Policy Brief

Breaking Barriers & Leading Growth: A National Women's Entrepreneurship Strategy for Nepal

Written by: Rakshya Silwal,
Sr. Governance Coordinator,
Governance Lab

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1. Background

Women entrepreneurship in Nepal has grown steadily over the last decade, driven by increased literacy, migration-induced feminization of local economies (Lamichhane, Thapa, Dhakal, Devkota, & Kattel, 2022), expansion of microfinance, digital connectivity, and growing participation of women in small and medium enterprises (SMEs) (UNCDF, 2022). Women today are increasingly active in agriculture, handicrafts, tourism, retail, food processing, digital businesses, and service-oriented enterprises. However, despite visible progress, women entrepreneurs remain concentrated in informal, low-profit, (Bushell, 2008) and survival-oriented enterprises with limited growth potential.

Recent data indicates that women own approximately 30 percent of Nepal's micro, small, and medium enterprises (MSMEs) (NEC, 2018; Governance Lab, 2023). Nepal has around 923,356 MSMEs nationwide, and the sector contributes significantly to employment and economic activity. (Global IME Bank) Women-led enterprises are particularly important in rural economies and local employment generation. SMEs in Nepal employ approximately 2.6–3.2 million people, yet women account for only around 37.75 percent of the workforce within the SME sector, reflecting persistent gender gaps in enterprise ownership, leadership, and earnings. (Sharma, 2025).

Women entrepreneurs in Nepal contribute significantly to household income generation, community resilience, and poverty reduction. However, the majority of women-owned businesses remain micro-scale, informal, and vulnerable to shocks. Women entrepreneurs also earn substantially lower profits than male-led enterprises and face structural barriers in accessing finance, technology, formal markets, and business networks (Adhikari & Khanal, 2026).

Nepal has adopted several constitutional provisions, policies, and programs promoting gender equality and women's economic empowerment. Key frameworks include the Constitution of Nepal (2015), the Fifteenth Plan (NPC FY 2023/24), the Industrial Enterprises Act, the MSME Policy, the National Strategy for Financial Inclusion, Gender Responsive Budgeting (GRB), and programs led by the Ministry of Industry, Commerce and Supplies and the Ministry of Women, Children and Senior Citizens. Nepal Rastra Bank (NRB) has also introduced concessional lending schemes for women entrepreneurs through directed lending provisions and refinancing mechanisms.

Despite these efforts, policy implementation remains fragmented, short-term, and weakly coordinated across federal, provincial, and local governments. Existing programs often prioritize microcredit rather than enterprise growth, innovation, competitiveness, or scaling. There is currently no unified national strategy specifically focused on women entrepreneurship development that aligns financing, market access, digital transformation, care infrastructure, skills, and institutional support under a long-term national vision.

In alignment with national priorities and employment generation efforts, the Government of Nepal is also planning to formulate a women entrepreneurship strategy as stated by the president of Nepal in a joint meeting of the Federal Parliament while unveiling the policies and programs of FY 2083/84 (TRN, May 2026). Thus, research organisations such as Governance Lab, researching and consolidating previous research to inform and garner evidence for women entrepreneurship development strategy is both timely and necessary. Nepal is currently undergoing major social, political, and economic transformations characterized by rising youth aspirations, digitalization, urbanization, increased political awareness following recent civic movements, and demands for accountable and inclusive governance. The emergence of reform-oriented local leadership and growing public discourse on economic opportunities, innovation, and entrepreneurship presents an important opportunity for Nepal to reposition women entrepreneurs as central actors in inclusive economic transformation.

2. Challenges and Barriers Faced by Women Entrepreneurs in Nepal

Despite notable progress, women entrepreneurs in Nepal continue to face systemic barriers that hinder their growth and sustainability. Governance Lab in 2023 conducted a panel discussion on “Building Bridges: Making a Case for National Women Enterprise Development Policy”. The panel brought together rural women entrepreneurs, representatives from Federation of Women Entrepreneurs’ Associations of Nepal (FWEAN), government stakeholders from the Ministry of Women, Children and Senior Citizens, as well as representatives from BFIs including Nepal Rastra Bank. The discussion focused on the challenges faced by women led enterprises and the urgent need to build a national women entrepreneurship development strategy.

