



STUDY ON THE ROLE OF FEMALE ENTREPRENEURSHIP
IN THE TEXTILE SECTOR INDUSTRY IN BHUTAN

BY

MISS PALDEN

A THESIS SUBMITTED IN PARTIAL FULFILLMENT OF THE REQUIREMENTS
FOR THE DEGREE OF MASTER OF ARTS (ASIA PACIFIC STUDIES)

THAMMASAT INSTITUTE OF AREA STUDIES

THAMMASAT UNIVERSITY

ACADEMIC YEAR 2018

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THESIS

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ENTITLED

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INDUSTRY IN BHUTAN

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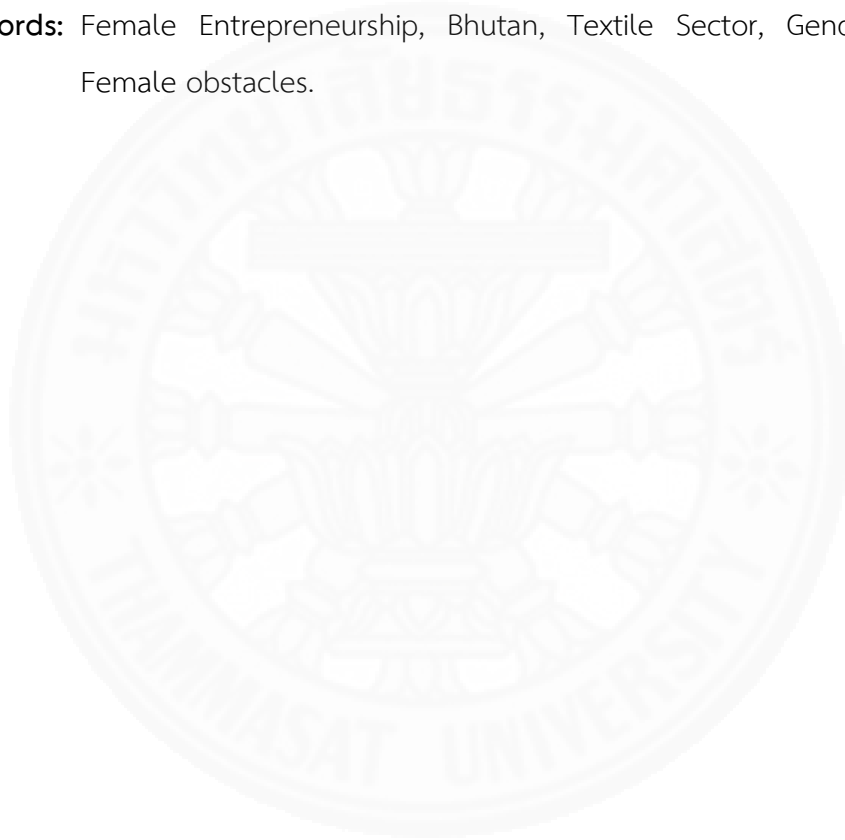
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ABSTRACT

Bhutan being one of the most isolated nation from the rest of the world has many interesting aspects to explore and study for its undying culture and traditions which has transformed with the modernization bestowing upon it. One such aspect includes the changing roles of the Bhutanese women to which it may seem to be a patriarchal to the outsiders' point of view. But with the changing times, Bhutanese women are no lesser than men when it comes to supporting families and being financially independent. Since our elder generations time, Bhutanese women has proved to be an integral part of one's family where they inherit the family duties and work along with men in the physical activities. Yet with the social and cultural barriers faced by women in general, the contributions made by women in the society is not being recognized. Secondly, the representation of women at the top positions is very less compared to their male counterparts due to which the credit being always given to men. But the fact is that women still plays very important part in the overall development of the country apart from their roles as a mother, daughter and wife. The representation of women in the Education and Health Sectors are more or is equivalent to men and their services has significant impact in transforming the lives of the people. Similarly, even in the private sector, women's contribution is much more than their male counterparts with more women taking up their own business in

various sectors. With due course of time, it is important to realize that women in Bhutan can break these barriers and become successful with what they want to do in their lives. Therefore, I intended to carry out this research with the aim of finding the motivating factors and key success factors of Female Entrepreneurs in the textile sector industry in Bhutan. The study is carried out based on qualitative method using both primary and secondary data

Keywords: Female Entrepreneurship, Bhutan, Textile Sector, Gender inequality, Female obstacles.



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LIST OF ABBREVIATIONS

Symbols/Abbreviations	Terms
ADB	Asian Development Bank
BCCI	Bhutan Chamber of Commerce and Industry
BAWOE	Bhutan Association of Women Entrepreneurs
DCSI	Department of Small and Cottage Industries
EDP	Economic Development Policy
GNHC	Gross National Happiness Commission
GEM	Global Entrepreneurship Monitor
GHI	Global Human Index
JICA	Japan International Corporation Association
MOEA	Ministry of Economic Affairs
NCWC	National Commission for Women and Children
NGO	Non-Governmental Organization
OECD	Organization for Economic Development Corporation
PSL	Priority Sector Lending
RMA	Royal Monetary Authority
SME	Small and Medium Enterprises
SAARC	South Asian Association for Regional Corporation
TOE	Total Entrepreneurship Activity
UNDP	United Nations Development Fund

CHAPTER 1

INTRODUCTION

In the past Bhutanese women can hardly be seen doing business as it is a domain for men like in many countries in the world. Women lacked social freedom to do so even if they aspire to. But things have changed now as society has become more acceptance to women's participation in the public sphere. The general view is that women can do what men can do given the opportunity and the right platform, it is seen today that women who were once only considered as care takers of the home and family are now able to take up multiple responsibilities. They not only become a responsible mother to manage the household and family but also holds key positions as business owners and independent individuals. With the formation of the Entrepreneurship Promotion Centre (EPC) in 1991. Since then increasing number of women has ventured into the micro and small enterprises. This has narrowed down the perception between what roles as women should play in the society which is a breakthrough for many aspiring women entrepreneurs. Some women have started businesses to take up the opportunity as they could finally do something of their own and others took it out of necessity motives to support their family. However, with the growing number of women entrepreneurs in the market, we cannot simply turn a blind eye on the gender gap that exists in the sector.

According to the report from the Department of Cottage and Small Industries (DCSI) in 2016, the percentage of women owned SMEs are only 35.53 percent compared to men owned and operated SMEs which is 63 percent. With 35.53 percent of the total SMEs owned and operated by women in Bhutan is a considerable number for a small market size but what is more concerning is that those enterprises are mostly at micro level in the informal sector. Female entrepreneurship has different definitions depending on the ways on how one conducts their businesses in an environment with the availability of resources and market place. The concept of female entrepreneurship in Bhutan is defined as a way of self-employment using their own innovations and business ideas with the aim of

promoting the age-old culture with a contemporary touch. It is an emerging concept which gained momentum among many Bhutanese women since the early 2000s. Thus, studies on female entrepreneurship is an important part to be taken into consideration to get a clear picture of the female- owned businesses in the country. It is important that we learn to recognize their potential and make them inclusive in the public activities where they can be more visible. Women's position in public sectors and at the managerial level has not been given much significance in a patriarchal society like Bhutan. This is because are men still considered the key players in the society and being recognized for their works. However, Female entrepreneurship is taking shape in Bhutan as one can take an example of the Textile Sector. With an increasing number of women- owned businesses, it encourages more females to come forward and start their businesses as an alternative for earing their own living and make a difference in the society in terms of reducing gender inequality and reducing female unemployment.

1.1 Problem Statement

While so much has been said regarding the importance of micro and small enterprises owned and lead by Bhutanese women for many reasons, some are engaged in the business due to high rate of women unemployment, increase in divorce rates, to provide education for their children, support old age parents and to have a balanced regional development in the country among men and women. But despite the trend of growing number of female entrepreneurs, the gender gap remains wide in the market and female entrepreneurs are struggling with multiple obstacles. The number of identical subsistence-based women- owned micro and small enterprises are on the rise but with very less development in terms of growth and expansion. As most larger firms are owned and managed by men entrepreneurs and only a few numbers of women can overcome the barriers and transform their enterprises to larger scale enterprises. These barriers become hinderances to most female entrepreneurs who owns micro and small enterprises which could otherwise solve majority of the unemployment problem among women if the policy

implementation is more gender streamed than gender neutral. On the other hand, for those women who are already able to enter the market and can compete with the male counter parts, there is more to explore the primary motivations and factors that influenced them to drive in the market which is again difficult as the situation in the market is mostly men driven.

1.2 Research Objective

This study aims to explore the roles of female entrepreneurs in the entering the textile business and explore the obstacles they face. Secondly, the study aims to look at the situation of gender inequality that exists in the Bhutanese society that hinders the females to conduct business in the market. By exploring the barriers, the author will investigate the factors that contributes towards the success of the female entrepreneurs despite the male domination in the market. Lastly, the paper will give some of the suggestions where the government and other stake holders can support females entering the business in the textile sector industry in the Bhutanese Market.

1.3 Research Questions

1. What are the Internal and External obstacles faced by female entrepreneurs entering the textile sector business in Bhutan?
2. How to Gender Inequality hinders the role of females doing business in the textile industry?
3. What are the recommendations that the paper can suggest to the government and other stakeholders to encourage more females to enter the textile business?

1.4 Research Scope

The scope of the study is to explore the role of Female Entrepreneurs in the textile sector of Bhutan. The definition of textile in this study is referred to the hand-woven fabrics woven by the Bhutanese weavers. The fabric type depends on the yarn used to, it can be either wool or silk. The fabric designs are the creation of the weavers themselves which are unique and attractive with mixed colors to suit the occasion. The textile fabrics are designed and stitched into women costumes and appraisals with touch of western style. Their products include popular designs of Jackets, dresses, tunics, scarfs, tops, and purses. With the limited time for carrying out the research survey, I will be conducting structured interviews with sample size of 15 female entrepreneurs from the textile sector, two female representatives from the Civil Society Organization which are BOWEA and SABAH Bhutan. The interview will also be conducted with representative of the Bhutan Chamber of Commerce and Industry. The participants for the interview cover district of Thimphu, capital city of Bhutan. The city represents more than half of the country's total population including business outlets, main government offices and most of the big private firms in the country.

1.5 Study Hypothesis

1. Gender Inequality does exist in the Bhutanese Society
2. Gender Inequality does create barriers to females doing business in the textile industry in Bhutan.

CHAPTER 2

REVIEW OF LITERATURE

The Growth of enterprises is perceived as a measure of success and the key towards creation of more jobs, wealth and development in terms of social and economic aspects in every country (Bosma, 2000). Women entrepreneurship like any other economic activities plays a substantial role and can contribute to the growth of national economy if they can actively participate in the entrepreneurial activities and gets the opportunity do so. Meanwhile exploring the topic of Female Entrepreneurs in the case of Bhutan, there is a lack of data and coherent conceptual framework that can be used to investigate the problem of the study. Therefore, the author must rely mostly on the international sources to carry out the research. As Shane (2003) has pointed out that researchers and academia often face the lack coherence thus cannot make the systematic effort to bring the fragmented pieces of this area together as there is no theory that focuses centrally on female entrepreneurship.

