschaft für Internationale Zusammenarbeit (GIZ, formerly GTZ) (Zomer & Oli, 2011).

sea level (masl) and 7,679 masl. Mt. Kailash, a sacred mountain revered by at least five religions, is a dominant feature of the landscape. Over a million people live there, of whom 51.3% are women (see Table 1). Agriculture and livestock husbandry are the primary livelihood strategies of resident communities, while other important income-generating sources include tourism, non-timber forest products (NTFPs), medicinal and aromatic plants (MAPs), and off-farm services (Zomer & Oli, 2011). Within this landscape, the Kailash Sacred Landscape Conservation and Development Initiative (KSLCDI) is being implemented through the Chinese Academy of Sciences (CAS) in China, and the respective forest ministries in India and Nepal (Kotru et al., 2017).

Women constitute more than half the total population of the KSL (see Table 1), yet gender inequalities persist. The literacy rate among women is consistently lower than men; in Nepal this gap is most apparent (see Table 1). In the far-west region of Nepal, the social practice of barring women from household and agricultural activities during their menstrual cycle continues to occur (UNRHCO, 2011). The Human Development Index (HDI) and Gender Development Index (GDI) are both lower in Nepal than in India within the studied region (see Table 1). Furthermore, the challenges of mountain landscapes (i.e. inaccessibility, fragility, marginality and heterogeneity) (Jodha, 1992) pose challenges to the participation of women and marginalised social groups in economic and political activities.

Table 1. Gender disaggregated socio-economic statistics from KSL

KAILASH SACRED LANDSCAPE				
	 CHINA	 INDIA	 NEPAL	 TOTAL
Population	8,839 	462,000 	564,000 	1,034,840 
Literacy (%)	NA 	82.2% 	56.7% 	
HDI	*NA	0.675 ⁺	0.414 [#]	
GDI	*NA	0.728 ⁺	0.332 ^{##}	

*NA: Not available

[#]: Average for four districts in KSL-Nepal (GoN & UNDP, 2014)

⁺: Data for Uttarakhand State (GoUK & IHD, 2018)

^{##}: Data for the far-west region of Nepal (GoN & UNDP, 2014)

Source: Data compiled by the authors, table designed by Estudio Relativo

Data collection and analysis

Set in parts of the KSL that traverse India and Nepal, the study adopted a qualitative research approach. Focused group discussions (FGDs) were the primary data collection method, and four FGDs were carried out with a total of 26 participants from two enterprises in Pithoragarh district, India, and one enterprise in Darchula district, Nepal. These FGDs were designed to gather information about the lessons learnt and challenges faced during the process of enterprise development. In addition, interviews with two resource persons, one in each country, were conducted to learn about their experiences while working with the enterprises. The resource persons in India and Nepal included a field staff and a skill development trainer, respectively. The qualitative data collected through FGDs was recorded using a voice recorder; they were then transcribed, translated and analysed following a thematic hierarchical approach. The data was collected between November 2015 and July 2017. In addition, we reviewed published and unpublished reports of the KSLCDI and other literature on entrepreneurship and socio-economic empowerment.

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Key findings

Socio-economic empowerment of women in the KSL

The communities in the study area are linked through socio-cultural connections; families are connected through marriages across international borders in this landscape. Local communities follow a patriarchal system, and gender inequality and discrimination pose a serious challenge for women's participation in economic activities. Outmigration of adult male members is a common issue in the landscape, which increases women's drudgery (Pathak et al., 2017).



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Figure 2. Vegetable production by a Van Raji family in India

Photo credit: Uma Partap

In the study area, NTFP-based enterprises include those involving the Himalayan nettle (locally called *allo*), Indian butter-nut tree (*chyuri*), honey, medicinal plants and soapberry (*rittha*), among others. Agriculture-based enterprises are based on vegetables (both seasonal as well as off-season), fruits and pulses. During the first phase of the KSLCDI from 2013 to 2017, the programme provided technical and financial support to enterprises that were led by or employed women and marginalised social groups. This included providing a range of training programmes on producing and adding value to products; supplying necessary tools, equipment and materials; and supporting institutional strengthening for collective action. Furthermore, specific trainings were provided to enhance women's entrepreneurship capacity. A transboundary learning visit was also organised where women entrepreneurs from Nepal visited India and exchanged their experiences, both their successes as well as their challenges. Providing guidance and mentorship throughout was an essential aspect of the entrepreneurship-building process. The inputs of the KSLCDI were supplemented by other ongoing schemes in the landscape. The targeted interventions in the KSL were able to reach out to 1,176 households, among which

378 households (32%) increased their income by 5 to 10% (Kotru et al., 2017). The positive outcomes of working with the following three groups in the landscape are elaborated below.

