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Women's access to and participation in economic activities in the natural resources sectors in Nepal: Insights from a sectoral policy review

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Key Highlights

1. A supportive policy environment exists in sectoral policies for strengthening women's economic empowerment (WEE) in Nepal.
2. Weak mainstreaming of WEE within different sectors persist due to structural and institutional barriers, limiting the impact of the policies.
3. Gaps in translation of policies into practice and lack of inter-sectoral and inter-institutional harmonisation and coherence have further constrained women entrepreneurs.
4. Strong monitoring and accountability measures in overcoming these gaps can empower women entrepreneurs in overcoming the gender-based constraints and enhancing economic empowerment.

ABSTRACT

Economic empowerment has been recognised as a pathway towards women's overall empowerment. Appropriate public policies and their effective implementation are necessary preconditions to ensure equal access to opportunities, resources, and rights for women. Agriculture and forestry are key sectors where rural women continue to be engaged in Nepal. In this paper, we (a) conduct a critical analysis of federal policies – agriculture, forestry, cooperatives and economic policies that focus on advancing women's economic empowerment (WEE) in Nepal, and (b) examine the sectoral coherence in providing a conducive policy environment. A desk review of policies identified provisions addressing gender equality and social inclusion (GESI), and specific provisions supporting WEE. Insights and experiences from a participatory action research (PAR) project are used to illustrate the policy implementation challenges, the policy-practice gaps, and issues related to sectoral coherence, that enable or constrain women's empowerment in these sectors. The review reveals that a supportive policy environment exists for strengthening women's

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economic status. However, weak mainstreaming of WEE across different sectors persists due to structural and institutional barriers. There are gaps in the translation of policies into practice, and poor inter-sectoral and inter-institutional harmonisation and coherence limit the potential for more sustained positive impact on the ground.

Keywords: women's economic empowerment, policy analysis, policy implementation, policy harmonisation, coherence

1. Introduction

Women's economic empowerment (WEE) has been recognised as a pathway towards their overall empowerment, for achieving gender equality, and for fostering a just and dignified life for them (Kabeer, 2009).[5] For WEE, access to and control over resources is one of the important dimensions, along with agency and achievements (Kabeer, 1999). Furthermore, appropriate public policies and their effective implementation are necessary preconditions to create a conducive environment to ensure equal access to opportunities, resources, and rights for women in all their intersectional identities and conditions (Hervias and Radulovic, 2023; OECD, 2012). Policies can take the form of laws, regulations, strategies, programmes, or other policy documents with the aim of achieving specific societal goals or addressing public problems (OECD, 2012, p. 406). The right combination of policies and their implementation can make a significant difference, particularly in the terms and conditions in which women can participate in, contribute to, and benefit from the process of economic growth, while strengthening their own economic status (Kabeer, 2009).

As in many countries around the world, agriculture and forestry are key sectors where rural women continue to be engaged in Nepal; out of 62% of people involved in agricultural activities, women hold a proportion of 64.8% (NSO, 2024). With growing male out-migration, the burden on women farmers has increased over the years, though they do not have concurrent rights to assets and adequate access to agricultural technology or inputs (Sugden, 2018). While low agricultural income is one of the key reasons for increasing male out-migration, the women left behind continue to be engaged primarily in subsistence agriculture and low-return, unpaid labour. Similarly, in the forestry sector, rural Nepali women have been recognised as the primary users of forests including accessible economic resources (such as non-timber forest products). However, they continue to be marginalised in the decision-making processes of forest governance, and their exclusion increases within the institutional hierarchy of community forests (Baral et al., 2024). Though forest and agriculture based micro/small enterprises have helped in diversifying livelihoods, the policy environment has still not been conducive towards the promotion of entrepreneurship at the local level; women continue to be treated as just collectors of raw materials (Paudel and Paudel, 2010; Lamsal et al., 2017).

There has been significant progress in ensuring women's rights and political space by the constitution and the national level gender equality policy. Despite a conducive legal and policy framework,

[5] "Women's empowerment" is the process of enabling women to make their own informed decisions, by increasing their access to resources, opportunities, and decision-making power. It encompasses multiple aspects - education, economic independence, healthcare, political participation, and legal equality. This creates conditions for fulfilment of human rights and justice for women in all their intersectional identities. While acknowledging this, we would like to make it clear that this paper focuses on the *economic* aspect of women's empowerment in particular.

there is growing concern about wide gaps between policies and practices on the ground, including mainstreaming of gender equality and social inclusion (GESI)[6], which has constrained opportunities for practical outcomes and transformative changes in different sectors. Such gaps have been pointed out in the agriculture sector (Devkota et al., 2022; Banjade et al., *forthcoming*), and the forestry sector, and forestry-based enterprises (Paudel and Paudel, 2010; Shrestha et al., 2024). Many of the gender equality/equity responsive laws lack the required provisions to support policies,; or even contradict each other, adding confusion to effective implementation. There is also limited coherence in the policy-practice continuum, at both vertical and horizontal levels (Banjade, et al. *forthcoming*). GESI policies in the different sectors are also not adequately supported by required directives, concrete implementation plans, and operational procedures, that hamper their translation into practice. Furthermore, policy-practice mismatches often result from limited knowledge of GESI among staff, the absence of robust monitoring and evaluation systems, and unclear communication and ambiguous terminologies (Shrestha et al., 2024). There is a gap in clear analysis on why policies are not being implemented and its effects on the ground. These evidences would be necessary for advocacy for policy implementation, policy changes, or even the formulation of new policies.

Against this backdrop, the paper analyses selected federal sectoral policies from a critical gender perspective with particular focus on whether, to what extent, and how these policies have supported a conducive policy environment focusing on advancing women's economic empowerment in Nepal. More specifically, the paper delves into two research questions:

1. To what extent have WEE elements been articulated in the policies that support agriculture and forestry related production and enterprises?
2. How do existing policy frameworks enable and/or constrain women's empowerment in these sectors based on ground realities?

Following this introduction, the paper outlines the methodology and analytical strategy used for the study. We then present an overview of selected legal and policy frameworks from multiple sectors from a GESI and WEE lens, followed by presentation of evidence and insights from the ground, and end with some concluding thoughts.

