

# LIVELIHOOD DIVERSIFICATION AND WOMEN'S ECONOMIC PARTICIPATION IN DUPCHESHWOR RURAL MUNICIPALITY, NUWAKOT, NEPAL

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## ABSTRACT

This study examines women's economic participation and livelihood diversification in Dupcheshwor Rural Municipality, Nuwakot, Nepal, with a focus on their involvement in various economic activities, including agriculture, livestock rearing, small-scale businesses, and wage labor. Using a mixed-methods approach that combines quantitative surveys from 200 households with qualitative insights from interviews and focus group discussions, the research reveals that agriculture remains the primary income source. However, women significantly enhance household income through diversified livelihoods, highlighting their vital role in ensuring household

stability. Key factors influencing women's participation in economic activities include education, access to land, household responsibilities, and social norms. Women with higher education levels are more likely to pursue non-traditional occupations. Despite their essential contributions, women face numerous barriers that limit their economic potential, including limited access to resources, societal expectations, and the burden of domestic responsibilities. The study points out the need for immediate policies aimed at empowering women by enhancing access to education, financial resources, and community support structures. In conclusion, the findings emphasize the importance of initiatives that strengthen women's economic roles, promote gender equality, and improve overall household welfare in rural contexts. Addressing these barriers and recognizing women's economic capabilities enables the creation of inclusive and equitable local economies, ensuring that women's contributions are fully acknowledged and leveraged for broader social and economic progress.

## INTRODUCTION

Livelihood diversification, which refers to the expansion of household income sources beyond agriculture, has become increasingly important for rural households to reduce vulnerability to economic shocks, environmental risks, and seasonal fluctuations (Ellis, 2000). Around the world, rural families face challenges such as limited access to resources, climate variability, and market uncertainties, making reliance on a single livelihood source a risky proposition. In this context, women's economic participation is critical because it contributes to household income and supports improvements in health, education, and community development outcomes (Acharya & Bennett, 1979).

In this regard, livelihood diversification has emerged as a vital strategy for enhancing women's economic participation and empowering rural households in developing regions. Recent research suggests that when women engage in a broader range of financial activities, such as market-oriented farming, rural enterprises, and nonfarm wage employment, they not only make substantial contributions to household income but also

gain greater decision-making power and social recognition within their communities (Nepali, Jackson, & Johns, 2024). Diversified livelihood strategies enable women to reduce economic vulnerability and dependence on subsistence agriculture, thereby fostering pathways toward sustainable livelihoods and improved food security. Evidence from Zambia further demonstrates that livelihood diversification enhances household resilience and women's autonomy by providing access to multiple income sources; however, entrenched structural barriers related to gender norms, limited resource ownership, and geographic isolation continue to restrict their full participation (Hegazi & Seyuba, 2024). Consequently, promoting inclusive livelihood diversification policies that address these gendered constraints is crucial for advancing women's empowerment, fostering economic equity, and supporting sustainable rural development.

In Nepal, agriculture remains the dominant livelihood in rural areas, yet many households supplement their income through activities such as small businesses, wage labor, and seasonal migration. Women contribute substantially to both agricultural and non-agricultural work, including livestock management, household enterprises, and informal labor, but their participation is often limited by social norms, restricted access to resources, and unequal decision-making within households (NSO, 2022). Understanding how women engage in multiple livelihoods is essential for developing policies that promote inclusive and sustainable development. Microfinance is a development tool of empowering women and reducing poverty among the unbanked people through access to financial services (Chapagain & Dhungana, 2020; Dhungana et al., 2023).

Dupcheshwor Rural Municipality in Nuwakot District provides an appropriate case study for examining these dynamics. The municipality has a population of 21,005 people across 5,141 households, with a nearly equal gender distribution of 49.9% male and 50.1% female (NSO, 2021). The area is ethnically diverse, with the Tamang community as the largest group, followed by the Brahmin, Chhetri, and Newar communities. Most households rely primarily on subsistence agriculture, supported by livestock rearing, small businesses, and wage labor. These livelihood patterns make this area suitable for studying how households diversify income and how women participate in multiple economic activities.

Livelihood diversification is dynamic for enhancing the economic resilience and well-being of rural households in Nepal, particularly where agriculture remains the primary source of income. Dependence on farming alone exposes households to risks such as crop failure, fluctuating market prices, and the impacts of climate change. Expanding income through small businesses, wage labor, livestock rearing, and remittances helps stabilize livelihoods and allows households to invest in education, health, and productive activities, supporting long-term security (Maharjan et al., 2012; Adhikari et al., 2020). Limited arable land and reliance on rain-fed agriculture have encouraged households to pursue mixed income sources, reducing poverty and enhancing adaptive capacity (CBS, 2018). Diversification also provides women with greater access to economic activities and decision-making roles, promoting household welfare and social inclusion (Sugden et al., 2014; UN Women, 2021).

