A Research Report

On

Transformation of Business and Entrepreneurs from Informal Sector to Formal Sector: A Case Study of Butwal Sub-Metropolitan City

By

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SUBMITTED

To

Research and Development Department
Lumbini Banijya Campus, Butwal

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Ashad, 2081

Certification of Authorship

We hereby corroborate that we have researched and submitted the final draft of Research Report entitled "Transformation of Business and Entrepreneurs from Informal Sector to Formal Sector: A Case Study of Butwal Sub-Metropolitan City". The work of Research Report has not been submitted previously nor has been proposed and presented as part of requirements for any other purposes. The assistance and cooperation that we have received during this research work has been acknowledged. In addition, we declare that all information sources and literature used are cited in the reference section of the Research Report.

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Date of submission: 2081/03/14



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Report of Research and Development Department

Assoc. Prof. Bharat Bhusal, Assoc. Prof. Rajendra Lamsal, Asst. Prof. Rom Nath Sharma and Asst. Prof. Suresh Sapkota effectively completed the Research report in the request of Rupandehi Chamber of Commerce entitled "Transformation of Business and Entrepreneurs from Informal Sector to Formal Sector: A Case Study of Butwal Sub-Metropolitan City". The research and development department has officially approved the title for the Research Report as a research consultancy service as requested by Rupandehi Chember of Industry to proceed further. It is advised to adhere to the prescribed format and guidelines for the research and submit the Research Report.

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Executive Summary

The study aimed to explore the situation of formalizing businesses in Butwal Submetropolitan area; to examine the problem faced by the business persons; to excavate the behavior of the government officials to the service receivers, and the experiences of the respondents after formalization of business. Fifteen participants running different businesses were used to collect the information. Data were collected through questionnaire and interviews methods and analyzed based on qualitative research. The study devised different findings. Business persons faced various problems namely lengthy registration process, delaying in registration process and irritating behavior of the officials in the registration offices. The study showed that the behavior of the officials was problematic. Business persons showed the dissatisfaction for being compelled to register the businesses in multiple offices rather than one way system of registering and paying tax. The study explored that the trainings are necessary for the officials of the registration department to make them able to show good hospitality towards the service receivers. On the other hand, effective monitoring and awareness program are necessary for the business persons who are running the businesses without formalizing. The findings of this study can help to make the government officials conscious regarding their way of dealing with the service receivers and their working style. Similarly, the findings of the study may be helpful to encourage the business persons to run their businesses after formalizing only. Moreover, the findings of the study may be useful for the concerned stake holders to be familiar with the situation of formalizing business in Nepal.

Keywords: Formalizing business, registration, legal process, unfair competition, government

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1. Introduction

Informal economy is an emerging issue partly because the economic activities carried out in such an economy cannot be accounted for in the national accounts, and therefore accurate estimates of standard measures of economic progress such as Gross Domestic Product remain understated. Some argue that the informal economy generates jobs and production and helps the poor, while many argue its ill effects are higher than its beneficial effects (Kumar, 2011). One of the critical consequences of informality is that it stifles economic growth (thus reducing tax receipt of the governments, which may then be compensated by raising the tax rates imposed on formal business) and productivity by keeping companies subscale and unproductive (operating at just half the average productivity level of formal companies in the same sectors), and aid companies to take market share from bigger, more productive formal competitors (as the cost-benefit avoiding taxes and regulations often amounts to more than 10 percent of the final price). Any short-term employment benefits of informality are thus greatly outweighed by its long-term negative impact on economic growth and job creation (Farrell, 2004)

Nepal is not an exception to the prevalence of informal economic activities, both legal and illegal. NLFS (2017) estimates that 62.2 percent of total employment in the country is in the informal sector. The estimates of informal employment, which accounts for both employment in the informal sector and informal employment in the formal sector, are much higher at 84.6 percent. This indicates that many of the population working in formal establishments do not have access to basic benefits and therefore work in precarious situations. These numbers are only indicative of the prevalence of the informal economy since their definitions exclude the economic activities that are carried out as legal but form a part of hidden/underground activity and the other one is illegal activities themselves. With regards to the estimates of the underground economy in Nepal, early estimates were made by Schneider (2004) who estimated its size as a percentage of GDP for the years 1999/00, 2001/02, and 2002/03 to be 38.4, 39.7, and 38.7 percent respectively. Much later, another study by Raut et al. (2014) shows that the informal economy accounted for 34 percent for the years 1985/86-2011/12. Since then, almost a decade has elapsed during which significant changes in the political, demographic, economic, and legal spheres have taken place in the country. This may also have altered the size of the informal economy in

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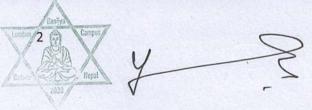
the country. Since there have been no credible attempts to re-estimate the size of the informal economy using robust methods and reliable data, this study tries to fill this gap. The study will have both academic and policy significance.

A significant majority of micro and small enterprises (MSEs) operate within an informal economic sector, functioning without the necessary legal and regulatory approvals. Despite their crucial role in job creation, poverty alleviation, exports, and regional economic development, these enterprises are often compelled to remain informal. This is not a matter of choice but rather a forced reality, resulting from regulatory burdens, complex compliance structures, and an inefficient and slow-moving government system.

The sector consists of unincorporated private enterprises owned by individuals or households, engaged in the sale and production of goods and services on a proprietary or partnership basis, and employing fewer than ten workers (Radhakrishna, 2012). These units typically operate with low levels of organization, minimal separation between labor and capital, and on a small scale. Labor relations are predominantly based on casual employment, kinship, or personal and social connections rather than formal contractual agreements (ILO, 1993). Inclusive growth can be achieved by facilitating the formalization of these enterprises, which would contribute to economic growth, the creation of decent jobs, improved working conditions, social protection, and enhanced tax collection (Economic Survey, 2020-20). The formalization of enterprises is integral to the sustainable development agenda (UN, 2015) and is supported by ILO Recommendation 204 (ILO, 2017).