2. Methodology and analytical strategy

This paper is informed by a critical gender analysis approach, including a review of policy contents, and qualitative insights drawn from a participatory action research (PAR) project. The project focused on co-producing a shock-resilient business ecosystem, necessary for women producers and their enterprises in the agriculture and forestry sectors, in three mid hill districts in Nepal - Ramechhap, Arghakhanchi, and Dolakha. The policy analysis focused on how different policies exclusively targeted women's *economic* empowerment, particularly related to the technical support and economic provisions that specifically address women's needs, compared to those for

[6] Over the years Nepal has seen improvements in policies related to women's rights. As more social groups started demanding substantive equality from the 1990s onwards, the country started to adopt a 'gender equality and social inclusion' (GESI) framework to encompass a larger category of marginalised groups using an intersectional approach with gender cutting across all other social identities (IDPG, 2017). Social exclusion is entrenched in the political, economic, and social fabric of Nepal and encompasses those excluded groups whose identities are based on different dimensions – class, caste, ethnicity, disabilities, language, religion, geographic locations, etc.

the overall intended beneficiaries. The analysis also looked into provisions related to women's socio-cultural and political empowerment, as well as general GESI provisions, as there provide the impetus necessary for economic empowerment and support improved access to finances, information, technology, services, etc. for women.

A review of national-level legal instruments and policies[7] was conducted with a focus on WEE, including: (i) National Agriculture Policy, 2004; National Agroforestry Policy 2019; Agriculture Bill 2025 (draft); Agriculture Development Strategy, 2015 and Sixteenth Five-year Periodic Plan 2025; (ii) National Forest Policy 2018, Forest Act 2019 and Forest Regulations 2022; (iii) National Cooperative Policy, 2069 (2012), Cooperative Act 2074 (2018) and Regulations 2075 (2019); and (vii) National policies related to the Economic Sector (Industrial Enterprises Act 2020).

The review focused on the following elements: (i) identification of provisions that addressed GESI; (ii) identification of specific provisions that supported women's economic empowerment; and (iii) identification of policy measures that leverage multisectoral coordination/coherence or contradictions between relevant sectors to enable or constrain a holistic approach towards WEE. Given the context for the review, the different policy instruments were critically assessed in relation to the provisions that supported the creation, facilitation, and strengthening of WEE and the gaps in the policies. Further, evidence and insights from the PAR project were used to illustrate the policy implementation challenges (policy-practice gaps) and sectoral coherence, enabling or constraining women's empowerment in these sectors.

In the sectoral policies, 'gender equality and social inclusion' is used as an overarching framework to address gender inequality, exclusion of marginalised groups, and multidimensional poverty from an intersectional perspective. This GESI framework is a unique product of Nepal and has been used extensively in Government of Nepal policy discourse (IDPG, 2017). The framework has evolved over time from a focus on 'women's development' into a demand for equal rights and representation in the governance of the various social groups in the country based on caste, ethnicity, class, and the entire spectrum of gender identities. This approach focuses on delivering equal rights, opportunities, and mainstream services to all citizens.

The PAR method focuses on field inquiry, developing and co-creating new knowledge, policy dialogues with multiple stakeholders, and action for transformation (Aziz, et al., 2011). Qualitative insights gained through PAR during 2021-2025 included key informant interviews, focus group discussions, and policy dialogues with key government agencies in the agriculture and forestry sectors, and the community participants – primarily women engaged in farming fresh vegetables (in Arghakhanchi) and lentils (in Ramechhap), and those engaged in harvesting the fragrant wintergreen leaves (*Gaultheria fragrantissima)* for the distillation of essential oils (in Dolakha). Content analysis of selected interviews was conducted, focusing on key themes of this paper.

[7] We have limited our review to federal sectoral policies that have implications at the local level. A review of the policies at the Provincial and Local levels would have made an important contribution but it was beyond the scope of this particular study.

3. An overview of selected legal and policy frameworks from a GESI and WEE lens

The scope of this paper lies in the analysis of national-level policy documents from different sectors, focusing specifically on provisions for women's economic empowerment. It analyses the existing agriculture, forestry, and financing and cooperative-related policies, acts, and regulations within constitutional mandates, with a focus on whether and to what extent they have implications on women's economic empowerment. The analysis also has been substantiated by the observations and reflections from the ground on policy implementation (Section 4) based on the action research project that was the basis for this work.

In the policies that we reviewed, our primary focus was on provisions that are directly related to supporting *women's economic empowerment.* Secondly, we look at GESI and women's socio-cultural and political empowerment provisions since they provide the impetus necessary for economic empowerment. In this section, we present the overall constitutional and policy context that supports women's rights and empowerment. This is followed by a brief outline of key provisions of WEE in natural resources sectoral policies and selected economic policies listed above.

The overall national context: Nepal has a strong constitutional mandate to ensure that all development and growth processes are sustainable, and adhere to the principles of non-discrimination, social inclusion, and social justice for all segments of the population. In addition to a set of 32 fundamental rights, six specific women's rights are also guaranteed by the 2015 Constitution of Nepal (GoN, 2015)[8], which ensures the participation of women in the public domain and paves a way to address gender inequality.[9]

Despite these constitutional provisions, gender-based inequalities persist, having a profound impact on women's access to resources and decision-making. At the global level, Nepal stands at 117 out of 146 countries assessed with a gender gap of 0.660, a drop in ranking from 2023 (World Economic Forum, 2024). There are some contradictions and gaps, for example: (i) The Constitution explicitly identifies *"socially backward women…"* (Article 42. Right to Social Justice, Section 1),[10] ignoring the multiplicity of women's identities in relation to caste, ethnicity, class, disabilities, geographic locations, for instance; (ii) Section 4 of Article 18 (Right to Equality) states that *"There shall not be any gender discriminations regarding remuneration for the same work and social security"* and yet, discrimination in wages for the same work continues to be prevalent, especially in relation to agriculture-based wage labour; (iii) Section J of Article 51 (Policies related to social justice and inclusion in State Policies) states, "*Making appropriate arrangements of*

[8] Article 18 (Right to Equality), Article 38 (Right of Women), Article 42 (Right to Social Justice) Article 43 (Right to Social Security) and Article 51 (State Policies) - equal right to lineage; safe motherhood and reproductive health; justice and compensation against violence against women; inclusion in all state structures and bodies; special opportunity in education, health, employment and social security; and equal rights in property and family affairs.