Despite these opportunities, many rural households continue to face poverty, low productivity, and gender inequalities that limit women's participation in income-generating activities. Despite their substantial contributions to agriculture, livestock, and informal enterprises, women often face undervaluation and inadequate compensation for their labor (Gartaula et al., 2010; MoFAGA, 2021). Barriers such as limited access to land, credit, education, and mobility further restrict women's engagement in diversified livelihoods. Understanding how livelihood diversification affects women's income, household roles, and decision-making is essential for promoting inclusive rural development. This study examines these dynamics in the study area, exploring the types of income-generating activities women engage in, the factors influencing their participation, and their contributions to household welfare and community development.

## REVIEW OF LITERATURE

The economic participation of women is widely recognized as important for improving household welfare and advancing community development, particularly in rural and marginalized regions, and numerous studies indicate that when women engage in

economic activities, the benefits extend beyond individual empowerment to broader social and economic transformation (Kabeer, 2012; UN Women, 2015). Their involvement increases financial independence and strengthens decision-making power within households, which in turn ensures better allocation of resources for education, health, and nutrition, and at the same time supports livelihood diversification by broadening household income sources and reducing vulnerability to shocks. Moreover, women's contributions to income-generating activities foster resilience at the household level and promote social cohesion, gender equality, and inclusive growth at the community level, thereby reinforcing the foundations for sustainable development. Therefore, supporting women's economic engagement is essential for long-term social and economic progress, especially in rural contexts where traditional gender roles and structural barriers continue to limit their access to resources, opportunities, and decision-making spaces.

Women's economic participation is widely acknowledged as essential for enhancing household welfare and promoting community development, especially in rural and marginalized areas. In Nepal, women's labor force participation remains relatively low at 27.6%, compared to 53.7% for men (World Bank, 2024). Structural and social barriers, including early marriage, limited literacy, and restricted access to education and financial resources, continue to constrain women's opportunities in the workforce (Acharya, 2025). Nevertheless, women's engagement in economic activities generates benefits that extend beyond individual empowerment. It enhances financial independence, strengthens household decision-making, and improves the allocation of resources for education, health, and nutrition. Moreover, women's contributions to income-generating activities increase household resilience and promote social cohesion, gender equality, and inclusive growth within communities, thereby supporting the foundations of sustainable development.

Supporting women's economic engagement is essential for long-term social and economic development, particularly in rural areas where traditional gender roles and structural barriers limit access to resources, opportunities, and decision-making. Programs such as the Joint Programme on Accelerating Progress towards Rural Women's Economic

Empowerment (JP RWEE) in Nepal have played a key role in promoting women's participation through capacity-building and improved access to resources (UN Women, 2023). Research also indicates that women's involvement in micro-enterprises enhances social empowerment, including greater mobility and economic independence (Dhaubhadel et al., 2022). Consequently, addressing the obstacles to women's economic participation is essential for advancing gender equality and fostering inclusive development in rural Nepal.

### **Women's Role in Rural Livelihoods**

In rural Nepal, women contribute significantly to sustaining livelihoods through activities such as subsistence farming, animal husbandry, forest-based work, informal trade, and unpaid care labor. Despite their important contributions, much of this work remains undervalued and underrecognized because it is often informal or unpaid. Women manage both productive and reproductive responsibilities simultaneously, supporting food security, income generation, and natural resource management, which are essential for the resilience and sustainability of rural communities (Acharya & Luitel, 2006; Gartaula et al., 2010). Recent data show that nearly 80 percent of rural women participate in agriculture, performing tasks such as planting, harvesting, and post-harvest processing. Their engagement extends to activities such as seed selection, crop management, and storage, contributing substantially to household food security and income generation (NSO, 2022).

Male out-migration for labor has increased women's responsibilities as primary livelihood providers and household heads, reflecting their growing leadership in rural economies. Women manage agricultural activities, household decision-making, and income generation, while also balancing domestic responsibilities. Microfinance services have improved household income, saving behaviors, asset formation, consumption, and employment for rural women (Dhungana et al., 2022; Dhungana et al., 2024). In addition, women collect essential resources such as fuelwood, fodder, and water, which support

daily household needs. Policies promoting gender inclusion have increased women's participation in community forest user groups and cooperatives, providing opportunities for engagement in natural resource management, leadership development, and collective decision-making, which strengthens both household and community well-being (Paudel et al., 2014).