The challenges discussed during the panel, subsequent policy briefs, mention that access to finance remains a critical challenge, as collateral-based lending requirements exclude many women who lack property ownership. Even with subsidized loan provisions under the Industrial Policy 2076, misappropriation risks and limited awareness among marginalized groups reduce the effectiveness of these programs (Industrial Enterprises Act, 2076). Market access is equally constrained, with women-led enterprises struggling to compete due to inadequate infrastructure, weak digital integration, and limited exposure to national and international networks (Climate Policy Initiative, 2026; SAWDF & UNESCAP, 2026). These challenges are compounded by socio-cultural norms that restrict women’s mobility and time (Alaref et al., 2024; UN Women, 2017), resulting in lower profitability compared to male-led businesses. Without a streamlined policy framework, budget allocations and fragmented initiatives have failed to generate visible impact, leaving women entrepreneurs under-supported in a rapidly evolving economy.

a. Limited Access to Finance and Productive Assets

Access to finance remains one of the biggest barriers for women entrepreneurs in Nepal. Women often lack collateral because land and property ownership remain predominantly male-controlled (Governance Lab, 2023; Women in Business, 2021) . Procedural barriers, low financial literacy, and gender bias in lending further restrict women's access to formal credit systems. Studies indicate that only a small proportion of Nepali women have access to formal financial services. (Governance Lab, 2023; ILO, 2025).

Most women therefore rely on informal borrowing or microfinance loans with small loan ceilings that support subsistence businesses rather than enterprise expansion. Venture capital, startup financing, export financing, and innovation grants remain highly inaccessible to women-led businesses (Karki, 2024).

This challenge is particularly important because Nepal's emerging entrepreneurial ecosystem increasingly requires access to technology, scaling capital, and digital infrastructure. Without gender-responsive financial systems, women entrepreneurs risk exclusion from future growth sectors (Poudel, Sharma & Singh, 2024).

b. Informality and Low-Value Enterprises

Women-owned enterprises are often home-based, survival-oriented, and concentrated in low-return sectors such as petty trade, tailoring, handicrafts, or subsistence agriculture. 90.5% of women workers are engaged in informal employment (ILO, 2025).

Informality limits access to government support, markets, insurance, social protection, taxation benefits, and digital payment systems. It also reduces productivity and prevents women-owned businesses from scaling into medium and large enterprises (NEC, 2024).

As Nepal seeks economic modernization and formalization, ignoring women-led informal enterprises could widen inequality and deepen economic exclusion.

c. Digital and Technological Gaps

The future of entrepreneurship is increasingly digital, yet women entrepreneurs in Nepal face significant digital divides in terms of internet access, digital literacy, e-commerce participation, and technological adoption (SAWDF, 2025).

Women-owned enterprises often lack access to digital marketing skills, online payment systems, business management tools, and digital platforms. Evidence suggests that digital and distance-learning models can significantly improve women's entrepreneurial participation and skills development.

Only 27 percent of women aged 15-49 used the internet, compared to 41 percent of men, with rural women's access as low as 10 percent (UNICEF, 2019). In the post-pandemic and post-digital transition economy, technological exclusion directly translates into market exclusion.

d. Care Burden and Restrictive Gender Norms

Women entrepreneurs face disproportionate unpaid care responsibilities, including childcare, eldercare, and household labor (Fernández-Pacheco & Özcan, 2023). These responsibilities reduce time available for business growth, networking, travel, and innovation.

Deep-rooted gender norms also continue to shape perceptions about women's leadership, mobility, risk-taking, and business ownership. Women entrepreneurs often face skepticism, safety concerns, mobility restrictions (Hillman 2024), and exclusion from business networks.