[9] For details on the various Constitutional provisions, including legislation that supports the rights and inclusion of women in various sectors, refer to: National Network for Beijing-Review Nepal, 2020. Civil Society Report on Beijing +25. Kathmandu.

[10] "Socially backward women, Dalits, Adibasi, Janajati, Adibasi Janajati, Madhesi, Tharu, minority groups, persons with disability, marginalized groups, Muslim, backward classes, gender and sexually minority groups, youths, peasants, laborers, the oppressed and the citizens of backward regions, and economically poor Khas Arya shall have the right to employment in state structures on the basis of the principle of inclusion." (Article 42. Right to Social Justice, Section 1, 2015 Constitution of Nepal)

livelihoods by prioritizing employment for single women who are in helpless conditions on the basis of skill, capability and merit", and *"Economically evaluating the works and contribution in regard to childcare and care for the family".* These are provisions that have not been adequately addressed; the economic contribution of unpaid care and household work is yet to be formally taken into consideration in the GDP of the country.[11]

The National Gender Equality Policy 2020 provides a comprehensive policy framework to create a supporting environment to end gender-based discrimination and exploitation (MoWCSC, 2020). It aims to make policy and institutional arrangements for the socio-economic development of women, adolescents and girls; end gender discrimination and exploitation; institute gender responsive governance; and empower women economically. The key strategies outlined in this policy to support women's economic empowerment highlight relevant areas - increase the participation of women in the labour market and assess women's economic contributions; empower them through integrated programmes on self/employment and entrepreneurship; and support women's self-reliance through increased access to and control over resources and decision-making processes.

The policy, however, does not adequately cover aspects of the intersections of other social identities which often create additional barriers for certain groups of women– those who are poor, come from traditionally and historically discriminated castes or ethnicities, are differently abled, and come from diverse geographic areas and language abilities. Additionally, the Ministry of Women, Children, and Senior Citizens does not have direct institutional or organisational mechanisms and structures to monitor implementation of GESI at all levels of the goverments to ensure the effective implementation. It is also not clear how the different sectoral ministries will be mandated to adhere to this policy. Finally, there are no clear provisions on how to address instances of impunity and build accountability towards the implementation of the policy.

3.1. Agriculture and forest policies

National Agriculture Policy 2004

The National Agriculture Policy (NAP) 2004 (MoALD, 2004) was promulgated much before Nepal endorsed federalism in 2015. The NAP uses an intersectional approach to interventions and advocates for the recognition of women as having independent and autonomous agency. The NAP divides farmers into two groups - small and large - and aims to provide more resources for the small farmers. It recognises that existing programmes and budgets in agriculture are not gender-sensitive and it acknowledges that *"…budget allocations are often silent over how to enhance women's strategic positions through recognizing women as independent and autonomous farmers, ensuring women's access to means of production, enhancing their leadership competence and creating acceptance, and improving women's position in different structures of the government, non-government and private sectors"* (MoALD, 2004, Section 4).

Increased participation, access to technologies, improved access to infrastructure, and targeted subsidies are the key strategies identified by the NAP for gender-inclusive agriculture. It has set the target to raise women's participation in all possible fields of the operation of agricultural programmes to 50% (MoALD, 2004, Section 4) and places emphasis on access to, and the flow of

[11]The ILO estimates the value of unpaid care and domestic work to be as much as nine percent of the global GDP (USD 11 trillion), with women's contribution at around 6.6 percent compared to men's at 2.4 of the GDP (Hernando, 2022).

information and data relating to the involvement of women in agricultural programmes.

Agriculture Bill 2025 (Draft)

The draft of the Agriculture Bill 2025 aims to advance and commercialise agriculture and has been circulated by the Government of Nepal to seek feedback. It has provisions for gender or women's empowerment related to facilitation of the implementation of the Agriculture Development Strategy (ADS, 2015). It guarantees the promotion of rights and benefits of farmers including women (Section 2, No 3) and provides authority to the Federal, Provincial and Local governments to make operational policies on grants, subsidies, tax rebates, and agriculture insurance. It has provisions for categorising farmers and providing them with identity cards (Section 2, No 4), to help the government and other organisations to leverage resources to the target groups that cover both men and women. The Bill also talks about agriculture enterprise registration, which is a good initiative, but the process and requirements outlined pose challenges in bringing small women entrepreneurs into the formal system. Additionally, the Industrial Enterprises Act 2020 outlines provisions and subsidies for women-led enterprises (see Section 3).

The Bill has provisions to ensure the representation and participation of women farmers in descion-making bodies that it has envisioned, e.g., the Agri-business Promotion Directorate Committee (Section 4), and the Agriculture Market Operation Committee (Section 5, No. 20). It outlines mandatory representation of women farmers in the Recommendation Committee for providing grants, subsidies, and facilities offered through the 'Small Farmers' Business Development Fund' which acts as collateral for project-based enterprises. The Bill needs to be finalised and passed and supported by regulations and guidelines to ensure its proper implementation.

Agriculture Development Strategy (ADS) 2015

The ADS 2015 provides direction to the agriculture sector over a period of 20 years. One of its strategic frameworks is to make the sector inclusive. The ADS has set a target to increase farms owned by women from 16% in 2015 to 50% by 2035, and the reach of agricultural services to women farmers from 18.2% to 32% within the same period. It acknowledges farmers' rights and provisions institutional mechanisms to ensure farmers' participation in decision-making platforms, across all categories - commercial, subsistence, and landless. It outlines a pathway to connect small farmers to the value chains and community-based extension services. Gender equality and social and geographic inclusion (Output 1.5) and the establishment of mechanisms for participation of farmers and value chain actors (Output 1.7), fall within Outcome 1: Improved Governance. The ADS also emphasises agri-business promotion providing tax incentives, agri-business incubators, and matching grants to cottage, micro, and small enterprises.

The ADS identifies GESI challenges: the need to identify mechanisms that value diversity, eliminate or reduce polarisation which was as a result of high social differentiation in Nepali society, and create cooperative arrangements. It accepts the mismatch between vision, plan, and action. It also recognises that budget allocations are often silent over how to enhance women's strategic positions. The strategy recognises women as independent and autonomous farmers, and has incorporated the need to ensure women's access to means of production, enhance their leadership competence, and improve their position in different structures of the government, non-government and private sectors. Strengthening capacity for GESI responsive agricultural extension

services, quality participation of women farmers, raising awareness on women rights to land, tax rebate, equal inheritance of land rights to women, financial management training, establishment of incubators, provision of matching grants, and innovation fund are additional GESI responsive activities outlined in the ADS strategy. It acknowledges the active participation of farmers' associations and NGOs as very crucial in the development of agribusiness.