Mahila Prayas Swa-Shakti Swayatta Samanvit Vikas Cooperative (MPSSVC), India:

This women's cooperative was established in Jajurali, Uttarakhand, in 2006. Swati, a non-governmental organisation, supported the formation of this cooperative with 92 members from various Self-Help Groups (SHGs) in the village. Members of the cooperative collect their vegetable produce at their collection centre in the village, grade their produce and then distribute the produce to the market. The cooperative charges a fee of INR 0.50 (USD 0.007) per kg of produce to cover the cost of transporting goods to the market. In addition, members contribute between INR 20 to 50 (USD 0.28–0.70) every month into a savings scheme that can then be borrowed at an interest rate of 1% per month for income-generating activities. Currently, the cooperative has transactions of over INR 10,000,000 (USD 145,000) per year. Through this collective action, women have reaped economic benefits while also being empowered in the social arena. The interventions increased the income of beneficiaries by 9%. Collective decision-making regarding the quantities and rates of products sold to traders helps increase the bargaining power of members of the cooperative.

Jai Maa Bhagwati Participatory Group (JMBPG), India: This group was formed in 2012 by women belonging to the Van Raji community in Kulekh, Uttarakhand. The Van Rajis have traditionally been nomadic hunters and gatherers found in the central Himalayan region of Uttarakhand and are one of the most socially and economically disadvantaged communities in India (Pandey, 2008). The KSLCDI programme worked with the group and other women from 169 Van Raji families to produce kidney beans, vegetables and bamboo handicrafts. As a result, many positive behavioural changes were observed among the Van Raji women. They each now have a bank account, a ration card and a voter identification card. They have also started to visit relevant government agencies to acquire necessary support from the various programmes offered to them.

Bhumiraj Allo Collection and Processing Centre (BACPC), Nepal: This centre, located in Naugad, Darchula district, is a community enterprise engaged in the production of fabric and products from Himalayan nettle. The centre started with 23 members in 2016 and grew over the years to a total of 76 members (75% of whom are women). The centre has promoted women's and men's participation in economic activities through skills development and the provision of materials. Trainings

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increased the participation of women in thread-making, knitting, sewing and weaving by 23%, 14%, 31% and 18% respectively (Adhikari et al., 2018). Twenty-five women members of the centre have reported increased cash income, earning Nepali rupees (NPR) 3,000-10,000 per month (USD 26-88) (Adhikari et al., 2018; Singh et al., 2019). The women now have a steady income source that they spend on household expenses and their children's education. Moreover, their income is greater than that of daily wage labourers.

Enabling factors for empowering women through entrepreneurship

Engaging with women entrepreneurs in the landscape has provided some valuable lessons on the enabling factors and challenges for women's empowerment through entrepreneurship. Four significant enabling factors were identified and are elaborated below.



Figure 3. Women from Naugad Rural Municipality participate in an international handicrafts fair in Kathmandu, Nepal

Photo credit: Rajendra Kumar Shakya

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Family support: Much of the KSL is generally patriarchal, and existing cultural and social norms restrict women from engaging in income-generating activities (Kadariya & Aro, 2015). Support from the family, particularly husbands and in-laws, is essential for women entrepreneurs to flourish. Successful married women entrepreneurs in the landscape were supported by their husbands who performed household tasks or accompanied them when they had to leave the village, along with mothers-in-law who attended to the household during their absence:

“I was reluctant to attend a training that was organised out of town. However, my mother-in-law took care of the children and all the household chores while I was away from home. Also, my husband accompanied me to the training.”

(48-year-old BACPC member, Naugad, Nepal)

Social trust: Trust and reciprocity play a vital role in the effective functioning of collective action (Ostrom, 2000). The Mahila Prayas Cooperative and Bhumiraj Allo Centre were established by highly motivated leaders who demonstrated their entrepreneurial leadership to their respective communities. Their achievements were also recognised by governmental and non-governmental organisations, which further strengthened social trust. Most importantly, women in the community must be supportive of women entrepreneurs for their growth and development:

“Earlier, when she (cooperative leader) shared her idea about forming a group and selling vegetables in the market, the community joked that she wanted to be rich by selling a few kilos of vegetables. However, with her consistent persuasion, I reluctantly joined the group. Today we have made good progress, and I am happy that I joined the group.”