In the studies conducted on Entrepreneurship, most researchers have managed to look at only one aspect of the entrepreneurial activity which includes either the external factors or the individual characteristics of the female entrepreneurs which is often very hard to proof the objective of the study (Gartner, 1990). This is mainly proved unsuccessful because of the nature of entrepreneurial activities that takes place within a specific situation and not just by itself (Shane, 2003). It is often difficult to identify and understand the challenges faced by the female entrepreneurs which is purely based on the external factors, (external factors meaning the situations within individual enterprises functions). In line with this (Carroll, 1987) have the same view that it is impossible to understand the concept just by exploring only one aspect, either the individual entrepreneur's characteristics and their actions on one side and the external factors on the other side. Therefore, merging the two factors can give a much more comprehensive and clear idea in understanding the key concept of the study of female entrepreneurship (Shane, 2003). Background of female- owned businesses in Bhutan

The Royal Government of Bhutan has recognized the importance of micro and small enterprises which are owned and managed by women as part of the sustainable development, balanced growth in the regions in terms of social and economic needs and most importantly to create more employment in the country. Sectors such as the Textile Industry plays a critical role when it comes to cultural richness, equity and inclusion, and enhancing the culture of entrepreneurship among women and girls in the society. However, the present-day study needs to focus on the dimensional challenges that are face by women entrepreneurs in the micro and small enterprises including the textile sector. Women faces various challenges in this sector despite the equal opportunities provided to run the businesses. Although the medium, small and micro industries accounts for almost 96 percent of all the enterprises the contributions made by theses MSEs has been marginalized. In terms of contribution to the GDP, it accounts to only 4.4 percent in 2014 (Bhutan, 2016).

2.1 Growth of Female Owned Enterprises in Bhutan

Since the beginning of the 6th five-year plan (1987-1992), the importance of private sector development has been given key importance to foster the economy and increase the employment opportunities. With the development of private sectors, many reforms were being made to replace the public sectors with corporates and private enterprises. This is planned with the policies for liberalization of financial systems, interest rates, introducing stock rates, liberalizing the restrictions on the foreign exchange rates and enhancing the development of cottage and small industries. (Planning Commission, 1999). In line with these, there are also establishments of industrial service centers, industrial estates and special credit programs introduced for the small, micro and medium enterprises for women-oriented businesses. There has been many policies and strategies put in place to support the women enterprise development in the country, however, the country's vision document indicates that "overall impact of the reforms has been modest and the response of the private sector to liberalization has been sluggish", especially in the area of gender balance and creation of jobs through private sectors (Planning

Commission, RGOB., 1999). Bhutan like many other small economies in the world has tried to foster the medium and small enterprises which are important aspects to support the livelihood for the rural population and to actively participate in the economic growth of the country. By the 9th five- year plan (2002-2007), the promotion of these sectors is further given a national priority in order to boost the rural income through the expand of small-scale handicrafts, bamboo products, textiles, wood works, incense sticks and papermaking (Planning Commission, 2002). In the 10th five- year plan (2008-2013) the development plans and policies were shifted towards economic diversification and industrial development mainly in the small and micro and enterprises in order to achieve poverty reduction (Gross National Happiness Commission, 2009).

Despite the importance given on the development of MSME for the economic growth, there is no separate agency who is responsible to carry out the task due to the lack of comprehensive policy and coordination agency. (Planning Commission, 2002). With that only a few Non- Government Organizations takes initiatives to support the MSME development. To tackle these issues, the Enterprise Development Program was established in July 2010 to enhance and develop the cottage and small industry with special focus on women's enterprises. Some of the interventions carried in this program includes formulation of policies, introduction of unambiguous commercial laws, introduction of measures to make private sector employment attractive, creating opportunities for small businesses to expand and encourage small enterprises to make long term investments by taking advantages of the technology know-how and more doors available to foreign direct investments.

2.2 Development of Female Entrepreneurship in Asia

Like in any parts of the world, women entrepreneurship is growing in Asia and it has tremendous impact on empowering women and girls in the region. But in many developing countries where the level of economic growth is measured by the level of income per capita and the pace of industrialization, the development for entrepreneurship remains slow. For instance, less than 10 percent of the

entrepreneurs in South Asia including Bangladesh, Bhutan, India, Maldives, Nepal and Sri-lanka are female owned (Singal, 2005). Studies conducted on Asian developing countries suggests that female entrepreneurs can be categorized into three (Das, 2000), (Raju, 2000), (Sasikumar, 2000). There are three categories which are Chance, forced and created (Seymour, 2001), (Walakar, 2001). The differences are based on how they started the business or the main reason behind starting the business and the main motivations behind starting their business. The concept based on chance is the kind type of business without any specific plans or set goals. They simply emerge as hobbies to economic enterprises over time. Whereas “Forced” entrepreneurs are those who started their business out of certain circumstances including death of a spouse, financial difficulties, single parenthood etc. Hence, the primary goal of this type of entrepreneurs is finance. The final category is “created” entrepreneurs who are motivated and encouraged and developed through entrepreneurship programs and trainings (Das, 2000), (Raju, 2000). According to Das, the most common reason for females to start their own business is either for financial reasons or to keep them occupied. Further, he found that only one fifth of the females were motivated to start business because of the “pull factor” which makes them feel the need to feel the challenge, to try and do something on their own and become independent in their family and the society.

literatures further state the degree of female entrepreneurship development is closely related to the degree of gender equity, but it often found lower in developing countries than the developed ones (Tambunan, 2009). With the varying degree of factors within the developing countries, including level of economic development, income per capita, social, cultural and political factor it is often difficult to measure the existing gender equality. It is not easy to measure often due to the lack of accurate, gender discriminated social indicators in many developing countries (Tambunan, 2009). The internationally used indicators to measure gender equity are Gender Development (GDI and Gender Empowerment Measure (GEM) constructed by UNDP. GDI is the human development index (HDI) which measures the achievements of individual countries in terms of health, education, living standards etc. GDI also measures the achievements in similar

dimensions as HDI but it also measures the inequality index between men and women. GEM is the indicator that measures the areas of opportunities for men vis-a-vis men within the economic and political dimensions of the country. Therefore, GDI and GEM attempts to measure the level of development among male and females and the extent to which females have the right to gain their access to resources and opportunities in the country (Tambunan, 2009). According to the Human Development Report (2007-2008) from the UNDP among the Asian Developing Countries, South Korea is the lead with the highest GDI index (no data available for Singapore). Other developing countries in the Asian Region are found in the middle human development category. However, three countries in the south Asian region falls under the lowest rank of Human Development Category. For the Global Entrepreneurship Monitor Index, Singapore comes under the highest rank whereas Nepal is ranked as the lowest (UNDP, 2007 - 2008). With this indicator, we can conclude that Females in Singapore would have more freedom and access to conducting business compared to the females in rest of developing economics in Asia. Similar conclusion can be drawn on the development of female entrepreneurs in South Korea where more females are engaged in modern type of businesses compared to Nepal where level of Female entrepreneurship is seen low.

Further reports from the International Labour Organization (ILO) report (2008), it indicated that most regions in the world are meeting the set targets in increasing the number of women in well paid jobs but there are still challenges when it comes to narrowing down the gender gap in terms of market access and conditions of employment for female labours. The report also reveals that economic empowerment for women depends on their ability to be able to participate in the labour market and the conditions of employment that women can find a work face. The figures from the report shows low labour force participation rate of females in South Asia. Out of the 100 men who are actively engaged in the work force, only 42 females are either working or looking for jobs. The low rate of females is also found in the employment-population ratios in 2007. Out of 10 women, only 3.4 (34.1. %) of the working age were engaged in labour force. The overall all female employment is observed to be declining over the last ten years and the share of females as own-

account workers have increased by 7.9% where as employer declined by 0.2 %. On the other hand, the South East Asian Region saw a growth in the female labour force participation rate with low unemployment rate for both genders. The gender gap is seen relatively low in sectoral as well as status distribution. In this region, there are 79 women participating in active labour with compared to every 100 men. The increase in the share of females as own account workers (self-employed) is at 11.1. % and declined by 0.9%. This change in the share of female employment as own-account workers and employers be an indication as development of female entrepreneurship. Unfortunately, there is a lack national data and literature on women entrepreneurs in most of the South Asia and South East Asian Region.

However, data collected from the National state of the Art of Women participation has observed that female entrepreneurs in Indonesia is on rise as the country achieved rapid economic growth. Although, the number of females who are self-employed in businesses or engaged in businesses are lower than that of the male entrepreneurs, (Manning) has found in his study that the reason for increasing number of female owned enterprises are partly because of the rise of female literacy rate and the economic pressure that women often has to face in the household as well as in the society. The available data on the SMEs owned by both male and female in the manufacturing industry has shown two interesting facts (Tambunan, 2009). Firstly, it revealed that only 29% of the total SMEs in the sector is operated by women and secondly, the rate of women entrepreneurs was declining by size. This indicates that the rate of female entrepreneurs is higher in SMEs than in Medium Enterprises. Most of the females are engaged in businesses of food, beverages and tobacco industry followed by textile, garment and leather and non-metallic minerals products. On the contrary, the female shares of business in metal and fabricated metal products, the proportion of female is very low with less than 1 %. We can conclude that female entrepreneurs in manufacturing industry are likely to engage in businesses that do not require high skills. This is an easy option for females conducting businesses as they require low capital, technology requirements, management skills and easy entry and exit.

2.3 Role of Female Entrepreneurship in Economic Development

Many studies have been carried out about the roles of female-based businesses and their contribution in the economic development but there is a lack of studies which focus mainly on the role of Women Entrepreneurs and the statistics which shows the exact number of female entrepreneurs. One of the studies conducted by (Brush) shows that women constitutes one of the fastest growing entrepreneurial numbers in the world. They contribute significantly in the growth of wealth, innovation, and employment opportunities in all economies (Brush). According to the Global Entrepreneurship Monitor, women entrepreneurs are more active in setting up business including to management and interpersonal skills. The report also indicates that Women in developed countries are likely to take up business due to their passion and opportunity but the women in under developed economies are doing it because of necessity. As a result, the Latin American and Asian countries have higher number of women enrolled in business than in Europe and they can significantly contribute to the economies in terms of jobs and increase the innovation skills.

Other studies on Women carried out in earlier years has a different view, they found well documented research on the phenomenon of women's entrepreneurship (de Bruin, Brush, and Walter, 2006,2007). However, the findings in literature review only suggests about 10% of the research done in this area. Some of the main sources that raise awareness are only through Special Issues of Leading Entrepreneurship journals, theories and therefore, we know very little about women entrepreneurs despite their huge contributions in the economy including Gross National Products, Innovations and societal welfare in the region as well as globally (de Bruin, Brush, and Walter, 2006,2007). There are projects which are founded such as the "The Diana Project International", It was founded by the co- founded by Candida Brush, Nancy Cart, Elizabeth, Gatewood, Patricia Greene and Myra Hart in the 1996 as a multi- university longitudinal research programme to study about the factors that lead to high- growth, women-led ventures. These studies were done by investigating the supply of and demand for resources for women- led ventures and

by comparing the growth with male led ventures (Brush). The project serves as a platform whereby the ideas from scholars and researchers can develop, conduct and share their individual agendas and create an international community of scholars who aims to answering questions about women entrepreneurs and growth-oriented businesses (Brush).

The International Conference conducted on “Diana International” published a report on the importance of growth-oriented, women-led businesses and summarized the state of knowledge about these businesses in the initial countries involved in the project. During the second conference held in 2004, the participants presented working papers and from these this paper the best papers were pre-reviewed, revised and finally submitted for consideration for an edited volume which was entitled “Growth-Oriented Women and Their Businesses (Brush). There are also different theoretical approaches used by scholars such as Manolova, Brush, Edelman and Shaver where they attempt to study the growth expectations of women entrepreneurs. They used the expectancy theory perspective collecting data from the US Panel Study of Entrepreneurial Dynamics in order to explore the differences between nascent men and women entrepreneurs. They argued that men and women will differ in their growth expectations based on the social learning theory. Their findings indicate that while men are into their business to grow financially, for women financial success is just one of the many reasons to achieve growth.