Sixteenth Periodic Development Plan 2024-2029

Women's empowerment has recived focus in the periodic development plans of Nepal, e.g. the commercialisation of agriculture and gender and social inclusion, since the 10th Plan 2002-2007 onwards, with increasing attention to inclusive and equitable economic growth, creation of employment opportunities and good governance in the Plans that followed. The current 16th Plan (2024/25-2028/29) considers 'gender equality, social justice and inclusive society' as one of the 13 major areas of structural transformation and has a macro strategy to internalise gender mainstreaming. The Plan prioritises agricultural credit, insurance, production-based subsidies, promotion of cottage, micro, and small industries, and aims to increase the income of women farmers, respect for labour and end gender-based discrimination in the labour market. It acknowledges that women's empowerment entails removing the structural barriers – the fulfillment of basic needs, unequal access to economic resources, lack of capacity to influence decision-making, and shortfall of opportunities. It also emphasises the need to increase access, affordability, and the use of technology for women especially within the productive sectors, to close the existing gender gaps, and to promote women's leadership in productive sectors (agriculture, forestry, trade, tourism) and foster entrepreneurship in cottage, micro, and small enterprises. Equitable access to resources and distribution of benefits, and creating opportunities and building capacities for self/employment and entrepreneurship are key pathways for WEE that are laid out in the 16th Plan.

National Forest Policy 2018, Forest Act 2019 and Forest Regulations 2022

The Forest Policy 2018 endorses the national agenda of '*forestry for prosperity*' and focuses on the commercial production of trees and NTFPs (MoFE, 2018, Section 8.3). Agro-forestry promotion and marketing are also major policy objectives (ibid, Section 6.2). The use of technology, promotion of forest users' cooperatives for the promotion of forest-based enterprises, collaboration with financial institutions, provision of soft loans to promote trees outside of forest; equitable participation of women and marginalised groups in decision making; and addressing gender-based discrimination (MoFE, 2018, Section 8.8) are the major strategies included in the policy.

If implemented properly, the Forests Act 2019 and Forest Regulations 2022 have created space for poverty reduction and women empowerment. Revisions in the Forests Act have implications for the commercial exploitation of forest resources, poverty reduction, and women's socio-economic upliftment. For example, within the pro-poor leasehold forests, the poor and marginalised get access to forest territory to develop fodder, fruits, and NTFPs; community forest user groups (CFUGs) can establish/run forest-based enterprises; at least 37.5% of the total budget of a CFUG should be allocated for poverty reduction, women's economic upliftment and related activities

(Article 26).[12] Provisions are also in place to make local decision-making bodies be gender inclusive. In CFUGs, at least 50% members should be women in their executive body, including in decision-making roles such as the Chair or Vice-Chair and Secretary or Treasurer.

National Agroforestry Policy 2019

The National Agroforestry Policy (MoALD, 2019) lies at the juncture of agriculture and forestry policies. The primary premises of this policy rest on developing climate-resilient ecosystems and facilitation of investment opportunities in agro-forestry enterprises, promoting research for effective and efficient agroforestry systems in different ecological zones, promoting value addition and market linkages for agroforestry products, allowing space for using agroforestry stands as collateral for access to credit, and securing insurance for agroforestry plantations. Yet very little emphasis is given to the specific roles of and value addition for women. Women have a key role in relation to participating in cooperatives, weekly markets (*haat bazaar*), collection and processing of non-timber forest products and medicinal plants, promotion of agroforestry on abandoned/ barren land and industries based on them, etc. and yet the policy is generalised and does not specify mechanisms for WEE support (technically, financially, etc.) in an area where women spend time and effort.

3.2. National economic policies related to women's economic empowerment

The banking, financial, and industrial sectors in Nepal have outlined specific economic policies to support women and marginalised groups. Additionally, the cooperative sector in the country - a significant part of the economy - is recognised as an important pillar in economic development, social inclusion, and poverty alleviation (see section 3.3). The central bank of Nepal (Nepal Rastra Bank - NRB) has instructed banking and financial institutions (BFIs) to lend at least five percent of their total portfolio to the 'deprived sector' (comprising "low income and marginalised women, low-income farmers, backward classes and Dalits"), to reach marginalised communities.

Industrial Enterprises Act 2020

Loans for women-owned and managed micro enterprises and agriculture enterprises, subsidies in interest, and exemptions on taxes are outlined in the Industrial Enterprises Act 2020 (MoICS, 2020). If the entrepreneurs are from the 'deprived sectors', they can receive additional loan amounts. Women entrepreneurs are entitled to subsidies (mandatory for all BFIs)[13] while women-owned and managed industrial enterprises receive tax subsidies. The same Act (MoICS, 2020) has subsidy provisions for enterprises employing women, and for women-owned and managed enterprises.[14] Additionally, there are provisions for certain tax exemptions where women are engaged: (i) businesses employing more than 100 women throughout the year receive an additional 10% tax exemption; and (ii) women-managed micro enterprises are tax exempt for 10 years from the date

[12] Additionally, private forest owners can do agroforestry, cultivate NTFPs and wild animals (MoFE, 2019; Forests Act, Section 36.7); 28 tree species, 23 medicinal plants and three other NTFPs are allowed to be harvested and transported as agricultural products (MoFE, 2019, Rules 82.3 – Annex 48).

[13] Loans for women entrepreneurs have been raised from Rs. 1.5 million to Rs. 2.5 million (in 2025) and the loans are subsidised through NRBs "Subsidy Guideline". However, the subsidies for the women entrepreneur loans have been reduced from six percent to a maximum of three percent by the government. (USD 1= NRs 140/- on 12 August 2025).

