

closed her bakery for three months, renouncing her main source of income. She was worried for her children, as all of them are studying outside the village, which requires huge money. Now, she is using her previous savings, but she doesn't know how long they can manage with it.

“TA 9334-NEP: Strengthening the Capacity of the Energy Sector to Deliver Gender Equality and Social Inclusion Results” project has supported her to make varieties of bakery items by providing skill training. She always wanted to make varieties of bakery items, she assume that making different varieties will attract more customers. Before the first wave, Kamala was planning to build an organized manufacturing room and a new hotel to sell the products. For this, project was facilitating the communication with the bank to obtain a subsidy loan.

Effects of Second Wave

Before the second wave and announcement of another lockdown on April, 28 2021, Kamala was able to take a loan from the bank for building new infrastructure of her hotel. She took USD 12859.60 from the bank at a 2.5 to 3 percent subsidy rate. In this new building, she has two rooms, one for lodging services and the other for her bakery business. “Everything was about to start again after the losses due to the first wave. But, again COVID forced me to halt again. Transportation is not allowed and I had to close my business as well”



How has the corona outbreak hit the women Entrepreneurs?

“According to the latest survey (April 2020) by UN Women Asia Pacific, 86 percent of women entrepreneurs are either negatively or very negatively affected by COVID-19. Seventy-five percent of the entrepreneurs’ caregiving responsibilities have increased due to COVID-19. Seventy-seven percent of women-led businesses now sell fewer products/services and 34 percent state that they soon (might) have to close their operations entirely” explains Mr. Subas Lamichanne, Enterprise Development Coordinator (EDC) , “TA 9334-NEP: Strengthening the Capacity of the Energy Sector to Deliver Gender Equality and Social Inclusion Results” project. Similarly, the Women Entrepreneurs (WEs) supported by the project have been severely affected by COVID. WEs who had just started a new business with high enthusiasm are most affected. They had taken a loan from the bank and now they don’t have enough money to pay it back. WEs who was planning to expand their business are now limiting their businesses due to fear of the down market.

They need support on how to safely resume business after COVID-19 in order to protect themselves and their families. According to him there are many things where they need support:

- Many women entrepreneurs have reported an increased level of stress. So they need counseling to resume their business
- Their businesses are down, which has shrunk their motivation and as a result, risk-taking capacity has also decreased
- Most of their ecosystem stakeholders are also down, therefore, they need to look for new markets, new opportunities.

Although the project is providing all kinds of support, such as mentoring, counseling, and skill training, due to lockdown and unsafe environment, all the processes and activities are delayed, taking a longer time than before.

“Even though the situation is very bad, COVID-19 has opened new possibilities as well like moving towards online business and marketing. However, this is not applicable to every business. ” says Mr. Subas *“Due to irregular electricity, the remoteness of the region, lack of good internet access and unavailability of smartphones businesses in remote areas may suffer more than others”*.