2.4 Challenges faced by Female Entrepreneurs in Bhutan

The culture of enterprise in Bhutan is a very much a new phenomenon with its gaining momentum only from the year 2000 onwards. Prior to that, there were hardly any Non-Governmental Organizations for supporting the women MSME in the country. According to enterprise survey, around 85 percent of the firms were established and owned only from year 2000 onwards. The businesses found to be much stronger than those owned by women so therefore, women enterprise owners faced a lot of constraints to survive in the market (MoEA, 2010). With the establishment

of Enterprise Development Program in 2010, some efforts were being made to support the cottage, small and medium industry strategy (2012-2020). It was followed by the Action Plans being made which might have been helpful for women engaged in business along with the group works among the women business women themselves were already taking place (MoEA, 2010). According to the survey, the total of 76 enterprises were established by women in three categories of Micro, small and medium enterprises. Out of which 41 were producing and selling textile related products, others were selling wood and bamboo craft while the rest produces and sells chili paste, red rice and incense stick. Out of the total 88 enterprises, 76 were microenterprises with 10 percent of women in the survey owned small and medium enterprise (United Nations Development Programme, 2016). The operations of the enterprises were surveyed and identified around 6 different locations where they run their businesses from. The highest was found at the business centers with rented apartments which is 51 business operations followed by 12 operations from their homes and shops, others includes traditional market places with sheds where the products are sold only during the trade fairs.

While females find it difficult to operate their businesses from home, it adds to more financial burden to rent places elsewhere according to the women entrepreneur survey. It is extremely a heavy cost burden as the rent in the western region is comparatively higher than the other regions. This is seen as one of the reasons as to why women in micro and small businesses cannot expand their business limiting them to operate from home or just operate on seasonal basis. The challenges regarding conducting business also includes taxation rules, (high business income tax) and difficulty in understating the taxation rules were found among Bhutanese women entrepreneurs. The net profit of 30% was considered too high which restricts MSME from obtaining their potentials in doing business. According to this survey, the financial sources while setting up the business, 48 percent of the respondents borrowed from family and friends and the rest borrowed from other sources in the form of loans. Loans from financial institutions Bhutan Development Bank limited and Royal Insurance Corporation of Bhutan limited was around 14 percent with one percent credit from suppliers. From the social and cultural point of

view, there still exist s social stigmas where women are considered inferior or less capable than men.

Another consideration was the availability of raw materials and resources for producing their products. While most of the entrepreneurs can obtain local materials. But then the local materials like the low-quality fabrics for textile products affect the quality and lose competition in the market even though they are expensive than the imported ones. Even having limited networks with the local suppliers with limited or no education makes it difficult to get raw materials on time. Some of the entrepreneurs responded that producing their goods with locally available materials would help establishing value chain in Bhutan. Some of the entrepreneurs responded that it is better to import the raw materials from India or other countries to meet the timey supply and good quality products. However, there is disadvantage in doing so since Bhutan being a landlocked country, transportation cost is found to be high due to the fluctuation cost of petrol and diesel prices (United Nations Development Programme, 2016). Even using the air transport could be very costly due to high and strict import tax policies and cargo charge from the country of import to get into the country. Those female entrepreneurs who trade with India, some of them found communication gaps and the supplier's rude nature of behavior of dealing with them, even availing the Indian currency is limited and found to be one of the major challenges as some of the entrepreneurs responded.

According to the Enterprise of Bhutan (Bank W., 2015), which identified 15 areas of business environment, the top most challenge for the Bhutanese female entrepreneurs was found to be poor access to finance with 24 percent. The challenges include labour shortage and labour regulation which was about 23 percent, tax rate 13 percent, informal competitors with 9.5 percent and poor transportation with 8.6 percent. The credit system in the country has less access to loans for the SMEs as they prefer giving loans to bigger agriculture business sectors which invest the capital for large farm machineries and equipment (Bank W., 2016). As financial access is a very important factor for any business start-up including expansion, growth and adaptation in the market. Most enterprises run by women are

home-based with low volume products which means low return from the businesses as well.

Thus, access to finance and credit availability from the financial institutions remains one of the main obstacles. There are two main reasons why women owned small and micro enterprises failed to grow in the market. One reason is that the financial institutions are reluctant to approve loans due to higher perception of risks (Tshering, 2017). Another reason of less access to loan is due to the low demand for credits as most women entrepreneurs are afraid to take risk, they don't think for long time growth and expansion of their business with fear of failure. With the recent study conducted by the National Statistical Bureau. the implementation of the first action plan of the cottage, small and medium industry policy 2012, lacked proper policy formulation. It is also indicated that the policies regarding the frameworks of business finances including the Micro Financing Institutions lacked proper framework and policies in practice (Kuensel, 2018). The Enterprise Survey conducted by the Ministry of Economic Affairs found that around 85 percent of the firms were established and owned only from year 2000 onwards. The women enterprise owners faced a lot of constraints to survive in the market (MoEA, 2010). With the establishment of Enterprise Development Program in 2010, some efforts were being made to support the cottage, small and medium industry strategy (2012-2020). It was followed by the Action Plans being made which might have been helpful for women engaged in business along with the group works among the women business women themselves were already taking place (MoEA, 2010). The findings from the survey showed that total of 76 enterprises were established by women in three categories of Micro and small and size. Out of which forty-one produces and sell textile related products while others are engaged in wood, bamboo craft, chili paste pickles, red rice and incense sticks. Out of the total enterprises. The operations of the enterprises were surveyed and identified six different locations where they run their businesses from. The highest was found at the business centers with rented apartments. While women find it difficult to operate their businesses from home, it adds to more financial burden to rent places elsewhere according to the women entrepreneur survey. It is found extremely costly

as the rent in the western region is higher with more competition to get a convenient premise. This is seen as one of the reasons why women in micro and small businesses cannot expand their business limiting them to operate from home or just operate on seasonal basis. The growing number of female- owned enterprises is a trend in the Bhutanese economy but the growths is accompanied by low-value and poor marketing strategies with most of the female entrepreneurs being either less or have no formal education background (Bureau, 2018).



CHAPTER 3

RESEARCH METHODOLOGY

3.1 Introduction

The method used for the study is quantitative method with combination of both primary and secondary data. This adoption of multi-sourced data helps the author to enhance and produce significant results on the objectives as well as for the recommendations. It is done by obtaining firsthand information through face to face interviews with the targeted female participants from the textile sector business in Bhutan. The data has been gathered to identify the obstacles and the ways in which they overcome the obstacles while conducting the business in the textile sector business. It also aimed at identifying the issues that contributes to the gender inequality in the society where most of the formal sectors and key positions are dominated by men. Thus, women having limited platform to access business and other opportunities in the decision-making processes.

3.2 Study Sample and Data Collection

3.2.1 Primary Data

The samples for the study have been within the group of Female Entrepreneurs in the Textile Sector who owns and manages their Enterprises. The sample size has been kept open as the author has interviews both structured and semi structured interviews in locations where female owned businesses are conducted. But the interviews were mainly conducted in Thimphu, the capital city of Bhutan and few others in central part where most businesses are located. For the NGO, the author has done an in-depth interview with the founder of Bhutan Association of Women Entrepreneurs, Madam Damchoe who is the first female founder of an NGO that works towards encouraging and supporting women entrepreneurs both in rural and urban sectors. This goal has been set for poverty

eradication and sustainability among women and girls in the society. As matter of fact, Bhutan as a very small country has only limited scope of availing business opportunities in the market which makes it more difficult for female-owned businesses.

3.2.2 Secondary Data

The study also requires additional desktop research on the data and information which are relevant to the female entrepreneurship in Bhutan. The secondary data has been collected from various sources both from online data base publications, journal articles of the local and national newspapers (Kuensel and the Bhutanese) mainly about the Bhutan Associations of Women Entrepreneurs and SABAH Bhutan which are the two most prominent Non-Governmental Organizations that works towards similar visions for women and girls especially for promoting and assisting the culture of entrepreneurship. Other International sources were extensively useful to analyze this paper since there is very limited data available from the domestic sources. The secondary data has been to collect from various sources including the United Nations Development Fund's country report on the rise of Women Entrepreneurship in the South Asian Region, the Global Entrepreneurship Monitor report of the OECD countries on small and medium enterprises and Japan International Corporation and also the "Gender Study" conducted by the Japan International Corporation Agency in Bhutan (JICA, 2007).

3.3 Ethical Considerations

To avoid the ethical issues and to conduct the field work smoothly within the given period, permission has been asked from the targeted participants for the interview. The responses collected from the participants will be kept confidential and will be used only for this study. Other personal information of the participants shall not be used directly in the study if the participant doesn't want to reveal it. The researcher will explain the purpose of the study before the interview session. It is to respect the privacy of the participants that the researcher seeks their permission before using any devices for recorders and cameras. If they are uncomfortable with

the electronic devices, the researcher will stick to taking notes. It is also the right of the participants not to respond to certain questions or withdraw the interview session at any point of time.

3.4 Data Analysis

The data collected from the interviews has been grouped under the same themes according to the objectives framed in the research. The key findings are being interpreted and analyzed accordingly. The analysis from both the primary and secondary includes the key findings on the situations of gender inequality in the Bhutanese society along with some of the evidences according to sectoral representations of male and female population. The analysis of the findings also includes the obstacles faced by female entrepreneurs conducting business in the textile sector which are analyzed from the point of view of the female participants. Never the less, the findings also includes the success factors which contributed towards the success among the female-owned businesses in the textile sector despite the stiff competition amongst male dominated businesses.

CHAPTER 4

BHUTAN CULTURE BLOCK AND IT'S IMPEDIMENTS TO FEMALE ENTREPRENEURS

4.1 Main Barriers Faced by Female Entrepreneurs

According to the study conducted by (Sterverson, 2005), developing countries have specific barriers which hinders women from succeeding in their business. These barriers include access to resources, legal and regulatory frameworks, social-cultural barriers, limited exposure and mobility which are categorized as environment related obstacles. Women in these developing countries lack the required access to resources and training compared to the male entrepreneurs. This includes technical and marketing skills, social and entrepreneurial networks and innovation which are important factors for the growth and expansion of the business. These factors are categorized as the individual factors (Stevenson, 2005). Similar studies on women entrepreneurship in the developing countries has also found the key factors that hinders women in the business. Factors regarding personal income, educational attainment, age, temperament, household burden, social connections, competitions and access to market are cited among others (Shane, 2004). Further, Shane added that women have relatively less time than men to engage themselves to update their knowledge and develop their skills in the required field. This prevents them from acquiring essential skills and knowledge to seek better business opportunities and connect with their suppliers and customers (Karam, 2000). This specific challenge has been observed in number of studies conducted in developing economies such as Bangladesh (Karam, 2000), Ethiopia, Mali, Morocco, Senegal and Zimbabwe (Groot, 2001). The author also cites that women in most cases are worried about taking risks while embarking on the business as they think that such activities will require them to invest their time and energy. As females are usually considered low key in taking part in the political and economic roles in the society, they also fear of risk bearing in the entrepreneurial activities which makes them feel uneasy

and in competitive around the activities which they feel is hard to achieve (Yordanova, 2011). The study found that females tend to have low resistant towards risk bearing which is surrounded by effect on gender risk behavior.

4.2 Characteristics of Female Entrepreneurs

It is noteworthy to understand the characteristics of the female entrepreneurs to explore the important roles they play within the various entrepreneurial activities as well as the motivations. The success of the business can depend on the individual's initiative through the creation of a conducive environment (Mitchell, 2004). (Brush, 1986) has found that there is a dissimilar in the women-owned enterprises to that of men owned enterprises. The men who undertakes businesses differs in terms of age which means that men who engages themselves in business are mostly around the age group of 25-35 years than women who are found to be 35-45 years when they start their own business ventures. The differences among men and women is also found in their motivations, the process of entering the business, the way they carry out the administrative and entrepreneurial skills as well as the professional background and challenges they face in the business. Brush (1992) has also observed that male and female entrepreneurs has differences in terms of educational and occupational background motivations for owning the business, the goal setting of their business, business growth and how they approach to business growth and creation.

