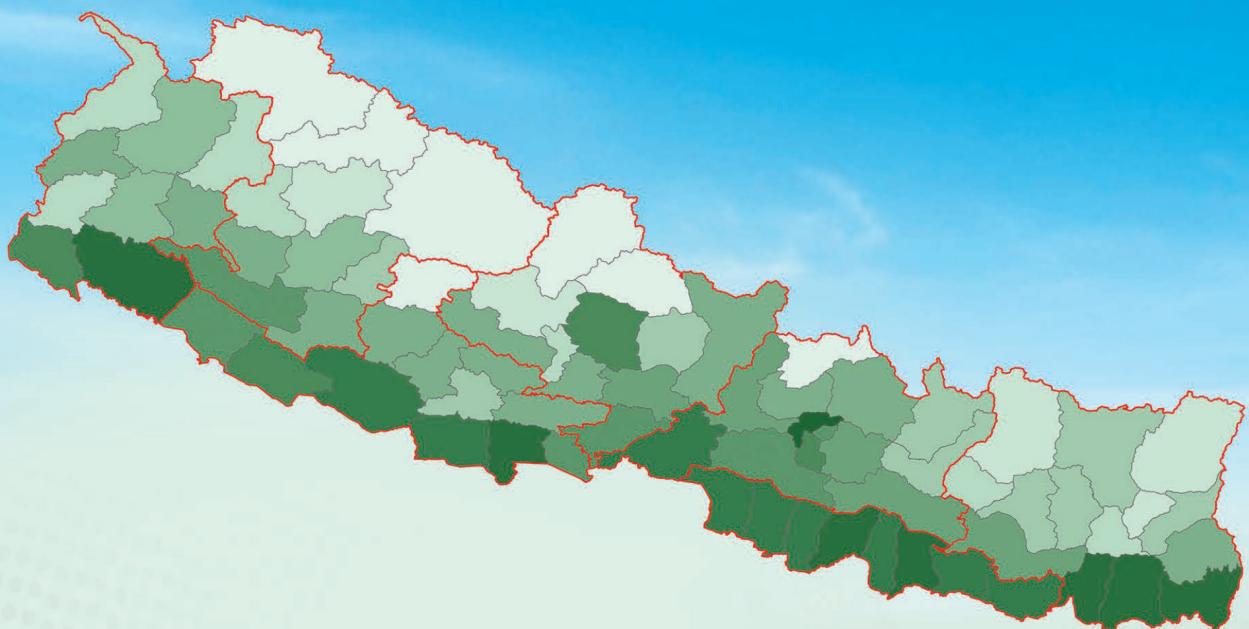
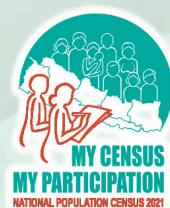


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Gender Dynamics in Nepal

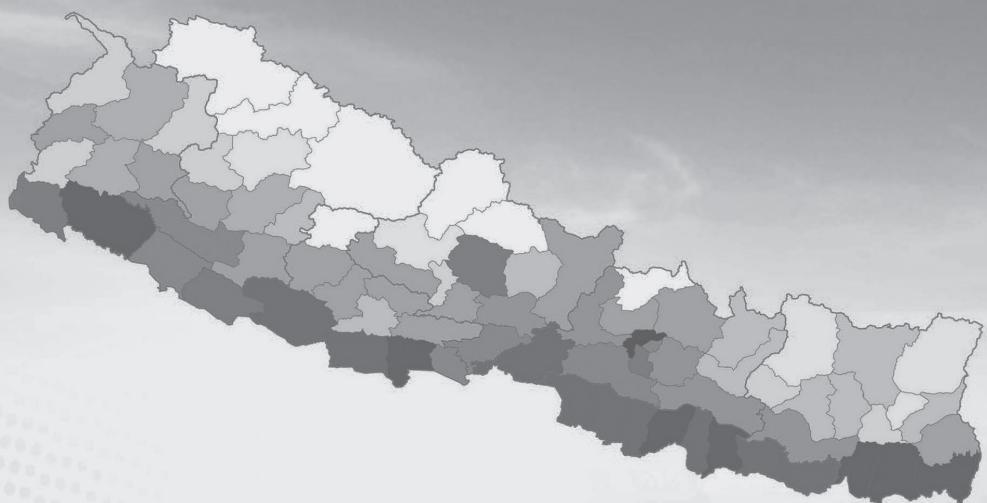


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National Statistics Office
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Recommended citation:

National Statistics Office. 2025. *Gender Dynamics in Nepal*. Kathmandu: National Statistics Office.
(National Population and Housing Census 2021)

National Population and Housing Census 2021

Gender Dynamics in Nepal

Published by:

National Statistics Office

Thapathali, Kathmandu

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Published Year: 2025

First Edition: 1,000 Copies

ISBN: 978-9937-9888-5-8

Cover Map: Population distribution by district, NPHC 2021



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The National Population and Housing Census (NPHC) is the only source that consistently provides demographic and housing data down to the lowest administrative unit, i.e., the Ward. To meet the needs of a broad range of users, we have included brief explanations of the data in our reports. Over the years, the National Statistics Office (NSO) has focused not just on statistical reports but also on valuable analytical ones that cater to a wide audience, both within and outside the country. The production and dissemination of quality statistics are not merely public goods but national resources in the data and information age.

The NSO is committed to serving as the central provider of high-quality official statistics to support informed decision-making. In the past, the former Central Bureau of Statistics (CBS) published population monographs following the release of all statistical results. This time, however, 21 thematic reports will be published, each focusing on key sectors of the national development plan.

I am pleased to present the analytical report *Gender Dynamics in Nepal*. This report examines the diverse dimensions of gender relations and how they shape social, economic and demographic outcomes across the country. It highlights disparities in education, health, employment, asset ownership, participation in decision-making and exposure to vulnerabilities. The analysis underscores the importance of understanding gender dynamics for effective planning, equitable policymaking and evidence-based decision-making that supports inclusive development. By presenting key indicators and emerging trends, the report aims to guide policymakers and stakeholders in addressing gender gaps and promoting an enabling environment where women, men and gender-diverse individuals can equally contribute to and benefit from national development.

I extend my appreciation to all contributors for their dedication in bringing this important analysis to light. I am confident that these findings will guide policymakers and planners in shaping development strategies for a more prosperous and sustainable future.

I would like to specifically commend the Population Section staff for their tireless efforts in generating data, providing support, and reviewing the report. The Head of the Social Statistics Division at NSO played a crucial role in coordinating all activities and I greatly appreciate his contributions. Special thanks to gender experts Mr. Nebin Lal Shrestha and Ms. Bhagabati Sedain for analyzing crucial data and presenting important findings. I also acknowledge the technical support provided by the United Nations Development Programme (UNDP).

Lastly, I encourage constructive feedback from our users to improve future editions of this report.

Dr Kamal Prasad Pokhrel
Chief Statistician

December 2025

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कार्यकारी सारांश

लैंगिक समानता मानव अधिकार पनि हो र दिगो विकासको आधारशीला पनि । नेपालको संविधानले समानताको सुनिश्चितता, सबै प्रकारका विभेदको निषेध र निर्वाचनबाट गठन हुने निकायहरूमा महिलाहरूको समानुपातिक प्रतिनिधित्वलाई मार्गप्रशस्त गरेको छ । महिला साक्षरता, मातृ स्वास्थ्य र राजनीतिक सहभागितामा नेपालले प्रगति हासिल गरेको देखिन्छ । तथापि, लैंगिक असमानता विद्यमान नै छ र यस्तो विद्यमानता खासगरी रोगजारी, सम्पत्तिमाथिको स्वामित्व र नेतृत्वकारी भूमिकामा उल्लेख्य छ । संरचनागत अद्वचनहरूले गर्दा महिलाहरूको सशक्तीकरणको सवाल निरन्तर सङ्घचन हुँदै आएको छ ।

राष्ट्रिय जनगणना २०७८ को तथ्याङ्कमा आधारित यस विषयगत प्रतिवेदनले ऐतिहासिक प्रवृत्ति, अन्तर्राष्ट्रिय सूचक र नीति समीक्षामार्फत लैंगिक समानताका लागि तथ्यमा आधारित विश्लेषण प्रस्तुत गरेको छ । प्रतिवेदनले विश्वव्यापी र क्षेत्रीयस्तरमा स्थापित मानकलाई दृष्टिगत गरेर नेपालले हासिल गरेका उपलब्धिका अलावा अन्तरहरूको पहिचान गरेको छ र कसरी जनसाइरियक र संस्थागत गतिशीलतामार्फत लैंगिक क्षेत्रमा प्रभावहरू प्रतिविम्बित हुन्छन् भने खोज गरेको छ ।

नीतिजन्य र संस्थागत संरचना

लैंगिक समानताका क्षेत्रमा नेपालले मजबुत आधारशीला स्थापना गरेको छ । नेपालले महत्वपूर्ण विश्वव्यापी प्रतिबद्धताहरू जस्तै महिलाविरुद्ध हुने सबै प्रकारका भेदभावहरूको अन्त्य गर्ने महासन्धि, जनसङ्ख्या र विकाससम्बन्धी अन्तर्राष्ट्रिय सम्मेलन र कार्यान्वयनकारी बेइजङ्ग सम्मेलनमा हस्ताक्षर गरेको छ र सन् २००७ देखि लैंगिकमैत्री बजेटको सुरुवातसमेत गरेको छ । संविधानले कम्तीमा पनि ३३ प्रतिशत महिलाहरूको संसदमा प्रतिनिधित्व हुनैपर्ने प्रत्याभूति गरेको छ । कानुनी सुधारमार्फत सम्पत्तिमाथि महिलाहरूको स्वामित्वमा प्रगति भएको छ भने वैवाहिक बलात्कारलाई कसुर मान्दै कार्यस्थलमा हुने हिंसालाई निषेध गरेको छ ।

कतिपय लैंगिक असमानता यथावत् छन् । महिलाहरूको सहभागिता धेरैजसो उपप्रमुख वा सहायक खालको भूमिकामा सीमित छ जब कि निर्णय निर्माण गर्ने स्थानमा अझै पनि पुरुषहरूकै प्रभुत्व रहेको देखिन्छ । लैंगिक नीतिहरूको कार्यान्वयनमा पनि समस्याहरू रहेका छन् र लैंगिक तथ्याङ्क पनि अपूर्ण नै रहेको अवस्था छ । हेरचाह गर्नेजस्ता पारिश्रमिकरहित काम, लैंगिक हिंसा र अन्य लिङ्गी जनसङ्ख्याको तथ्याङ्कको अभावले तथ्यमा आधारित नीति निर्माणलाई सीमित तुल्याइदिएको छ ।

जनसाइरियक फङ्को र लैंगिक सवाल

वि.सं. २०७८ को जनगणनाले महिलाहरूको बहुलतालाई स्पष्ट किसिमले प्रस्तुत गरेको छ । कुल जनसङ्ख्यामा महिलाहरूको हिस्सा ५१.१ प्रतिशत रहेको छ र लैंगिक अनुपात वि.सं. २०४८ को ९९.५ बाट वि.सं. २०६८ ९५.६ मा भरेको छ जसका पछाडि महिलाहरूको लामो औसत आयु र पुरुषहरूको बाह्य बसाइँसराइ जिम्मेवार रहेको देखिन्छ ।

नेपालको जनसङ्ख्याको उमेर समूहले जनसाइरिक सङ्क्रमणलाई उजागर गरेको छ । आधा जनसङ्ख्या २६ वर्षभन्दा मुनिका छन् । चौधुर वर्षसम्मका बालबालिकाको हिस्सा २८ प्रतिशत छ भने काम गर्ने उमेर समूह अर्थात् १५ देखि ५९ वर्षसम्मको जनसङ्ख्या ६२ प्रतिशत रहेको छ । साठी वर्ष र सोभन्दा माथिको जनसङ्ख्या १० प्रतिशत रहेको छ । काम गर्ने उमेर समूहको जनसङ्ख्यामा महिलाहरूकै बाहुल्य छ र तिनमा अधिकतर प्रौढ छन् भने उनीहरूको आर्थिक र हेरचाहजन्य भूमिकामा दबाब सिर्जना भएको छ ।

निर्भरता निकै नै उच्च छ । काम गर्ने उमेर समूहका प्रत्येक १०० जनामा ६१ जना आश्रित जनसङ्ख्या रहेका छन् । यस्तो बोभ विपन्न परिवारहरूमा भन्न उच्च रहेको छ । जनसाइरिक बनावटको यस्तो महिलाबाहुल्य अवस्थाले एकातिर प्रगति र अर्कातिर नयाँ नयाँ जोखिमका अवस्थालाई सङ्केत गरेको छ । यस्तो जोखिम पुरुषहरूको बाह्य बसाइँसराइका कारण घट्दो श्रमशक्तिसँग सघन रूपमा देखापरेको छ ।

जनसाइरिक परिवर्तनका बाहक

विवाह, प्रजननदर, मृत्युदर र बसाइँसराइसमेतले लैङ्गिक गतिशीलतालाई निरन्तर प्रभावित गरेका छन् । पछिल्लो जनगणनाको तथ्याङ्कअनुसार महिलाहरूको पहिलो विवाह गर्दाको औसत उमेर २१.८ वर्षमा उक्लेको छ भने पुरुषहरूको हकमा यसको मान २५.५ वर्ष रहेको छ । किशोरी अवस्थाका ८ प्रतिशत केटीहरू प्रभावित हुने गरी अझै पनि बालविवाहको समस्या यथावत नै छ । विधुर र विधवाको जनसाइरिक हिस्सा हेर्दा १० वर्ष र सोभन्दा माथिका विधवा महिलाको हिस्सा ७ प्रतिशत रहेको छ भने विधुर पुरुषको हिस्सा २ प्रतिशत रहेको छ । यसले पुरुष तथा महिलाको एकलोपनाको अवस्था असमान प्रकारले विद्यमान रहेको तथ्य उजागर गरेको छ ।