Formal enterprises have a greater potential for growth, market expansion, access to finance, and technology adoption. Operating within the formal sector provides significant advantages, including eligibility for government schemes, subsidies, incentives, technology upgrades, and collateral-free loans. Legally incorporated and registered entities can operate without fear of harassment from law enforcement agencies. Additionally, formal status enables them to participate in public bidding opportunities.

The effects of the informal economy can be both detrimental and positive, varying by historical context, business, commerce, and employment status. Some individuals employed in the informal economy have successfully found new employment or markets for their goods. Globalization has increased the significance of global value chains, while



the current global financial and economic crises pose additional challenges to ensuring decent work in the formal economy. Sharma and Adikari (2020) highlight that the informal sector provides both voluntary and involuntary employment and income for a substantial portion of the marginalized population around the world.

Numerous initiatives are necessary to sustain the informal economy, particularly as many informal operations are ground-based. Key questions remain unaddressed regarding the transition from informal to formal business sectors in Nepal. Therefore, this study aims to identify the situation of formalizing business sectors in Butwal.

2. Statement of the Problem

In Nepal, the informal sector comprises a significant portion of the economy, providing livelihoods to a vast number of people. However, the dominance of this sector poses several challenges, including limited access to formal financial services, inadequate labor protections, and constrained growth opportunities (International Labour Organization, 2018). The informal sector's prevalence is a symptom of various systemic issues, such as weak regulatory frameworks, lack of financial literacy, and socio-economic barriers (World Bank, 2019). The transition from an informal to a formal economy is thus essential for promoting sustainable development, enhancing governance, and ensuring inclusive growth.

One of the primary challenges in formalizing the informal sector in Nepal is the lack of comprehensive data and understanding of its scope and dynamics. The informal economy often operates outside the purview of government regulations, making it difficult to quantify its size and the nature of its activities (Nepal Rastra Bank, 2020). This lack of information hampers the formulation of effective policies and strategies aimed at encouraging formalization. Furthermore, informal sector workers often lack awareness of the benefits of formalization, such as social security, legal protections, and access to credit (Adhikari, 2020).

Another critical issue is the resistance to formalization due to perceived and real costs associated with compliance. Many informal enterprises operate on thin margins and fear that formal registration and adherence to regulatory requirements will increase their operational costs. This perception is compounded by the complex and often bureaucratic nature of formalization processes, which can be time-consuming and costly (Shrestha &

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Karki, 2021). Additionally, there is a general mistrust of governmental institutions, which can deter informal sector participants from transitioning to the formal economy.

Moreover, the informal sector in Nepal is deeply intertwined with social and cultural norms. For many, informal employment is not merely a matter of choice but a necessity due to a lack of alternative employment opportunities (Bhatta, 2019). The transition to formality, therefore, requires not only economic and regulatory interventions but also a shift in societal attitudes and behaviors. This is particularly challenging in rural areas, where traditional practices and informal arrangements are deeply rooted (Gurung & K.C., 2020).

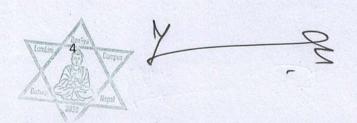
According to the World Bank survey on easiness on running the business report entitled "Doing Business Report 2020", Nepal ranked 94th out of 190 countries. Likewise, Nepal was in 135th rank in starting the business. Regarding the paying tax, Nepal ranked in 175th, getting electricity 135th. The report highlights that there are eight procedures to be fulfilled to register the business. It takes twenty two and half days to formally start the business.

The transition from the informal to the formal sector in Nepal is a complex and multifaceted challenge. It requires a comprehensive understanding of the informal economy's scope, the costs and benefits of formalization, and the socio-cultural context in which informal activities are embedded. Addressing these issues is essential for promoting economic growth, improving governance, and ensuring social protection for all citizens. This shows that formalizing businesses in Nepal has been a problem.

3. Purpose of the Study

The study aims to explore the challenges and opportunities associated with the transformation of the informal sector to the formal sector in Butwal. The specific objectives are:

- To examine the reasons for formalizing the businesses
- To excavate the benefits of formalization the businesses
- To explore the problems of formalized businesses
- To explore the current situation of formalizing businesses



4. Methods

In Nepal, the informal sector comprises small enterprise operators selling goods and services within the cash economy without official registration. Various methods are used to measure informal sector activities, but no single method can capture all activities simultaneously.

This study employs both descriptive and explanatory designs using primary data collected through questionnaire, semi-structured interviews and focus group discussion. These different methods were applied to obtain saturated data. Fifteen participants running different businesses were interviewed and engaged in focus group discussion to collect the information. Original names of the participants have been replaced by the pseudo names to safe guard their privacy. Butwal Sub-Metropolitan city was selected as the study area as requested by the Rupandehi Chamber of Commerce.

5. Discussion and Analysis

Reasons for Formalizing Businesses

Different participants opined differently regarding the reasons of formalizing businesses. Some of the reasons as participants viewed are safety, banking transaction, loan, mindset of following the Government's rules and policies. One of the respondents, Sheshraj said, "I registered the business for running it smoothly and with the mind set of running the business as per the rules and regulations of the government". Schneider & Enste, 2000 state that formalization of business is necessary for the safe and sustainable business practice. In the same tone, another participant Shiva, remarked, "I registered the business thinking that it will be easy to run the business and also to receive the facilities from the government. Likewise, I did so to follow the rules and regulations of the government and to build the image of a good business man".