These structural barriers are particularly important in Nepal's current context where youth aspirations and civic discourse increasingly demand inclusion, dignity, and equal opportunity.

e. Weak Market Linkages and Business Ecosystems

Women-led businesses frequently struggle to access national and international markets due to limited business networks, branding capacity, transportation infrastructure, and supply chain integration (Khanal & Prajapati, 2024). Many women entrepreneurs lack mentorship opportunities, incubation support, export readiness training, and connections to larger value chains. This prevents women-owned businesses from transitioning from micro-enterprises to competitive enterprises capable of generating large-scale employment.

f. Fragmented Institutional Support

Current support programs for women entrepreneurs are fragmented across ministries, provinces, local governments, cooperatives, and donor-funded initiatives. There is weak coordination, limited monitoring systems, and insufficient gender-disaggregated enterprise data.

Without a unified strategy, policy continuity remains vulnerable to political transitions and changing government priorities.

3. Policy Options and Innovative Approaches

a. Creating a Gender Responsive Enterprise Financing Architecture

Nepal can strengthen women's entrepreneurship by establishing a comprehensive Gender-Responsive Enterprise Financing Architecture that builds on existing financial inclusion, enterprise promotion, and banking sector reforms. Existing mechanisms do provide a foundation. Through Nepal Rastra Bank's deprived sector lending policies, banks and financial institutions are required to extend credit to women, marginalized communities, and microenterprises, while several commercial banks have introduced concessional lending products (Mahila-U Loan, Siddhartha Mahila Samriddhi Karja, Nabil Nari Karja to name a few) specifically targeting women entrepreneurs. The government has also operationalized the Women Entrepreneurship Development Fund, which provides collateral-free loans to support women-led businesses, and the Deposit and Credit Guarantee Fund (DCGF) currently offers credit guarantee facilities for women-led microenterprises and SMEs. Under existing provisions, loans of up to NPR 1.5 million for women entrepreneurs can be guaranteed under personal, group, or project-based collateral arrangements, with part of the guarantee premium subsidized by the Government of Nepal.

A National Women's Enterprise Development Strategy could consolidate these existing instruments into an integrated financing framework that supports women-owned enterprises across different stages of growth. This framework could establish a dedicated Women Enterprise Fund that combines low-interest concessional loans, credit guarantee schemes, startup funds, innovation grants, and blended finance facilities under a coordinated national mechanism. In addition to strengthening existing debt financing programs, the strategy could introduce dedicated equity financing windows for women-led startups and growth-oriented enterprises, particularly in technology, agribusiness, manufacturing, creative industries, and digital services. Building on existing SME and export credit guarantee provisions operated through the DCGF, the strategy could further create export financing facilities and market-expansion financing instruments to support women entrepreneurs entering regional and international markets. Likewise, dedicated green enterprise financing windows could support women-led businesses engaged in renewable energy (National Climate Change Policy, 2019), climate-smart agriculture, circular economy initiatives, and environmentally sustainable production systems.

The proposed financing architecture should also strengthen implementation of existing gender-responsive banking directives by promoting alternative collateral mechanisms, expanding credit guarantee coverage, institutionalizing sex-disaggregated lending data, and linking finance with entrepreneurship development services. Existing financial literacy initiatives implemented by Nepal Rastra Bank, commercial banks and financial institutions, microfinance institutions, cooperatives, and development partners have significantly expanded awareness of savings, credit management, digital payments, and formal financial services. However, these programs could be upgraded into enterprise-focused financial capability programs that support business planning, investment readiness, bookkeeping, digital finance adoption, and market access. Such a shift would help women entrepreneurs move beyond basic financial inclusion toward enterprise growth, sustainability, and competitiveness. Rather than creating entirely new programs, this policy option focuses on integrating and scaling existing government initiatives into a coherent enterprise financing ecosystem capable of supporting women entrepreneurs from startup and innovation stages through business expansion, export participation, and long-term enterprise growth. Such an approach would align financial sector reforms, industrial development objectives, and women's economic empowerment goals within a single national strategy.