पछिल्लो जनगणनाले नेपालको प्रजननदर प्रतिस्थापनदर भन्दा पनि न्यून अर्थात् १.९४ रहेको देखाएको छ । दम्पतीहरू माभ अझै पनि छोराको चाहना यथावत छ । यसको परिणामस्वरूप सम्पन्न परिवारहरूमा बालबालिकाको लैङ्गिक अनुपात बालकतर्फ निकै भुकेको देखिन्छ । तथ्याङ्कबाट ती परिवारहरूमा प्रत्येक १०० जना छोरीमा ११८ जना छोराहरू रहेको देखिएको छ । मृत्युको विद्यमान ढाँचाले पनि लैङ्गिक जोखिमहरूलाई प्रस्तुत गरेको छ । पुरुष शिशुहरूले उच्च मृत्युदरको सामना गरेका छन् भने वयस्क पुरुषहरूको बाह्य कारणबाट बढी मृत्यु भएको देखिन्छ । महिलाहरूको औसत आयु उच्च रहेको भए तापनि उनीहरू विपन्न अवस्थामा बाँचिरहेका छन् र वृद्धावस्थामा उनीहरूको स्वास्थ्य खराब रहने गरेको छ ।

शिक्षा र लैङ्गिक समानता

शिक्षा क्षेत्रमा उल्लेखनीय विस्तार भएको छ तर असमानता विद्यमान नै छ । वि.सं. २०४८ मा राष्ट्रियस्तरको साक्षरतादर ४० मात्र रहेको थियो जुन वि.सं. २०७८ मा ७६ प्रतिशत पुगेको छ । नयाँ पुस्तामा त साक्षरतादर शतप्रतिशतको निकै नजिक पुगेको देखिन्छ । वृद्ध उमेरका महिलाहरू भने पछाडि नै रहेका देखिन्छन् । पचास वर्षभन्दा माथिका ७७ प्रतिशत महिलाहरू निरक्षर रहेका छन् भने तिनका समकक्षी पुरुषहरूमा निरक्षरतादर ४३ प्रतिशत मात्र रहेको छ । प्रदेश र समुदायस्तरमा पनि विषमताहरू टडकारा छन् । मधेस एवम् सुदूरपश्चिम प्रदेशका महिला र दलित तथा अल्पसङ्ख्यक समुदायका व्यक्तिहरू निकै नै पछाडि परेको देखिन्छ । बालबालिका र युवा

(५-२५) तर्फ ६९ प्रतिशत केटीहरू र ७३ प्रतिशत केटाहरू विद्यालय गइरहेका देखिन्छन् तर मधेसका प्रत्येक ४ जनामध्ये एक जना कहिल्यै पनि विद्यालय नगएको देखिन्छ ।

उच्च शिक्षा सीमित जनसङ्ख्यामा मात्र व्याप्त देखिन्छ । पाँच प्रतिशतभन्दा कमले मात्र स्नातक तह पूरा गरेका छन् भने ३ प्रतिशतभन्दा कमले स्नातकोत्तर वा सोभन्दा माथिको शिक्षा पूरा गरेका छन् । माध्यमिक तहपश्चात् महिलाहरूको शिक्षा अथवा उनीहरूले उत्तीर्ण गरेको तह निकै नै न्यून रहेको छ । उच्च शिक्षामा पुगेपछि महिलाहरूले शिक्षा र नर्सिङ विषय नै रोजेको देखिन्छ जब कि पुरुषहरूले विज्ञान, सूचना प्रविधि, इन्जिनियरिङ र गणितलाई रोजेको देखिन्छ ।

श्रमशक्ति र आर्थिक क्रियाकलाप

वि.सं. २०७८ को जनगणनाअनुसार काम गर्ने उमेर समूहको कुल जनसङ्ख्यामध्ये ७३ प्रतिशत आर्थिक रूपले सक्रिय रहेका देखिन्छन् तर त्यसमा लैङ्गिक अन्तर निकै ठुलो रहेको छ । काम गर्ने उमेर समूहका ८० प्रतिशत पुरुषहरू आर्थिक रूपले सक्रिय रहँदा महिलातर्फ यो मान केवल ६७ प्रतिशतमा सीमित रहेको छ । महिलाहरूको श्रम सहभागितादरमा निकै बढोत्तरी भएको छ र यसमा पुरुषहरूको बाह्य बसाइँसराइले भूमिका खेलेको छ । स्मरणीय यो पनि छ कि महिलाहरूले गर्दै आएको पारिश्रमिकविहीन घरधन्दा र कम महत्त्व भनिएका कामहरूमा उनीहरू केन्द्रित हुँदै आएका छन् ।

आर्थिक रूपले सक्रियमध्ये ८४ प्रतिशत न्यून सिपयुक्त पेसामा आबद्ध छन् खासगरी कृषि क्षेत्रमा । केवल ८ प्रतिशत महिला मात्र उच्च सीपयुक्त काममा रोजगार छन् जब कि १३ प्रतिशत पुरुषहरू उच्च सीपयुक्त पेसामा सक्रिय छन् । महिलाहरू घरपरिवारमै केन्द्रित अनौपचारिक प्रकृतिका काममा अत्यधिक छन् र उनीहरू उद्योग तथा सेवा क्षेत्रमा निकै नै न्यून देखिन्छन् । रोजगारीको सुरक्षा अत्यन्तै कम रहेको छ । पुरुषका तुलनामा महिलाहरू रोजगार हुने विद्यमानतामा निकै नै अन्तर रहेको छ । काम गर्ने उमेर समूहका ३५ प्रतिशत पुरुष रोजगार हुने गुज्जायस रहेको छ भने महिलातर्फ यो मान २२ प्रतिशत मात्र छ । महिलाहरू आफै अर्थात् पारिवारिक उपभोगका क्षेत्र र परिवारको हेरचाहजन्य काममा सीमित देखिन्छन् । पारिश्रमिकविहीन हेरचाह नै महिलाहरूको निष्क्रियताको मूल कारणका रूपमा देखापरेको छ जब कि पुरुषहरूतर्फ शिक्षा नै सबैभन्दा ठुलो कारणका रूपमा रहेको छ ।

महिलाको पारिवारिक हैसियत र सम्पत्ति

करिब एकतीहाइ परिवारमुलीहरू महिला रहेका छन् र यस्तो प्रवृत्ति विद्यमान रहनुमा खासगरी पुरुषहरूको बाह्य बसाइँसराइ नै जिम्मेवार रहेको देखिन्छ । महिला परिवारमुलीहरू विवाहित देखिन्छन् तर तीमध्ये अधिकतर श्रीमान्सँग बसोबास गरिरहेका छैनन् । करिब २० प्रतिशत विवाहित महिला विधवा छन् ।

कानुनी सुधारका बाबजुद सम्पत्तिमाथि महिलाहरूको स्वामित्व सीमित नै रहेको छ । परिवारका कुनै एकजना महिलाको नाममा घरजग्गा दुवैमाथि स्वामित्व हुने परिवारको हिस्सा केवल १२ प्रतिशत रहेको छ । यसमा पनि सीमान्तकृत समूहहरूमा यस्तो दर न्यूनतम रहेको अवस्था छ । कृषिबाहेकका साना घरेलु व्यवसायका सवालमा

आधाभन्दा बढी व्यवसाय महिलाहरूले नै सञ्चालन गरेको देखिन्छ । खासगरी घरेलु उद्योग र व्यापारमा यस्तो प्रवृत्ति अधिक छ । उच्च प्रतिफल प्राप्त हुने खालका घरेलु व्यवसाय जस्तै यातायात र सेवाका क्षेत्रमा भने महिलाहरूको संलग्नता न्यून देखिन्छ ।

मूल सन्देश

नेपालले साक्षरता, स्वास्थ्य र राजनीतिमा महिलाको सहभागिताका क्षेत्रमा उल्लेखनीय उपलब्धि हासिल गरेको छ र यसका पछाडि संवैधानिक प्रावधान र नीतिगत सुधारको भूमिका रहेको छ । तथापि, लामो समयदेखिको संरचनागत अद्वचन जस्तो कि बालविवाह, छोराको चाहना, शिक्षामा असमान सहभागिता, रोजगारी, कमजोर सम्पत्ति अधिकार र पारिश्रमिकविहीन दुलो कार्यबोझले महिलाहरूको सशक्तीकरणको मुद्दालाई सङ्कुचित गरेको देखिन्छ । जनसाइरियकीय परिवर्तन, कार्यस्थलमा बढिरहेको महिला श्रमशक्ति, बुद्ध्यौली र दुलो परिमाणको बसाइँसराइले नयाँ नयाँ चुनौतीहरूको सिर्जना गरेको छ जसले ग्रामीण तथा सीमान्तकृत समुदायका महिलाहरूलाई नराम्ररी प्रभावित गरेको अवस्था छ ।

यी निचोडहरूले वास्तविक तहको प्रगति उजागर गरेको भए तापनि यस्तो प्रगति असमान र जोखिमयुक्त रहेको सङ्केत गरेको छ । यस तथ्यमा टेकेर परिच्छेद ८ मा विस्तृत निष्कर्ष र नीतिगत सुझावहरू प्रस्तुत गरिएका छन् जसले लैंजिक समानता र महिलाहरूको सशक्तीकरणका लागि केही आधार प्रस्तुत गरेका छन् ।

EXECUTIVE SUMMARY

Context and purpose

Gender equality is both a human right and a foundation for sustainable development. The Constitution of Nepal (2015) ensures equality, prohibits discrimination, and mandates women's proportional representation in elected bodies. Nepal has achieved progress in female literacy, maternal health, and political participation. Yet gender gaps persist in employment, asset ownership, and leadership, and structural barriers continue to constrain women's empowerment.

This thematic report provides an evidence-based analysis of gender equality using data from the 2021 National Population and Housing Census, complemented by historical trends, international indices, and policy review. It benchmarks Nepal's progress against global and regional standards, identifies gaps, and explores how demographic and institutional dynamics shape gender outcomes.

Policy and institutional framework

Nepal has established a robust foundation for gender equality. The country has ratified key global commitments including CEDAW, ICPD, and the Beijing Platform for Action, and has introduced gender-responsive budgeting since 2007. Constitutional guarantees ensure a minimum of 33 percent women's representation in legislatures, and legal reforms have advanced property rights, criminalized marital rape, and prohibited workplace harassment.

However, persistent gaps remain. Women's representation is often concentrated in deputy or secondary roles, while senior decision-making positions remain dominated by men. Implementation of gender policies is uneven, and gender statistics remain incomplete. Limited data on unpaid care work, gender-based violence, and LGBTIQ+ populations continue to constrain evidence-based policymaking.

Demographic shifts and gender implications

The 2021 Census confirms a shift toward female predominance. Women now make up 51.1 percent of the total population, and the national sex ratio has fallen from 99.5 in 1991 to 95.6 in 2021, largely due to male outmigration and women's greater longevity.

Nepal's age structure reflects demographic transition. Half the population is under age 26. Children (0-14 years) comprise 28 percent, working-age adults (15-59) 62 percent, and older persons (60+) 10 percent. Women now predominate in the working-age population and especially among the elderly, creating new pressures on women's economic and caregiving roles.

Dependency remains high, with 61 dependents per 100 working-age persons, and the burden is greatest in poorer households. This feminization of population structure signals both progress and new vulnerabilities for women, especially where migration has decreased the male workforce.

Drivers of demographic change

Marriage, fertility, mortality, and migration continue to shape gender dynamics. The average age at marriage has risen to 21.8 years for women and 25.5 years for men in 2021, but child marriage persists, affecting 8 percent of adolescent girls. Widowhood also disproportionately affects women, with 7 percent women aged 10 and above widowed, compared to 2 percent men.

Fertility has declined below the replacement level, reaching 1.94 in 2021. Yet son preference persists, with child sex ratios skewed among wealthier households (118 boys per 100 girls). Mortality patterns reveal gender vulnerabilities: infant boys face higher mortality, while adult men are more likely to die from external causes. Women live longer, but often with poverty and ill health in old age.

Migration continues to reshape households. Of the 2.19 million Nepalese living abroad, only 18 percent are women. Male-dominated labour migration leaves women managing households, caring for dependents, and often facing limited economic security.

Education and gender equality

Education has expanded dramatically, but inequalities remain. National literacy rose from 40 percent in 1991 to 76 percent in 2021, with near parity among younger cohorts. Yet older women remain disadvantaged: more than three-fourths (77%) of women above age 50 are illiterate, compared with 43 percent of men. Disparities are pronounced across provinces and social groups. Women in Madhesh and Sudurpaschim, and those from Dalit and minority communities, remain most disadvantaged. Among children and youth (5-25 years), 69 percent of girls and 73 percent of boys attend school, but nearly one in four girls in Madhesh has never attended.

Higher education remains limited, less than 5 percent complete a bachelor's degree, and under 3 percent attain postgraduate qualifications. Women are underrepresented at all levels beyond secondary school and concentrated in traditionally "feminine" fields such as education and health (especially nursing), while men dominate STEM (Science, Technology, Engineering, and Mathematics).

Labour force and economic activity

In 2021, 73 percent of working-age Nepalese were economically active, but with a gender gap of 13 points (80% men vs. 67% women). Women's labour force participation has risen, partly due to male migration, but remains shaped by unpaid household roles and concentration in low-value work.

Most women (84%) are employed in low-skilled occupations, predominantly in agriculture. Only 8 percent work in high-skilled jobs, compared to 13 percent of men. Women are overrepresented in household-based informal work and underrepresented in industry and services. Employment security remains low. Women are less likely to be employees (22% vs. 35% of men) and more likely to be own-account workers or family helpers. Unpaid care remains a primary reason for women's economic inactivity, while education is the leading reason for men.

Women's household status and assets

Nearly one-third of households are headed by women, a trend shaped largely by male outmigration. Many female heads are married but living apart from their husbands, while nearly one-fifth are widowed.

Despite legal reforms, women's property ownership remains limited. Only 12 percent own both house and land, and ownership rates are lowest among marginalized groups. Women manage almost half of unregistered household businesses, particularly in cottage industries and trade. However, they remain underrepresented in higher-value sectors such as transport and services.

Overall messages

Nepal has achieved notable progress in literacy, health, and women's political participation, supported by constitutional guarantees and policy reforms. Yet persistent structural barriers such as child marriage, son preference, unequal participation in education and higher-value jobs, weak property rights, and the heavy burden of unpaid care continue to constrain women's empowerment. Emerging demographic shifts, including the feminization of the workforce, ageing, and large-scale male migration, are creating new vulnerabilities that disproportionately affect women in rural and marginalized communities.

These findings underscore that while progress is real, it remains uneven and fragile. Building on this evidence, Chapter 8 sets out detailed conclusions and policy recommendations to accelerate gender equality and women's empowerment.