On the other hand, some researchers have noted the similar characteristics between male and female entrepreneurs, the most notably ones are the key motives such as the desire for independence and the tendency to have a sense of internal locus of control (Trihopoulou, 2005). But the most common difference is that women despite their role as a business owner and entrepreneurs, they always face the different domestic parallel while engaged in their business activities. They are bound to be the primary parent, "the emotional nurturer and house keeper" (Unger, 1992). Thus, in most culture it is observed that females being able to take up entrepreneurship is not an excuse to be freed from the domestic

burden of the house and taking care of the family (Goffee, 1985). These reasons are similar with other findings that most of the women-owned businesses are small with less capital investment. (Bird, 1989). The women studies conducted in Poland has found that they vary from that of businesses conducted by men in many important dimensions. Therefore, there is a need for assistances for plans which has been developed according to their specific needs. She also added that there are differences in the barriers and obstacles they face, the motives behind starting the businesses and factors which they consider important for the success of their business.

The finding from the similar studies in (Africa), Ethiopia, Tanzania and Zambia have indicated that most of the females who runs the business are pushed into it out of necessity with no choice options because of high poverty rates (Zwede, 2002). This category of entrepreneurship is categorized as lifestyle entrepreneurs (OECD, 1998). Much of the findings from the study has found that those women undertaking business are mostly seen in micro enterprises which has become a stereotype women entrepreneur in these regions of Africa (Richardson, 2004). A study conducted by (Mitchell, 2004) regarding the motivation behind female entrepreneurs in South Africa noted that these women were faced with significant amount of risk while starting the enterprise which requires a lot of effort from them. The risk has been seen higher for females as they not only had to solve the problems. They encounter within their business but also must take the challenges in the male dominated society. Mitchell concludes and suggests most of the modern researches indicates women facing different problems than men entrepreneurs. With that, his study has more imperative focus to understand women entrepreneurs in a better way and identify the specific constraints they face in starting and operating their business. This could lead to develop more appropriate assistance and policies.

On the contrary, (Brush H. &, 1983) argues that most of the studies on entrepreneurial activity is based on men entrepreneurs and the theories in this area has been tested only on men entrepreneurs. The theories of organizational structures that are tested on men do not necessarily reflect women's processes and organizational styles. This is because men and women have different ways in which

they manage their enterprises and they use different strategies and approaches. While exploring the perspectives about female business owners in most of the transition economies such as Africa, women do not enjoy equal opportunities as men does in job acquisitions, business contacts and opportunities of accumulating savings. There are traditional norms which influences the nature and scale of enterprise growth which are embedded in social, cultural and economic context (Richardson, 2004). These social norms affect the women-owned enterprises in the growth due to which they cannot function, and progress compared to men -owned businesses. Due to these challenges which are rooted from the socialization for both genders leads to the kind of economic activities that women choose to find for themselves (Black, 1989). For example, in countries like Ghana women are perceived as home makers and they are intact to this norm which makes them inferior against men with their low self-esteem. The factors such as the low self-esteem among women in many developing countries diminish the ability of women to perform active parts economically and socially.

4.3 Share of Female Employment Compared to Male

The percentage of female labor force was about 59 percent in 2013, thirteen times lower than the male labor force. It was also indicated in the survey by the UNDP country report 2016 that it has gone down by more than 5 percent from 2009 to 2013 while there is not much changed in the number of male labor force. It was also found that the rate of unemployment is relatively lower in women, but women faced higher percent of unemployment than men (2016). A similar pattern has been drawn in the ownership of female owned enterprises, out of the 519 enterprises only 24 percent with slightly higher in micro enterprise with 32 percent followed by 24 percent in the small and 17 percent in the medium enterprise ownership (2011). In terms of employee's number in these three enterprises, there is a higher gap existence between male and female where females accounted only 28 percent of the total. It is slightly higher in the micro enterprise with 33 percent while medium enterprise has 19 percent which is the lowest among the three (2011). The

distribution of labor force in different sector has a huge variation as men accounted almost 98 percent in construction sector and 85 percent in manufacturing sectors. On the other hand, females work force were mostly seen in indigenous crafts with 61 percent and 48 percent in services and 44 percent in Agro processing industries (2016). Another gender aspect to employment is the regional differences of employing women employees. There are more women employee in the central parts of the country where as in the southern part, it is dominated by male employs in different sectors (2010b). The table below shows the overall number of male and female participation in civil service jobs. As mentioned above, male dominates the civil servants in the government sectors whereas female participation is comparatively lower.

Table 4.1

Total number of Male and Females in Civil Service

Civil Servant		
Total	26,918	Out of the total
Men	17,417	64 %
Women	9,511	35.32 %

Source: Kuensel (2016)

According to the labour Force Survey (2016), women's over all participation in Economic participation has been found lower than men. This is indicated in the percentage of female labour force which is (53.6%) to that of (71.7%) of the male labour force. The unemployment rate among women is (2.3%) in 2016 which is higher than the men (2.0%) as reported in the Labour Force Survey (2016) of the Ministry of Labour and Human Resources. The study conducted by the World Bank has indicated that women have higher potential which is assumed otherwise, they have more significant entrepreneurial force and has contributed towards increased economic growth and development in other developing countries (World Bank, 2012). The scenario of employment in the country as per the annual Labour

Force survey is that women are still left behind family works (1.6%) compared to men who are less engaged in family and domestic works. The male representation in the domestic labour force was accounted for only (0.9%) while most men are engaged in economic activities including self-owned businesses which accounts for (26%). By examining the nature of female's employment scenario, it can be concluded that the female participation in regular paid jobs are lower than men which leads them to work in informal sectors which is not the same in the case of men. Thus, there should be more alternatives such as promotion of entrepreneurship among potential women. This can be one of the ways to reduce the gender gap in the country which can also contribute in the reduction of unemployment and improve the living standards for women and girls.

Table 4.2

Percentage of Employment based on gender

No.	Nature of Employment	Male	Female	Total Percentage
1	Total Labour Force (%)	71.1%	53.6%	
2	Regular paid employees	17.4%	6.6%	24%
3	Contract paid employees	1.5%	0.2%	1.7%
4	Family workers	0.9%	1.6%	2.5%
5	Own account workers	16.3%	10.2%	26.5%

Source: Kuensel (2016)

4.3.1 Female Access in Agriculture Sector

In Bhutan where the mountains are the dominant features and roads are difficult to maintain, access to the market remains one of the biggest obstacles especially in remote areas. Even though farmers can grow their cash crops without needing much financial resources, selling it to the market becomes difficult unless they can produce large quantity and can be transported directly to the auction yard or the main markets. The interviews from the Department of Agricultural Marketing and Cooperative (DAMC) of the Ministry of Agriculture and forest and the

female farmers said that women can often be better sales person and managing sales than male farmers. However, the interviews with female farmers from one of the districts said they were reluctant to sell their agricultural products because they lacked skills in selling and did not know how to do it the right way. For a small and transition economy like Bhutan, agriculture is still an important source to sustain the lives of the rural as well as urban sectors and has been one of the developmental strategies although private sector development is one of the alternatives (Renewable Natural Resources). Marketing of agricultural related products plays an important source of revenue to improve the lives of rural people especially women to be able to sustain their lives with low income generation. As part of the policies, DAMC has set its outcomes to enhance and create employment and promote the farmer's group and cooperatives in rural areas. As situations of women's lives in the rural is very vulnerable due to low income sources and often many of them managing the children and age-old parents by themselves, the government should implement alternative ways to ease their lives.

Although most of the places are covered with farm roads and electricity, they are being poorly maintained which adds to more hardships especially for the women population in the rural areas as they have limited movement from their villages with a lot of burdens in their households. The agricultural ministry has no specific support inclusively for female farmers as there was no records of females as officially registered members in the farmer's cooperative groups. Marketing has been identified as one among the five components by the Agriculture, Marketing and Enterprise Promotion Programme (AMPEPP) in six districts of Bhutan under eastern Bhutan. The knowledge skills of female farmers cannot be improved as they have very limited access to training facilities in many areas that involves marketing such as capacity building in different areas of production, value chain, market information and quality management. As per the record from the AMEPP, only 34 percent of participants were females in the trainings provided.

4.3.2 Share of Male and Females of Managers in Small and Cottage Industries.

Table below shows the ratio of men and women managers in the cottage and small industries (2016). According to the table, the proportion of female managers in this sector is relatively lower than those that represents male managers, or the ratio of men entrepreneurs exceeds the female entrepreneurs, but the proportion of females are highest in the service industry which is 49.9 percent. This explains that women are still mostly engaged in informal sectors like hotels, textile and handicrafts, fashion, food and entertainment sectors. The recent survey from the Ministry of Economic and the interviews from the Bhutan Chamber of Commerce and Industry reveals that there are no specific trainings from women even though they are targeting towards private sector development and promotion of women entrepreneurship to reduce gender gap. The interview with the BCCI also gathered that women can manage the business better than men in terms of creativity and customer focus, but they lack the time to be fully committed in their business. Even though the few established non-governmental organizations in the country are aiming at developing social-conscious private sectors through empowering both rural and urban women population, the organizations themselves are challenged with limited financial and technical support from the government despite very few supports from the international donor agencies like the Asian Development Bank and the Royal Monetary Authority in the country. The interest free loans from other financial Institutions doesn't target the access the only two women, they can be availed by both genders if they fulfill the criteria. This explains why most of the female entrepreneurs enter the small size business as they are not willing to take risk thinking they could fail and run into losses. Most of the female entrepreneurs that has been interviewed gathers that they prepare to run small scale business with low capital investment as they are afraid to take loans. They start up their business either with the savings from their previous jobs or they borrow from their family and friends in small amounts without taking the risk of not being able to return the loan.

Table 4.3

Proportion of Managers in small and cottage industries

Sectors	Percentage of Female Managers	Percentage of Male Managers	Others
Production Manufacturing	31.5%	66.1%	2.4%
Service Industry	45.9%	52.8%	1.4%
Contractors	29.2%	70.1%	0.7%

Source: Ministry of Economic Affairs, Small and Cottage Industries Report, (2016)

4.3.3 Female Participation in Politics

Globally, there are nearly higher or equal number of women serving as politicians and head of governments. There are estimated 17 percent of women who are holding the post of Ministers and 63.8 percent of women representation of females in the parliaments in the lower house around the world. For example, Rwanda has the highest number of female parliamentarians among all around the world. With total of 41 single or lower houses, it comprises of more than 30 percent female representatives in the parliament around the globe. These countries also include 11 in Africa and 9 in Latin America. What makes them room for women to come forward in politics is because of the form of quota that is available for women political participation. Out of the 41 countries, 34 has the quota system while others have options such as seat reservations, voluntary party quotas, legislated party quota and proportional representations system (Dema, 2016b). The movements for equal rights for women in the west dates back in the 1960s with the “ms. American” protest. There was a recognition for women’s right from the international community only after the adoption of the first international treaty. The Election commission of Bhutan has held an electoral forum in partnership with the International Institute for Democracy themed “Women in Politics”. The study result from the ECB has found that 66.9 percent of women participants believed that men were better leaders. The survey has also reported that women are not able to take

risk because of the social and economic impediments. Most women revealed that they cannot join politics with the risk of losing their jobs. However, there has been very poor representation of women both in the 2008 and 2013 elections. With only 3 out of the total 47 seats in the national assembly which was down from 4 during the 2008 elections. But in the national council, none of the females secured any seats during the 2013 elections. This is the similar situation even in the local elections where very low number of women succeeded in running office. So, the results of the elections both at the national and local level indicates that women are not well-represented in the civil service as well.

Table 4.4

Female Participation in Politics

National Level	
Total	188
Women	7

Source: Bhutan Times (2018).

Female participation for Bhutanese women is challenging in the governance due to the many cultural barriers. During the experience sharing of elected women in governances at the annual BNEW meetings this year, gender roles were being discussed. One of the female representatives talked about how the people in her village were hesitant of her roles in the beginning. For example, during the ceremonies she had to do the “Marchang” or the alcohol offering. This time were especially difficult for and she had to think overnight about doing it. The older people in the village often warned that she might get ill or the village’s wellbeing will be affected. Somehow, she went forward and did to overcome her fear which proved her right. The only two female heads of districts in the country are faced with numerous challenges with gender stereotypes. Therefore, BNEW organized such forums so that potential women candidates can prepare themselves and be free from the patriarchal cultural barriers.