### **Household and Community-Level Impact**

Women's economic participation has a direct and positive impact on household well-being. Women are more likely than men to invest their earnings in areas such as education, health, and nutrition, which improve living conditions and generate long-term benefits for families (Duflo, 2012). When women control resources, children's school attendance, access to healthcare, and household nutritional status often improve. Increased control over income also strengthens decision-making power within households, allowing women to influence key choices regarding expenditures, children's education, and overall family welfare (Kabeer, 2016). Research in South Asia demonstrates that women's ownership or control of assets such as land, livestock, and savings is linked to improved dietary diversity and higher household welfare (Malapit & Quisumbing, 2015). These findings highlight the crucial role of women's economic empowerment in reducing poverty and promoting sustainable development at the household level.

At the community level, women's participation in economic activities fosters social cohesion and inclusive development. Engagement in cooperatives, savings groups, small enterprises, and self-help organizations not only enhances household incomes but also strengthens networks of mutual support and collective action (World Bank, 2020; Chopra & Zambelli, 2017). These platforms provide opportunities for leadership development, confidence-building, and collaborative problem-solving, enabling women to contribute to community decision-making and resource management. Collective involvement in economic activities supports financial inclusion, entrepreneurship, and resilient local economies, demonstrating that women's empowerment extends beyond individual households to promote equitable and sustainable community development.

### **Barriers to Women's Economic Participation**

Despite their significant contributions to rural economies, women in Dupcheshwor and similar areas face numerous structural and cultural barriers that limit their economic participation. Restricted access to education, credit, land, and market opportunities, combined with social norms that constrain mobility and decision-making, often confines women to unpaid or low-paying work (Cornwall & Rivas, 2015). Heavy unpaid care responsibilities, including household chores, childcare, and eldercare, reduce time and access to information, training, and economic opportunities. Early marriage and low literacy further limit girls' education, skill development, and capacity to engage in income-generating activities, perpetuating cycles of social inequality and limited empowerment (ADB, 2020; UNESCO, 2020).

Government and non-governmental initiatives, including vocational training, non-formal education, and skill development programs, have aimed to equip women with practical, technical, and business skills to improve employability and entrepreneurial potential (ADB, 2020). Social norms and patriarchal values continue to restrict women from leadership roles and work outside the home, but changing dynamics, such as male out-migration, have increased women's responsibilities in household management and community affairs. This shift has gradually expanded women's participation in local organizations and public life, highlighting the importance of addressing structural and cultural barriers to promote gender equality, economic engagement, and sustainable rural development (Gartaula et al., 2010; Paudel et al., 2014).

### **Access to Resources and Emerging Opportunities**

Access to productive resources remains a major constraint on women's economic participation in Nepal. Nationally, only 19% of women own land, and even fewer have control over its use (NSO, 2022). Limited access to land and decision-making authority restricts women's engagement in agriculture and other livelihood activities, reinforcing

gender inequalities and economic dependence. Without ownership or collateral, women often face challenges in obtaining credit, agricultural inputs, and government services that are essential for improving productivity and diversifying income sources (World Bank, 2020). Policy reforms promoting joint land ownership and the expansion of microfinance institutions have begun to enhance women's access to productive resources and financial services, strengthening property rights, asset control, and economic empowerment.

Evidence shows that increasing women's participation in economic activities supports broader social transformation. Empowering women through livelihood diversification contributes to poverty reduction, gender equity, and community resilience against environmental and economic shocks (Kabeer, 2012). In rural municipalities, promoting women's economic engagement is important for inclusive and sustainable development. Women's involvement brings a wider range of skills and perspectives to communities, strengthens social cohesion, improves household well-being, and fosters long-term community development. However, despite growing attention to gender equity, several gaps remain in research on women's economic participation, particularly in remote and marginalized areas. National and regional studies often overlook location-specific insights into women's earnings, property ownership, decision-making roles, and entrepreneurship, limiting understanding of their unique challenges and opportunities (NSO, 2022; ADB, 2020).