CONTENTS

कार्यकारी सारांश	i
EXECUTIVE SUMMARY	v
CONTENTS	ix
LIST OF TABLES	xii
LIST OF FIGURES	xvi
LIST OF ACRONYMS	xv
CHAPTER ONE: INTRODUCTION	1
1.1. Background and rationale	1
1.2. Global and regional context	1
1.3. Objectives of the report	3
1.4. Methodology	3
1.5. Limitations	4
1.6. Structure of the report	4
CHAPTER TWO: POLICY AND INSTITUTIONAL FRAMEWORK FOR GENDER EQUALITY	7
2.1. Global frameworks on gender and their relevance in Nepal	7
2.2. Historical course of gender equality in Nepal	7
2.3. International commitments	8
2.4. Constitutional guarantees and provisions	9
2.4a. Women's representation in political institutions	9
2.5. Key legal reforms and national policies	11
2.6. Gender-responsive budgeting and institutional mechanisms	12
2.7. Gender statistics and evidence systems	13
CHAPTER THREE: AGE-SEX STRUCTURE AND DEPENDENCY: A GENDER PERSPECTIVE	15
3.1. Sex composition and gender imbalances	15
3.2. Age-sex structure	17
3.2.1 Age-sex structure and gender disparities	17
3.2.2 Children and adolescents: son preference and gender gaps	19

3.2.3 Working-age population: feminization and women's double burden	21
3.2.4 Older population: longevity and gender vulnerabilities	22
3.2.5 Dependency ratios and gender care burdens	23
CHAPTER FOUR: DRIVERS OF DEMOGRAPHIC CHANGE: A GENDER PERSPECTIVE	27
4.1. Nuptiality and fertility	27
4.1.1 Marital status	28
4.1.2 Mean age at marriage	30
4.1.3 Ever-married population by age and sex	31
4.1.4 Children ever born	34
4.1.5 Parity distribution among ever-married women	35
4.2. Mortality	36
4.2.1 Age-specific mortality and gender gaps	37
4.2.2 Infant and child mortality	38
4.2.3 Maternal mortality	39
4.2.4 Causes of death and gender patterns	40
4.3 Absentee population and migration	42
4.3.1 Absentee population	42
4.3.2 Reasons for being abroad among the absentee population	43
4.3.3 Recent internal migration	44
CHAPTER FIVE: EDUCATION AND GENDER EQUALITY: TRENDS AND DISPARITIES	47
5.1. Regional context: Nepal in South Asia	47
5.2. Literacy trends in Nepal, 1991-2021	48
5.3. Literacy patterns in 2021	49
5.4. School attendance	52
5.5. Educational attainment	55
5.6. Field of study	57
CHAPTER SIX: LABOUR FORCE AND ECONOMIC ACTIVITY: A GENDER PERSPECTIVE	61
6.1. Global and regional perspectives	61
6.2. Trends in labour force participation in Nepal, 1991-2021	62
6.3. Labour force participation rate (LFPR)	63

6.4. Occupation	64
6.5. Industry sector	69
6.6. Institutional sector of employment	72
6.7. Employment status	76
6.8. Reasons for not economically active	79
CHAPTER SEVEN: WOMEN'S HOUSEHOLD STATUS: HEADSHIP, ASSETS, AND INFORMAL HOUSEHOLD ENTERPRISES	83
7.1. Female-headed households in Nepal	83
7.2. Marital Status of female household heads	85
7.3. Female ownership of house and land	88
7.4. Unregistered household businesses and women's role	91
CHAPTER EIGHT: CONCLUSIONS AND POLICY RECOMMENDATIONS	93
8.1. Conclusions	93
8.2. Policy recommendations	94
ANNEX: GLOSSARY OF TECHNICAL TERMS	97
REFERENCES	103

LIST OF TABLES

Table 1.1: Global gender gap index rankings of South Asia, 2024	2
Table 2.1: Elected representatives by sex and election type, 2022	9
Table 2.2: Gender-responsive budget allocations from FY 2010/11 to 2023/24, Nepal	12
Table 3.1: Sex composition of population by census year and province, Nepal, 1991-2021	15
Table 3.2: Sex composition of population by background characteristics, Nepal, NPHC 2021	16
Table 3.3: Distribution of population by age group and sex, Nepal, NPHC 2021	17
Table 3.4: Sex composition of population 0-14 years by province, Nepal, NPHC 2021	19
Table 3.5: Sex composition of population 0-14 years by background characteristics, Nepal, NPHC 2021	20
Table 3.6: Sex composition of population 15-59 years by province, Nepal, NPHC 2021	21
Table 3.7: Sex composition of population 15-59 years by background characteristics, NPHC 2021	21
Table 3.8: Sex composition of population 60 years and above by province, Nepal, NPHC 2021	22
Table 3.9: Sex composition of population 60 years and above by background characteristics, Nepal, NPHC 2021	23
Table 3.10: Distribution of child, old-age and total dependency ratio by sex and province, Nepal, NPHC 2021	24
Table 3.11: Distribution of child, old-age and total dependency ratio by sex and background characteristics, Nepal, NPHC 2021	24
Table 4.1: Percentage distribution of population aged 10 years and above by sex, and marital status, Nepal, 1991-2021	28
Table 4.2: Percentage distribution of population aged 10 years and above by sex, marital status, and province, Nepal, NPHC 2021	28
Table 4.3: Percentage distribution of population aged 10 years and above by sex, marital status, and background characteristics, Nepal, NPHC 2021	29
Table 4.4: Singulate mean age at marriage (SMAM) by sex, census year and province, Nepal, 1991-2021	30
Table 4.5: Singulate mean age at marriage (SMAM) by sex, background characteristics, Nepal, NPHC 2021	30

Table 4.6: Percentage of ever-married population by age group and sex, Nepal, 1991-2021	31
Table 4.7: Percentage of ever-married adolescents (10-19 years) by sex and province, Nepal, NPHC 2021	31
Table 4.8: Percentage of ever-married adolescents (10-19 years) by sex and background characteristics, NPHC 2021	33
Table 4.9: Share of ever married adolescents (10-19 years) by sex, Nepal, NPHC 2021	33
Table 4.10: Married women and children ever born by age group, Nepal, NPHC 2021	34
Table 4.11: Percentage distribution of ever-married women aged 15-49 years by number of children ever born and age group, Nepal, NPHC 2021	35
Table 4.12: Age-specific death rates per 1,000 population by age and sex, Nepal, NPHC 2021	37
Table 4.13: Infant and child mortality rates (per 1,000 live births) by sex and province, Nepal, NPHC 2021	38
Table 4.14: Deaths of married women aged 15-49 years in the 12 months prior to census, by cause of death and age group, Nepal, NPHC 2021	49
Table 4.15: Distribution of causes of deaths and death rates by sex, Nepal, NPHC 2021	40
Table 4.16: Percentage distribution of causes of deaths by sex and broad age group, Nepal, NPHC 2021	41
Table 4.17: Internal and international absentee population by sex and region, Nepal, NPHC 2021	42
Table 4.18: Percentage distribution of absentee population abroad by reason and sex, NPHC 2021	44
Table 4.19: Percentage distribution of recent internal migrants by reason and sex, Nepal, NPHC 2021	45
Table 4.20: Gender patterns in reasons for movement abroad and within Nepal, NPHC 2021	46
Table 5.1: Adult literacy rates (15+) in South Asia by sex and latest available data.	47
Table 5.2: Literacy rates by age group and sex, Nepal, NPHC 2021	49
Table 5.3: Literacy rates among population aged 5 years and above, by province and sex, Nepal, NPHC 2021	50
Table 5.4: Literacy rates among population aged 5 years and above, by background characteristics and sex, Nepal, NPHC 2021	51
Table 5.5: Population aged 5-25 years with education below SLC/SEE, including those who never attended school, by current school attendance status, sex, and province, Nepal, NPHC 2021	52

Table 5.6: Population aged 5-25 years with education below SLC/SEE, including those who never attended school, by current school attendance status, sex, and background characteristics, Nepal, NPHC 2021	53
Table 5.7: Level of education attained by the population who have ever or currently attended school/college, by sex and province, Nepal, NPHC 2021	56
Table 5.8: Level of education attained by the population who have ever or currently attended school/college, by sex and background characteristics, Nepal, NPHC 2021	56
Table 5.9: Percentage distribution of the population with plus-two or equivalent or higher qualifications, by field of study and sex, Nepal, NPHC 2021	57
Table 5.10: Percentage of the population in STEM and Non-STEM fields, by province and sex, Nepal, NPHC 2021	59
Table 5.11: Percentage of the population in STEM and Non-STEM fields, by background characteristics and sex, Nepal, NPHC, 2021	59
Table 6.1: Labour force participation rate based on current activity (reference week), population aged 15-64 years, SAARC countries	61
Table 6.2: Labour force participation rate of the population aged 10 years and above, based on usual activity (12-month reference period), Nepal, 1991–2021	62
Table 6.3: Labour force participation rates by sex and age group, Nepal, NPHC 2021	63
Table 6.4: Labour force participation rates (15-64 years) by sex and province, Nepal, NPHC 2021	64
Table 6.5: Labour force participation rates (15-64 years) by sex and background characteristics, Nepal, NPHC 2021	64
Table 6.6: Percentage of the population aged 10 years and above engaged in economic activity in the 12 months preceding the census, by occupation, sex, and province, Nepal, NPHC 2021	66
Table 6.7: Percentage of the population aged 10 years and above engaged in economic activity in the 12 months preceding the census, by occupation, sex, and background characteristics, Nepal, NPHC 2021	68
Table 6.8: Percentage of the population aged 10 years and above engaged in economic activity in the 12 months preceding the census, by industry, sex, and province, Nepal, NPHC 2021	70
Table 6.9: Percentage of the population aged 10 years and above engaged in economic activity in the 12 months preceding the census, by industry, sex, and background characteristics, Nepal, NPHC 2021	71

Table 6.10: Percentage distribution of employment by institutional sector, sex and province, Nepal, NPHC 2021	73
Table 6.11: Percentage distribution of employment by institutional sector, sex and background characteristics, Nepal, NPHC 2021	74
Table 6.12: Percentage of the population aged 10 years and above engaged in economic activity in the 12 months preceding the census, by employment status, sex, and province, Nepal, NPHC 2021	76
Table 6.13: Percentage of the population aged 10 years and above engaged in economic activity in the 12 months preceding the census, by employment status, sex, and background characteristics, Nepal, NPHC 2021	77
Table 6.14: Percentage of population aged 10 years and above not engaged in economic active by reasons, sex, and province, Nepal, NPHC 2021	79
Table 6.15: Percentage of population aged 10 years and above not engaged in economic active by reasons, sex, and background characteristics, Nepal, NPHC 2021	80
Table 7.1: Percentage of household heads by sex and province, Nepal, NPHC 2021	83
Table 7.2: Percentage of household heads by sex and background characteristics, Nepal, NPHC 2021	84
Table 7.3: Distribution of female headed households by marital status and province, Nepal, NPHC 2021	86
Table 7.4: Distribution of female headed households by marital status and background characteristics, Nepal, NPHC 2021	86
Table 7.5: Female ownership of house and land (%) by province, Nepal, NPHC 2021	88
Table 7.6: Female ownership of house and land (%) by background characteristics, Nepal, NPHC 2021	89
Table 7.7: Percentage of females managing non-agricultural household enterprises by province, Nepal, NPHC 2021	91
Table 7.8: Percentage of females managing non-agricultural household enterprises by background characteristics, Nepal, NPHC 2021	92

LIST OF FIGURES

Figure 1.1: Nepal's scores on the global gender gap index indicators, 2024	1
Figure 2.1: Women's representation in political institutions, Nepal, 2022	10
Figure 3.1: Population pyramid, Nepal, NPHC 2021	18
Figure 3.2: Population aged 0-14 years by sex and share in total population (1991-2021)	19
Figure 4.1: Percentage distribution of ever-married women (15-49) by number of children ever born and age group, Nepal, NPHC 2021	35
Figure 4.2: Percentage distribution of ever-married women by number of children ever born and education level, Nepal, NPHC 2021	36
Figure 4.3: Distribution of absentee population abroad by reason and sex, NPHC 2021	43
Figure 4.4: Distribution of recent internal migrants by reason and sex, NPHC 2021	45
Figure 5.1: Overall literacy rate in Nepal by sex, 1991-2021	49
Figure 5.2: Population aged 5-25 years who never attended school by sex and province, Nepal, NPHC 2021	53
Figure 6.1: Percentage of population aged 10 years and above engaged in economic activity by occupation type, Nepal, NPHC 2021	67
Figure 6.2: Percentage distribution of employment by institutional sector, Nepal, NPHC 2021	73
Figure 6.3: Percentage of population aged 10 years and above not engaged in economic activity by reasons, Nepal, NPHC 2021	80
Figure 7.1: Distribution of female headed households by marital status, Nepal, NPHC 2021	85
Figure 7.2: Female ownership of house and land by province, Nepal, NPHC 2021	89

LIST OF ACRONYMS

ADB	Asian Development Bank
ASDR	Age-Specific Death Rate
CEDAW	Convention on the Elimination of All Forms of Discrimination Against Women
FPTP	First-Past-the-Post (direct election system).
GRB	Gender-Responsive Budgeting
ICPD	International Conference on Population and Development
ILO	International Labour Organization
IMR	Infant Mortality Rate
LFPR	Labour Force Participation Rate
NCDs	Non-Communicable Diseases
NPC	National Planning Commission
NPHC	National Population and Housing Census
NPO	Non-Profit Organization
NR	Not Reported
NSO	National Statistics Office (formerly Central Bureau of Statistics)
PR	Proportional Representation
SAARC	South Asian Association for Regional Cooperation
SDGs	Sustainable Development Goals
SMAM	Singulate Mean Age at Marriage
STEM	Science, Technology, Engineering and Mathematics
UN DESA	United Nations Department of Economic and Social Affairs
UNFPA	United Nations Population Fund
UNICEF	United Nations Children's Fund
UN Women	United Nations Entity for Gender Equality and the Empowerment of Women
WB	World Bank
WHO	World Health Organization

CHAPTER ONE

INTRODUCTION

1.1. Background and rationale

Gender equality is both a human right and a driver of sustainable development. The 2030 Agenda for Sustainable Development establishes Goal 5: Achieve Gender Equality and Empower All Women and Girls, while also mainstreaming gender across all 17 Goals. Globally, evidence shows that societies with higher levels of gender equality enjoy stronger economic growth, healthier populations, and more inclusive governance systems.