b. Strengthening Access to Markets

A Market Systems Approach would focus on integrating women entrepreneurs into value chains, markets, and procurement systems by addressing constraints related to market access, business networks, supplier linkages, and competitiveness to move into higher-value economic sectors. Under a National Women's Enterprise Development Strategy, Nepal could establish dedicated market linkage platforms that connect women-led enterprises with private sector buyers, cooperatives, exporters, tourism industries, and public procurement opportunities. Platforms like Munaa Bazar, Trade and Export Promotion Centre, government e-procurement system like Bolpatra, e-commerce platforms like Daraz Nepal, HamroBazar and efforts of associations like FWEAN do exist in Nepal to promote access to markets. A more consolidated effort from the government to regulate and promote existing platforms through a unified policy to promote and expand while also protecting consumer rights would be a way forward.

The strategy could further strengthen export readiness support by providing women entrepreneurs with business certification assistance, quality standards training, branding support, trade facilitation services, export financing, and participation in international trade fairs. International experiences demonstrate that supplier diversity programs can play an important role in increasing women's participation in corporate and government supply chains (WEConnect International, 2026). For example, international platforms such as WEConnect operate a global supplier diversity network that connects women-owned businesses with more than 180 multinational corporate buyers across over 140 markets and supports women entrepreneurs in accessing global procurement opportunities. Through supplier certification systems, buyer-supplier matchmaking, capacity-building programs, and digital networking platforms, such initiatives have demonstrated how targeted market access interventions can help women-owned businesses scale beyond local and informal markets.

A key component of this policy option would be the introduction of gender-responsive public procurement measures that increase women's participation in government purchasing systems. Nepal could establish procurement targets, supplier registration mechanisms, and preferential procurement provisions for women-owned enterprises within federal, provincial, and local government procurement processes. Internationally, ChileCompra has implemented a gender-responsive public procurement strategy since 2014 to expand women's participation in state contracting through supplier identification systems, procurement guidelines, capacity-building initiatives, and the "Women-Owned Business Seal," which enables public institutions to identify and procure from women-led enterprises more easily. ChileCompra's approach explicitly recognizes public procurement as a tool for increasing women's economic participation and business growth. Similarly, countries like Rwanda have integrated gender-responsive procurement and electronic procurement reforms into broader efforts to expand inclusion and transparency within public markets. These examples demonstrate that procurement systems can be used not only as administrative mechanisms but also as strategic policy instruments for enterprise development. For Nepal, integrating supplier diversity programs, public procurement quotas, market linkage platforms, and export promotion initiatives into a single market systems framework would create stronger pathways for women entrepreneurs to access sustainable markets, scale enterprises, and participate more effectively in national and global value chains.

c. Expanding Care and Social Protection

A Care Economy and Social Protection Approach recognizes that women's entrepreneurship is constrained not only by financial and market barriers but also by the disproportionate burden of unpaid care and domestic work (ILO 2018; NSO, 2024). In Nepal, women spend significantly more time on childcare, eldercare, household management, and subsistence activities than men, limiting their ability to start, sustain, and scale businesses. This policy option would focus on reducing these constraints through investments in community childcare centers, care cooperatives, flexible enterprise support systems, and social protection measures (Maternity benefits, Social security, Childcare support) that enable women to participate more fully in economic activities. The approach aligns with the Constitution of Nepal, the Fifteenth and Sixteenth Plans, the National Gender Equality Policy, and commitments under the Sustainable Development Goals, all of which recognize the importance of reducing gender inequalities in economic participation.