Existing literature shows both thematic and methodological gaps. Research often emphasizes women's roles in agriculture or microfinance while overlooking broader livelihood strategies such as off-farm employment, tourism, renewable energy, and digital enterprises that reflect changing rural economies shaped by migration, markets, and environmental pressures (Gartaula, Visser, & Niehof, 2010). Structural and social barriers, including gender norms, caste-based discrimination, mobility constraints, and care responsibilities, are acknowledged but rarely analyzed collectively to assess their cumulative impact on women's economic agency (Chopra & Zambelli, 2017; Cornwall & Rivas, 2015). Studies are mainly cross-sectional and often ignore intra-household dynamics, men's economic roles, and attitudes, which are crucial for equitable outcomes

(UN Women, 2015; Gartaula et al., 2010). Emerging areas such as technology adoption, environmental adaptation, and renewable energy, which can reduce women's time burdens and strengthen economic resilience, remain overlooked (FAO, 2019). Addressing these gaps is essential for promoting inclusive rural development that fully recognizes and strengthens women's contributions and capacities.

## MATERIALS AND METHODS

This research employed a mixed-methods, cross-sectional approach to investigate the economic participation of women and its implications for household welfare and community development. Quantitative data were gathered from 200 households through structured surveys that addressed involvement in agriculture, livestock, small enterprises, wage labor, remittances, cooperatives, household income, decision-making processes, and resource ownership. Qualitative data were collected through semi-structured interviews and focus group discussions with 20 women and 10 key local informants to delve into lived experiences, livelihood strategies, and social or institutional obstacles. Stratified random sampling was utilized to ensure a wide representation of households, while purposive sampling was employed to select key informants for more detailed insights. The quantitative data were analyzed using descriptive statistics and cross-tabulations in SPSS, whereas the qualitative data were thematically coded to uncover recurring themes. This methodological triangulation offered a holistic understanding of the social, economic, and cultural elements influencing women's livelihoods, thereby enhancing the reliability and depth of the study's conclusions.

## RESULT AND DISCUSSION

The study is aligned with previous research showing that women participate in a variety of livelihood activities that contribute to both household and community economies. Agriculture remains the dominant livelihood for women, with over two-thirds engaged

in tasks such as planting, weeding, and harvesting. This reflects earlier evidence that agriculture is a major source of income for women, especially those with limited formal education (Alemu, Woltamo, & Abuto, 2022). The study also found that women's involvement in wage labor, small businesses, and livestock rearing varies according to educational level. Women with higher education tend to engage more in wage labor and small business activities, consistent with findings that education expands livelihood options (Kriti, Singh, & Mohapatra, 2025). Social and cultural factors, including ethnicity, household responsibilities, and gender norms, influence the types and extent of women's economic participation, aligning with previous research (Karki et al., 2025; Ghimire, 2022). Moreover, women contribute significantly to household income through livestock, small businesses, and agriculture, while men dominate income from remittances and wage labor. These findings underscore the interplay of educational, social, and structural factors in shaping women's livelihood activities and economic participation, emphasizing the need for tailored policies and interventions to enhance women's empowerment.

**Table 1: Livelihood Activities and Women's Economic Participation**

Activity	No Education (%)	Primary (%)	Secondary and Above (%)	Overall (%)	Women Involved (%)	Key Influencing Factors
Agriculture	65	52	40	52	68%	Household duties, access to land
Wage labor	10	20	25	18	21%	Education, social norms, and household duties
Small business	5	10	20	12	18%	Education, access to credit, and group participation

Livestock rearing	15	12	8	12	54%	Education, access to land, and household duties
Remittance management	5	6	7	6	12%	Education, social norms
Cooperatives/ self-help groups	—	—	—	—	10%	Group participation, access to credit

Source: *Field Survey, 2024*

The table shows that women's economic participation is concentrated in agriculture (68%) and livestock rearing (54%), activities closely tied to household and family needs. Women with no education are most involved in agriculture (65%), while those with higher education participate more in wage labor (25%) and small businesses (20%), indicating that education expands livelihood choices. Participation in remittance management (12%) and cooperatives (10%) remains limited. Key influencing factors include household duties, access to land and credit, social norms, and group participation. Overall, the results suggest that women's livelihoods are shaped by both educational attainment and structural constraints, with higher education and institutional support enabling greater diversification and economic empowerment.

Recent studies indicate that women's income share and livelihood diversification are shaped by education, resource access, and social structures. In South Africa, women farmers earn lower agricultural incomes than men due to limited access to land, credit, and markets (Mkuna & Wale, 2023). In Nepal, women's involvement in commercial vegetable farming contributes to increased income beyond subsistence agriculture, although cultural norms and household duties continue to constrain their economic participation (Balayar & Mazur, 2022). Similarly, in Ethiopia, land size, livestock ownership,

access to credit, and market proximity significantly influence rural household income, with more favorable conditions enabling women to engage in diverse livelihood activities (Oyato, Baygeda, Borano, & Tariku, 2024). Women tend to be most active in activities tied to family needs, such as agriculture and livestock rearing, and are less involved in wage labor or formal business. Livelihood diversification enhances household stability, promotes gender equity, and supports community development through gradual shifts in traditional gender roles.