4.4 Policy for Enhancing Female Entrepreneurship

When it comes to implementations of policies for females conducting business, factors which such as easy access entry in the market, product innovation, transforming and expansion are the most important factors to consider (Schraman, 2005). There are also legal formalities to start and run the business which is often a key challenge for many female entrepreneurs mainly due to the presence of corrupt practices within the process. The red tape in the legal processing makes it difficult them to acquire the required licenses, basic facilities such as water and electricity and shed allotments (Daynard, 2015). To make it easier for females to enter the market and encourage them to participation in the business activities, barriers in the bureaucratic system should be reduced and make it fairer for all groups or individuals wishing to enter the market (Djankov, 2002). According to Stevenson and St-Onge (2005), the government should find alternative ways to get more access to capital for women entrepreneurs which should be made a priority. The stakeholders should tackle the collateral issues and other barriers that hinders access to capital for female entrepreneurs. This includes the need for more varieties to loan access by opening operating lines, more access to training, counselling and technical assistance with integrated financing approach involving local financial institutions, women entrepreneurs' associations and other developmental organizations and donor agencies in the country.

The recommendations that they proposed consists of four main goals or objectives. They include providing technical and financial support to women-owned enterprises which has the potential to grow, to develop synergies among the many stakeholders, support and build the capacity among women entrepreneurs associations and their members and finally to raise awareness among other potential partners like financial institutions, policy makers, business associations so they can support in enhancing women-owned enterprises in the country. Authors such as (Kantor, 2001) emphasizes on the importance of policies that should be only targeted to women entrepreneurs running micro and small enterprises. These programmes and policies must be focused, and stream lined where constraints that

hinders them should be identified and differentiated from those constraints that men faces in the society. On the other hand (Yuvarani, 2009) and (Davis, 2012) has also added on important policy recommendations that needs to take in consideration by the government and other stakeholder to encourage and support female-owned businesses in Bhutan. They suggest that there should be more prioritized rules and infrastructures as well as better training and management programmes in places for the potential female entrepreneurs. Other international organizations such as the Gender Entrepreneurship Market (GEM) and IFC (2007) has also proposed that policies should be implemented more towards securing financial resources, creating of better business environment and protecting the rights of women entrepreneurs.

The Royal Monetary Authority (Central Bank) has started with money lending policy which is known as the Priority Sector Lending (PSL) to encourage people to take up micro and small enterprises with an easy access to credit. The RMA has also made a policy which mandates all the commercial banks in the country to start Priority Sector Lending up to Nu. 1.5 billion in 2018 which can be made available to agriculture and micro and small enterprise business operators. This policy has been formulated keeping in mind the constraints faced by micro, small and medium enterprises which includes underdeveloped infrastructures, limited access to finance, poor business development services, ineffective and poor coordinated institutional support and many more (Tshering, 2017). The central bank has also worked into issuing licenses to the new banks which are able to lend money to micro and small enterprises (Pokhrel Nirmla). With the Government's aim in promoting cottage and small industries (CSI), the new fiscal year policy has granted ten years of tax holiday to the banks for the income that has been generated from the lending to micro and small enterprises (Dorji Tshering, Kuensel, May 25, 2017).

The various reforms in the monetary policy has resulted in the reduction of interest rates among the financial institutions with the base rate policy replacing the lending rate. There has been an increase in the domestic credit by 21 percent which is more than 86 billion ngultrums compared to 71 billion in 2016. However, it is found that a large sum of money has been credited to the non-performing sectors rather than borrowing to the small and cottage enterprises. As part of the low-

interest credit scheme for informal rural activities, Rural Enterprise Development Corporation (REDCL) has been introduced. It is a low-interest credit without collateral requirements, REDCL has approved more than 8464 loans which is being estimated for Nu. 813 million that has been loaned to micro, small and medium entrepreneurship projects across the country. So far, nearly 2,632 projects based on agriculture, livestock and MSE sector has been initiated (Dorji T). Unfortunately, the growth of MSE sectors nearly 15 percent has only growth in terms of number (2017) and has large credits to REDCL's rural credit schemes (REDCL, 2017).

The report on Gender Inequality Index has showed that Bhutan has lower gender gap compared to Nepal, India and Pakistan but falls behind the Sri-lanka, Thailand and Myanmar. Although the Royal Government has emphasized on the importance of mainstreaming gender in plans, policies and programs. There lies a big challenge across the sectors itself. This includes lack of evidence, limited capacity to generate evidence and sector specific guidelines on mainstreaming gender, according to the Director general of the NCWC Phintsho Choden. As cited in the previous findings, this report also indicates high mortality rate in the country and early pregnancy among many young girls who cannot continue their higher education. Thus, contributing to factors including gender gap in society due to lack of education and increasing number of unemployment. Another factor is the high female population in the agricultural activities and low- income jobs where work load is high, and income is low.

CHAPTER 5

RESULTS AND DISCUSSIONS

5.1 Gender Inequality in the Bhutanese Society

5.1.1 Social Norms and Traditions

Most of the discrimination against women is rooted in the cultural beliefs inherited for generations which posed the inequality in terms of education, employment, health, politics and rule of law. One example has been cited by the author of this article. When the Prime Minister, posted a photograph of a village chief who happens to be a woman. She offered the wine oblation, which is locally known as the “marchang” which is practiced as an age-old tradition in most parts of the country. For that she got many criticisms on the social media page. This is because the task is traditionally performed by men village head or the male representative. So, these kind of superstition places men at doing certain tasks and women against it. It is still practiced in remote parts of the country. There are certain terminologies referred to women such as “Aumsu mo rem” which means helpless women and men are referred the opposite as “Kep Phoja” (superior male). This phrase is an indication of gender insensitivity according to the report by the National Assembly’s public account committee. There is other traditions and customs where women are not allowed to enter the Goenkhang (inner santum of the temples or a monastery). There are few who has questioned the rationality of such practices.

A report from the National Assembly’s women, children and youth committee found that in 2015, a total of 1,556 women has undergone abortion in Bhutan. These figures include only those reported by their parents or recorded in health centers, but the actual number will be much higher. These kind of issues places women and girls in a vulnerable place in the society where they have no voice of their own even though they are being exploited by their significant others. According to UNICEF Bhutan, commercial sexual exploitation in on the rise particularly in the southern part of the country. This area is more open to risk for

women and girls since they are located near the Indian borders with many illegal activities on the rise. The Bhutan Multiple Indication Survey (BMIS 2010) has also cited incidents where women are being the victims of domestic violence. The survey has found around 68 percent of women aged between 15 to 49 where they face severe domestic violence and it was justified to be okay. For example, if the wife goes out without informing the husband and if she argues about her rights then she falls as victim. Even with little incidents where a wife burns the food, the husband happens to hit her with the pressure cooker or other heavy utensils around the kitchen. This kind of domestic violence is till prevalent in many households in Bhutan where women must depend on the husband for financial sources. In this case, women are the victims but often turned a blind eye in most of them by the society.

5.1.2 Patriarchal Society and Attitude towards women

The Institutional and Structuration Theory by Scott (2004) and Giddens (1984) has drawn various concepts to explain the women's role and their expectations placed in the society. It is being suggested that Structure and Agency influence women's roles. Fraser (1992) has defined Structure as women's role being restricted by social norms, traditions and culture which makes it difficult for them to act against the external forces. Whereas Agency has been defined as acts that can resist against those constraints posed by the external forces in the society. The former theorists also argue that Institutional Structures have different sets of roles that are expected to be performed differently by females and males. These gender-based expectations and responsibilities creates a pattern of behavior outcome that is created as part of the social norm. One of the most obvious fact that is conceived by the society is that men are the bread earners of the family but women on the other hand are expected to remain within the responsibilities of taking caring of household works and family. About 60 percent of the rural women and 45 percent of women living in urban areas have land and properties registered in their names but these ownerships do not relate to the economic advantage for them. Rather, it often becomes an obstacle for women to migrate and find better opportunities for work or

business. In addition, male still dominates the decision-making powers in most of the typical Bhutanese households.

According to (Zimmerman, 1987), the concept of gender is constructed as social institution which is being encrypted through the process in the daily social interactions and behavior. Individuals in the society differentiates “gender” by reinforcing the traditional concept of masculinity and femininity. In other words, it is believed that regardless of the educational qualification or the higher position that women hold in the society, they are still being expected to manage and do their feminine roles to fit in the society. Since gender institutions are mainly influenced by the Patriarchal norms and values, it is of the view of radical feminism that women are denied achieving the power and position due to the dominance from the male in the patriarchal society. This system in the society allows men to take the power and positions where they can exploit women often letting them do the un paid and jobs at home such as doing the household works and taking care of the child without any help from men (Haralambos & Holborn, 1990). Authors such as (Coser, 1974) has similar views of the male dominance in the society where women often find themselves caught up between the greedy institutions of home and work that demands too much time from them. (Strong, DeVault and Sayed, 1998) also adds that even though women do all the household works which is not even being appreciated thus, they are counted unrepresented in the societal roles. Due to which women themselves unconsciously accept their roles as subordination in the society where they are being placed into the socially constructed “femininity”. Furthermore, (Halpern and Cheung, 2008) gender ideologies are often referred to culture to define the different roles where masculine characters are often favored in the society compared to femininity.

5.1.3 Multiple Work Burden

Workloads among women are heavier than those men because family and community responsibilities are added to their economic activities. The data collected by the Bhutan Gross National Happiness (GNH) Index showed that Bhutanese women work twice compared to men. It is often found that women are often overworked, and time deprived especially in the rural communities in the

country. Although, the arrival of farm roads and electricity has reduced the workloads, taking care of the household chores and working in the field is a constant burden for rural women. Besides that, collecting firewood's and taking care of the cattle is often done by women when men are more engaged in working outside of the village for daily wages. Therefore, it is safe to say that women carry the extra burden in terms of community labour and do a disproportionate share of the unpaid, so-called voluntary works required for routine maintenance of farm roads. The assumption that the gender equality situation is relatively favorable, that no overt discrimination exists comes from the fact that inheritance patterns women and the household welfare is equally shared by all members. The fact is that even to this day, Bhutanese women in the rural areas has limited access to go outside the house due to the domestic burdens. It is in rooted in the Bhutanese culture the concept of "Nong gi Aum" which literally means women as head of the household but it's the men who takes the decision at the end of the day. This term is used widely as a Bhutanese terminology, but little do, we know that women are lacked behind because they are limited to only certain rights.

5.1.4 Less opportunities to attend higher education

Education is a gateway through which women and girls can gain equal opportunities in the society. For instances, a young Bhutanese female politician in the National Assembly. She was the first female university graduate from her village in one of the remote places in eastern Bhutan. She could not attend school during her early age as her parents needed her to help with the household works. But later she started school at the age of 13 where she could progress well and went pursued higher studies. She is an example of for many young girls who wish to attend school and pursue careers in their lives and but at times stuck with the lack of awareness to educate a girl child. Due to the social stigma, it is often difficult for young mothers to continue her education after giving birth to her child but for men, they can still pursue this dream as there is no social stigma against them. During the late 1950s, when modern education kick started in Bhutan, parents preferred not to send the girl child to school. Little did we know that this could have been the possible reason why the female members from the older generation are

not able to enjoy the same opportunities that we get to today. There were also physical hardships like having to walk for long distances and traditional perceptions of vulnerability associated with a girl child (Dorji, 2012).