Access to credit is another main reason. Informal businesses often struggle to access formal financial services and markets. Formalization can provide these businesses with better access to credit, allowing for investment and growth. In this context, one participant, Saraswati said, "I registered the business for my family's livelihood, to get banking service, and for the betterment of the country by paying tax to the different government offices". According to La Porta and Shleifer (2014), formal businesses are more likely to obtain loans from formal financial institutions than their informal counterparts.

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Legal protection and stability is also among major reasons. Formal businesses benefit from legal protections that can safeguard their operations and intellectual property. Agreeing in this point, RamPariwartan viewed, "I registered the business to run the business under the system of tax and without any legal problems". De Soto (1989) argues that the lack of property rights and legal recognition in the informal sector limits the growth potential of these enterprises. This legal stability can encourage investment and long-term planning.

Participants responded that they registered their businesses because of the fear of the local government. They were compelled to register their businesses when the authorities of the local government visited their unregistered businesses and threatened to seal the business. Unregistered businesses face considerable legal vulnerabilities. Without formal registration, these businesses lack legal protection, making them susceptible to arbitrary shutdowns and expropriation. In this context, Moti explained he registered his business when he got such threating from the municipal police force. Chen (2006) notes that unregistered businesses are also more likely to experience harassment and corruption from local authorities, which can disrupt operations and increase costs.

In the same context, another participant Rekha shared her reality of running the business. She had been running the vegetable businesses for 3 years without registering. During the no authority reminded to register her business. Later, she registered her business because she saw her friends registering the businesses. Additionally, they may face difficulties in participating in government procurement processes and forming partnerships with larger, formal enterprises (Williams, 2006). Operational inefficiencies are prevalent among unregistered businesses due to their informal nature.

Benefits of Business Formalization

Formalizing a business is the process of registering it with the right governmental authorities, following legal requirements, and keeping suitable documents. Formalizing the business supports improving working conditions. Informal businesses often operate outside labor regulations, leading to poor working conditions and inadequate social protection for employees. One participant, "Shiva remarked, "I have been running the business without any legal issues after I registered the business and I found myself being in the comfort zone in the eyes of the legal system while running by business after registering". Williams and

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Round (2007) discuss how formalization can lead to better job quality and security. Social security benefits opportunity is another reason. Formalized businesses can provide their employees with social security benefits such as health insurance, pensions, and unemployment insurance. This enhances the social safety net and reduces vulnerability. Gelb et al. (2009) emphasize that formal employment is associated with better access to social protection. Another participant, Prem revealed, "I registered the business for the self-employment, to provide job to the job seekers and to provide monetary service. Likewise, the employees feel secure to work here because I am running the business by registering and being under the tax system of the government". Formalization can lead to better enforcement of labor standards and improve the welfare of workers.

Formalizing further increases transparency and accountability of business. Formal businesses are subject to regulatory oversight, which can lead to increased transparency and accountability. In this respect, one participant, Utkrishta said, "I registered the business because I feel a good citizen of the nation should run the business by registering it only. I feel a responsible citizen should contribute to the nation by paying the tax from the income he/she gets from the business". Thus, this can foster a more stable business environment. Djankov et al. (2002) argue that formalization leads to better governance and reduces opportunities for rent-seeking behavior.

Problems Faced during Registration of the Businesses

Lack of the sense of accomplishing assigned duties and responsibilities were the major problems that were faced by the business persons. One of the reasons for his was bureaucratic system of Nepal as the participant, Shyam remarked, "I faced the problem while registering my business due to the bureaucratic system of Nepal". Another participant, Pariwartan added, "I faced problem for a long time while registering my business as registering my business, the wood and Saraswati industry, required to have the joint meeting of the Office of the Domestic and Small Industry and Office of the Forestry. It took much time than I had expected. I was really irritated the way they delayed in completing the process of formalizing the business". According to De Soto (1989), the bureaucratic procedures and red tape associated with formalization can be overwhelming for small business owners. Supporting this one participant, Pariwartan said, "I request the

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Officials of the Registration Offices to encourage the business persons who come for the registration by showing good behavior and by not delaying in the registration process. They need to create the conducive environment in the office for registering the businesses. Likewise, they should contact the business persons who are running the businesses without registering and they should be encouraged to register their businesses and also government officials help the way for registering". Even the bureaucrats are not able to monitor the businesses and encourage the business persons to formalize their businesses.

Lack of awareness is another problem during business formalization. Many informal business owners are unaware of the benefits of formalization or the steps required to achieve it. In this point, Saraswati said, "I suggest them to become good citizens of the country by registering their businesses as I have seen a number of business persons are running their businesses without registering. It is because they are not aware that they should run business by formalizing only". De Mel, McKenzie, and Woodruff (2013) found that providing information and training on the formalization process significantly increased the likelihood of informal businesses becoming formal. However, a lack of education and awareness continues to be a significant barrier (ILO, 2014).

Behavior of Government Officers with Service Receivers

The behavior of the government officials was problematic while dealing with the service receivers. One participant, Yamlal remarked, "I did not find the behavior as I had expected. They showed bossism rather than focusing in the work. They talked more and worked less". Adopting private sector management practices can improve the responsiveness and efficiency of government services (Osborne & Gaebler, 1992).

The culture within government institutions significantly influences the behavior of officers. One participant, Sheshraj said, "It was okay in local government office but the behavior of the officials in the internal revenue office was problematic". In the same tone, Pariwartan remarked, "Regarding the behavior of the officials in the registration office, I did not find good. Officials had the habit of postponing the task. When one official of one particular department completes the task and forwards to another department, then the official of next department says to come another day saying that it cannot be completed today. I got lots of trouble due to such nature of the officials". A positive organizational

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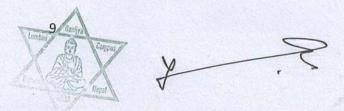
culture that values ethical behavior, transparency, and accountability can enhance the interactions between officers and the public (Denhardt & Denhardt, 2000).