[14] There is a 15% tax exemption if more than 50% of Nepali citizens employed in any industry are women. An industry/firm registered under the sole ownership of a female entrepreneur is entitled to 35% exemption on the fee or charges related to registration of that industry/firm.

of commercial operation. At an individual level, any woman who earns a salary income is also entitled to 10% tax exemption (GoN, 2011). The government has recently extended the period of income tax exemption for micro-enterprises run by women entrepreneurs from three years to 10 years, and the value added tax on micro insurance has been removed (MoF, 2021).

3.3. Policies related to Cooperatives

National Cooperative Policy 2013, Cooperatives Act 2017 and Cooperatives Regulations 2019

The cooperative sector in Nepal dates to the mid-1950s, and it covers various areas such as agriculture, finance, and community services. One of the key objectives of Nepal's cooperative act, policy and regulations focuses on improving the life conditions of a key group of individuals – primarily women, poor, disabled, marginalised, landless, disadvantaged groups and labourers - through access to cooperatives (MLMCPA, 2012, Objective 8.3). All these categories are mentioned consistently throughout the Policy, Act, and Regulations, in the form of a *'special interest group'*. The fact that "gender" as a category intersects with all the other categories and causes additional challenges (and therefore would require additional support) is not, however, acknowledged. The aim is to strengthen the 'special interest group' capacity through increasing access to cooperative memberships, skill development, and leadership training, based on positive discrimination. The policy also specifies that the leadership in cooperatives will receive orientations on gender equality and social inclusion to build awareness of issues related to positive discrimination.

Moreover, the Cooperatives Act also specifies that all three levels of the government can make provisions for tax subsidies (partial or full), seed money, subsidised loans including special and technical support to key groups of people such as, marginalised rural women, people with disabilities, former *Kamaiyas* (bonded labourers), former *Haliyas* (agricultural bonded labourers), landless farmers, unemployed, wage labourers, Dalits, and marginalised indigenous groups (MLMCPA, 2017). Where cooperatives are formed by members of these 'special interest groups' in rural areas and less developed municipalities, special taxation subsidies and policies can be developed to support the institutional development of such cooperatives.

The Cooperatives Act also supports women's entrepreneurship and leadership by providing grants and tax subsidies, if they are in underprivileged areas. Small and cottage industries established by women members of cooperatives are eligible for grants, and those enterprises that are in rural areas, or "less developed" municipalities are also eligible to receive tax subsidies if they are led by the 'special interest group' members (MLMCPA, 2017).

The Cooperative policy, act and regulations also promote the leadership of women by stipulating 40% participation of women in leadership positions and that there needs to be at least one female member in other committees (e.g., credit information centre, savings and credit and stabilisation funds, etc.). It also supports empowerment programmes to build their leadership skills.

4. Reflection on interface of policies, institutions and practices

Key reflections from the review of the policies at the national level, along with ground experiences from the participatory action research and case studies, are discussed below. The research

demonstrates the significant gaps and the lack of coherence in areas where intersectoral and holistic measures are necessary.

4.1. A supportive policy environment for strengthening women's economic status with continuing gaps

Our review shows that the constitutional mandates and broader frameworks of the policies that were reviewed recognise the need to engage women and marginalised groups, for inclusive development processes and outcomes. Policies in agriculture, forestry, and related sectors have acknowledged the need for women's participation, and representation, as well as opportunities for economic activities and enterprise creation. The overall economic, financial, and industrial policies, and policies related to cooperatives (especially related to agriculture enterprises) have provisions that are potentially conducive towards women's economic empowerment and the participation of other traditionally excluded communities in the context of Nepal.

Almost all the policies reviewed use 'gender equality and social inclusion' as a framework, except for the National Policy on Gender Equality which excludes the part on 'social inclusion' (MoWCSC, 2020). In all the policies, 'gender' is acknowledged as an area requiring attention, but it is mostly focused on increasing the reach and participation of *women* alone (Gurung and Bista, 2014; Rai et al., 2019; Devkota et al., 2022). There are key gaps in addressing the crux of gender issues related to the need to change traditional socio-cultural norms, mindsets, attitudes, and behaviors that are guided by patriarchal structures and systems. Additionally, entrenched power imbalances in access to and control over necessary resources, assets, technologies, information, finances, and inputs - key elements for creating a conducive environment for women's economic empowerment - are also not adequately addressed. Systematic deep rooted resistance to change also hampers the translation of policies and hence the outcomes.

One clear example of the GESI-related policy-practice gap was addressed through the PAR project in one of the study sites. Nepal has had the policy of Gender Responsive Budgeting (GRB) since 2007/2008 - an inclusive planning approach designed to integrate a gender perspective at every stage of the budget process to promote gender equity/equality (Shrestha et al., 2025). Though GRB has been mandatory for more than a decade, gaps in conceptual clarity and technical capacity for its effective implementation at the local level were evident in one of the local governments we worked with. Upon request from the local government, the research team used a co-production approach, facilitated through multi-stakeholder forums, promoted infomed deliberation on gender issues, and supported the understanding of the design of programmes to integrate GRB initiatives into the local planning process.

4.2. Weak mainstreaming and sectoral incoherence of WEE due to structural and institutional barriers

In addition to the provisions in the sectoral policies that were reviewed, several of the sectoral policies are supported by complementary but separate GESI strategies and action plans, for example, in agriculture (MoAD, 2007; 2017), forestry (MoFE, 2022) and climate change (MoFE, 2021). Other sectors including water, energy, health, urban development, transportation, etc. also have accompanying GESI strategies and action plans, while a few have operational guidelines. Yet in all cases, these provisions remain separate from main policy documents, are treated as overall

cross-cutting elements, and are often taken to fulfill donor and project requirements (Buchy and Shakya, 2023). Studies have pointed out how the integration and mainstreaming of GESI and WEE in particular have had rather mixed results, due to a number of reasons: very few people are conceptually clear, there are very few operational guidelines to support the implementation, and there are limited accountability measures when only tokenism is practiced (Buchy and Shakya, 2023). This is particularly true in the context of federalisation in Nepal where provincial and local government structures, systems, and human resources' familiarity with GESI are limited.[15] The lack of clarity in functional linkages between the three tiers of government resulted in limited coordination and ambiguities in GESI-related roles and responsibilities (CSC, 2024).