The literacy among female population remained relatively low despite the increase in the number of girl's enrollment in primary education. Even to this day, girls in Bhutanese households were basically raised within one's household without much exposure especially in the rural areas whereas boys get to enjoy the privilege of being out door (Helvetas, 2010). The literacy rate among the rural women was only 29 percent who are over the age of 15 compared men which is 58 percent according to the Housing and Population Census (2005). In the urban areas, the female literacy rate was approximately 60 percent compared with 80 percent male literacy rate. On one hand, this gives the females in the household to inherit both moveable and immovable properties including land, house and cattle (Helvetas, 2010). On the other hand, it has imbedded them from participating in public activities thus blocking them from professional and leadership roles in the society. According to the Bhutan Lower Secondary School (2012) report, the literacy rate of females of all age is only 55 percent compared to males which is almost 72 percent. Further, the Education statistics 2012 stated that 63 percent of females have no formal education compared to men which is 47 percent. On the side of tertiary education, the number of female enrollments was found to be 2,071 out of 5,434 in the institutions and colleges in the country. This leads to less access for females to participate in paid employment including politics which is exclusive as a university degree is one of the criteria to be able to contest for parliamentary elections. Besides politics, females are not able to participate fully in public activities both at the local and national levels. The gap can be seen in terms of female participation in employment (both private and government) in various sectors especially in the formal sectors. The comparison can also be drawn from their representation in the market and how challenging is it even if they are able to start their own businesses.

5.2 Importance of Textile Sector Industry

The hand- woven textile sector in Bhutan is one of the most important pillars among the cultural industry in the country (Joseph Lo). It represents both the traditional and contemporary form of artistic talents of the weavers across the country. Cultural Industry is known for its common creativity, cultural knowledge and intellectual property to produce the products and services. Bhutan is often known for its textile as being the last major Art in Asia to gain recognition in the west (Diana K. Myers). This products and services have social and cultural meaning to it. It has been identified as one of the most significant part of the 'cultural industry' by the UNESCO during its Symposium in 2015, from there the term was adopted and identified as a similar economic undertaking in Asia. Cultural Industry covers a wide range of industries including publishing and graphics, film making, fashion, architecture, oral traditions, multi-media productions and crafts. But within the Bhutanese context, hand- woven textile industry plays a significant role in the crafts category. Other categories include traditional medicine and wellness and religious paraphernalia. It was recorded that weavers across the country has generated an estimated income of US\$2.2million. This has been generated from selling the traditional products made from the local raw materials. The art of weaving is an important source of income for many rural women especially in the eastern part of Bhutan. It is a substantial form of income generation for these women in their communities. It helps in reduction of unemployment and rural urban migration as they can sustain themselves and their families. It is through the rich textiles that can preserve the hand- weaving skills and other cultural factors which be an important economic asset.

The textile weavers of Bhutan are well known for their talents in weaving such intricate and complicated motifs which is the reason the cost is comparatively higher compared to those important fabrics from the neighboring countries. These textile fabrics are showcased to the outsiders during the fashion shows and textile exhibitions. The weavers are judged based on the pattern and color combinations during the National Design Competitions organized annually by the Royal Textile

Academy. This helps in promoting the weavers and give opportunity to all the talented weavers to come together at least once a year (Rinzin Wangmo). Bhutanese weavers use yarns such as cotton, silk and wool to create the intricate patterns. Some of the best patterns are called Brocade Patterns and the Floating Warp techniques (Tourism Bhutan). In the past the designs are woven only using the supplementary warp techniques, but the floating warp techniques are more often seen using and they create beautiful patterns on the front of the fabrics. In the central part of Bhutan, it is well known for weaving with the sheep wool. The fabrics are made into blankets, rain cloaks, shawls and winter garments. Since the villages are located at the higher altitude, these fabrics are an essential item to beat the cold weather in winter. They are woven on horizontal frame looms. Bumthang valley is known for its Plaid woolen fabrics (mathra) and also the home of Woolen Cloth fabrics (Yathra). Chumey and Ura Villages in the central part of Bhutan has strong traditional weaving culture even today during the winter season. Kurtoe/ Lhuentse villages in the North Central is popular for their fabric weaving called the Kushu, it is a regional style of continuous supplementary-weft patterning on a wide field. The pattern known as the Kushuthara is the most celebrated fabric for women's dress (brocaded dress), this pattern is also seen on bags and other textile accessories. The khoma village which is located almost three hours from the nearest road is acquainted with rich Bhutanese textiles and they often show live demonstrations to tourists visiting the village. The village women weave throughout the year often in groups by making temporary huts outside their homes. The cost of materials (yarns, dyes), absence of uniformity, lack of value and supply chains, lack of proper knowledge of dyeing processes and lack of knowledge in yarn qualities are some of the shortcomings faced by the industry. Therefore, trainings and technology are found necessary by changing policies in production and distribution methods. This could boost Bhutanese textiles to compete in the international market. This study has been conducted by the UN Development Programme comparing textile production in Bhutan and Laos.

Further, textile industry is one of the industries which must be explored and understood beyond its role apart from serving as a National Dress for the

Bhutanese. What must be understood by the reader is that it also represents an artistic expression of an individual and a community in the Bhutanese society. In almost every Bhutanese home, there is a connection of a weaver and the weaving which is the most fascinating to see for most people visiting the homes in Bhutan (Diana Myers). Today Bhutanese rich textile heritage is evolving and becoming even more recognized in the world. The fashion comes coming back, old patterns known as the honglo and the tair kiras (wrap for women) which were once worn by elderly women are now back in trend so others such as bumtha mathra and sethras are gaining popular among younger generations. Not only did the Bhutanese textiles survived through the wind of change in this fast trend of modernization, it starts to revolve with the trends even outside Bhutan. For example, the clothing which are made from the Bhutanese are seen wearing at busy streets in New York and it stands out beautifully in the crowd. The materials used for weaving may change with time due to the availability with cheap imported yarns, but the patterns and designs remain unique to its root and artistic works. The hand-weaving skills and knowledge in Bhutan can be attributed from the country's mountains and geographical landscape where the remote villages can hardly communicate in the past. Due to the isolation, many of the necessary commodities had to be produced and made locally including clothes. Therefore, weavers have developed as a basic skill to produce clothing in many of the widespread villages. Most of the rural women especially in the eastern part of Bhutan were known for their artistic skills to weave some of the most delicate patterns. Although, with modernization Bhutan had the choice to abandon this cultural skill as it was no longer relevant in the contemporary world, the leaders choose not to neglect and instead preserve and promote it for the future generations. The government has officially listed weaving as one of the 13 arts and crafts of Bhutan, which is also known as "Zorig-Chusum" in the Bhutanese language. There was a mandate to preserve and make it recognized it as an important part of the Bhutanese culture. The cultural resources of the textile in Bhutan permeates all facets of Bhutanese life and is often described as the "last surviving cloth-based culture in the world. Which also means it has an important significance in both the sacred and secular realms in the Bhutanese context (Joseph

Lo). The high cultural value in Bhutan is a condition which is deeply rooted from the past generations through the conduct of “Drilam Namzha” It means an individual’s code of conduct in terms of dressing appropriately for that occasion.

The fusion of contemporary and global fashion trends which is brought into the Bhutanese textiles reflects a more “authentic” cultural expression rather than just sticking within historically-grounded genre (Joseph Lo). In recent times, textile in Bhutan has found its way to transform into a contemporary fashion industry. The simple-yet unique pieces are being incorporated into casual and formal wears. The fabrics are also made into accessories such as scarves, bags, ties, and many more. Therefore, the integration between the modern and tradition world empowers the textile industry by helping it to grow and develop with the latest trends. When more Bhutanese are increasingly opting for the cheap factory-made fabrics, many felt that that it would lead to the deterioration of the Bhutanese hand-woven fabrics. In order to recognize and promote the hand-woven textile products and appreciate the weavers, there has been various fashion shows organized by the Government stakeholders in partner with the Royal Textile Academy. One of the many textile fashion shows has been supported by the National Commission for Cultural Affairs (NCCA) and the Textile Museum. “Textiles are rich and complex art form,” said the secretary of NCCA Dasho Sangay Wangchu. He also added that “Our Bhutanese weavers have a visually stunning mastery of colors, patterns and composition, they are also skilled in using and combining various fabrics like wild silk, nettle, wool and yak hair from within the country and cotton domesticated metallic yarns and machine-spun cotton from India and China”. The National Design and Art Competition is encouraging weavers to be innovative and encourage them to participate in such activities (Kuensel). With increasing demand from the consumers for new designs, colors and styles, weavers are encouraged to be more innovative and think out of the box. It is being observed that some of the best designs come from the Bhutanese design weavers and college graduates but unfortunately, they cannot be rewarded. The reason is that the international law doesn’t allow to patent the designs. By law the products need an owner to be patented. But popular designs

such as the “Kushuthara” and “Aie Kapur are in public domain without their origins being known.

The conservation of the hand-woven textile industry as part of the culture industry in Bhutan is not merely for its own sake but it is also for the economic development of the country. It is important to promote and develop this industry as it has potentials for international trade within the neighboring countries and abroad (Bartholomew). Therefore, the cost of developing should not be a burden but as an essential asset to both economic and sustainable growth of the industry itself. When it comes to cultural elements such as the textile products in Bhutan, it should not be restricted to the preservation of only the old tradition. However, the elements of innovation should be carefully examined and not a random intervention. It should fit into the context of the cultural context of Bhutan so that it results in the continuing the rich culture of the country through the textile promotion. By examining Bhutan from the macro-perspectives of social change and modernization, the conservation of ancient heritage and the contemporizing of culture can be viewed as a two-sided of the same coin. This can be seen especially within the context of cultural industry of Bhutan (Joseph, 2008). Hence, it is more worthwhile viewing changes as a hyper-cynical in Bhutan rather than perceiving Bhutan as a victim of cultural and social change with its culture being adulterated by non-Bhutanese elements (Joseph, 2008).

5.3 Obstacles Faced by Female Entrepreneurs in the Textile Sector Industry

5.3.1 Lack of Access to Business Finance Compared to Male Entrepreneurs

Females in general has lower personal financial assets than men which means that for an equal opportunity provided to both, females must secure additional resources compared to men in order to avail that opportunity. Therefore, female entrepreneurs struggle with access to finance than men in the same business they both do. Even if females are not discriminated against availing fiancé because of the gender, there are other reason that leads to the problem. Firstly, most of the women maybe disadvantaged in raising the initial capital to start the business,

secondly, there is a need for collateral to be able to get access to loans. Like in most of the developing countries, women are not the loans directly, but they are required to have someone who can represent them including their brother or other husbands who are employed. This obviously hinders female entrepreneurs to be able to get access to business finance. Thirdly, it is due to the female entrepreneur's relationship with different financial institutions might be weak because of the gender stereotyping and discrimination. In general female entrepreneurs are not able to avail the capital because they are less likely to be able to take risk compared to men. In a patriarchal society like Bhutan, women are not still perceived as entrepreneurial due to the attitudes formed by the traditional gender roles which leads them to build negative attitude towards availing for financial support.

The financial inclusion to promote women entrepreneurship which has been emphasized by the government in the recent years seems to have not benefited small and micro women entrepreneurs in the country. Some of the them revealed that they are afraid of taking risk for not being able to pay back the loan with high interest rates and collateral requirement as expressed by others. "Although the interest for the business loan is 8%, it is still high for a small business entrepreneur like me".one of the participants quoted. The other reasons include complex loan procedures and they couldn't fulfill the requirements even if they applied many times. One of the participants quoted "I want my business to grow but I do not have sufficient money to invest, I am afraid to take extra loans as my business is small and its sustenance is uncertain. TW, said that she wants to promote the business by expanding varieties of products and grow the size of her business, but the problem is the cost of raw materials. she also added that "I think one can only expand the business if one has sufficient financial resources". Most of the participants shared their views of loan procedures being cumbersome.

5.3.2 Lack of Assess to Business opportunities

All form of Entrepreneurship requires some relevant experience from the identifying the opportunities to execution of running a business. With higher business skills, one can achieve higher performance in managing the business. The ability to discover and exploit business skills also depends on the previous level of

education experience. Female entrepreneurs revealed that they lacked the necessary experiences needed to run the business. These obstacles include lack of business skills, limited technical knowledge, trainings in design and innovation etc. Participants said that due to the lack of ideas of conducting business, they often doubted their business would go well or not. The problem associated with the lack of business skill is often related with the level of education they have. Even though it is not only the factor but female entrepreneurs in the textile sector indicated that their lack of education hinders them to avail necessary business skills and trainings. Men in general doesn't face this problem as they are able to get access to information and trainings.