The behavior of government officers directly impacts public trust and satisfaction. Prem said, "I request the Officials of the Registration Offices to manage help desk for the business persons who come for the registration of their businesses. I think they need trainings for behavior modification and way of showing the hospitality with the customers". They need to welcome by heart when business persons come to the Registration Offices to register their businesses". Mishler and Rose (2001) found that trust in public institutions is closely linked to the perceived behavior and effectiveness of government officers. Positive interactions foster trust and satisfaction, whereas negative experiences can lead to cynicism and decreased trust in government (Mishler & Rose, 2001). Furthermore, training programs focusing on ethics, communication skills, and customer service can equip government officers with the necessary tools to serve the public effectively.

The attitudes and behaviors of government employees toward enterprises also influence formalization. According to studies, when government authorities are friendly and facilitative, firms are more inclined to formalize their operations. Benhassine, McKenzie, Pouliquen, and Santini (2018) found that good contacts with government officials and programs aimed to help firms formalize can result in increased formalization rates.

The behavior of government employees has a substantial impact on the formalization of enterprises. Formalization is encouraged by efficient and transparent procedures, low levels of corruption, and a pro-business mindset. Policymakers should concentrate on these areas to provide a favorable environment for company formalization, so contributing to economic growth and development.

In Nepal behavior of government staff is always an issues not only in business formalization but also regarding other service delivery as well. The formalization of businesses is a critical factor for economic growth and development. The formalization of enterprises is an important aspect in economic growth and development. Formalized firms have access to capital, legal protection, and market opportunities, which all help to maintain economic stability and growth (La Porta & Shleifer, 2014). However, the



behavior of government employees, particularly their efficiency, corruption levels, and attitudes toward enterprises, has a considerable impact on the decision of informal businesses to formalize. This empirical review looks at studies that analyze the relationship between government employee conduct and business formalization.

Problems of Formalized Businesses

Informal companies tend to operate outside of regulatory frameworks, giving them a cost advantage over formal businesses that comply with the law. Business formalization also has an impact on sustainability and long-term growth. Responded also shared the problems of formalized businesses particularly due to unfair competition between formalized and informal businesses. As unregistered businesses do not pay registration fee, escape from paying the taxes and other charges, they sell the goods in cheaper price. But, the price of the goods of the formalized businesses are slightly more expensive than the unregistered businesses. Homraj said, "There are the carpenters from neighboring country who prepare Saraswati in Butwal city and sell to the customer in cheaper price. And the formalized businesses are not able to compete with them in terms of price". The cost structures of legal and informal enterprises differ, indicating unfair competition. Chen (2012) explains how informal enterprises avoid taxes and labor restrictions. The cost structures of legal and informal enterprises differ, indicating unfair competition. Chen (2012) illustrates how informal firms avoid taxes, labor regulations, and other regulatory costs, allowing them to charge lower rates than legal businesses. This cost advantage can cause market distortions since consumers may favor cheaper informal goods and services, even if they are of inferior quality or dependability. Unfair competition can have grave repercussions for formal businesses. Schneider and Enste (2000) argue that formal businesses may struggle to compete on price, resulting in lower profitability and possible business closures. Furthermore, Perry et al. (2007) contend that unfair competition undermines enterprises' motivation to formalize, continuing a cycle of informality and market inefficiency. Unfair competition has broadened. In the same context, another participant, Dinesh shared, "I got troubled to receive the consent of the neighbor while registering the business and renew it". The government's role in facilitating the formalization process is crucial. There is a need for a coherent policy framework that incentivizes formalization, reduces the costs and barriers associated with it, and enhances

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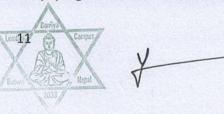
the benefits of formal sector participation (Government of Nepal, Ministry of Finance, 2021). This includes simplifying the registration process, providing tax incentives, and increasing access to credit and other financial services. Additionally, there should be efforts to raise awareness about the advantages of formalization and to build trust between the government and informal sector workers.

6. Findings

The study showed that business persons faced various problems. They had to undergo lengthy registration process. They became the victim of the work postponing nature of the officials. Their registration process was delayed due to the lack of accountability and poor work culture of the government officials. Service receivers were irritating by the behavior of the officials in the registration offices. The behavior of the officials was problematic. Business persons showed the dissatisfaction for being compelled to register the businesses in various offices rather than being able to register through single door system. The study explored that the trainings are necessary for the officials of the registration department to make them able to show good hospitality towards the service receivers.

7. Conclusions

The study discussed the reasons for formalizing businesses. In Butwal, unregistered businesses are still running. However, the business persons were positive to run the business after registering. Regarding the benefits of business formalization, respondents mostly shared their views that they felt comfort to run the businesses being free from the trauma of legal problems in the future. They shared that they could get the benefits of banking transaction and become able to get the loan to expand their businesses. On the other hand, respondents remarked that they faced various problems during registration of the business. They expressed their dissatisfaction due to the officials' habit of talking more and doing less. Service receivers do not feel the behavior of government officers intact. They are compelled to go to different offices for registering the same business. Hence, government officials need to show good hospitality to the service receivers and encourage the business persons to formalize the businesses. Similarly, lengthy legal process of registering the businesses need to be improved duly. It is better to execute the one door system of registering the businesses and also paying the taxes instead of making them



register businesses and pay taxes in different offices. Likewise, concerned authorities need to supervise and monitor the unregistered businesses along with the awareness programs for registering such businesses so that it may pave the way for formalizing the informal businesses.