Nepal's community forestry programme brought significant innovations not only in community-based conservation and management of forests but also in introducing legislation within the sector for women's participation in decision making roles within the executive committees of the forest groups (FAO, 2015). However, even in these programmes, there are persistent structural and institutional barriers with continuing male domination in the access to resources and control over community forestry decisions (Baral et al., 2024) These barriers also hinder women's economic empowerment in relation to the use of forest products for creating and sustaining enterprises. Another study points out that "involving women in the inventory process aids in enhanced technical forestry knowledge, increased control over access to resources, attitude change, and shifts in power relations" (Thakuri et al., 2024). The Forest Act has mandated the executive committee of the community forest user group has to have 50% of women including at least two in high portfolio positions (one chairperson or vice-chairperson and secretary or treasurer). However, as studies suggest, such participation is limited in numbers only and is not a measure of the quality of participation (Baral et al., 2024).

Nepal and Poudel's (2024) study on women agri-entrepreneurs in Nepal points out that only 14.8% of agriculture, fishing, and forestry enterprises are managed by women and merely 8.22 percent are owned by women. The major challenges faced by women agri-entrepreneurs were limited land ownership, inadequate access to financial services, male family members' dominance in decision-making, and doubt about women's capability. Additionally, studies have also demonstrated that smallholder women farmers in agri-business often lack access to critical agricultural inputs, equipment, and services, experience mobility restrictions, have limited access to knowledge, skills, and technology, and a limited understanding of market dynamics (Acharya et al., 2025; Sharma and Acharya, 2024). Such a socio-cultural context continues to impact negatively on women's access to and control over resources, their agency and voice, and ultimately their economic benefits and overall empowerment (Ministry of Health et al., 2017; Baral et al., 2024).

A lack of strong implementation and monitoring arrangements such as the allocation of budgets, capacity building are other key challenges of the integration and mainstreaming of GESI and WEE in different sectors such as in water (Joshi and Ghimire, 2024), energy (Buchy and Shakya, 2023), and agriculture (Devkota et al., 2022).

[15] Each of the sectoral ministries have identified Gender Focal Points who are responsible for ensuring that the annual plans and budgets of the ministries adhere to the national gender equality policies. They are also responsible for coordinating such efforts within the different sections, divisions and departments of the ministries. However, the effectiveness of these Gender Focal Points are questionable; they lack clear responsibilities, authority, rights and resources to perform their tasks.

4.3. Policy implementation: Gaps in translation and operations

Our key insight from the policy review is that there are clear gaps in terms of translating these mandates and commitments when we go down into the policy hierarchy, i.e., legislative frameworks and operational guidelines. As argued in another study that focused on the agriculture sector, the power and politics play central role in policy translation processes, and without adequate consideration of the local power dynamics, good policies often fail to leave an effect on the ground (Banjade et al., forthcoming). In addition, the lack of adequate guidelines, or the guidelines coming in too late for annual implementation processes, the lack of understanding of the policies, human resources capacity, and mandates backed by financial and technical resources - are key challenges to these "good" policies being implemented successfully on the ground, giving it's intended results (Banjade et al., forthcoming) It is also important to clarify that this study focused on reviewing policies at the federal level. It has then attempted to review the local-level practices and ground-level insights, and attempted to understand how well the higher-level policies have been applied in order to benefit women in particular at the community levels.

Policy implementation has challenges both at the vertical and horizontal levels. Our action research on the ground shows that policies related to enterprise, including those related to agriculture and forestry, are less accessible to the poor in general and semi-literate or illiterate women in particular owing to the regulatory, administrative, and procedural barriers. As evident in one of the action research sites, some women were not aware of most of the policy provisions; for many others, they could not afford to take up the incentives and benefit from them. Subsistence farming remains the dominant livelihood strategy in rural areas in Nepal. However, agriculture subsidies and support predominantly favor commercial and large-scale farmers. Even for smallholders, access to subsidies and inputs requires registration of their farmland (at local levels), which requires citizenship, land proof, and crop plans to be eligible for subsidies, which smallholder farmers (especially those who are economically disadvantaged and marginalised) have not benefited from the policies. When women farmers do not have land in their ownership, taking advantage of policies becomes more challenging. Additionally, government grants or subsidies are available for commercialisation i.e., farming machinery (tractors, coffee roasting and grinding units), and large tents/greenhouses for commercial vegetable farming, for example. Even a 50% subsidy on these inputs was far above the means of the smallholder farmers. Thus, agriculture policies themselves do not become supportive of small women farmers.

Many women struggle to access provisions like tax waivers, loans, and subsidies provisioned for small and medium enterprises. This is due to the high transaction costs, limited education, lack of familiarity with formal procedures, and weak networks (Banjade et al., forthcoming). Moreover, these benefits are often misused; enterprises and businesses are registered in women's names but controlled by their spouses or male relatives (TKP, 2024).[16] Gender biases also hinder young, unmarried entrepreneurs, for fear that they will move away after getting married and will not be able to run their businesses for too long and fulfill their loan obligations (TKP, 2024). Extensive procedures are required to obtain permissions from different government agencies (for example, municipalities, sub-divisional, and divisional forest offices) for harvesting and selling timber of different kinds (Articles 36. 3-6, MoFE). The process of obtaining permission is tedious and often

[16] https://kathmandupost.com/sudurpaschim-province/2024/07/07/achham-women-s-ordeal-of-becoming-entrepreneurs (Downloaded on 9th Jan 2025).

blamed for triggering corruption. These processes are most often beyond the capacity of women.

Following the focus on commercialisation and mechanisation of agriculture by the ADS, there are regulations for registering land as "agriculture farms" to facilitate access to agricultural inputs, technical assistance and different subsidies for inputs and equipment. However, many small farmers do not have the adequate land size to register and thus do not get access to specific programs and subsidies. Though they have access to the overall programs and subsidies of the agriculture sector implemented by the Agricultural Knowledge Center, staff of these newly established centres (following the federal system) are heavily burdened by administrative duties, and do not have adequate time to provide technical knowledge and inputs to small farmers as per their needs (Banjade et al., forthcoming).

Evidence from the action research project shows that there are clear gaps in adequate understanding (and translation) of policies among government agencies and community members. While supporting the Malarani Municipality in developing an in-depth understanding and application of Gender Responsive Budgeting, a mandatory government provision (MoF, 2012), many of the participating officials acknowledged that they were not aware of the GESI Strategy of their own office.[17] The strategy contains an action plan to mainstream GESI into the different activities of the municipality, yet limited knowledge about the strategy in itself, and an inadequate understanding of the concepts and how best to operationalise it, created a huge gap. Without specific implementation and operational guidelines that guide and mandate the integration of a GESI perspective in the development plans, budget, and monitoring system, this practice would be difficult to materialise.