Female Entrepreneurs are from various background of finance and education level. Therefore, those who have the finance and education can achieve success compared to male counterparts. Whereas, those who lacks both fiancé and education struggles to grow and succeed. Female Entrepreneurs with more experience and good education also able to discover business opportunities in the market. With this they can grow and expand their businesses which otherwise only men are able to do it. Trainings in expansion and growth of business is necessary but it is not possible if there is a lack of opportunities in the country. As for the female Entrepreneurs in the textile sector, they said they lack the necessary skills due to limited scope of trainings available both inside and abroad. Females conducting business in Bhutan often talk about the lack of trainings as a barrier for them to able to compete in their business. Despite the priority given to private sector development, there is no inclusive trainings and outsourcing facilities for female businesses.

5.3.3 Obstacle Specific with Managing the Firm

As we all know that women and men different access to entrepreneurial opportunities. This difference can be explained from the fundamental roles of women and men and the profound impact of the gendered work structure. When it comes to women business owners-managers in general, they face difficulty to manage the firms than men. Female entrepreneurs claimed that as mothers to new born kids and having the responsibility to take care of the family, it

is often difficult to manage time. This is especially demanding when they must fulfill the customers need at a limited span of time. As a working mother, they cited that even with the support of family members to look after their children, it is often hard to manage both family and business at the same time. One of the participants, who is a mother of two said that before she could dedicate all her time towards running the business but later when she had her first child, she had to take break for couple of years and work from home. This is consistent according to the earlier findings which stated that women in business finds it difficult to balance their family responsibilities and business obligations (Winn,2005. Thus, work and family-conflict hinders the business which may not be case in for those business operated by male entrepreneurs. Female Entrepreneurs often must cope with stereotypic attitudes towards women daily. Having to deal with business people of different backgrounds including customers, suppliers, bankers etc, she must deal with the pressure of being an entrepreneur and not a mother. The workload associated with being a manager is not easy combined with taking care of the children and other family members. However, they also revealed that despite the amount of revenue they earn, they feel happy and more in control of their lives than if they worked under somebody. With time constraint to engage in the business, they are sometimes not able to meet the demand from their customers. Lack of time also hinders for them to develop entrepreneurial skills or to expand the existing business. But men usually don't face this kind of obstacles as they have enough time outside of their homes. Further, lack of time management adds to the barriers of not being able to get the support for advice and information, attend trainings programmes or seek better customer or suppliers.

5.3.4 Lack of Relevant Social Networks

Network is an important way to explore and learn the necessary business skills especially for those who are starting the business without any formal training. But due to low social positions in the society, women in general tend to have fewer social connections which affects the kind of network they access. It is evident from the roles that women are entitled in the society that they are involved in less of the social circles than the men entrepreneurs. Even though female

entrepreneurs have social networks it is different from what men possess which means that females being a primary caretaker of homes and domestic affairs, their experiences in the domestic sphere doesn't help in growing their business networks. Thus, female entrepreneurs in the textile business reveals that the kind of network they used in the business differs from men which usually hinders them to run the business. Some of the female entrepreneurs stated that even if they do have some networks with the business communities and financial institutions, it is difficult to follow up since they lack time and the outsources when compared to their male counterparts. Thus, they have less access to critical resources, support and business information needed for successful and managing a new business compared to men.

Social positions in order to run a business is also important as it goes along with the social networks than one has access to. In the Bhutanese society, women in general lacks social recognition because of the patriarchal society norms and low representation of females in the economic activities. This affects those female entrepreneurs who enters the business. It can be cited from the primary data that female entrepreneurs in the textile business who had previous work experience and social networks are more likely to take risk than those who entered the business without any experiences or family background in this business. From the point of view of the female entrepreneurs, having efficient network will provide them with information that are required for running the business. Business network is therefore one of the most important factors which not only pass on the necessary information, but it also builds interpersonal connections among female entrepreneurs and other group of people that plays the roles to determine their business success. It is often stated in the previous studies social network structure has been increasingly acknowledged as one of the most important factors, explaining the creation and the success of a new venture. The significance of the social network in entrepreneurship differs both in quantitatively and qualitatively among the individuals and groups conducting business.

Despite social network being an important factor among the female entrepreneurs in the textile sector business, it is not an easy for them in the male dominated society as they have to overcome socially constructed norms and

stereotypes. Such barriers are faced by women in the business in almost all the developing countries. South Asian regions such as Punjab, Bangladesh and Pakistan face similar obstacles. (Fielden, 2004; Dave, 2004). In their research titled “Entrepreneurship and Social Inclusion, the authors indicated how strong networking especially at the local level plays a crucial role in boosting females’ attitude with respect. In relation to the secondary findings and the respondents from the interviews during the primary data collection, it can be concluded that there is positive relationship between strong social network and the success of female entrepreneurs in the textile sector business in Bhutan. Thus, building strong social network among the female entrepreneurs themselves and with the stakeholder can help in the capacity building and expansion of the female entrepreneurial activities in the textile sector.

To sum up this section on the obstacles faced by female entrepreneurs entering the textile business in Bhutan, the author has identified number of challenges identifying women’s position in the work life context and how this hinders them while entering business. The obstacles are both from the individual level such as lack of prior business experience, lack of access to business opportunities and work and family conflicts and external obstacles including lack of support from financial institutions and limited social and business networks among female owned businesses in the textile sector. Further, it can be concluded that female entrepreneurs differ in terms of education, work experiences, age, social class, and marital status. Thus, the obstacles faced by individual entrepreneurs also differs. Therefore, effective policy works must be taken into consideration by considering the different backgrounds of female entrepreneurs and most importantly considering the obstacles faced by females and not generalizing them with those faced by men in the market.

5.4 Role of Female Entrepreneurs in the Textile Industry Business

The increasing number of females entering the business in the textile sector gears towards creating self-employment. Self-employment represents one of the most important job opportunities for females especially for a small and developing economy like Bhutan where it is difficult for women to create their own name. The fact that women representation is a minority in most areas of economic and employment, it is important to understand that female entrepreneurship in this sector is one of the alternatives for self-creation of jobs and independence. Through this platform, they not only bring in new products and ideas in the market but also helps to provide employment surrounding their business. Females being their own bosses and managers can create more awareness for other female employees when it comes to their work environment and welfare which is lacking in other sectors. As Bhutanese textiles emerge as even stronger than before, it is likely to see many young female entrepreneurs taking it the whole new level. It is interesting to see with the development and advancement in technology makes the global influences unstoppable in any part of the society be it fashion, food or any kind of lifestyle. Likewise, Bhutanese weavers and designers are informed and exposed to the new trend in the world of textile and fashion which is part of everyday life especially for women. While being sensitive and protecting the old traditions, Bhutanese weavers and females' entrepreneurs seek to adapt to the new designs to be able to combine with the locally available raw materials. By looking from the perspective of the culture industry in Bhutan, the ideas gained from the global trends in fashion can be add to the existing range of textile fabrics. This can not only help attract the customers, it also brings back the once outdated patterns into the limelight. The fusion of contemporary global fashion trends and locally produced Bhutanese hand-woven textiles represent a more "authentic" cultural expression of the current times.

Today the emerging female entrepreneurs in the textile sector can turn the Bhutanese Textile fabrics into something unique. There are few exceptions that designers inherit the designing skills from their mothers and family members which

motivated them to start their own businesses. But this doesn't mean that they don't put in their heart and soul to be able to succeed. One such example can be taken from a popular and passionate Bhutanese Designer who decided to quit her government job in the corporate office and decided to take on this journey. Her success story is not at all easy when you hear from her personally. she had her own share of challenges both socially and economically but what lead to her success and brand is her passion and hard work she has put into it. As she quoted Chandrika Tamang said, "I was always interested to design from my childhood but couldn't go further studies in the same field. I studied computer application and worked in a bank for six years. I used to practice and learn from internet after my office and sell my designs. Then I decided to resign in 2014 and went for a month training in fashion in India and then got an opportunity to collaborate with the Royal Textile Academy which helped me to put an exhibition for six months where I ready to open an outlet in town". When asked about her goals besides earning for living, she mentioned that, through her work she aims to combine and transform the traditional Bhutanese hand-oven textiles into contemporary fashion. And promote natural dye and local handwoven which would help the environment to be chemical free. Further, she stated that she would like to do more research and innovate new designs by infusing different textile designs from around the country. Her works aims to reduce, reuse and recycle fabrics and transform them into wearable accessories. As we can hear from her, textile has the potential for the female entrepreneurs in the market to set a new bench mark for unique and quality designs and offer varieties of fashion choices without having to compromise our Bhutanese culture. "With hard work and proper management skills, it only takes a while to achieve your dream" said the young designer and entrepreneur whose brand name has become popular not only in the country but beyond.

CHIMMI HOUSE of Design could be taken as another example, which is owned by a young female entrepreneur. She leads by example with two young kids and managing her business as full-time designer. Chimmi owns a cottage-based design boutique focused on the development of textiles, innovative apparels, accessories and décor items. Chimmi through her work contributes to the craft sector

by promoting traditional Bhutanese weaving. She continues to promote and provide employment to both rural and contemporary artisans to make products available for local and global markets. Fashion Designing is in her blood with her mom designing the first uniform for the Bhutan's Airline cabin crews. Chimmi has the passion for textile and designing since her childhood. She quoted in an interview "I was always surrounded by weaving growing up, I was always knitting and cross stitching and after college, I decided to take a short course on fashion design and then it was all YouTube and Goggle". She added that she wasted a lot of fabrics but finally she made it a success by starting her own clothing line. Before opening her own boutique, Chimmi worked as a head of production and design unit for SABAH Bhutan, a Bhutan based company that helps home-based weavers who cannot financially support themselves. She worked with these women and helped them set up their modes of production and implement their designs. This way they could generate income to support their family and continue weaving. But after she had her first child, she couldn't work for a typical nine to five job and that's when she decided to start her own clothing design business. She employed three weavers and the rest work in a project basis in her studio in the capital city, Thimphu. She said that most women weave from their homes and she just see if anyone is interested a give them easy samples to see if they can do it or not and later trains them if they are good at it. She further added that fashion in Bhutan is still an emerging trend. The traditional attires (gho and kira) are being made with new trends with customers having different choices for color, fabric and pattern. CHIMMI House of design sells both the traditional attires and western apparel. Her products are all made with hand-woven fabrics imported from the surrounding districts in the country.

Leading by these exmaples, it is quite clear that female entrepreneurs in the textile sector have an important impact on the economy both in their ability to create names for themselves in order to come out of the domestic sphere, but also to lead an example for other females who are not able to get the same opportunity. Even though the actual impact on the economy is not being assessed like in many of the OCED countries. Female entrepreneurs in the textile is growing in numbers and this had impact on the economy both by the numbers of small firms they can create

in the market. Like many developing countries, women still represent a minority of those that start new firms, are self-employed or are small business owners-managers.

There exists a discrimination against women's possibility to become entrepreneurs and their possibility to be successful in the business. This needs to be addressed by the policy makers so that potential female entrepreneurs such as the ones who are emerging can be more recognized and taken seriously in the market. While an impact is substantial, there is still a lack of reliable understanding among the society that females can do business unless the Government and stakeholders take initiatives. There is limited exploration of how female entrepreneurs are contributing to this industry and the economy due to limited data and accurate statistics at the national level. In relation to the dynamics of female entrepreneurship in the textile sector, we can conclude two things. The first analysis is that females being or becoming self-employed which means self-employment as a career choice among others. It also contributes to the female labour force and what they choose to do with their lives. The second level of analysis is that once they decide to enter this business, how well they perform compared to the male entrepreneurs in the similar business. Therefore, both levels of analysis must be taken into consideration in order to understand their roles and the impact they make in this sector through entrepreneurship.