8. Recommendations

This research study recommends the following:

- Government officials needs to become conscious regarding their way of dealing with the service receivers and their working style.
- Government officials should be more responsible and accountable to encourage the business persons to formalize their businesses.
- Government needs to monitor the behavioral aspects and working style of the government officials.
- Concerned stake holders needs to be familiar with the situation of formalizing businesses in Nepal.
- Concerned authorities should make the legal processes of formalizing their businesses more conducive.
- Awareness programs and trainings need to be provided to those business persons
 who are not interested to formalize their businesses
- Government should formulate the policy of registering the businesses and tax
 paying system through one door system, and implement accordingly rather than
 registering the businesses and paying the taxes to different layers of the
 government.
- Government should enhance the trust in the eyes of the businesses persons by utilizing the revenue in fair and transparent way.



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अनौपचारिक रुपमा संचालित उद्योग ब्यवसायको औपचारिक क्षेत्रमा रुपान्तरण

दर्ता भएका ब्यवसायका लागी

तल उल्लेख गरिएका प्रश्नहरु बुटवल उप महानगरपालिका भित्र छरिएर रहेका उद्योग ब्यवसायलाई कसरी अनौपचारिक क्षेत्रबाट औपचारिक क्षेत्रमा रुपान्तरण गर्न सिकन्छ भन्ने उद्देश्यका साथ अनुसन्धानात्मक परामर्श प्रदान गर्ने उद्देश्यको लुम्बिनी बाणिज्य क्याम्पसका प्राध्यापकहरुबाट गरिएको हो। यहाँ उपलब्ध गराईएका सुचना तथा बिचार यस अनुसन्धानका लागी मात्र प्रयोग गरिने साथै उत्तरदाताको पहिचान गोप्य राखिने अवगत गराउँछौँ। तपाईँको अमुल्य विचार र सुचनाको उच्च सम्मान गर्दै यहाँहरुको सिक्रय सहभागिताका लागी धन्यवाद टक्राउँछौ।

नाम (ऐच्छिक) :
उमेर:
ब्यवसायको किसिम:
ठेगाना :
व्यवसाय संचालनको बर्ष :
ब्यवसाय दर्ता भएको वर्ष :
अनुमानित लगानि :
अनुमानित बार्षिक कारोवार रकम :
बार्षिक आम्दानी :
१) तपाईंले ब्यवसाय किन दर्ता गर्नुभयो ?

२) ब्यवसाय दर्ता गर्न कित दिन लाग्यो ?

लिङ्ग :

शिक्षा:

३) व्यवसाय दर्ता गर्न कित रकम लाग्यो ?

४) दर्ता गर्नेक्रममा के कस्ता दुख खेप्नपऱ्यो ?

५) दर्तामा संलग्न कर्माचारीहरुको ब्यवहार कस्तो थियो ?

६) दर्ता प्रिक्रया सहज थियो वा भन्भिटिलो थियो ?

७) दर्ता नभएकालागी के सुभाव दिन चाहनुहुन्छ ?

दर्तामा संलग्न निकायहरुलाई के सुभाव दिन चाहनुहुन्छ ?

९) दर्ता भएकै कारणले केही सुविधा पाएको वा सजिलो भएको अनुभव गर्नुभएको छ ?

अनुसन्धानकर्ता

सह प्राध्यापक भरत भुषाल, संयोजक

सह प्राध्यापक राजेन्द्र लम्साल

उप प्राध्यापक रोम शर्मा

उप प्राध्यापक सुरेश सापकोटा

अनौपचारिक रुपमा संचालित उद्योग ब्यवसायको औपचारिक क्षेत्रमा रुपान्तरण दर्ता भएका ब्यवसायका लागी

तल उल्लेख गरिएका प्रश्नहरु बुटवल उप महानगरपालिका भित्र छरिएर रहेका उद्योग व्यवसायलाई कसरी अनौपचारिक क्षेत्रबाट औपचारिक क्षेत्रमा रुपान्तरण गर्न सिकन्छ, भन्ने उद्देश्यका साथ अनुसन्धानात्मक परामर्श प्रदान गर्ने उद्देश्यले लुम्बिनी बाणिज्य क्याम्पसका प्राध्यापकहरूबाट गरिएको हो । यहाँ उपलब्ध गराईएका सुचना तथा बिचार यस अनुसन्धानका लागी मात्र प्रयोग गरिने साथै उत्तरदाताको पहिचान गोप्य राखिने अवगत गराउँछौँ । तपाईँको अमुल्य विचार र सुचनाको उच्च सम्मान गर्दै यहाँहरुको सिक्तय सहभागिताका लागी धन्यवाद टकाउँछौ ।

नाम (ऐच्छिक): राब्धलाल पार्ठे

उमेर: ५३

व्यवसायको किसिम : व्यान तया फेन्स् 345)

हेगानाः थुटवल उपमहानगर् पालिना पाईन् २

ब्यवसाय संचालनको वर्ष : २०५८

व्यवसाय दर्ता भएको वर्ष : 20 ५८

अनुमानित लगानि : १७००००), सन लगाय

अनुमानित बार्षिक कारोवार रकम : १६/१६ लाउन

वार्षिक आम्दानी : 2 40000 | निर्मा किन दर्ता गर्नुभयो ? उपविचापि उरिर केट काप आजा महो

70

शिक्षा:

लिङ्ग: पुरुष

ठववलाय स्थान थुटनल ४

टाने देवाले परक पर्नेटावह अली उल्ली र विकाशमा

अम्बर्कि राजस्व त्या स्मानिय राजस्व र नापतील विभाग र देनिन सेंडडो करमा समेव दिसे साई रेस्मादी

20058(1) २) व्यवसाय दर्ता गर्न कित दिन लाग्यो ?