Building on existing social protection and women's empowerment programs, the strategy could support local governments to establish community-based childcare facilities and cooperative care services, particularly in areas with high concentrations of women entrepreneurs and informal workers. It could also explore maternity protection mechanisms for self-employed and informal sector workers, integrate entrepreneurship support with existing social protection schemes, and promote flexible business development services that accommodate women's care responsibilities. Internationally, the National Care System of Uruguay has demonstrated how public investment in care services can increase women's labor force participation and economic opportunities (UNW 2019), while Nordic countries have successfully used childcare and parental support systems to reduce structural barriers to women's economic engagement. For Nepal, strengthening care infrastructure would not only support entrepreneurship but also contribute to broader goals of gender equality, employment generation, and inclusive economic growth.

d. Strengthening Entrepreneurship Ecosystem

An Entrepreneurship Ecosystem Approach would focus on strengthening the broader environment in which women-owned enterprises operate by improving access to skills, networks, innovation support, digital technologies, business services, and enabling regulations. Nepal has already established several entrepreneurship support initiatives through federal, provincial, and local governments, as well as development partners and private sector organizations. At the federal level, the Government of Nepal has introduced startup promotion measures through successive national budgets, including concessional startup financing and innovation support programs implemented through the Ministry of Industry, Commerce and Supplies. The Industrial Enterprise Development Institute (IEDI) has long provided entrepreneurship development training and enterprise support services, while the Trade and Export Promotion Centre supports businesses through export readiness programs, trade fairs, and market linkage initiatives. At the Provincial level, province governments in Gandaki and Lumbini province have dedicated funds in their annual budgets of (FY2082/83) to work specifically in rural entrepreneurship in collaboration with development partners such as Daayitwa, under the program Growth Enterprise and Employment Promotion (GEEP) program (Daayitwa, 2026). GEEP program has not only been working to promote rural growth enterprises but also working in the enterprise ecosystem development. Development partners have also contributed significantly through programs such as the Youth Co:Lab, which supports youth entrepreneurship and innovation, and the SAWIE Project, which promotes women’s economic empowerment and enterprise development. In the private sector, organizations such as Rockstart Nepal, Women Entrepreneurs Association of Nepal (WEAN), Federation of Nepalese Chambers of Commerce and Industry (FNCCI), and various innovation and incubation hubs have provided mentorship, networking, business incubation, and market access support to entrepreneurs. In addition, several provincial and local governments have launched entrepreneurship, startup, and self-employment programs under their economic development mandates, creating an increasingly diverse but fragmented entrepreneurial support ecosystem.

Under this policy option, Nepal could establish a coordinated ecosystem that includes incubators and accelerators for women entrepreneurs, mentorship and peer-learning networks, digital entrepreneurship programs, and provincial innovation hubs linked to local economic priorities. The strategy could also strengthen access to business development services, support women's participation in emerging sectors such as technology and green enterprises, and review legal and regulatory barriers affecting business registration, taxation, and enterprise formalization. Examples from Malaysia's women entrepreneurship ecosystem (TAF, 2024) and Rwanda's innovation hubs (Kigali Innovation City, kLab. Norrsken House Kigali, HANGA Hub) demonstrate that women entrepreneurs are more likely to succeed when financing, markets, skills, networks, and institutional support are provided through an integrated ecosystem rather than through isolated programs. This approach would help create a more enabling environment for enterprise growth, innovation, and competitiveness.

Policy Recommendations

a. Recommended Policy Option for Nepal: Integrated Gender-Transformative Enterprise Strategy

Analysis of the policy options through Gender and Development, Capability, Market Failure, Political Economy, and Cost-Benefit frameworks, an Integrated Gender-Transformative Enterprise Strategy emerges as the most suitable approach for Nepal. While existing policies have made progress in expanding access to finance and entrepreneurship support, a finance-led approach alone is insufficient to address the interconnected barriers that women entrepreneurs face. Women's entrepreneurial outcomes are shaped not only by access to capital, but also by unequal care responsibilities, limited market access, digital exclusion, institutional fragmentation, and gendered social norms. An integrated strategy would therefore combine enterprise development, gender equality, care economy investments, digital transformation, and federal governance coordination within a single policy framework. Such an approach aligns with Nepal's constitutional commitment to gender equality, the objectives of the Sixteenth Plan, and the country's broader goals of inclusive economic growth, employment generation, and structural transformation.