CHAPTER 6

CONCLUSION AND RECOMMENDATIONS

6.1 Conclusion

This study can be concluded by stating that there still exists gender inequality in Bhutan which creates barriers to females entering the textile. Due to the many existing internal and external barriers in the male dominated market, females are not able to avail business opportunities in the market. These barriers that hinders female's access includes weak social network among female entrepreneurs, lack of access to business capital, training opportunities and other related skills that are required to run the business. According to the findings, it can be said that females are still struggling to break the barriers in the market as a result of their inferior roles in the society. Majority of female population are still engaged in agriculture and based in domestic works while men dominates the formal sectors. The concept of female entrepreneurship is still a new trend in Bhutan where few women can break the barriers and be socially recognized. Thus, Bhutanese women in general lack the awareness and significance of entering the business as compared to men. By looking at the available statistics in the country, female-owned business represents a minority compared to male-owned businesses. They own small size businesses with low-start capital whereas men own medium or large size businesses as they have more access to avail the required resources. Self- employed or managers among females in Bhutan is still very low and there is no accurate data available specific to the kind of businesses they own nor the impact they have on the economic and social growth of the country.

However, having few opportunities available for females to enter the business, one doesn't stop them from to entering the textile business become self-employed. Although very less in the share of female-owned businesses in the textile sector, the existing ones are flourishing well in the market both within and abroad. With the textile sector considered as an important part of the Bhutanese culture,

female entrepreneurs are becoming more aware of the changes they want to bring in the sector. With the passion and quality of work that they put in their business, there is no doubt that these female entrepreneurs/ designers are taking the Bhutanese textile to the next level. They have the strong determination and resilience due to the situations which needed to be confronted against the male counterparts. But in the present-day context, it is often proved wrong that females cannot do what men can do, they are rather better off than men when it comes to overcoming the barriers in the society. The age of most female entrepreneurs in the textile business were between 32-45 where they are physically active to run the business with stability and reliability.

Therefore, strong female characteristics plays a big part to determine their ability to manage and succeed in the business. Without the courage overcoming social criticism and confidence. Other key factors including the type of products they produce which are of quality to be able to compete among the factory-made one's adds to their success. The hand-woven fabrics made locally stands out among many others available in the market which is one of the focus point the female designers in the textile sector. It is found from the interview that majority of the female entrepreneurs were married but they often cited that they were supported by their spouses which is another factor which helps them to succeed. They quoted that even though they lacked the resources or capital to initially start their business, they were positive as they have the support from their close family members. It is evident from the participants among the female entrepreneurs that they are given the freedom to manage their own businesses as their spouses are either government employees or engaged into other businesses. Non-interference from the spouse or other family members is one way of being able to feel the sense of ownership and independence. Most female entrepreneurs were involved in their own business promotions and direct sales while some utilized social media as channels to promote their business. They own rented showrooms for the marketing and sale of products which is costly but often proves efficient to meet the customers' requirements. There are designer clothing outlets which are popular among the locals as well as foreign customers including the brand names such as "CHIMMI"

House of design”, “CDK”, “SHE BHUTAN”, “DOROTHY BOUTIQUE” and KENCHO CONTURE” to name a few. These female entrepreneurs are not just successful in their business, but they empower other women and girls who inspires to become an entrepreneur.

Given the limited platform in the market, they play a significant role in the development of textile sector in the country. Apart from contributing towards the promotion of Bhutanese textiles, they help and support the local weavers to make use of innovative methods in their works. From the economic point, there is employment opportunities for women who needs financial support. Through the establishment of SMEs in the textile sectors, female entrepreneurs help in growing the Bhutanese textile industry in the international market with Bhutanese brand names. With increasing number of females this business, there is a prospect of growth in the textile sector and create more employment for women which is one of the current issues in the country. Thus, promoting female entrepreneurship can create more female-owned business and encourage self-employment as an alternative to other jobs which are limited to women in the labour market.

6.2 RECOMMENDATIONS

6.2.1 Incorporate More Access to Business Capital for Female Entrepreneurs

As lack of access to business capital has been cited as one of the major obstacles among the female entrepreneurs, the most important step is to promote more access to micro- financing mechanism inclusively for female- owned businesses in the country. At the current situation, the most difficult part of availing business loans is having to fulfill the co-lateral requirements. This requirement goes beyond the conventional approach where a woman can avail business loans for her business. It is important that the financial institutions should make collateral free schemes with low interest which can be paid for a long term. In addition to that, the female entrepreneurs cited complex loan procedures as one of the reasons why they decided not to apply for loans. Thus, the problem can be solved by making the

procedures simpler and providing necessary assistances while applying for the loan. Based on the secondary data sources, non-performing loans dominates the loan portfolio in the country irrespective of the reduction in the interest brought by the new base rate policy. Therefore, the commercial banks and non-commercial banks must look at ways to rationalize its current policy and focus on inclusive lending schemes that can be more accessible for women owned small and micro enterprises in the country.

In order to implement policies for creating more entrepreneurship capital, it must investigate the focus of creating a society where entrepreneurship can thrive. Entrepreneurship capital spans a broad range of areas including social, political, legal, cultural and business values shaped by a diverse set of policy instruments. This instrument includes education and training skills for female entrepreneurs. If the government lacks general support for female entrepreneurship and cannot deliver the assistances, it may have negative effect on the growth of female entrepreneurship. Therefore, it is equally important to consider the ways to create more access to inclusive female entrepreneurship capital and not in general.

6.2.2 Promote Social Networks for Female Entrepreneurs

The qualitative findings reveal that building network plays an important role for them to be successful in their business. Even though the women-owned businesses in the textile sector has less business support schemes from the government and non-government agencies, there are still more scope for them to connect and become members in the future. The participants during the interview shared their positive gains from being a member and having access to some of the agencies. This is because they can participate in the activities and keep an update on the business information. From the government side, the initiative such as the Government to Citizen (G2C) has not been much beneficial to the women entrepreneurs who are in the marginal businesses. Therefore, it is necessary to promote policies that gives opportunities to females to have their voices in to be able to serve as a reliable bridge between the business firms and the government.

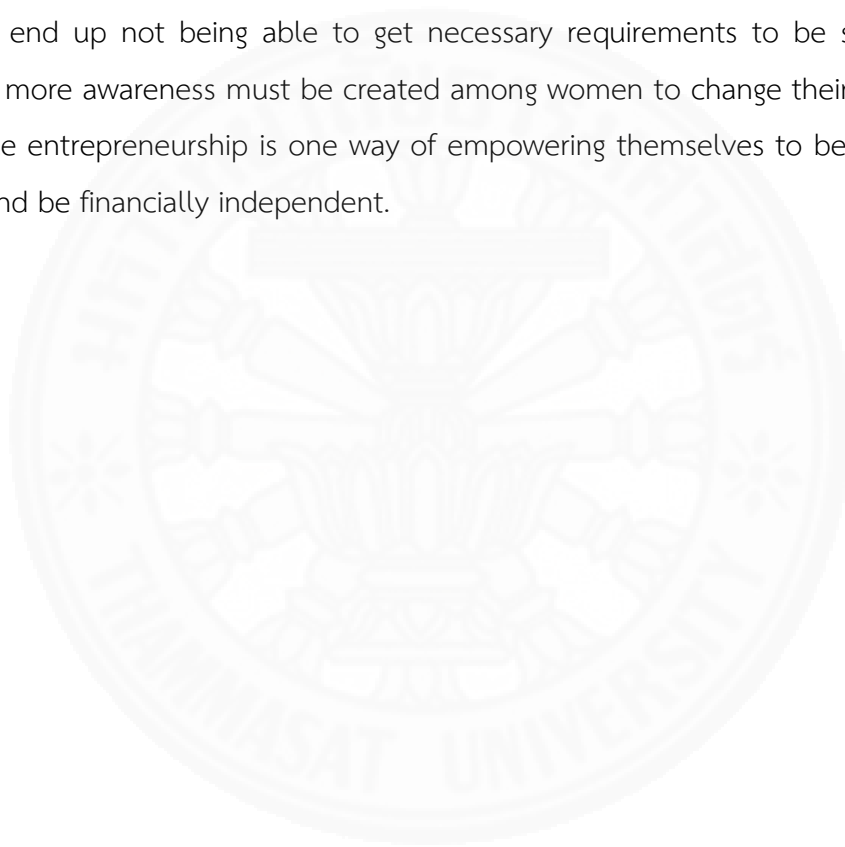
Another alternative way to expand the network can be through collaboration with media by disseminating information regarding business activities,

trainings and meetings. Building networks with other co-female entrepreneurs both in the country and outside were also found to be effective to strengthen the quality and innovation of business. Unfortunately, female entrepreneurs in Bhutan are lacking the opportunities due to the lack of support and awareness to reach out. Therefore, the study recommends vibrant and effective networking channels which could solve the problem. Currently, NGOs such as the Bhutan Association of women entrepreneurs, Bhutan Chamber of Commerce and Industry and SAARC Business Association of Bhutan are working towards promoting and supporting women entrepreneur. They provide both technical and financial support to women-owned micro and small businesses including textiles. Therefore, the government should support these NGOs in providing necessary assistances and formulating women-inclusive policies

6.2.3 Promote Entrepreneurship Trainings and Education

The role of promoting entrepreneurial curriculum in schools and colleges can help in developing interest and learning about taking up entrepreneurship from young age. The curriculum can be made inclusive in subjects including commerce and economics where teachers can teach about importance of taking up entrepreneurship a career choice for the students. There are hardly no institutions that provides or teaches youths on the culture of entrepreneurship as an alternative to other jobs in the market. Even though, youths taking interest in business is on the rise, there is no formal trainings or subjects taught in schools and colleges in the country. The curriculum doesn't have to be necessarily for girls, but it can include certain models where it can provide the platform for the youths to develop interests from the young age. This could help in preparing them to explore their ideas on business plans and necessary skills required in terms of management, innovation, marketing and logistics. The Ministry of Education provides an opportunity for women to attend the Non-Formal Education for those who couldn't attend the formal Education. This can be one do the ways where they can develop curriculums related to business and life skill modules. It can not only help those women who inspires to take up business but will also contribute for those who are already in the business. It is evident from many findings that being female represents substantial

disadvantage in the society although it varies from country to country. In most cases women are pushed into entrepreneurship without any knowledge or without exploring the potentials in the market. Having basic knowledge before deciding to enter any business can help women and girls to think before deciding to take up any business decisions. They should be more aware of the business opportunities available in their country before investing the resources to be able to suit for what they really want to engage. Especially for a small economy like Bhutan, women often end up not being able to get necessary requirements to be self-employed. Thus, more awareness must be created among women to change their attitudes that female entrepreneurship is one way of empowering themselves to be able to stand out and be financially independent.



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APPENDIX

APPENDIX
QUESTIONNAIRES TO FEMALE ENTREPRENEURS

1. How did you conceive the idea of embarking yourself into this business?
2. What are some of the primary objectives/ goals behind setting up this business?
3. How did you manage the finance for setting up the business? Have you applied for any business loans?
4. What are some of the challenges that you had gone through in the initial stage of your business?
5. In your opinion, do you think female-owned businesses in the textile sector has prospects for Niche Markets?
6. What are some of the qualities and personal traits that you think women possess in general that helps women to break the stereotypes in the society?
7. How difficult is it for you to manage the business? What are some of the common challenges you face as a female business owner?
8. Do you personally think Bhutan generally face gender inequality while you are in the Business? If so, what are some of the barriers that you had to overcome to be successful in your business?
9. How do you obtain the raw materials for your products; do you buy from the local suppliers directly or is there a supplier?
10. How many years has it been since you started the business?
11. What are some of the challenges that you come across when it comes to innovation and designing of your products?
12. Do you have any further plans in the future for expanding of your business?
13. What is your opinion on the availability of business opportunities for women in general who are inspired to own business in the country?
14. What recommendations/ suggestions that you would like to suggest to the government and other stakeholders regarding policies of promoting female entrepreneurship in the country

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