३) ब्यवसाय दर्ता गर्न कित रकम लाग्यो ?

भारतम रक्ष फर्म द्वापी किन्नु पने अवस्ता विपो र लेखन्दास रहिरका दिनुपच्छी । भारतिष्ठराष्ट्रको र्टा प्रकान रपाकीय निनायेनां र रक्ष। -

४) दर्ता गर्नेक्रममा के कस्ता दुख खेप्नपऱ्यो ?

इस्मिन होगारी भिर्मा तर हर स्ट्रासम्म देड मु १-छो

५) दर्तामा संलग्न कर्माचारीहरुको ब्यवहार कस्तो थियो ?

नरम र स्क्य अस्पानि धुमाउरी पाराले आले दुर्वः दुर्वः ६) दर्ता प्रिक्रया सहज थियो वा भन्भिटिलो थियो ?

ट्यो समाम्मा रेही दुखाः विपो

७) दर्ता नभएकालागी के सुभाव दिन चाहनुहुन्छ ?

वर्ति - शिष्ट्रा मार् करको पायरामा लयार् अनिवार्यः वर्ता गरेर मात्र अवसाधि स्व स्वाला अर्थ

दर्तामा संलग्न निकायहरुलाई के सुक्ताव दिन चाहनुहुन्छ ?

कुर्म पर्रो अपवसारि अर्मित स्क्रमाला अर्थ

९) दर्ता भएकै कारणले केही सुविधा पाएको वा सजिलो भएको अनुभव गर्नुभएको छ ?

अनुसन्धानकर्ता

सह प्राध्यापक भरत भुषाल, संयोजक

सह प्राध्यापक राजेन्द्र लम्साल
उप प्राध्यापक रोम शर्मा

उप प्राध्यापक सुरेश सापकोटा

अनौपचारिक रुपमा संचालित उद्योग ब्यवसायको औपचारिक क्षेत्रमा रुपान्तरण

दर्ता भएका ब्यवसायका लागी

तल उल्लेख गरिएका प्रश्नहरु बुटवल उप महानगरपालिका भित्र छरिएर रहेका उद्योग ब्यवसायलाई कसरी अनौपचारिक क्षेत्रबाट औपचारिक क्षेत्रमा रुपान्तरण गर्न सिकन्छ भन्ने उद्देश्यका साथ अनुसन्धानात्मक परामर्श प्रदान गर्ने उद्देश्यले लुम्बिनी बाणिज्य क्याम्पसका प्राध्यापकहरुबाट गरिएको हो। यहाँ उपलब्ध गराईएका सुचना तथा बिचार यस अनुसन्धानका लागी मात्र प्रयोग गरिने साथै उत्तरदाताको पहिचान गोप्य राखिने अवगत गराउँछौँ। तपाईंको अमुल्य विचार र सुचनाको उच्च सम्मान गर्दै यहाँहरुको सिक्तय सहभागिताका लागी धन्यवाद टकाउँछौ।

नाम (ऐच्छिक) :

उमेर :

लिङ्ग :

व्यवसायको किसिम : इापार्वा ता

ठेगाना : खुटबता ट

व्यवसाय संचालनको वर्ष : 20 💆 ६। १२ ४ ३०

शिक्षा: रमातर तह

व्यवसाय दर्ता भएको वर्ष : २०५६।० २२ ४

अनुमानित लगानि : ५०,००००/

अनुमानित बार्षिक कारोवार रकम : १ करोड

बार्षिक आम्दानी : 90 लान्त"

१) तपाईँले ब्यवसाय किन दर्ता गर्नुभयो ?

ने मुद्रुग अञ्चलकी खेवा प्रदान भरी स्वरोजगार बहेंदे, खहरू व्यक्टिताह पीन

२) ब्यवसाय दर्ता गर्न कित दिन लाग्यो ?

३) ब्यवसाय दर्ता गर्न कित रकम लाग्यो ? (यसबेलाको क्ष्मत्य क्ष्मपार दि. १०,०००क वरीक)

४) दर्ता गर्नेक्रममा के कस्ता दुख खेप्नपऱ्यो ?

न मारपानि हैं के बड़ा बार निभारिश

पुष्पार वातावरणीय क्षाप्रभाव यलपाद्वामा अनि शक्सितिने

५) दर्तामा संलग्न कर्माचारीहरुको ब्यवहार कस्तो थियो ?

ने करियारीले तुक्त गण्डा क्रामिक हो माले भात सिमेर अवियो

६) दर्ता प्रिक्रया सहज थियो वा भन्भिटिलो थियो ? १) द्वार्ण सहस्रात्नी नगरका

७) दर्ता नभएकालागी के सुभाव दिन चाहनुहुन्छ ?

के दर्भ भह तेपाल एरडाटबार जाते अल्डा तीले किया अनुहार यालाला डा

इ) दर्तामा संलग्न निकायहरूलाई के सुभाव दिन चाहनुहुन्छ?

के दर्ता ज्यादिते प्रकुलेहरका हारोमा (तह हिल्पेडेक्स शान पर्ते।

के दर्ता प्रकुणमा जोंदा व्यव पापीट्यलाई श्रम् सम्मात विगान गरिकी।

के

९) दर्ता भएकै कारणले केही सुविधा पाएको वा सजिलो भएको अनुभव गर्नुभएको छ ?