b. Institutional Architecture and Governance

The successful implementation of a National Women's Enterprise Development Strategy will require strong institutional coordination and accountability mechanisms. A National Women Enterprise Council should be established as the central coordinating body, bringing together the Ministry of Industry, Commerce and Supplies, the Ministry of Women, Children and Senior Citizens, provincial governments, local governments, private sector representatives, financial institutions, and women entrepreneur associations. The Council would be responsible for policy coordination, budget oversight, monitoring and evaluation, evidence generation, and harmonization of programs across the three tiers of government. Given Nepal's federal governance structure, clearly defined institutional roles and coordination mechanisms are essential to avoid duplication and ensure that women entrepreneurship initiatives are aligned across sectors and levels of government. The Council should also serve as a platform for ensuring that women entrepreneurs are represented in policy discussions and decision-making processes.

c. Gender-Responsive Finance and Market Access

To strengthen women's access to productive capital, the strategy should establish a dedicated Women Enterprise Credit Guarantee Facility that builds upon existing government and banking sector initiatives while specifically targeting first-generation entrepreneurs and women lacking collateral assets. This facility would reduce lending risks for financial institutions, encourage greater investment in women-owned enterprises, and expand access to formal finance beyond microcredit. In parallel, Nepal Rastra Bank should strengthen gender-responsive banking measures through mandatory reporting of sex-disaggregated lending data, gender-sensitive performance indicators, and incentives for financial institutions that successfully expand lending to women-led businesses. The strategy should also improve market participation by introducing women-owned business procurement targets across federal, provincial, and local government procurement systems. Dedicated supplier development programs, market linkage initiatives, and procurement registration support could enable women-owned enterprises to access public and private supply chains, creating sustainable market opportunities beyond grant and subsidy programs.

d. Care Economy, Digital Inclusion, and Enterprise Support Systems

Recognizing the unpaid care responsibilities remain a significant constraint on women's entrepreneurship, the strategy should invest in community childcare infrastructure through partnerships with local governments, cooperatives, and private enterprises. Community childcare centers, enterprise-linked childcare facilities, and cooperative care models can increase women's time autonomy and participation in economic activities (Bogota Childcare Blocks - Columbia). At the same time, a Women Digital Enterprise Initiative should be launched to support e-commerce, digital payments, ICT-based entrepreneurship, remote business services, and digital literacy, particularly for rural and marginalized women entrepreneurs. Complementing these interventions, provincial governments should establish Women Enterprise Hubs that provide incubation services, mentorship, innovation grants, business development support, and market linkage opportunities tailored to local economic priorities. Together, these measures would strengthen the broader entrepreneurial ecosystem while ensuring that women entrepreneurs can access the resources, networks, and services needed to start and scale their businesses.

e. Legal Reform, Data Systems, and Implementation Framework

The strategy should also address structural barriers through legal and regulatory reforms that simplify business registration processes, reduce compliance burdens for small enterprises, and strengthen the implementation of women's property and inheritance rights. To support evidence-based policymaking, a comprehensive Gender Enterprise Data System should be established to collect and monitor sex-disaggregated data on MSME ownership, access to finance, participation in procurement systems, business performance, and enterprise survival rates. The implementation process should follow a phased approach. In the short term (1–2 years), priorities should include strategy adoption, institutional establishment, policy coordination mechanisms, and financial sector reforms. The medium-term phase (3–5 years) should focus on scaling childcare infrastructure, implementing procurement reforms, strengthening provincial enterprise hubs, and expanding digital inclusion programs. Over the long term (5–10 years), the strategy should aim to achieve structural transformation through increased participation of women in high-growth sectors, stronger enterprise ecosystems, improved economic resilience, and sustained progress toward gender equality and inclusive economic development. By combining institutional reform, market access, care infrastructure, finance, and governance mechanisms, this integrated strategy offers the strongest pathway for advancing women's entrepreneurship and economic empowerment in Nepal.

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GOVERNANCE LAB
RESEARCH • POLICY • NETWORK

Bakhundol, Lalitpur, Nepal
+977-01-5455739
contact@govlab.com.np
www.govlab.com.np