Local women farmers complained that the municipality did not set aside an adequate budget to support women's economic activities. The team found that only one percent of the budget in 2022/2023 was allocated to activities related to 'women's development' and that was primarily for celebrations such as Women's Day, Senior Citizens' Day, Children's Day etc. These activities and budget were allocated from the federal Ministry of Women, Children and Senior Citizens for 'women's development'.

The case of women-led cooperatives in the research site is another case in point where policy provisions are not receiving the necessary operational and capacity-building support. As pointed out in Section 3 above, a key objective of Nepal's cooperative act, policy, and regulations is to improve the life conditions of women, poor, disabled, marginalised, landless, disadvantaged groups and labourers - through access to cooperatives (MLMCPA, 2012). Agriculture cooperatives have the mandate to improve household economic conditions through agriculture commercialisation by providing financial, technical, inputs, and marketing services to their respective members (Dhakal and Mueser, 2023). However, two women-led agriculture cooperatives were functioning almost exclusively as savings and credit institutions, disbursing small credit to their members at relatively low interest rates. In addition, when they received agricultural inputs (e.g., vegetable seeds) from the government, they distributed it equally among all the members, even though it amounted to less than a handful per person. They were reluctant to engage in the commercialisation of

[17] The GESI policy (2078) was prepared with support from a development agency. Malarani Rural Municipality Gender Equality and Social Inclusion Strategy 2078 BS. (Final Draft). (मालारानी गाउँपालिकाको लैङ्गिक समानता तथा सामाजिक समावेशीकरण रणनिति २०७८).

vegetable farming due to a number of issues: they did not have adequate technical know-how, and did not have the capability to improve women's position on the value chain and support the marketing of vegetables, especially since the rough road leading to the market was only functional during the dry season.

The Gender Mainstreaming Strategy 2006 for the agriculture sector seeks to reduce gender inequity and seeks redress for systemic patterns of social exclusion, in order to operationalise the commitments made by the NAP towards GESI. Yet, as studies have pointed out, the policy and the strategy are silent on determining the specific needs of diverse women and responding with necessary interventions in smallholder agriculture (Devkota et al., 2022; Paudel et al., 2019). Devkota et al. (2022) also point out how policy provisions and strategic interventions have not been translated into guidelines or plans and have not been supported adequately by resources.

4.4. Policy harmonisation, intersectoral and inter-institutional coherence

A critical gap in all the policies reviewed is the lack of inter-sectoral and inter-institutional harmonisation and coherence, which would have led to cumulative and additional positive impacts on the ground. Studies have also highlighted this critical gap of the lack of policy harmonisation and inter-sectoral coherence when the sectors are clearly complementary, with thematic overlaps and opportunities to focus collectively on reaching the most marginalised populations (Ranabhat et al., 2018).

The National Gender Equality Policy is a case in point. There are key challenges for implementing this policy, especially in relation to gaps in clear institutional mechanisms, implementation guidelines, and accountability measures, at different levels of the government and within different sectors. The policy was developed and issued by the Ministry of Women, Children and Senior Citizens, which is mandated to take a lead on women's empowerment (among other tasks). Yet, firstly, this ministry does not have direct institutional mechanisms at the sub-national (provincial) and the local government levels (municipalities), so it is not clear who has the implementation responsibility. Secondly, the policy is not clear on how (or even *if*) the different sectoral ministries at the federal and province levels will be mandated to adhere to the National Gender Policy, or how it aligns with the GESI policies and strategies of the sectoral ministries. Further, it is not supported by specific implementation and operational guidelines, for federal, provincial or local governments, to incorporate context specific programmes and budgets for their plans. Finally, there are no clear provisions on how to address instances of impunity and build accountability towards the implementation of the policy. The final point is applicable to all the different policies at large, and GESI policies in particular, even though legal measures are present to address discrimination based on GESI.

The lack of provisions for a policy implementation and coordination committee at the local levels is an important issue and needs to be in operation with clear mandates. There is an expectation that other line ministries will evaluate the gender equality policy within their own sectors when they review their own programmes, but without a clear mandate, act, and guidelines there is no guarantee it this will be executed. Institutional mechanisms for operationalising policies play a key role in improving policy integration by providing direction, wider political coordination mechanisms and administrative coordination capacities for the implementation of the policies (Peters, 2018;

Christensen et al., 2019). However, provisions for institutional mechanisms are either not being adhered to or, if they are, very often they do not have inclusive membership, perspectives, or voices. For example, there is a provision for the establishment of an "Agroforestry Inter-Ministry Coordination Committee", but the committee has no specific provisions for the participation of women, or women-related institutions, indicating a complete neglect of gender and inclusion issues.

Another example of the impact of a lack of inter-sectoral coordination is related to agriculture and forestry, two sectors that are linked to the livelihoods and food security of communities across the country. Sectoral boundaries have actually created barriers instead of complementing each other for compounded impact. Traditionally, forests have played a vital role in ensuring food security, and many people/communities continue to rely on forests as a source of food (Khatri et al., 2017). However, the forest management system in Nepal is primarily concerned with the management of timber and related resources, without giving due attention to food production. Consequently, this focus has resulted in a smaller-than-anticipated contribution to food production. The sectoral boundaries, specified by sectoral policies, have established clear boundaries between forests and agriculture, where each sector focuses on its own interests (Khatri et al., 2017). The 1990 Agroforestry Policy has attemped to cross such boundaries and develop integrated, agro-forestry practices. However, the forest policies do not bind to agroforestry practices, thus, the implementation of this policy cannot be done in isolation to bring the impact it envisions.