(43-year-old MPSSVC member, Jajurali, India)

Building trust in the community is essential for an enterprise to succeed as well as sustain success in the long run (Adhikari et al., 2018). The local project staff regularly visited beneficiaries and provided necessary support to resolve their issues. Regular in-person engagement with beneficiaries helped to build trust and gain family support (BSR, 2016). Moreover, the cooperatives developed transparent mechanisms for financial transactions and benefit-sharing. In India, the chairperson and treasurer presented details of financial transactions to members at monthly meetings. At the same time, they also shared information on available schemes and selected members who were suitable for those schemes in a participatory manner.

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Market linkages: Mountain communities are generally not aware of market opportunities because of limited communication infrastructure. This is further exacerbated for women who are generally less literate than men, and usually have less access to information technology and communications (FAO, 2018). After the Bhumiraj Allo Centre was linked with a Kathmandu-based social business company that ensured a buy-back guarantee of their products, the Centre provided women with a regular income-generating opportunity. Furthermore, the ‘Kailash-Truly Sacred’ brand created a niche identity which fetched a premium price for the women entrepreneurs’ products.

“Traditionally, we used to process allo (Himalayan nettle) to make ropes and grain sacks for our use. After linking with SABAHA (a social business organisation), we received training for weaving various clothing products. Now, I can make mufflers, caps, etc., which are sold in Kathmandu, and this has increased my family income.”

(36-year-old BACPC member, Naugad, Nepal)



Figure 4. Products developed under the ‘Kailash-Truly Sacred’ transboundary brand

Photo credit: Rajendra Kumar Shakya

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Enabling policy environment: Government policies that support and encourage women entrepreneurs are crucial for empowering women through entrepreneurship. Women who are aware of government schemes can utilise them and start their own enterprises. The governments of India and Nepal have policies and schemes for promoting women in enterprises. In Nepal, the Ministry of Industry created the Women Entrepreneurship Development Fund (WEDF) which provides financial support to women entrepreneurs. In India, the National Bank for Agriculture and Rural Development (NABARD) avails loan to farmers' groups without collateral. Similarly, the Bank has created the Tribal Development Fund (TDF) for supporting the livelihoods of landless tribal groups such as the Van Raji in Uttarakhand:

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“The Gram Panchayat (local government) called us for a meeting where a representative of the local NGO explained to us about the schemes as well as conditions of NABARD. We consulted amongst ourselves and agreed to form a group. Through the scheme, we received seeds of various crops, training for sowing, and grading and packaging ‘Munsiyari’ kidney beans. All this has increased my income as well as improved food nutrition and reduced food expenses.”

(38-year-old woman, Kulekh, India)

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Persisting challenges

The lessons learnt from applying entrepreneurship as a socio-economic empowerment tool indicate that many challenges remain:

Family responsibilities: Usually, women are family caretakers and are expected to fulfil their family responsibilities above all else (KC, 2012; Yunis et al., 2019), particularly in the context of the KSL where male members migrate for jobs. In such situations, it is difficult for women to start and sustain an enterprise. In both India and Nepal, women are mostly responsible for cooking, cleaning, washing, fetching water, taking care of children, looking after animals and agricultural tasks. All these responsibilities were reported as significant hindrances for participating in capacity building programmes as women generally have to leave their homes and villages to attend them:

“I have been involved in weaving and cutting *allo* fibre in BACPC. One time they organised a skill development training in Kathmandu, but I was unable to attend it because Kathmandu is far away and I had to take care of my two-year-old baby.”

(26-year-old BACPC member, Naugad, Nepal)

Social and cultural norms: Social and cultural norms can prevent women and marginalised groups from participating in economic activities (Mason & Smith, 2003) and also restrict women’s mobility (Rankin, 2003), which further undermines their networking potential (Hanson, 2010). Women in the KSL were often reluctant to attend training programmes and trade fairs that were organised away from their homes. During the early phases of entrepreneurship, women were discouraged by their families and communities to join the enterprises. Women were delegated to manage household chores and were not perceived as capable entrepreneurs. Also, women belonging to low-caste groups faced more challenges than their high-caste counterparts:

“Because of our conservative mind-sets and family responsibilities, women are reluctant to travel alone to distant places; but they are more willing to travel if they are in a group or if any family member accompanies them. In our programmes, we have made arrangements for women to take their children or even husbands along. This sometimes adds to the financial costs of a programme.”