**Table 2: Income Share and Key Influencing Factors**

Livelihood Activity	Number of Households	Average Annual Income per Household (NPR)	Women's Share (%)	Men's Share (%)	Key Influencing Factors
Agriculture	180	25,000	28%	72%	Education, household duties, and access to land
Livestock and dairy	150	18,000	42%	58%	Education, access to land, and household duties
Small-scale businesses	120	22,000	33%	67%	Education, credit, group participation
Daily wage labor	90	12,000	26%	74%	Education, social norms, and household duties
Remittances	100	30,000	18%	82%	Social norms, education

Source: *Field Survey, 2024*

The table highlights gender differences in income contributions across livelihood activities. Agriculture is the primary income source, with men contributing 72% and women 28%, reflecting men's greater control over land and production. Women contribute

most to livestock and dairy (42%), followed by small-scale businesses (33%), influenced by education, credit access, and cooperative participation. Their share is lowest in wage labor (26%) and remittances (18%) due to social norms and household responsibilities. Overall, women engage more in household-based and subsistence activities, while men dominate higher-income and mobile occupations. Education, access to resources, and social norms shape these patterns, emphasizing the need to improve women's access to productive assets to enhance economic participation and livelihood diversification.

The study shows that women's economic participation significantly enhances household welfare and supports community development. Women are heavily involved in agriculture, performing tasks such as planting, weeding, and harvesting, while households also diversify income through livestock, small businesses, wage labor, and remittances. Participation in these activities strengthens income generation, resource management, and socio-economic resilience. Education significantly shapes participation in non-traditional economic activities; women with higher educational attainment are more likely to engage in wage labor and small-scale enterprises, whereas those with limited or no formal education focus primarily on agriculture. For instance, 65% of women without formal education work in agriculture, compared to 52% with primary education and 40% with secondary education or higher. Engagement in wage labor and small businesses increases to 25% and 20%, respectively, among women with secondary education or higher, indicating that education encourages diversification into productive livelihoods.

Despite their contributions, women's participation in cooperatives and self-help groups remains low at 10%, limiting access to credit, training, and collective support. The key factors affecting economic engagement include education (75%), household responsibilities (70%), social norms (68%), access to land (40%), access to credit (35%), and group participation (25%). Income diversification strengthens women's decision-making in household expenditures, education, and health, with women contributing about 30% of total household income through livestock, dairy, and small-scale businesses. These contributions complement men's earnings from remittances and wage labor, enhancing household resilience, resource allocation, and economic stability. Evidence

from microfinance interventions, such as those by SKBBL, indicates that women's involvement in diversified income-generating activities, supported by education, skills training, and credit access, improves household income, promotes livelihood diversification, and contributes to community welfare. Addressing social and structural barriers and promoting productive use of financial services further strengthens livelihoods and supports sustainable development in rural areas.

## CONCLUSION

This study examined women's economic participation and livelihood diversification in Dupcheshwor Rural Municipality. Agriculture remains the primary source of household income, but households supplement earnings through livestock rearing, small businesses, wage labor, and remittances. Women contribute approximately 30% of household income, mainly through livestock, dairy, and small-scale enterprises. Their participation is shaped by factors such as education, household responsibilities, prevailing social norms, and access to resources. Women with higher education are more involved in wage labor and non-traditional economic activities, while participation in cooperatives and self-help groups remains low.

Livelihood diversification enables women to engage in multiple activities, increasing household income and strengthening their influence over decisions related to expenditures, education, and health. Younger and better-educated women demonstrate greater autonomy, indicating gradual shifts in household gender dynamics. Policies such as improving access to education, microfinance, vocational training, and group-based programs, along with strengthening infrastructure, market access, and credit facilities for women-led enterprises, can expand economic opportunities, enhance household welfare, and foster inclusive, sustainable rural development. Targeted interventions to reduce social and cultural barriers will further empower women, ensuring equitable participation in local economies while promoting household resilience and broader community development.

The study has limitations, including data from only 200 households in a single municipality, potential recall bias, and limited examination of cultural and seasonal factors affecting livelihoods. Future research could cover multiple rural municipalities, employ longitudinal approaches, and examine the impact of technology, market access, and climate variability on women's livelihood diversification.

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