Agriculture and forestry are increasingly becoming more responsive to climate change and environmental issues. There is the inclusion of more stringent provisions for safeguarding healthy and safe environments and a recognition of the impact of climate change and climate-induced hazards (change in weather patterns, risks of hazards, impact on agriculture and forest-related production and productivity) (Nepal et al., 2024; Chaudhary et al., 2025). However, while the policies promote climate-smart and gender-inclusive agriculture and forestry environment, subsequent regulatory instruments are often found more restrictive and create hassles to agriculture and forest-based entrepreneurs, with women-led/engaged enterprises suffering the most. Paudyal et al. (2019) also point out that though climate change policies acknowledge the vulnerability of agriculture and the gendered impact of climate change in the sector, there are no policy measures or action plans that address the climate change vulnerability of women. Devkota et al. (2022) point out how the NAP 2004 and its gender strategy are implemented in isolation of other ministerial actions. Increased integration, coherence and consistency across the interrelated sectors in themselves, and in relation to GESI, has been long overdue, especially so in the context of Nepal. The regulations emanating from the subnational level are only in the early stages of development and integration, but this actually provides an opportunity for planning and budgeting in a more collaborative manner.

Another example of a lack of inter-sectoral coherence leading to food insecurity is the growing challenge of human-wildlife conflict. An increase in wildlife numbers with increasing forest cover has become a critical problem for farmers. This has resulted in damage to crops, and decreased production, especially at a time when labour is dwindling (Khatri et al., 2024). This was clearly evident in one of the action research sites – Ramechhap. The severity of this problem has led to many rural farming households abandoning their land and migrating to urban areas in search of alternative livelihoods. The solution to this issue does not lie within the agricultural sector alone

but needs to be addressed by the forest sector. However, the forest sector has not considered this issue seriously and forest solutions continue to be planned ignoring the agricultural perspective. Hence, policy measures and directives, should seriously take an intersectoral perspective, and account for the inadequacy of a single-sector response when lives and livelihoods are not bound to a single sector alone.

Forest and agriculture-based enterises present opportunities for women's economic empowerment. However, the sectoral incoherence creates structural barriers for women in particular to take up entrepreneurial activities. While the Industrial Enterprise Act of 2020 has made several provisions and subsidies for women-led enterprises and the Cooperative Act is also supportive (see Section 3), registering enterprises – forest based ones in particular – is highly challenging. Paudel et al. (2026) show how unclear policy direction and complex regulatory and administrative practice hinder the development of community forest- based enterprises. Their research findings reveal the practical and structural complexities that constrain the entrepreneurial use of surplus forest products in community forests, despite the potential of this sector for generating considerable employment and capital (Paudel et al., 2026). Moreover, despite the national policy focus on cooperatives in relation to building women's capacity and economic empowerment, experiences from the Ramechap study site revealed the difficulties that cooperatives face when they need financial support, even in the form of credit (Shrestha et al., 2025).

5. Conclusion

This study conducted a critical gender analysis of federal policies in agriculture, forestry, cooperatives, and economic policies. In doing so, our analysis focused on policy implementation challenges, policy-practice gaps, and sectoral coherence-related insights, enabling or constraining women's economic empowerment. The analysis found that while the sectoral federal policies reflect a growing recognition of the importance of gender equality and women's economic empowerment, their impact remains limited due to inadequate attention to mainstreaming WEE in particular within the different sectors, due to various structural and institutional constraints. Thus, there are limited policy outcomes to achieve the economic empowerment of women. Women are unable to benefit from the incentives and benefits provided by the government due to regulatory, administrative, and procedural complexities as well as gender-based constraints. This has led to limited outcomes in terms of WEE in the agriculture and forestry sectors. Secondly, despite progressive policy intentions, the lack of effective policy translation due to the lack of operational guidelines and institutional capacity hindered meaningful implementation on the ground. Another critical gap in all the policies reviewed is the lack of inter-sectoral and inter-institutional coordination and coherence, limiting the potential for synergistic and amplified impacts at the implementation level. Continuting to work in sectoral silos does not provide effective and efficient opportunities to address the challenges in the lives of women and men who need more holistic measures.

Studies also pointed to the problem that often policies are influenced by the underlying interests of political and other actors who tailor programmes to suit their own interests, and that this can detract from the broader goals (Acharya, 2024). Arguably, this could also hold in Nepal, where policies are crafted with influence from interest groups, evidence-based policy making is weak, and evaluations of policies to assess their impact and effectiveness are quite rare (Banjade et al., forthcoming).

All the policies reviewed for this study point to 'gender' as an important area requiring attention. However, the scope for interventions is mostly restricted to increasing the reach and participation of women, as is maintained by other studies as well (Paudel et al., 2019; Devkota et al., 2022). Most policies consider women as a 'beneficiary' thereby continuing a welfarist approach – viewing women as primarily homemakers and passive recipients of development efforts. The expected results and impact from this policy context are hampered by the persistent deep-seated, discriminatory social norms, patriarchal values, and attitudes and their related practices, among men and boys (and even women and girls)[18]. There is still limited focus on strengthening the capacity of women to exercise their voice and agency at the individual level, and their capacity for collective action to address their needs and rights (Acharya et al., 2025). This would provide a conducive environment for their empowerment in all its multiple dimensions (Kabeer, 2011). Except for provisions in economic policies, other sectoral policies cannot attend specifically to the areas of WEE, though they touch upon themes of improving livelihoods. Recognising women as 'active agents' in sustainable development and understanding how men could play a supportive role in shaping this process and trajectory would have a higher chance to lead to transformative changes (Kabeer, 2011; Perelli, 2024) that have positive impacts on both women and men.

Studies from multiple countries have shown how efforts to promote women's economic capabilities were most effective when they explicitly addressed women's needs, responsibilities, and constraints (Kabeer, 2018). However, our study established that the strengthening of the individual capacity of women for their economic upliftment is contingent upon the effective implementation of social and other sectoral policies that address the larger structural gender based-constraints and create a conducive environment for access to, and control over natural resources. We adhere to the existing literature that effective economic empowerment for women occurs when women enjoy their rights to control and benefit from resources such as assets, income, their own time, the ability to manage risk, improve their economic status and well-being (Kidder et al., 2017; Kabeer, 2018).

We conclude that mainstreaming GESI into sectoral policies, policy coherence among different sectors, and effective translation of policies into practices, with strong monitoring and accountability measures, are extremely essential steps. This will ensure that women (and other marginalised groups) are able to overcome gender-based constraints, have access to, and control over resources (economic and natural), can take up opportunities without biases, are able to make decisions that affect their lives positively, and live a dignified life with full justice.

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[18] https://notarynepal.com/blog/gender-equality-in-nepal

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