) दर्ग भरवापत राज्यका रवास क्रिन प्रविधा नपारको

अनुसन्धानकर्ता
सह प्राध्यापक भरत भुषाल, संयोजक
सह प्राध्यापक राजेन्द्र लम्साल
उप प्राध्यापक रोम शर्मा
उप प्राध्यापक सुरेश सापकोटा

अनौपचारिक रुपमा संचालित उद्योग ब्यवसायको औपचारिक क्षेत्रमा रुपान्तरण

दर्ता भएका ब्यवसायका लागी

4 4 1

तल उल्लेख गरिएका प्रश्नहरु बुटवल उप महानगरपालिका भित्र छरिएर रहेका उद्योग ब्यवसायलाई कसरी अनौपचारिक क्षेत्रबाट औपचारिक क्षेत्रमा रुपान्तरण गर्न सिकन्छ भन्ने उद्देश्यका साथ अनुसन्धानात्मक परामर्श प्रदान गर्ने उद्देश्यले लुम्बिनी बाणिज्य क्याम्पसका प्राध्यापकहरुबाट गरिएको हो । यहाँ उपलब्ध गराईएका सुचना तथा बिचार यस अनुसन्धानका लागी मात्र प्रयोग गरिने साथै उत्तरदाताको पहिचान गोप्य राखिने अवगत गराउँछौँ । तपाईँको अमुल्य विचार र सुचनाको उच्च सम्मान गर्दै यहाँहरुको सिक्रय सहभागिताका लागी धन्यवाद टकाउँछौ ।

लिङ्गः पुत्र

शिक्षाः स्प रल सी.

नाम (ऐच्छिक) :

86 उमेर:

व्यवसायको किसिम : फिने थिर

ठेगाना : व्यूटपाल - \$

ब्यवसाय संचालनको बर्ष : 🔏 🔾 矣

ब्यवसाय दर्ता भएको वर्ष : २०४६ — २०४८

अनुमानित लगानि : ४०,००० / ७

अनुमानित बार्षिक कारोवार रकम : 9 05 ९ 15

बार्षिक आम्दानी : मेर्

१) तपाईंले व्यवसाय किन दर्ता गर्नुभयो ? समृह देश दी कितास का मिनी याडभ की स्वेल लाहि mits 29 413711 9 85)

२) ब्यवसाय दर्ता गर्न कित दिन लाग्यो ?

२०४२ साल डेड्वे २०४८ साल साम

३) ब्यवसाय दर्ता गर्न कित रकम लाग्यो ? 9000/-

प्रे वर्तामा संलग्न कर्माचारीहरूको ब्यवहार कस्तो थियो ? शाड़ा लाई अन्डा करी प्रमान हिंदु पर्ने विधी । हाल अस्ती अवस्था है ६) दर्ता प्रिक्रया सहज थियो वा भन्भिटिलो थियो ?

अस्मारी की भीश, उर्ता गर्क ड्रीड ६१५ ट्रीरे गर्भ धरेकी (Armat 5)

७) दर्ता नभएकालागी के सुभाव दिन चाहनुहुन्छ ?

वहन्ति भने स्तुनाष्ट्र हो भन्ति । याहन

दर्तामा संलग्न निकायहरुलाई के सुभाव दिन चाहनुहुन्छ ?

करी सक्या अजाडी वराउन पह

९) दर्ता भएकै कारणले केही सुविधा पाएको वा सजिलो भएको अनुभव गर्नुभएको छ ?

इसी भएड उद्योग साम्यालम् गर्मण्याल छ?

अन्सन्धानकर्ता सह प्राध्यापक भरत भुषाल, संयोजक सह प्राध्यापक राजेन्द्र लम्साल उप प्राध्यापक रोम शर्मा उप प्राध्यापक सुरेश सापकोटा

अनौपचारिक रुपमा संचालित उद्योग ब्यवसायको औपचारिक क्षेत्रमा रुपान्तरण

दर्ता भएका ब्यवसायका लागी

तल उल्लेख गरिएका प्रश्नहरु बुटवल उप महानगरपालिका भित्र छरिएर रहेका उद्योग ब्यवसायलाई कसरी अनौपचारिक क्षेत्रबाट औपचारिक क्षेत्रमा रुपान्तरण गर्न सिकन्छ भन्ने उद्देश्यका साथ अनुसन्धानात्मक परामर्श प्रदान गर्ने उद्देश्यले लुम्बिनी बाणिज्य क्याम्पसका प्राध्यापकहरुबाट गरिएको हो । यहाँ उपलब्ध गराईएका सुचना तथा बिचार यस अनुसन्धानका लागी मात्र प्रयोग गरिने साथै उत्तरदाताको पहिचान गोप्य राखिने अवगत गराउँछौँ । तपाईँको अमुल्य विचार र सुचनाको उच्च सम्मान गर्दै यहाँहरुको सिक्रय सहभागिताका लागी धन्यवाद टकाउँछौ।

नाम (ऐच्छिक) : हिट अहादे २००४

उमेर: 89

व्यवसायको किसिम : काष्ठ तथा प्रकिचिद् थ्राक्टरी अद्योग

ठेगाना : अट्रप्य - 9 ह

व्यवसाय संचालनको बर्ष : 8062

व्यवसाय दर्ता भएको वर्ष : 9069/82

अनुमानित लगानि : ६०,००,०००

अनुमानित बार्षिक कारोवार रकम 200,00,000)

बार्षिक आम्दानी : ११००००००

शिक्षा: MBS सम्प

२) ब्यवसाय दर्ता गर्न कित दिन लाग्यो ? oudaise उत्तरि गार्म अप्र पद्मा (भाग्या) ३) व्यवसाय दर्ता गर्न कित रकम लाग्यो ? ही व्यवसाय दर्ता गर्न कित रकम लाग्यो ?