Nepal's constitutional commitments, further detailed in Chapter 2, provide the foundation for these gains. The Constitution of Nepal (2015) guarantees equality and prohibits discrimination based on sex, while mandating proportional representation of women in political bodies. Nepal has made considerable progress in expanding access to education and health services, raising female literacy rates, reducing maternal mortality, and ensuring women's representation in elected bodies.

Yet, gender inequality persists. Women remain disproportionately engaged in informal and low-paying economic activities, wage disparities continue, and leadership roles in politics, the economy, and public administration are still dominated by men. These gaps are compounded by social norms, discriminatory practices, and limited access to productive assets such as land and property.

This report has been developed to provide a comprehensive overview of Nepal's gender context in a demographic and socio-economic perspective. By presenting both achievements and challenges, it aims to support policymakers, researchers, and development partners in designing more inclusive and evidence-based strategies for advancing gender equality.

1.2. Global and regional context

While progress toward gender equality has accelerated worldwide, gaps remain substantial. According to the World Economic Forum's Global Gender Gap Index (2024), no country has yet achieved full gender parity, though significant advances have been made in health and education outcomes. The Gender Gap Index measures disparities across four key dimensions: economic participation, educational attainment, health and survival, and political empowerment, with a score of 1 indicating full parity. The most persistent disparities globally continue to lie in economic participation and political empowerment.

Within South Asia, Nepal has made notable progress. It ranks 117th globally with a score of 0.664, placing it ahead of several regional countries (Table 1.1). In comparison, Bangladesh ranks highest in the region, while countries like Pakistan and Afghanistan remain among the lowest in the global index.

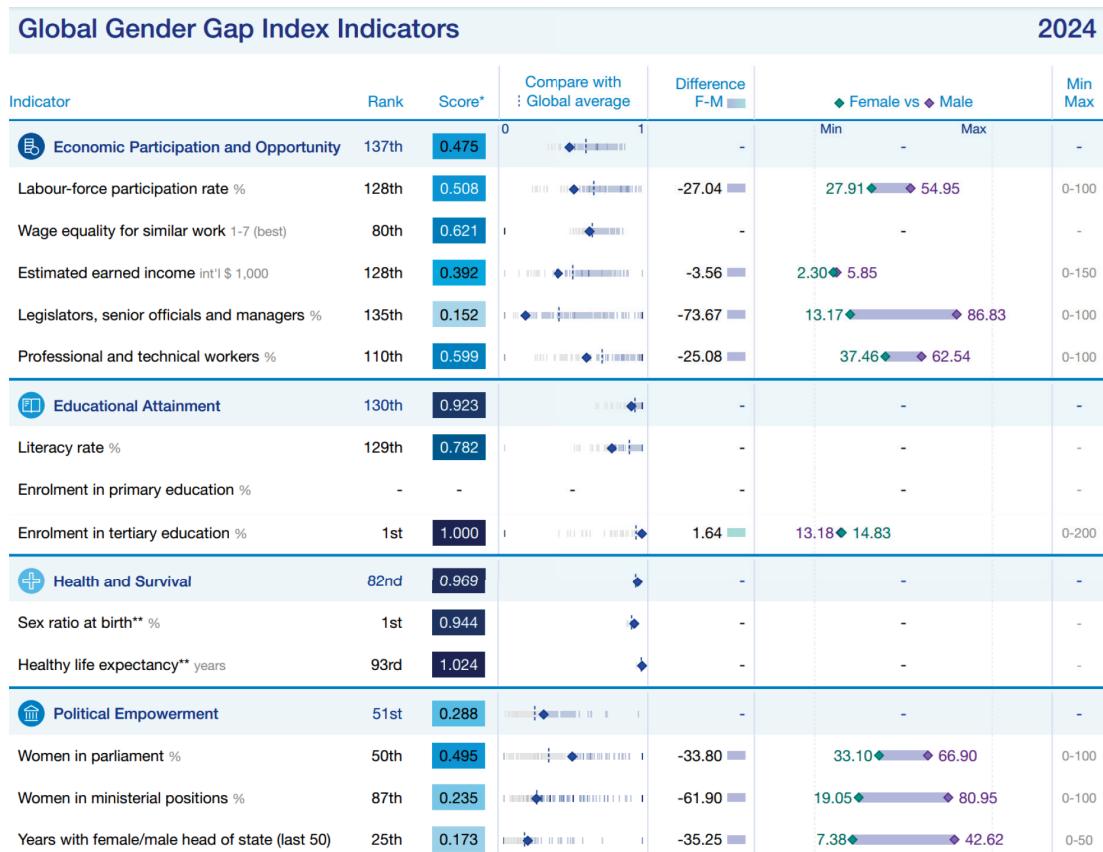
Table 1.1: Global gender gap index rankings of South Asia, 2024

Countries	Regional rank	Global rank	Gender gap index
Bangladesh	1	99	0.689
Nepal	2	117	0.664
Sri Lanka	3	122	0.653
Bhutan	4	124	0.651
India	5	129	0.641
Maldives	6	132	0.633
Pakistan	7	145	0.570
Afghanistan	8	146	0.237

Source: World Economic Forum, Global Gender Gap Report 2024

Nepal has closed much of the gap in education and health, but lags behind in women's participation in the labour force, wage equality, and representation in leadership (Figure 1.1).

Figure 1.1: Nepal's scores on the global gender gap index indicators, 2024



Source: World Economic Forum, Global Gender Gap Report 2024

Together, these indices demonstrate that while Nepal has made commendable progress compared to many of its neighbours, sustained efforts are needed to translate achievements in health and education into tangible gains in employment, income, and leadership.

1.3. Objectives of the report

This thematic report on gender has three interlinked objectives:

1. Provide an evidence-based analysis of gender equality using the 2021 National Population and Housing Census (NPHC 2021) as the primary source, complemented by historical census data (1991-2011), and other relevant datasets.
2. Identify persistent barriers, policy gaps, and data limitations that continue to constrain gender equality, ranging from structural inequalities and unpaid care burdens to gaps in gender statistics.
3. Recommend actionable strategies to accelerate gender equality and women's empowerment, aligned with Nepal's constitutional guarantees, national commitments, and international frameworks such as CEDAW, ICPD, and the SDGs.

By integrating demographic, socio-economic, and policy dimensions, the report seeks to provide a comprehensive reference for policymakers, researchers, and development partners to inform gender-responsive planning and programming.

1.4. Methodology

This report is based primarily on the National Population and Housing Census 2021, supplemented by trends from previous censuses and selected international indices, particularly those relating to South Asian countries. It is further contextualized through policy reviews and global commitments.

The analytical framework adopts a mixed-methods approach:

- Comparative Benchmarking: Nepal's progress is assessed against regional countries.
- Sectoral Analysis: Gender disparities are examined across education, health, employment, political participation, and asset ownership.
- Policy Review: An overview of the legal and institutional framework is included, with emphasis on gender-responsive budgeting and international commitments.
- Disaggregation: Where possible, data are disaggregated by sex, province, age, and socio-economic characteristics to reveal intra-group inequalities.

For the purpose of this report, only the population living in private households is included, as this dataset provides the most comprehensive demographic and socio-economic information. Although persons in collective households (such as hostels, barracks, or institutions) were also enumerated, only a limited set of questions was asked about their characteristics.

To assess household socio-economic status, the analysis also uses the wealth index (or wealth quintile). This is a composite indicator that summarizes a household's ownership of assets and living conditions.

1.5. Limitations

This thematic report provides a broad national overview of gender equality in Nepal, but some limitations should be acknowledged:

- **Scope of data:** This thematic report is based primarily on the 2021 National Population and Housing Census of Nepal, with analysis disaggregated by province, urban–rural residence, degree of urbanization, ecological zones, and other socio-demographic characteristics relevant for policy purposes. While more detailed tabulations are available at the district and local levels through the National Statistics Office, this report provides a broad national overview rather than an exhaustive account.
- **Breadth vs. depth:** The census captures key demographic and socio-economic indicators (fertility, marital status, education, employment, household headship) but does not cover many gender-specific issues such as time use, unpaid care, gender-based violence, intra-household decision-making, or distribution of labour. These require specialized surveys.
- **Household vs. individual data:** Many indicators are collected at the household level (e.g., access to smartphone, internet, vehicle), which complicates individual-level gender patterns of access and responsibility.
- **Gender identity data gaps:** While the census introduced a third gender category (“other”), detailed individual-level data were not collected, restricting the analysis to a binary analysis (male/female).
- **Proxy responses:** Information is usually provided by the household head on behalf of all members, which may reduce accuracy for sensitive gender-related issues.

In conclusion, the census provides a vital foundation for demographic and socio-economic gender analysis, but its findings should be seen as offering only a broad overview. It cannot replace the more detailed evidence generated by specialized surveys, and it does not claim to be exhaustive of all gender issues in Nepal.

1.6. Structure of the report

The report is organized into eight chapters:

- Chapter 1 outlines the background, rationale, objectives, methodology, and limitations.
- Chapter 2 reviews the policy and institutional framework for gender equality in Nepal, including global frameworks, Nepal's historical course, international commitments, constitutional provisions, women's representation, legal reforms, and gender-responsive budgeting.

- Chapters 3-7 present thematic analyses:
 - Chapter 3 examines the feminization of the population, child sex ratios, longevity, and care burdens.
 - Chapter 4 analyzes nuptiality, fertility, mortality, and migration from a gender perspective.
 - Chapter 5 explores literacy, school attendance, educational attainment, and fields of study, with disparities across regions and groups.
 - Chapter 6 assesses labour force participation, occupation, sectoral distribution, employment status, and gender barriers.
 - Chapter 7 discusses female headship, marital status of household heads, asset ownership, and women's roles in household enterprises.
- Chapter 8 synthesizes the findings and presents strategies for advancing gender equality.

CHAPTER TWO

POLICY AND INSTITUTIONAL FRAMEWORK FOR GENDER EQUALITY

2.1. Global frameworks on gender and their relevance in Nepal

Gender equality has emerged as a foundation of global development agenda, not only as a matter of justice but also as a prerequisite for sustainable growth and inclusive societies. The 2030 Agenda for Sustainable Development identifies gender equality both as a standalone goal (SDG 5) and as a cross-cutting principle critical for eradicating poverty (SDG 1), promoting decent work (SDG 8), reducing inequalities (SDG 10), and achieving broader human development outcomes (United Nations, 2015).

Two landmark global agreements provided the foundation for this paradigm. The International Conference on Population and Development (ICPD, 1994) emphasized reproductive rights, women's health, and population policies responsive to gender needs. The Beijing Platform for Action (1995) further articulated a comprehensive agenda for women's empowerment, calling for reforms across education, health, political participation, and institutional accountability. Together, these agreements established a global consensus that gender equality is indispensable to development.

International financial and development institutions have reinforced this perspective. The World Bank has positioned gender equality as "smart economics," citing evidence that closing gender gaps in education, employment, and access to assets can increase productivity and foster intergenerational human capital formation (World Bank, 2018). Similarly, the Asian Development Bank (ADB) has institutionalized gender mainstreaming through its Strategy 2030, which requires that at least 75 percent of projects meaningfully address gender issues. ADB's Gender Equality and Social Inclusion (GESI) approach underscores that inclusive infrastructure, energy, and education systems are essential for equitable growth (ADB, 2018).

Collectively, these global frameworks demonstrate that advancing gender equality is both a human rights obligation and a strategic investment in resilience, stability, and sustainable development. While these global frameworks provide the broader context, Nepal's own historical struggles for women's rights have shaped how such commitments were received and institutionalized, as outlined in Section 2.2.

2.2. Historical course of gender equality in Nepal

Nepal's history has been shaped by a deeply patriarchal social order, where women were excluded from education, political life, and leadership until the democratic transitions of the late 20th century. The People's Movement of 1990 (*Jana Andolan*), which restored multiparty democracy, marked a turning point by opening new spaces for civic participation, including for women (Bennett, 2002).

Yet women's voices had emerged much earlier. Yogmaya Neupane (1867–1941), often regarded as Nepal's first female reformer, challenged established patriarchal practices by campaigning for the abolition of *sati pratha* (the custom in which widows were expected to burn themselves on their husband's funeral fire). Her dramatic act of collective martyrdom with 68 followers in the Arun River remains one of the earliest documented struggles against gender oppression (Sharma, 2013). Other movements, such as the *Nari Samiti* and the Nepal Women's Organization (NWO), sought to expand women's access to literacy, income generation, and legal services, while linking local activism to international advocacy.

Women also played active roles in political struggles for democracy, even though their demands were often tied more to political inclusion than to social reform. This dual legacy of political mobilization and social resistance laid the foundation for subsequent constitutional guarantees and legal reforms. Milestones such as the appointment of Ms. Sailaja Acharya as Nepal's first female Deputy Prime Minister in 1995 symbolized meaningful progress in women's political representation.

These domestic milestones were reinforced by Nepal's active participation in international agreements, which provided both accountability mechanisms and strategic direction for advancing gender equality. Building on this historical course, Nepal also aligned itself with key international commitments, as discussed in Section 2.3.

2.3. International commitments

Building on the global frameworks outlined above, Nepal has made strong international commitments that shape its domestic gender equality agenda. As a signatory to the Convention on the Elimination of All Forms of Discrimination Against Women (CEDAW, 1979), Nepal is legally bound to eliminate gender-based discrimination through legislative, policy, and programmatic measures. Participation in the ICPD (1994) and the Beijing Platform for Action (1995) reinforced commitments to reproductive rights, women's empowerment, and institutional reforms. More recently, the adoption of the 2030 Agenda for Sustainable Development (2015) has guided Nepal in integrating gender equality into its national planning and monitoring frameworks.

At the regional level, Nepal's endorsement of the SAARC Convention on Preventing and Combating Trafficking in Women and Children for Prostitution (2002) reflects a broader responsibility to address cross-border vulnerabilities. These commitments collectively obligate Nepal to report regularly to international monitoring bodies, adopt gender-sensitive laws and policies, and align national development strategies with global norms.

The influence of these commitments is evident in Nepal's legal and policy course. International obligations have been catalytic in advancing gender-responsive budgeting (introduced in 2007), strengthening the National Women's Commission, and mainstreaming GESI in periodic development plans, including the Sixteenth Plan (NPC, 2024). The Plan prioritizes reducing gender disparities in education and health, enhancing women's participation in economic activities, improving access to credit and entrepreneurship opportunities, and strengthening care systems to reduce the dual burden of productive and reproductive work.

By aligning with these international frameworks, Nepal has not only demonstrated its commitment to global gender equality norms but also leveraged them as strategic tools for domestic reform and accountability.