(Resource person, KSL-India)

Illiteracy: Lack of education is one of the major barriers for women in pursuing entrepreneurship as it limits their access to information, knowledge and decision-making abilities (Bushell, 2008). During the discussion in Kulekh, India, participants described the challenges they faced while starting enterprises. In India, it was mandatory for group members to meet every month and maintain meeting minutes. For women from the Van Raji community, drafting meeting minutes was extremely difficult because all the group members were illiterate, and only two girls from their village had completed a secondary school-level education. During group discussions in both countries, participants shared that lower levels of literacy make them less confident in terms of going to the market, making sales, preparing bills and making payments. In interviews with resource persons, they described that enterprise development involves business registration, bookkeeping, making business plans and keeping records of sales and profit. All these duties require at least basic reading and writing abilities among entrepreneurs. When lacking, women are forced to depend on men who more likely possess these skills:

“It is easy to provide skills development trainings, such as designing and developing new products. However, it is difficult for me to train women with no literacy on bookkeeping, record keeping and finance, which is an integral part of entrepreneurship so that they can take full charge of

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their business. They can calculate it in their head but cannot put it on paper or makes vouchers. Therefore, they shy away and give financial control to men.”

(Resource person, KSL-Nepal)

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ग्राम. ग्रामिक बैचक माह-मार्च २०१२

आज दिनांक ०५/०३/१२ को ग्राम कटा व ग्राम चौरानी में P.V. गठन हेतु ग्राम प्रधान की उपस्थिति में एक बैठक की गयी, जिसमें P.I.V. टीम द्वारा ग्रामवासियों को जानकारी देते हुए, सभी ग्रामवासियों की सहमती से "श्री मलयनाथ सहभागी समूह" का गठन किया गया, सभी ग्रामवासियों ने सर्वसहमति से पदाधिकारी व सदस्यों का चुनाव किया गया।
पदाधिकारियों व सदस्यों के हस्ताक्षर निम्न हैं -

सं०	सदस्य नाम	पिता/पति नाम	फोन नं०	पद	हस्ताक्षर
१.	देवकी देवी	भूपाल सिंह	०२०५७५७०५५०	अध्यक्ष	
२.	हसली देवी	मान सिंह	०९५५७००५८८५	सचिव	
३.	भोतीमा देवी	स्व. मदन सिंह			
४.	देवकी देवी	स्व. राम सिंह			
५.	रेवती देवी	दीपन सिंह			
६.	रुक्मिणी देवी	गंगा देवी सिंह			
७.	रबीकुमारी देवी	स्व. गंगदर सिंह			
८.	बमला देवी	चन्द्र सिंह	८१३५१९९०५१०		
९.	मीना देवी	नन्द सिंह			
१०.	लोकावती देवी	जोगा सिंह			
११.	बसंती देवी	धरम सिंह			
१२.	सबमा देवी	बनारस सिंह			
१३.	मुन्दी देवी	पुनकर सिंह			
१४.	लक्ष्मीमा देवी	बहादुर सिंह			

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Figure 5. Many group members are unable to write, as evidenced by their thumbprint 'signatures'

Lack of awareness of opportunities: Both in India and Nepal, there are governmental and private sector schemes to promote entrepreneurship amongst women, such as the Start-up Policy of the Government of Uttarakhand (GoUK, 2018) and the Women Entrepreneurship Development Fund of the Government of Nepal (Mol, 2012). In KSL-Nepal, group discussion participants shared that they were unaware of relevant policies and schemes that provided credit to women to start an enterprise. Lack of access to information technology and extension services were described as major reasons for not knowing about those schemes. Moreover, the women were upset that they were unable to reap the economic benefits of high-value products available in their area:

“I heard over the radio that our government gives allowances to old people, but I did not know that the government also supports women’s enterprises. Nobody has told us, and also none of my family members visit government offices to seek such information or support.”