४) वर्ता गर्नेक्रममा के कस्ता दुख खेप्नपयो ? यो ठारपाद्वाय दत्ती लादी , हारेल, तथा यहकारी उद्योग का यह यो का प्राचित्र या विकास के स्वेपकी असे कि असे प्राची का प्राची का यह का प्राची या यह का यह यह यह यह यह य

४) दर्तामा संलग्न कर्माचारीहरूको व्यवहार कस्तो थियो ?

> अगर्मचारीको उपल्खार अग्रांच १ मार्च १ मार्ग १ वर्ग अन्वर्ग कार्यनको अग्रायको अग्रायको अग्रायको १ मार्ग अन्वर्ग अग्रायको १ मार्ग अन्वर्ग अग्रायको १ मार्ग १ म

६) दर्ता प्रिक्रया सहज थियो वा भन्मिटिलो थियो ?

अवर्त नभएकालागी के सुभाव दिन चाहनुहुन्छ?

े अतर्ग राभागा उत्तावाताह अने द्वा हुन्छों अग्रिस अग्रिस

द्र) दर्तामा संलग्न निकायहरूलाई के सुभाव दिन चाहनुहुन्छ? =) दर्ती हुन अगउने उद्योगी क्रियमांबिलीह पोट्साहन अने > द्रा प्रहा गये गयिन जार्ज पर्वह । ९) दर्ता भएकै कारणले केही सुविधा पाएको वा सजिलो भएको अनुभव गर्नुभएको छ ?

5) 60V/

अनुसन्धानकर्ता

सह प्राध्यापक भरत भुषाल, संयोजक

सह प्राध्यापक राजेन्द्र लम्साल
उप प्राध्यापक रोम शर्मा

उप प्राध्यापक सुरेश सापकोटा

अनौपचारिक रुपमा संचालित उद्योग ब्यवसायको औपचारिक क्षेत्रमा रुपान्तरण

दर्ता भएका ब्यवसायका लागी

तल उल्लेख गरिएका प्रश्नहरु बुटवल उप महानगरपालिका भित्र छरिएर रहेका उद्योग व्यवसायलाई कसरी अनौपचारिक क्षेत्रबाट औपचारिक क्षेत्रमा रुपान्तरण गर्न सिकन्छ भन्ने उद्देश्यका साथ अनुसन्धानात्मक परामर्श प्रदान गर्ने उद्देश्यले लुम्बिनी बाणिज्य क्याम्पसका प्राध्यापकहरुबाट गरिएको हो। यहाँ उपलब्ध गराईएका सुचना तथा बिचार यस अनुसन्धानका लागी मात्र प्रयोग गरिने साथै उत्तरदाताको पिहचान गोप्य राखिने अवगत गराउँछौँ। तपाईंको अमुल्य विचार र सुचनाको उच्च सम्मान गर्दे यहाँहरुको सिक्तय सहभागिताका लागी धन्यवाद टकाउँछौ।

नाम (ऐच्छिक) :

उमेर:

लिङ्ग :

व्यवसायको किसिम : उट्पाद १ फुलके एट्यी

ठेगाना : शुंक की वर्ड इर

ब्यवसाय संचालनको बर्ष : 🔑 🛭 🗲

शिक्षा:

व्यवसाय दर्ता भएको बर्ष : 20 ६१

अनुमानित लगानि : ४/१ करो अनुमानित

अनुमानित बार्षिक कारोवार रकम : 2/3 र्के एड

बार्षिक आम्दानी : 20/2007169 अन्ति अद्भानित

पाइंसे व्यवसाय किन दर्ता गर्नुभयो ?

अमल ठाण रीकल एपवमाप दलरिजार मन्याल कुजान पर्दि राड्य लाइ

उत्तरह जाराउनका लगजी व्यवमाप वार मण्डी आदानी वार केडी 010 रक्ता

राड्य लगि नवस्ता मणा तन पर्दि निर्माल ठाडण विकली हुन्ही ए आदुन

स्वराह्या हुर् केही हर लक्षा विरोत्ता मणा मणात्म जाद रोजागा

अख्या जाकी वाजी पिन् हा र भी स्वर्ध मान्य मान्य प्राव्य परिने

प्या लम्पनी अपान गानिस लाजी

२) व्यवसाय दर्ता गर्न कित दिन लाग्यो ?

9 महीगी

३) ब्यवसाय दर्ता गर्न कित रकम लाग्यो ? जिम्माठी भा (स्मार्ट्स) कियो अस्य क्रियमा पिक रवर्षी

४) दर्ता गर्नेक्रममा के कस्ता दुख खेप्नपऱ्यो ?

(1) न्येर अव्हाया प्रश्ने गर्ने पूर्व /

४) दर्तामा संलग्न कर्माचारीहरुको ब्यवहार कस्तो थियो ?

खल्लोप जान विएन)

६) दर्ता प्रिक्रया सहज थियो वा भन्भटिलो थियो ?

७) दर्ता नभएकालागी के सुभाव दिन चाहनुहुन्छ ?

दलिंगरी मन्यालम् गार्डिश

द्रां दर्तामा संलग्न निकायहरूलाई के सुभाव दिन चाहनुहुन्छ?

राष्ट्र (विका मिल्म निकायहरूलाई के सुभाव दिन चाहनुहुन्छ?

प्रकार (विका मिल्म निकायहरूलाई के सुभाव दिन चाह

९) दर्ता भएकै कारणले केही सुविधा पाएको वा सजिलो भएको अनुभव गर्नुभएको छ ?

अंग्रेस्य महा भी हो।

अनुसन्धानकर्ता
सह प्राध्यापक भरत भुषाल, संयोजक
सह प्राध्यापक राजेन्द्र लम्साल
उप प्राध्यापक रोम शर्मा
उप प्राध्यापक सुरेश सापकोटा