2.4. Constitutional guarantees and provisions

The Constitution of Nepal preserves equality as a fundamental right. Article 18 prohibits discrimination based on sex, gender, caste, and other identities, while Article 38 guarantees women's right to safe motherhood, reproductive health, and equal property inheritance. Provisions for proportional representation mandate that 33 percent of members of the federal parliament be women, and similar quotas extend to local governments.

The Constitution also explicitly recognizes gender and sexual minorities, making Nepal the first South Asian country to adopt such recognition in its supreme law. These guarantees are among the most progressive in the region, but their implementation remains uneven.

2.4a. Women's representation in political institutions

The Constitution of Nepal mandates that at least 33 percent of members in federal and provincial legislatures must be women, a provision that has been instrumental in expanding women's presence in political decision-making. This constitutional safeguard has significantly increased the share of women in elected bodies at both national and local levels.

Table 2.1 illustrates the distribution of elected representatives by sex and election type in 2022. In the House of Representatives, women hold 91 seats, largely due to proportional representation provisions, while men dominate the first-past-the-post category. The National Assembly also reflects meaningful female participation, with 22 women among its 59 members. At the provincial level, women represent nearly 36 percent of elected members, though their distribution is uneven across provinces (Figure 2.1).

Table 2.1: Elected representatives by sex and election type, 2022

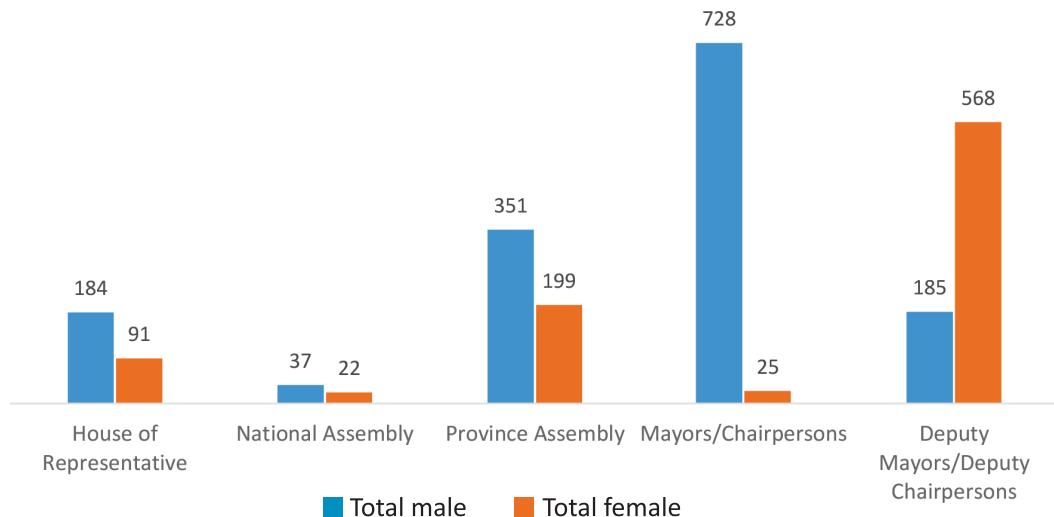
Election type	Direct (FPTP)		Proportional (PR)		Total	
	Male	Female	Male	Female	Male	Female
Federal parliament						
House of representative	156	9	28	82	184	91
National assembly*	35	21	2	1	37	22
Province assembly						
Total (all provinces)	316	14	35	185	351	199
Koshi	54	2	6	31	60	33
Madhesh	60	4	8	35	68	39
Bagmati	61	5	9	35	70	40
Gandaki	34	2	5	19	39	21
Lumbini	51	1	3	32	54	33

Karnali	24	0	1	15	25	15
Sudurpashchim	32	0	3	18	35	18
Local level	n/a	n/a	n/a	n/a	20,632	14,465
District coordination committee chair	73	4	n/a	n/a	73	4
District coordination committee deputy chair	32	45	n/a	n/a	32	45
Mayors/chairpersons	728	25	n/a	n/a	728	25
Deputy mayors/deputy chairpersons	185	568	n/a	n/a	185	568
Ward chairs	6,676	67	n/a	n/a	6,676	67

Source: Election Commission of Nepal; National Assembly Website; House of Representative Website. FPTP = first-past-the-post; PR = proportional representation; n/a = not applicable.

*Note: * For the National Assembly, the election types are (1) Indirect election (provincial Electoral College) instead of FPTP and (2) Presidential nomination, instead of PR.*

Figure 2.1: Women's representation in political institutions, Nepal, 2022



At the local level, women's representation is most visible in deputy positions, such as deputy mayors and deputy chairpersons, where quotas ensure their participation. For instance, in 2022, women accounted for 568 deputy mayors or deputy chairpersons, compared to only 25 female mayors or chairpersons. Similarly, while over 14,000 women were elected at the local level overall, men continue to dominate executive leadership roles such as ward chairs and municipal heads.

These figures underscore that while constitutional quotas have improved the numerical representation of women, particularly in legislative and deputy positions, women remain underrepresented in senior executive and leadership roles.

2.5. Key legal reforms and national policies

Over the past two decades, Nepal has introduced extensive reforms to dismantle discriminatory laws and advance women's rights.

The Gender Equality Act (2006) repealed or amended 56 discriminatory provisions and, for the first time, criminalized marital rape (Nepal Law Commission, 2006). The 12th Amendment of the General Code (2007) liberalized women's inheritance and property rights, expanded divorce rights, and strengthened legal protections against domestic and sexual violence (Bennett, 2008).

Subsequent acts have addressed a wide spectrum of issues:

- Human Trafficking and Transportation Control Act (2007): criminalized trafficking and exploitation.
- Domestic Violence (Offence and Punishment) Act (2009): established penalties and protections.
- Caste-based Discrimination and Untouchability (Offence and Punishment) Act (2011): advanced equality across intersecting identities.
- Sexual Harassment at Workplace (Prevention) Act (2015): safeguarded dignity in the workplace.
- Safe Motherhood and Reproductive Health Rights Act (2018): guaranteed access to maternal and reproductive healthcare.
- Labour Act (2017): included gender-sensitive provisions for equal pay and maternity protection.
- National Women's Commission Act (2017): strengthened institutional oversight of women's rights.

Nepal has also taken progressive steps in recognizing LGBTIQ+ rights. It became the first South Asian country to legally register same-sex marriage, and the Constitution prohibits discrimination based on sexual orientation (Human Rights Watch, 2017).

Beyond legal reforms, Nepal has pursued a series of policy measures to institutionalize gender equality and operationalize the constitutional guarantees outlined in Section 2.4. Successive periodic development plans have mainstreamed GESI as cross-cutting priorities, while gender-responsive budgeting, introduced in 2007, has become a key mechanism to ensure resources are allocated with an equity lens. Sectoral strategies in education, health, labour, and governance have embedded gender considerations, and national initiatives such as the Strategy for Ending Gender-Based Violence provide programmatic frameworks to complement legislative reforms. These policy instruments work alongside legal changes to advance implementation, though gaps remain in translating commitments into effective outcomes on the ground.

The Sixteenth Plan explicitly integrates GESI as cross-cutting priorities. The Plan emphasizes:

- Mainstreaming GESI in all sectoral policies and programmes.
- Enhancing women's participation in economic activities through targeted vocational training, access to credit, and entrepreneurship support.
- Reducing gender disparities in education, health, and social protection.

- Strengthening care systems to address the dual burden faced by women in productive and reproductive roles (NPC, 2024).

Nepal's sectoral policies complement these commitments. Education scholarships for girls, labour protections for migrants, maternal health initiatives, and property rights reforms have all advanced gender equality. Yet challenges remain: unequal asset ownership, wage disparities, early marriage, underrepresentation in high-level decision-making, and persistent son preference reflect the unfinished agenda of gender justice (UNDP, 2023).

2.6. Gender-responsive budgeting and institutional mechanisms

Nepal has been a pioneer in gender-responsive budgeting (GRB) in South Asia, formally introducing the system in 2007. Public expenditure is classified as directly gender-responsive, indirectly responsive, or neutral, enabling policymakers to track resources allocated to women's empowerment and GESI priorities.

Table 2.2 shows a steady rise in directly gender-responsive allocations, increasing from 18 percent in FY 2010/11 to over 40 percent by FY 2022/23. This shift reflects strong policy intent to mainstream gender equality in public finance. Indirectly responsive allocations rose from 36 percent in 2010/11 to 49 percent in 2016/17, but subsequently declined. Since 2017/18, they have stabilized at about one-third of total spending. At the same time, neutral spending has steadily decreased, reflecting greater integration of gender priorities across sectors. The jump in directly responsive allocations after 2016/17 indicates a significant policy push toward embedding GRB in national planning and budgetary processes.

Table 2.2: Gender-responsive budget allocations from FY 2010/11 to 2023/24, Nepal

Fiscal year	Directly responsive		Indirectly responsive		Neutral	
	Rupees in billion	%	Rupees in billion	%	Rupees in billion	%
2010-11	060.6	17.9	122.6	36.3	154.6	45.8
2011-12	073.3	19.0	176.2	45.8	135.3	35.2
2012-13	087.1	21.5	178.7	44.1	139.1	34.4
2013-14	112.5	19.8	227.3	40.1	227.3	40.1
2014-15	135.6	21.9	278.4	45.0	204.1	33.1
2015-16	182.5	22.3	393.2	48.0	243.8	29.7
2016-17	242.3	23.1	508.2	48.5	298.4	28.4
2017-18	478.5	37.4	417.6	32.7	382.7	29.9
2018-19	508.3	38.7	450.8	34.3	355.9	27.0
2019-20	585.2	38.2	545.0	35.6	402.7	26.2
2020-21	562.7	38.2	517.9	35.1	394.0	26.7
2021-22	650.6	39.5	552.3	33.6	442.7	26.9
2022-23	721.9	40.2	626.9	35.0	444.9	24.8

Source: Ministry of Finance, 2022

Together with financial commitments, Nepal has established institutional mechanisms such as the National Women's Commission, gender focal units in line ministries, and local government committees. These bodies play a critical role in monitoring progress and ensuring that budgetary allocations translate into tangible benefits for women and marginalized groups. However, their effectiveness is often limited by resource constraints, technical capacity gaps, and weak monitoring systems.

Strengthening these institutional arrangements and linking GRB allocations to measurable outcomes remains a priority for advancing gender equality. This is particularly emphasized in the Sixteenth Plan, which calls for enhanced accountability, stronger coordination, and more robust evidence systems to ensure that investments deliver equitable results.

2.7. Gender statistics and evidence systems

A strong statistical foundation is essential for monitoring gender equality. The National Statistics Office (formerly the Central Bureau of Statistics) has progressively integrated sex-disaggregated data and gender-related indicators into censuses and surveys. Coverage in areas such as health, education, and economic activity has improved, enabling better tracking of SDG progress.

However, significant gaps remain. Data on unpaid care work, gender-based violence, and the situation of gender-diverse populations are still scarce. The lack of systematic collection on LGBTIQ+ issues driven partly by privacy concerns and stigma, further limits understanding of marginalized groups (UN Women, 2023). Strengthening statistical capacity and aligning with international standards are crucial to address these gaps and ensure evidence-based policymaking.

The review of Nepal's policy and institutional framework shows that important commitments and reforms are in place to advance gender equality. Yet, the extent to which these frameworks lead to transformative change depends on underlying demographic realities. Age structure, sex distribution, and dependency patterns directly shape education outcomes, labour force participation, caregiving responsibilities, and long-term social protection needs. Understanding these demographic dynamics through a gender lens is therefore essential to interpreting where progress has been effective and where persistent gaps remain.

The next chapter turns to Nepal's age-sex structure and dependency ratios, providing the demographic foundation for the subsequent analysis of education, employment, and household dynamics.

CHAPTER THREE

AGE-SEX STRUCTURE AND DEPENDENCY: A GENDER PERSPECTIVE

Population structure by age and sex provides the foundation for understanding demographic change and its gender implications. The distribution of men and women across childhood, working age, and old age directly shapes household composition, labour supply, and care needs. These dynamics determine how resources are shared within families and how responsibilities and opportunities are divided between women and men.

The 2021 Census shows that Nepal is undergoing a demographic transition. Declining fertility has reduced the share of children, the working-age population has expanded, and the elderly population is steadily growing. Each of these shifts has a distinct gender dimension. Boys outnumber girls in early childhood, which may reflect persistent son preference and related demographic behaviours. Women predominate in working ages as a result of male outmigration, and women also outnumber men at older ages because of their greater longevity.

This chapter examines these patterns from the perspective of sex composition, age structure, and dependency ratios, highlighting how demographic change is reshaping gender roles across the life course and creating new demands for gender-responsive policies in care and social protection.

3.1. Sex composition and gender imbalances

Sex composition, expressed as the sex ratio (males per 100 females), reflects the combined effects of fertility, mortality, and migration. It is one of the most widely used indicators of gender balance in a population.

Over the last three decades, Nepal's sex ratio has steadily declined, from near parity in 1991 (99.5) to 95.6 in 2021, even though the overall population grew during this period (Table 3.1). This change reflects improved female longevity, reduced fertility, and, above all, the large-scale migration of men. As a result, women now slightly outnumber men nationally.

Table 3.1: Sex composition of population by census year and province, Nepal, 1991-2021

Year/Province	Male (%)	Female (%)	Sex ratio	Total population
Census year				
1991	49.9	50.1	99.5	18,491,097
2001	49.9	50.1	99.8	23,151,423
2011	48.5	51.5	94.2	26,494,504
2021	48.9	51.1	95.6	29,164,578
Province (2021)				
Koshi	48.7	51.3	95.0	4,961,412

Madhesh	50.1	49.9	100.6	6,114,600
Bagmati	49.8	50.2	99.4	6,116,866
Gandaki	47.5	52.5	90.4	2,466,427
Lumbini	47.9	52.1	92.0	5,122,078
Karnali	48.8	51.2	95.3	1,688,412
Sudurpashchim	47.2	52.8	89.5	2,694,783

Source: For census years 1991–2011: Central Bureau of Statistics (2014), *Population Monograph of Nepal*, Volume I: Demographic Analysis. For 2021: National Population and Housing Census (NPHC), 2021.

Provincial differences are notable. Madhesh and Bagmati show near balance, while western provinces such as Sudurpashchim, Gandaki, and Lumbini record much lower ratios (between 89 and 92), reflecting high levels of male outmigration.