(36-year-old BACPC member, Naugad, Nepal)

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Reflections

In developing countries, small and medium enterprises (SMEs) have promoted entrepreneurship development and contributed to employment generation as well as poverty reduction (Cook, 2000). The governments of India and Nepal have implemented policies and programmes to mainstream women’s economic development through their engagement in SMEs (Bushell, 2008; Goel & Rishi, 2012). Key interventions for the socio-economic empowerment of women include skills and leadership development, institutional strengthening, and technological and financial support for women’s enterprises. Women entrepreneurs in the KSL had more control over their income expenditure, thus contributing to improved health and education for children and an overall positive impact on development (Buvinic, 2009). They are also able to enhance their bargaining powers and actively engage with government and non-governmental organisations. These findings are consistent with other studies on women entrepreneurship in the region (Roomi & Parott, 2008; Kungwansupaphan & Leihaothabam, 2016; Yunis et al., 2018).

The long-term sustainability of enterprises supported by external agencies is a serious concern (Sen & Majumder, 2015). In the KSL, the three enterprises supported by the programme continue to function as of today. This can be attributed to several factors. Linking community

enterprises with relevant business companies has ensured the uptake of supplied products. Similarly, linking the enterprises with appropriate government schemes provided them with the required technical and financial support to ensure their continuity. Another factor contributing to their continuity is that these enterprises are currently performing within the limits of their technical and financial capabilities. Growing beyond this capability level may present further challenges in terms of resource procurement, funds management and institutional cohesion.

Despite government prioritisation of women's economic development, ownership of enterprises in the HKH countries is largely dominated by men, except in China where 64.2% of enterprises have some form of women's ownership (WB, 2019). In other HKH countries, women's ownership of enterprises remains less than half: 43.3% in Bhutan, 35.1% in Myanmar, 21.8% in Nepal, 12.7% in Bangladesh, 11.8% in Pakistan, 10.7% in India and 2.2% in Afghanistan.

Widespread gender discrimination and inequality have restricted women's participation in economic activities (Kabeer, 2012).

Restrictions on mobility, the onus of performing productive and reproductive roles, and the lack of access and control over resources are some common barriers women entrepreneurs face in the HKH region (Rankin, 2003; Roomi & Parott, 2008; Panta & Thapa, 2017). Most of these barriers are the outcomes of long-standing discriminatory gender norms (Gururani, 2002; Yunis et al., 2018).

The lessons from the study area indicate that socio-economic empowerment through entrepreneurship is possible, but additional interventions are required to ensure the growth and long-term sustainability of women-led enterprises. Increasing women's literacy rates through programmes that enhance school enrolment and retention of girl students is a priority. In addition, adult literacy programmes targeting women with a special focus on financial literacy skills are desirable. The promotion of collective action enhances the bargaining power of women entrepreneurs, particularly for the sale of perishable products. Increasing awareness of government and private sector schemes among women entrepreneurs can be achieved through various forms of media. Non-governmental and grassroots organisations can play a significant role to support women to access these schemes and enhance their entrepreneurial capacity. Availing women entrepreneurs of the prevalent market price also increases their bargaining capacity. Therefore, tools and mechanisms to provide such information, including SMS services and media broadcasts among others, must be available. Finally, promoting entrepreneurial networks among mountain communities offers an opportunity to develop and sustain women's entrepreneurial skills. In implementing such programmes, it is essential

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to note that the local context must be understood to avoid exacerbating existing hierarchies and hence, further oppressing women (Karim, 2008; Rankin, 2010; Sen & Majumder, 2015; Yousafzai et al., 2018).

In mountainous regions, gender disparity is one of the major issues that limits women from participating in entrepreneurial ventures. Women are not expected to actively participate in social and livelihood activities as they are considered to be nurturers and caretakers of the family and household assets. One of the KSLCDI's livelihoods strategies was to enhance the skills and entrepreneurial aptitudes of rural women so that they can start or participate in collective enterprises. They were provided with technical, financial and institutional support to achieve this goal. Family support, social trust, leadership and enabling policy environment are vital for women entrepreneurs to succeed.

Entrepreneurship can be an effective socio-economic empowerment tool to bring women to the forefront. However, women continue to face numerous challenges, particularly in mountainous regions, where limited access to services, communication and networks must be overcome. Both basic and financial literacy skills must be prioritised to overcome these challenges. Actions to address issues of access and communication include supporting collective action for selling products, raising awareness through various forms of media, and greater engagement of non-governmental organisations to provide support to women's groups. Connecting mountain communities through entrepreneurial networks can provide opportunities for sustaining mountain women's enterprises.

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