Disaggregated results show further inequalities (Table 3.2). Rural areas record a much lower ratio (92.1) compared with urban areas (99.9), consistent with the rural concentration of male migration. Poorer households are more imbalanced, with a sex ratio of 93.6 in the lowest quintile compared to 96.6 among the highest. Social group differences are even sharper. Hill Dalits record one of the lowest ratios (88.2), while Madhesh/Tarai castes show male predominance (106.0), highlighting how migration and demographic dynamics vary by community.

Table 3.2: Sex composition of population by background characteristics, Nepal, NPHC 2021

Background characteristics	Male (%)	Female (%)	Sex ratio	Total population
Municipality type				
Urban	49.0	51.0	96.1	19,296,788
Rural	48.6	51.4	94.7	9,867,790
Degree of urbanization				
Urban	50.0	50.0	99.9	7,963,572
Peri-urban	48.9	51.1	95.7	11,554,282
Rural	47.9	52.1	92.1	9,646,724
Ecological zone				
Mountain	49.3	50.7	97.3	1,772,948
Hill	48.6	51.4	94.7	11,757,624
Tarai	49.0	51.0	96.1	15,634,006
Wealth quintile				
Lowest	48.3	51.7	93.6	5,758,690
Lower	48.3	51.7	93.4	5,907,648
Middle	48.6	51.4	94.4	5,983,495
Higher	48.7	51.3	94.8	5,471,802
Highest	49.1	50.9	96.6	5,803,845
Caste/ethnic group				
Hill castes	48.4	51.6	93.8	8,782,687
Madhesh/Tarai castes	51.4	48.6	106.0	4,682,277

Mountain/Hill Janajatis	48.2	51.8	93.0	7,610,379
Tarai Janajatis	48.8	51.2	95.4	2,608,191
Hill Dalits	46.9	53.1	88.2	2,506,612
Madhesh/Tarai Dalits	49.9	50.1	99.7	1,392,378
Religious/linguistic groups	49.1	50.9	96.4	1,434,323
Others, foreigners and not stated	54.9	45.1	121.8	147,731

In summary, Nepal's sex composition has shifted toward female predominance. While this reflects progress in female survival and longevity, it also creates new pressures. Women in rural, poorer, and marginalized households often carry heavier workloads, especially in migrant-sending areas. These imbalances highlight the need for gender-sensitive measures in agriculture, social protection, and community development to support women left behind.

3.2. Age-sex structure

The distribution of population by age and sex is central to understanding demographic change. It shapes demand for education, employment, health care, social protection, and caregiving. From a gender perspective, it also reveals how survival, migration, and longevity affect men and women differently across the life course.

3.2.1 Age-sex structure and gender disparities

Nepal's age-sex structure reflects both demographic transition and gender mobility patterns. The 2021 Census shows that boys outnumber girls in childhood, but women predominate in adulthood and at older ages (Table 3.3).

Table 3.3: Distribution of population by age group and sex, Nepal, NPHC 2021

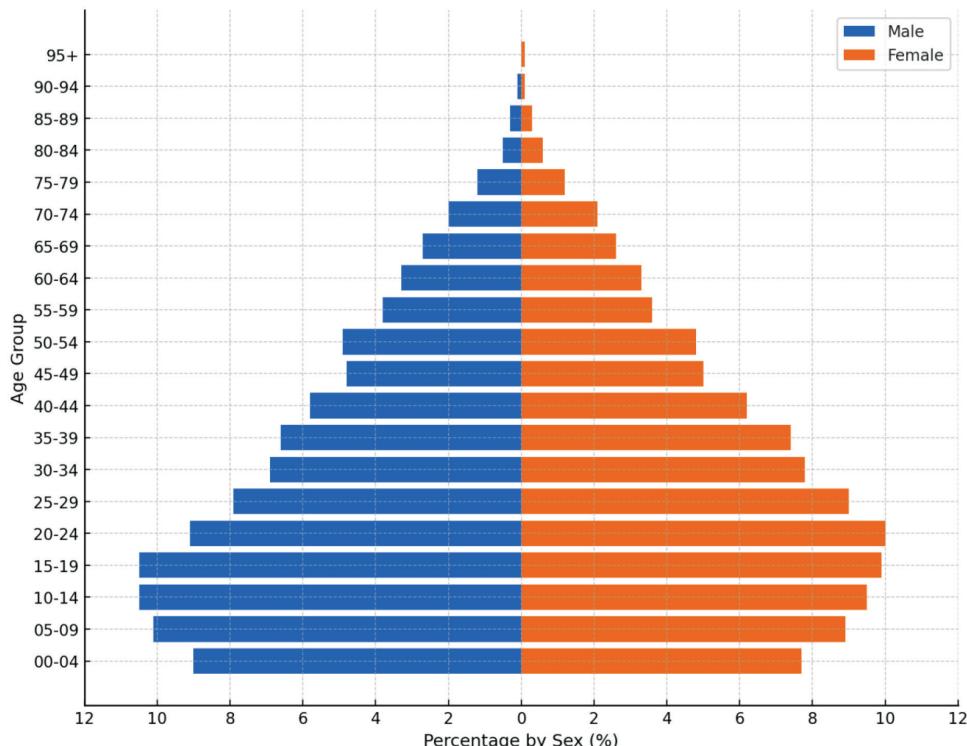
Age group (years)	Male (%)	Female (%)	Sex ratio	Total population
Total	48.9	51.1	95.6	29,164,578
00-04	52.9	47.1	112.3	2,439,283
05-09	52.2	47.8	109.1	2,766,427
10-14	51.4	48.6	105.8	2,909,865
15-19	50.4	49.6	101.5	2,966,404
20-24	46.7	53.3	87.8	2,783,060
25-29	45.6	54.4	83.9	2,459,349
30-34	45.6	54.4	83.8	2,147,712
35-39	45.9	54.1	84.8	2,041,492
40-44	47.4	52.6	90.1	1,747,832
45-49	47.9	52.1	91.9	1,436,040
50-54	49.0	51.0	96.0	1,413,852
55-59	50.0	50.0	99.8	1,075,944
60-64	48.8	51.2	95.2	955,604
65-69	49.2	50.8	96.9	771,618

70-74	47.9	52.1	92.0	609,370
75-79	48.4	51.6	93.8	353,203
80-84	48.5	51.5	94.1	161,556
85-89	47.1	52.9	89.0	78,327
90-94	43.4	56.6	76.6	30,406
95+	39.5	60.5	65.3	17,234

In childhood (0-14 years), boys consistently outnumber girls, with the sex ratio peaking at 112 among ages 0-4. This male surplus reflects persistent son preference and its impact on survival outcomes. From adolescence onward, however, the balance shifts. By ages 20-24, the sex ratio drops below 90 and remains low through the working ages, largely due to male labour migration. At older ages (60+), women clearly outnumber men as a result of their longer life expectancy. By age 90-94, the sex ratio falls to 77, and among the 95+ population it drops further to 65, underscoring women's predominance in advanced age.

The population pyramid (Figure 3.1) reinforces these trends. Its base remains broad, though narrower than in earlier censuses, reflecting declining fertility and wider access to reproductive health services. The middle shows a bulge of working-age youth, while the top demonstrates women's survival advantage at older ages. Boys dominate the child population, but from early adulthood onward, women steadily outnumber men.

Figure 3.1: Population pyramid, Nepal, NPHC 2021

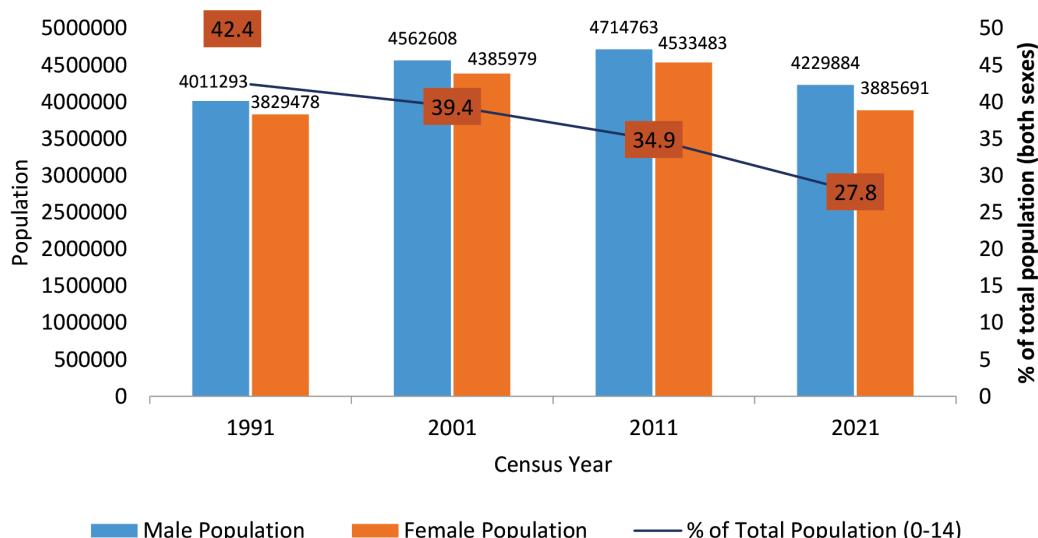


These patterns carry wide implications. They influence dependency ratios, reshape labour force composition, and intensify demand for gender-responsive social protection, health care, and elder-care. Taken together, Table 3.3 and Figure 3.1 provide a national snapshot of how fertility decline, male outmigration, and female longevity are reshaping Nepal's demographic balance.

3.2.2 Children and adolescents: son preference and gender gaps

Children under 15 made up 28 percent of Nepal's population in 2021, down from 42 percent in 1991, confirming steady fertility decline (Figure 3.2). This reduction signals demographic progress, but the gender balance remains distorted. Between 1991 and 2021, the number of boys in this age group rose by 5.5 percent, compared with only 1.5 percent for girls, reflecting persistent son preference.

Figure 3.2: Population aged 0-14 years by sex and share in total population (1991-2021)



Provincial data show the widest imbalances in Madhesh, Bagmati, and Gandaki, each with 110–111 boys per 100 girls (Table 3.4). These areas combine strong cultural preference for sons with greater access to diagnostic technologies, raising risks of prenatal sex selection. By contrast, Hill and Mountain provinces are closer to parity, though girls remain disadvantaged nationwide.

Table 3.4: Sex composition of population 0-14 years by province, Nepal, NPHC 2021

Nepal/Province	Male (%)	Female (%)	Sex ratio	Total population (0-14)
Nepal 0-14	52.1	47.9	108.9	8,115,575
Province				
Koshi	51.3	48.7	105.4	1,289,376
Madhesh	52.4	47.6	110.1	2,028,242

Bagmati	52.7	47.3	111.3	1,353,714
Gandaki	52.7	47.3	111.4	588,768
Lumbini	52.0	48.0	108.3	1,460,857
Karnali	51.5	48.5	106.0	558,891
Sudurpashchim	52.0	48.0	108.4	835,727

Inequalities extend with urbanization and wealth (Table 3.5). Urban areas record the widest gap, 114.5 boys per 100 girls, compared with near balance in rural areas (104.6). Wealthier households show the most skewed ratios, 117.9 in the highest quintile, against 103.5 in the lowest. This demonstrates how economic resources enable more systematic expression of son preference, while poorer households, though still biased, remain closer to parity.

Table 3.5: Sex composition of population 0-14 years by background characteristics, Nepal, NPHC 2021

Background characteristics	Male (%)	Female (%)	Sex ratio	Total population (0-14)
Municipality type				
Urban	52.6	47.4	110.8	5,173,217
Rural	51.3	48.7	105.5	2,942,358
Degree of urbanization				
Urban	53.4	46.6	114.5	1,928,825
Peri-urban	52.2	47.8	109.3	3,433,006
Rural	51.1	48.9	104.6	2,753,744
Ecological zone				
Mountain	51.0	49.0	104.2	532,606
Hill	52.1	47.9	108.7	2,987,701
Tarai	52.3	47.7	109.5	4,595,268
Wealth quintile				
Lowest	50.9	49.1	103.5	1,888,828
Lower	51.4	48.6	105.7	1,764,749
Middle	51.9	48.1	108.0	1,712,120
Higher	53.0	47.0	112.6	1,475,780
Highest	54.1	45.9	117.9	1,248,421

These imbalances have long-term implications. Fewer girls entering adolescence threatens parity in schooling, narrows women's opportunities in adulthood, and risks reinforcing discriminatory practices. Addressing these trends requires stronger monitoring of prenatal sex selection in urban and wealthier settings, alongside investments in girls' health, nutrition, and education.

Regionally, Nepal's child sex ratio of 109 (0-14 years) in 2021 mirrors India's (110) and exceeds Bangladesh (104), while Sri Lanka remains closer to parity (UN DESA, 2022; UNICEF, 2021). This places Nepal in the middle of South Asian trends, highlighting the urgency of tackling persistent gender norms so that fertility decline is matched by real progress in protecting girls' rights.

3.2.3 Working-age population: feminization and women's double burden

The working-age group is the backbone of economy, yet its composition reflects strong gender disparities. In 2021, women accounted for 53 percent of people aged 15-59, compared with 48 percent for men, producing a sex ratio of only 90.4 (Table 3.6). This predominance of women is closely linked to large-scale male outmigration, especially from hill and mountain provinces. Sudurpashchim, Gandaki, and Lumbini record the lowest sex ratios (82-85), while Bagmati and Madhesh remain closer to balance, possibly due to stronger local labour markets.

Table 3.6: Sex composition of population 15-59 years by province, Nepal, NPHC 2021

Province	Male (%)	Female (%)	Sex ratio	Total population (15-59)
Koshi	47.6	52.4	90.8	3,115,572
Madhesh	48.6	51.4	94.7	3,527,251
Bagmati	49.2	50.8	96.9	4,109,303
Gandaki	45.7	54.3	84.1	1,548,552
Lumbini	45.9	54.1	85.0	3,171,462
Karnali	47.4	52.6	90.0	995,039
Sudurpashchim	45.1	54.9	82.1	1,604,506
Total (15-59)	47.5	52.5	90.4	18,071,685

Disaggregated evidence confirms these dynamics. Urban areas maintain near parity (96.1), but rural areas fall as low as 86.7, reflecting the rural concentration of outmigration. Poorer households are most affected. The lowest wealth quintile records a ratio of 88.5 compared with 91.2 in the highest, showing how the absence of men intensifies women's responsibilities in agriculture, income generation, and unpaid care (Table 3.7).

Table 3.7: Sex composition of population 15-59 years by background characteristics, NPHC 2021

Background characteristics	Male (%)	Female (%)	Sex ratio	Total population (15-59)
Municipality type				
Urban	47.6	52.4	90.8	12,235,887
Rural	47.2	52.8	89.5	5,835,798
Degree of urbanization				
Urban	49.0	51.0	96.1	5,331,080
Peri-urban	47.2	52.8	89.3	6,993,125
Rural	46.4	53.6	86.7	5,747,480
Ecological zone				
Mountain	48.7	51.3	94.8	1,044,287
Hill	47.5	52.5	90.4	7,466,958
Tarai	47.3	52.7	89.9	9,560,440

Wealth quintile				
Lowest	47.0	53.0	88.5	3,193,554
Lower	46.6	53.4	87.3	3,521,459
Middle	46.9	53.1	88.4	3,655,671
Higher	46.9	53.1	88.3	3,542,284
Highest	47.7	52.3	91.2	3,949,098

This feminization of the working-age population carries mixed implications. On one hand, women's roles in farming, small businesses, and community decision-making have expanded as they step into spaces left by absent men. On the other hand, limited access to decent jobs, wages, and assets constrains empowerment. Many women experience a "double burden," balancing economic contributions with heavy household and caregiving duties.

The uneven distribution of men and women has broader economic consequences. Labour shortages in migrant-sending areas make women's participation essential, but without targeted investment, their contributions remain undervalued. Expanding vocational training, access to credit, technology, and markets, and creating decent rural and urban jobs are critical to translate this demographic shift into inclusive growth.

3.2.4 Older population: longevity and gender vulnerabilities

In Nepal, individuals aged 60 years and above are officially defined as the older population (senior citizens), a threshold consistent with regional policy frameworks across South Asia. Internationally, definitions vary. Many developing countries, including Nepal, use 60 years, while higher-income countries often use 65 years, reflecting differences in life expectancy, retirement norms, and social protection systems (United Nations, 2017; WHO, 2015). Ageing is therefore not only a biological process but also a social and economic transition influenced by gender, class, health, and prevailing social norms.

The gender dimensions of ageing are remarkable. Older women face increasing vulnerability due to longer life expectancy, lower lifetime earnings, and heavier caregiving roles (UN Women, 2021). These factors increase their exposure to widowhood, poverty, and social exclusion. In 2021, older persons accounted for 10 percent of Nepal's population, with women making up 51.5 percent compared with 48.5 percent for men, a sex ratio of 94.2 (Table 3.8). The imbalance is most pronounced in Sudurpashchim, where women outnumber men by a wide margin (sex ratio 82.0), while Madhesh is the only province where older men slightly exceed women.

Table 3.8: Sex composition of population 60 years and above by province, Nepal, NPHC 2021

Province	Male (%)	Female (%)	Sex ratio	Total population (60+)
Koshi	49.0	51.0	96.2	556,464
Madhesh	51.4	48.6	105.7	559,107
Bagmati	47.8	52.2	91.7	653,849
Gandaki	46.6	53.4	87.3	329,107

Lumbini	48.6	51.4	94.6	489,759
Karnali	48.2	51.8	93.1	134,482
Sudurpashchim	45.0	55.0	82.0	254,550
Total 60+	48.5	51.5	94.2	2,977,318

Disaggregated patterns support these disparities (Table 3.9). Peri-urban areas are closer to balance (98.0), but both urban (92.1) and rural (91.8) settings show female predominance. Hills record one of the lowest sex ratios (89.6), reflecting both migration histories and survival gaps, whereas the Tarai (98.5) is closer to parity. Across wealth groups, imbalances persist. The lowest quintile records 91.9, but even the highest shows only 92.8, underscoring that ageing women face vulnerabilities across all socioeconomic strata.

Table 3.9: Sex composition of population 60 years and above by background characteristics, Nepal, NPHC 2021

Background characteristics	Male (%)	Female (%)	Sex ratio	Total population 60+
Municipality type				
Urban	48.3	51.7	93.3	1,887,684
Rural	48.9	51.1	95.7	1,089,634
Degree of urbanization				
Urban	47.9	52.1	92.1	703,667
Peri-urban	49.5	50.5	98.0	1,128,151
Rural	47.9	52.1	91.8	1,145,500
Ecological zone				
Mountain	48.1	51.9	92.7	196,055
Hill	47.3	52.7	89.6	1,302,965
Tarai	49.6	50.4	98.5	1,478,298
Wealth quintile				
Lowest	47.9	52.1	91.9	676,308
Lower	48.9	51.1	95.8	621,440
Middle	48.9	51.1	95.8	615,704
Higher	48.5	51.5	94.3	453,738
Highest	48.1	51.9	92.8	606,326

Regionally, Nepal's elderly share (10% in 2021) places it between Bangladesh (7%) and Sri Lanka (13%) (UN DESA, 2022), signaling a faster pace of ageing than most South Asian neighbors except Sri Lanka. This transition has clear gender implications, unless social protection and health systems adapt, women will bear a disproportionate burden of ageing in the years ahead.

3.2.5 Dependency ratios and gender care burdens

The dependency ratio measures the number of dependents, children aged 0-14 years and older persons aged 60 years and above, per 100 working-age people aged 15-59 years. In 2021, the total dependency ratio stood at 61.4, meaning each 100 working-age people supported about 62 dependents (Table 3.10).

Table 3.10: Distribution of child, old-age and total dependency ratio by sex and province, Nepal, NPHC 2021

Province	Child dependency ratio			Old-age dependency ratio			Total dependency ratio		
	Male	Female	Total	Male	Female	Total	Male	Female	Total
Koshi	44.6	38.4	41.4	18.4	17.4	17.9	63.0	55.8	59.2
Madhesh	62.0	53.3	57.5	16.7	15.0	15.9	78.7	68.3	73.4
Bagmati	35.3	30.7	32.9	15.5	16.3	15.9	50.7	47.0	48.9
Gandaki	43.9	33.1	38.0	21.7	20.9	21.3	65.5	54.0	59.3
Lumbini	52.1	40.9	46.1	16.3	14.7	15.4	68.5	55.6	61.5
Karnali	61.0	51.8	56.2	13.8	13.3	13.5	74.8	65.1	69.7
Sudurpashchim	60.1	45.5	52.1	15.9	15.9	15.9	76.0	61.4	68.0
Total	49.3	40.9	44.9	16.8	16.2	16.5	66.1	57.1	61.4

Provincial differences are remarkable. Madhesh (73.4), Karnali (69.7), and Sudurpashchim (68.0) report the highest dependency ratios, largely due to elevated child dependency linked with higher fertility. In contrast, Bagmati (48.9) records the lowest ratio, reflecting urbanization and smaller family sizes. These imbalances highlight how demographic transition advances unevenly across the country.

Gender disparities add another layer. Across all provinces, men record higher dependency ratios than women, partly because male outmigration reduces the size of the working-age male population. Women, who remain at home in greater numbers, make up a larger share of the workforce and carry a disproportionate load of caregiving for children and the elderly.

Disaggregated results sharpen the picture (Table 3.11). Urban households show a total dependency ratio of 49.4, compared with 67.8 in rural areas, reflecting smaller families and better access to services in towns and cities. Wealth differences are even more pronounced. Households in the lowest wealth quintile face a dependency ratio of 80.3, nearly double that of the highest quintile (47.0). This demonstrates how households at the bottom of the wealth distribution, particularly in rural areas, carry the heaviest burden of supporting dependents with limited resources.

Table 3.11: Distribution of child, old-age and total dependency ratio by sex and background characteristics, Nepal, NPHC 2021

Background characteristics	Child dependency ratio			Old-age dependency ratio			Total dependency ratio		
	Male	Female	Total	Male	Female	Total	Male	Female	Total
Municipality type									
Urban	46.7	38.2	42.3	15.7	15.2	15.4	62.4	53.5	57.7
Rural	54.8	46.5	50.4	19.3	18.1	18.7	74.1	64.6	69.1
Degree of urbanization									
Urban	39.4	33.1	36.2	12.9	13.5	13.2	52.3	46.5	49.4
Peri-urban	54.3	44.4	49.1	16.9	15.4	16.1	71.2	59.9	65.2

Rural	52.8	43.7	47.9	20.6	19.4	19.9	73.3	63.1	67.8
Ecological zone									
Mountain	53.4	48.7	51.0	18.5	19.0	18.8	72.0	67.7	69.8
Hill	43.9	36.5	40.0	17.4	17.5	17.4	61.3	54.0	57.5
Tarai	53.1	43.5	48.1	16.2	14.8	15.5	69.4	58.3	63.5
Wealth quintile									
Lowest	64.1	54.8	59.1	21.6	20.8	21.2	85.6	75.6	80.3
Lower	55.3	45.6	50.1	18.5	16.9	17.6	73.8	62.5	67.8
Middle	51.8	42.4	46.8	17.6	16.2	16.8	69.4	58.6	63.7
Higher	47.1	36.9	41.7	13.2	12.4	12.8	60.3	49.3	54.5
Highest	35.9	27.7	31.6	15.5	15.2	15.4	51.3	43.0	47.0

From a policy perspective, these patterns suggest that Nepal is entering a critical window for a demographic dividend, but gains will depend on reducing dependency pressures. Investments in quality childcare and eldercare services are essential, particularly in rural and poorer households where dependency burdens are highest. Expanding women's economic participation through targeted social protection will be critical for translating demographic change into inclusive and equitable growth.

CHAPTER FOUR

DRIVERS OF DEMOGRAPHIC CHANGE: A GENDER PERSPECTIVE

Demographic change is driven by the core processes of marriage, fertility, mortality, and migration. These processes shape the pattern of population growth, the structure of families, and the distribution of opportunities and risks between women and men. Careful analysis of these dynamics is essential for understanding social transformation and advancing gender-responsive policy.

Marriage remains nearly universal in Nepal, with more than 98 percent of the population aged 45-49 having ever married, making nuptiality a key determinant of fertility and women's life trajectories (NPHC, 2021). Early marriage, still prevalent in rural and marginalized groups, exposes adolescent girls to premature childbearing and limits their education and autonomy. Fertility has declined to below replacement level, but son preference continues to influence reproductive choices. Mortality patterns highlight boys' greater biological risks in early childhood, men's vulnerability to external causes in adulthood, and women's survival advantage at older ages. Migration adds another dimension. Male-dominated international labour migration leaves women behind to manage households, agriculture, and care, while female migration is still largely shaped by marriage.

This chapter brings these processes together, analyzing how nuptiality, fertility, mortality, and migration interact with gender norms to produce both opportunities and vulnerabilities. Understanding these demographic drivers is essential for designing policies that safeguard women's rights, reduce gender inequalities, and turn demographic change into a foundation for sustainable development.

4.1. Nuptiality and fertility

Nuptiality refers to the patterns and timing of marriage and marital transitions such as widowhood, divorce, and separation within a population. These dynamics strongly influence fertility behaviour, reproductive health, and women's roles across the life course. Analyzing nuptiality offers insight into demographic change, family arrangements, and social norms around sex, marriage, and gender.

Fertility outcomes in Nepal remain closely linked to nuptiality, as marriage continues to be the nearly universal setting for childbearing. Early marriage exposes women to early pregnancies and elevated risks of maternal and child health complications. While later marriage, often linked to higher education and urban lifestyles, contributes to fertility decline and smaller families. This section examines marital status, age at marriage, child marriage, fertility patterns, and education, as well as regional variations. It uses census data to show how demographic changes affect women's empowerment and social policy.

4.1.1 Marital status

Table 4.1 shows that Nepal's marital patterns have not changed much over the last three decades. The share of people who have never married rose by around 3 percentage points for both men and women from 1991 to 2021. The majority of both men and women remain currently married, at around 59 percent of men and 64 percent of women in 2021, very similar to earlier years. Widowhood remains a strongly gender experience. In 2021, 7 percent of women were widowed compared with just 2 percent of men. Divorce and separation continue to be rare, with less than one percent reporting this status in all censuses.

Table 4.1: Percentage distribution of population aged 10 years and above by sex, and marital status, Nepal, 1991-2021

Marital status	1991		2001		2011		2021	
	Male	Female	Male	Female	Male	Female	Male	Female
Never married	35.6	25.7	39.2	30.3	40.6	31.1	38.2	28.4
Currently married	60.5	65.7	58.5	65.4	52.7	61.8	59.1	64.3
Widow	3.0	7.2	1.3	3.7	1.6	4.6	2.2	6.6
Divorced/separated	0.5	0.7	0.1	0.1	0.3	0.4	0.5	0.7
Not stated	0.4	0.7	0.7	0.3	0.0	0.0	0.0	0.0

What is notable is the persistence of these gender gaps rather than major change. Men are consistently about 10 percentage points more likely to be never married, reflecting later entry into marriage, while women are several times more likely to be widowed. These stable patterns point to the strong influence of traditional norms around marriage and family roles in Nepal.

Table 4.2 shows the distribution of marital status by province in 2021. The overall picture is again one of stability, with most men and women currently married in every province, ranging from about 58-60 percent for men and 62-67 percent for women. The share of never-married is also fairly consistent across provinces, with men at around 37-40 percent and women at 26-31 percent, showing the familiar 10 percentage point gender gap observed at the national level.

Table 4.2: Percentage distribution of population aged 10 years and above by sex, marital status, and province, Nepal, NPHC 2021

Province	Never married		Currently married		Widow/ Widower		Divorced		Separated	
	M	F	M	F	M	F	M	F	M	F
Koshi	37.2	27.7	59.6	64.2	2.4	7.0	0.2	0.2	0.5	0.8
Madhesh	39.4	27.6	58.2	66.7	2.3	5.5	0.0	0.0	0.1	0.1
Bagmati	37.9	29.4	59.7	63.3	1.9	6.4	0.2	0.2	0.3	0.6
Gandaki	37.3	25.5	59.7	65.1	2.3	8.4	0.2	0.3	0.5	0.7
Lumbini	38.1	28.3	58.9	64.3	2.5	6.8	0.2	0.2	0.3	0.4

Karnali	37.9	30.4	59.8	63.2	2.0	5.8	0.1	0.2	0.2	0.4
Sudurpashchim	39.6	30.7	58.2	61.7	2.0	7.3	0.1	0.1	0.1	0.2
Nepal	38.2	28.4	59.1	64.3	2.2	6.6	0.1	0.2	0.3	0.5

Note: M = Male, F = Female

Widowhood varies more across provinces. Gandaki (8%) and Sudurpashchim (7%) record the highest levels of female widowhood, closely followed by Koshi (7%), while Madhesh has the lowest (6%). Male widowhood remains very low everywhere, at around 2 percent. Divorce and separation remain extremely rare in all provinces, with less than one percent of men or women reporting these statuses.

Table 4.3 further shows that marital patterns are remarkably consistent across different socio-economic groups, with only small differences of about one percentage point in most cases.

Table 4.3: Percentage distribution of population aged 10 years and above by sex, marital status, and background characteristics, Nepal, NPHC 2021

Background characteristics	Never married		Currently married		Widow/ Widower		Divorced		Separated	
	M	F	M	F	M	F	M	F	M	F
Municipality type										
Urban	38.7	28.6	58.9	64.1	2.0	6.6	0.1	0.2	0.3	0.5
Rural	37.3	28.1	59.6	64.6	2.6	6.8	0.1	0.1	0.3	0.4
Degree of urbanization										
Urban	40.3	30.5	57.8	62.7	1.5	6.0	0.1	0.3	0.2	0.6
Peri-urban	37.9	27.4	59.3	65.6	2.4	6.5	0.1	0.1	0.3	0.4
Rural	36.7	27.9	60.1	64.2	2.6	7.3	0.2	0.1	0.4	0.5
Ecological zone										
Mountain	36.9	30.5	59.9	62.1	2.7	6.9	0.1	0.1	0.3	0.4
Hill	38.2	28.7	59.2	63.5	2.1	7.0	0.2	0.2	0.4	0.6
Tarai	38.4	27.9	59.0	65.2	2.3	6.3	0.1	0.1	0.3	0.4
Wealth quintile										
Lowest	37.8	28.8	58.7	62.9	2.9	7.8	0.2	0.1	0.5	0.5
Lower	37.9	28.0	59.1	64.7	2.5	6.8	0.1	0.1	0.4	0.4
Middle	37.6	27.5	59.5	65.2	2.4	6.6	0.1	0.1	0.3	0.5
Higher	39.8	29.0	58.0	64.3	1.8	5.9	0.1	0.2	0.3	0.6
Highest	37.7	28.1	60.4	65.0	1.6	6.3	0.1	0.2	0.2	0.4

Note: M = Male. F = Female.

Overall, the key message is not large variation, but rather the stability of gender patterns across all groups: women consistently face higher risks of early marriage and widowhood, while men are more likely to remain unmarried.

4.1.2 Mean age at marriage

The Singulate Mean Age at Marriage (SMAM) estimates the average age at first marriage. It is calculated using the proportion of never-married people at different ages, assuming that the drop in this proportion between age groups shows how many married at each age. Marriage timing in Nepal has been shifting gradually, as shown in Table 4.4. Between 1991 and 2021, the SMAM rose from 18.1 to 21.8 years for women and from 21.4 to 25.5 years for men. This shift may be associated with more years spent in education, changing aspirations, and the influence of urban lifestyles. Still, the gender gap in marriage age remains unchanged at around 3-4 years.

Table 4.4: Singulate mean age at marriage (SMAM) by sex, census year and province, Nepal, 1991-2021

Year/Province	Singulate mean age at marriage			SMAM difference (M%-F%)
	Total	Male	Female	
Census year				
1991	-	21.4	18.1	3.7
2001	-	22.9	19.5	3.4
2011	22.1	23.8	20.6	3.2
2021	23.5	25.5	21.8	3.7
Province (2021)				
Koshi	23.9	26.1	22.0	4.2
Madhesh	22.6	24.8	20.5	4.2
Bagmati	25.3	26.9	23.7	3.3
Gandaki	23.9	26.2	22.0	4.3
Lumbini	23.1	24.8	21.7	3.1
Karnali	21.5	22.6	20.5	2.2
Sudurpashchim	22.8	24.2	21.6	2.6

Provincial patterns highlight these contrasts. In 2021, Bagmati recorded the highest SMAM (23.7 years for women, 26.9 for men), while Karnali showed the lowest (20.5 for women, 22.6 for men). Similar gaps appear across social groups (Table 4.5). Urban women marry more than two years later than rural women (24.0 vs. 22.6 years), and women in the highest quintile households nearly four years later than those in the lowest (24.1 vs. 20.5 years). Across ecological zones, Hill women marry later (22.4 years) than women in the Tarai (21.5 years).

Table 4.5: Singulate mean age at marriage (SMAM) by sex, background characteristics, Nepal, NPHC 2021

Background characteristics	Singulate mean age at marriage			SMAM difference (M%-F%)
	Total	Male	Female	
Municipality type				
Urban	24.0	25.9	22.2	3.7
Rural	22.6	24.5	21.0	3.5

Degree of urbanization				
Urban	25.2	27.1	23.4	3.7
Peri-urban	23.0	25.0	21.3	3.7
Rural	22.6	24.4	21.1	3.3
Ecological Zone				
Mountain	22.7	24.1	21.4	2.7
Hill	24.1	26.0	22.4	3.6
Tarai	23.2	25.2	21.5	3.7
Wealth quintile				
Lowest	22.0	23.7	20.5	3.2
Lower	22.5	24.4	20.9	3.5
Middle	23.0	25.0	21.3	3.7
Higher	23.8	25.8	22.2	3.6
Highest	25.9	28.0	24.1	3.9

Compared with South Asia, Nepal's female SMAM of 21.8 years in 2021 is higher than in Bangladesh (19.6) and India (21.2), but lower than Sri Lanka (23.4) (UN DESA, 2022). This places Nepal in the middle range of the region: progress is clear, but early marriage persists in rural and less developed provinces.

4.1.3 Ever-married population by age and sex

Table 4.6 shows that marriage timing has shifted significantly over the past three decades. The most remarkable change is the decline in child marriage. Internationally, child marriage is defined as any formal or informal union where at least one party is under 18 years of age (UNICEF & UNFPA, 2020). In Nepal, the Civil Code (2074) sets the legal minimum age of marriage at 20 years for both sexes (Government of Nepal, 2017). In 1991, 7 percent of girls and 4 percent of boys aged 10-14 were already married; by 2021, these figures had dropped to less than or equal to 0.5 percent (0.2% for boys, and 0.5% for girls). This near elimination of child marriage reflects the combined effects of legal reforms, compulsory education policies, and greater awareness of the harms of early marriage. However, the persistence of even small proportions in 2021 indicates that child marriage has not yet been fully eliminated, with cases likely concentrated in remote, marginalized, or socioeconomically disadvantaged communities.

Table 4.6: Percentage of ever-married population by age group and sex, Nepal, 1991-2021

Age group	1991		2001		2011		2021	
	Male	Female	Male	Female	Male	Female	Male	Female
10-14	4.2	7.4	0.8	1.8	NA	NA	0.2	0.5
15-19	19.9	46.3	11.8	33.5	7.1	23.1	3.9	14.5
20-24	61.3	86.1	48.0	78.5	42.0	72.3	31.2	62.1
25-29	86.9	95.7	81.5	94.2	78.3	91.9	67.0	87.5

30-34	94.5	97.7	93.9	97.1	92.7	95.7	89.0	95.9
35-39	97.0	98.4	96.8	98.0	96.3	95.6	96.0	97.8
40-44	97.6	98.7	97.4	98.1	96.9	94.5	97.9	98.3
45-49	98.1	98.8	97.8	98.3	96.7	93.1	98.4	98.5

Sources CBS 2003; 2014, and Census 2021; NA = Not Available

Among adolescents aged 15-19, the decline is also substantial. Nearly half of girls (46%) and one in five boys (20%) in this age group were married in 1991, compared to just 15 percent of girls and 4 percent of boys in 2021. Yet, this still means roughly one in seven girls is married before completing secondary school, with highest risks in rural and less developed provinces.

Marriage postponement is equally evident in the 20-24 age group. In 1991, more than 8 in 10 (86%) women and 6 in 10 (61%) men in this cohort were already married. By 2021, this had fallen to 62 percent for women and 31 percent for men. The delay is linked to education, urban lifestyles, and labour market participation. Yet, the gender gap remains, with women continue to marry several years earlier than men.

For older age groups (25 years and above), marriage remains nearly universal. More than 9 in 10 women and around two-thirds of men aged 25-29 were already married in 2021, and above 30 years the proportions exceed 90 percent for both sexes. This shows that while the age of marriage is shifting, marriage itself remains a near-universal practice in Nepal.

Table 4.7: Percentage of ever-married adolescents (10-19 years) by sex and province, Nepal, NPHC 2021

Residence	Ever-married population 10-19 years (%)			Total population (10-19 years)
	Male	Female	Total	
Nepal	2.0	7.6	4.8	5,876,269
Province				
Koshi	1.9	7.4	4.6	936,938
Madhesh	1.7	8.5	5.0	1,312,371
Bagmati	1.6	5.3	3.4	1,081,509
Gandaki	1.9	7.9	4.8	454,060
Lumbini	2.1	7.6	4.8	1,063,978
Karnali	4.3	11.4	7.9	405,116
Sudurpashchim	2.4	7.3	4.9	622,297

Table 4.7 reinforces that adolescent marriage is overwhelmingly a girls' issue. In 2021, 8 percent of girls aged 10-19 were married compared to only 2 percent of boys, creating a six-point gender gap. Karnali (11% of girls) and Madhesh (9%) recorded the highest levels, while Bagmati showed the lowest (5%). Rural girls are almost twice as likely to be married as urban girls (10% vs. 5%), and wealth quintile makes the gap wider (Table 4.8). Nearly one in ten girls in the lowest quintile households were already married, compared to just 3 percent in the highest.

Table 4.8: Percentage of ever-married adolescents (10-19 years) by sex and background characteristics, NPHC 2021

Background characteristics	Ever-married population 10-19 years (%)			Total population (10-19 years)
	Male	Female	Total	
Municipality type				
Urban	1.8	7.0	4.3	3,792,996
Rural	2.5	8.7	5.6	2,083,273
Degree of urbanization				
Urban	1.3	5.1	3.1	1,493,280
Peri-urban	1.8	7.5	4.6	2,351,607
Rural	3.0	9.5	6.3	2,031,382
Ecological Zone				
Mountain	3.1	8.2	5.7	387,397
Hill	2.2	7.7	4.9	2,290,233
Tarai	1.8	7.5	4.6	3,198,639
Wealth quintile				
Lowest	2.9	9.3	6.1	1,299,737
Lower	2.7	9.7	6.2	1,268,648
Middle	2.1	8.1	5.1	1,216,992
Higher	1.6	6.6	4.0	1,081,942
Highest	0.7	3.1	1.8	966,146

Census data also show that adolescent marriage is predominantly female. Table 4.9 shows that girls account for nearly four-fifths of all ever-married adolescents nationwide, with similar shares across all provinces.

Table 4.9: Share of ever married adolescents (10-19 years) by sex, Nepal, NPHC 2021

Nepal/Province	Male	Female	Total	Total ever-married adolescents
Nepal	21.7	78.3	100	281,030
Province				
Koshi	20.4	79.6	100	43,233
Madhesh	17.5	82.5	100	65,564
Bagmati	24.8	75.2	100	36,641
Gandaki	20.5	79.5	100	21,917
Lumbini	22.2	77.8	100	51,424
Karnali	27.0	73.0	100	31,874
Sudurpashchim	23.8	76.2	100	30,377

Overall, the census evidence shows that marriage in Nepal remains nearly universal by age 30, but the timing and pathways into marriage are slowly changing. Child and adolescent marriage have declined sharply, particularly due to legal reforms and social change, yet they persist among

rural, poor, and marginalized groups. Men are increasingly postponing marriage into adulthood, while women continue to marry 3-4 years earlier than men despite a steady rise in the mean age at first marriage for both sexes. Marital status distributions have remained stable over the past three decades, with men more likely to remain never married and women more likely to be widowed. The share of ever-married adolescents has fallen significantly, marking progress in reducing child marriage, but about one in seven girls is still married before age 20, especially in disadvantaged households. These patterns highlight both achievements and unfinished agendas, as gender norms and structural inequalities continue to shape women's life courses.

4.1.4 Children ever born

Children ever born (CEB) measures the cumulative number of live births a woman has had up to the census date. Unlike the total fertility rate (TFR), which reflects current fertility behaviour, CEB provides a cohort perspective capturing women's lifetime reproductive experience and offering insights into parity progression and completed fertility. From a gender perspective, CEB highlights how marriage norms, reproductive expectations, and social constraints shape women's childbearing patterns.

Table 4.10 shows that childbearing begins early in Nepal. By age 20-24, married women have already had an average of 1.1 children, and by age 25-29, this rises to 1.6. By their thirties, almost all women are married and have around two children, while by the forties, lifetime fertility nears completion at under three children per woman.

Table 4.10: Married women and children ever born by age group, Nepal, NPHC 2021

Age group (years)	Percentage married	Total number of CEB	Mean number of CEB (per married woman)	Total married women
10-14	0.5	NA	NA	6,600
15-19	14.5	108524	0.5	213,320
20-24	62.1	979226	1.1	920,665
25-29	87.5	1922277	1.6	1,170,480
30-34	95.9	2396947	2.1	1,120,279
35-39	97.8	2735612	2.5	1,080,094
40-44	98.3	2489549	2.8	903,283
45-49	98.5	2163634	2.9	736,918
Total	74.6	12795769	2.1	6,145,039

In total, nearly three-quarters of women aged 10-49 were married in 2021, reporting over 12 million live births, with an overall average of 2.1 children per married woman. This figure is higher than the current TFR of 1.94 because CEB captures past generations, when fertility was higher, while TFR reflects the more recent decline.

From a gender perspective, these data underline how quickly marriage leads to motherhood. Even when early marriage is less common, those few adolescents who marry face immediate exposure to pregnancy. Social expectations that link marriage with childbearing continue to limit girls' education and restrict women's choices over the timing and number of children.

4.1.5 Parity distribution among ever-married women

Table 4.11 and Figure 4.1 illustrate how families grow across women's life course. Among married adolescents (15-19 years), more than half are still childless, but those who have started childbearing usually have just one child. By the twenties, parity rises rapidly, by ages 25-29, two-child families become the most common, showing how quickly families consolidate in early adulthood. From the mid-thirties onwards, parity growth slows, and larger families (three or more children) are mostly found among older women, reflecting past higher fertility.

Figure 4.1: Percentage distribution of ever-married women (15-49) by number of children ever born and age group, Nepal, NPHC 2021

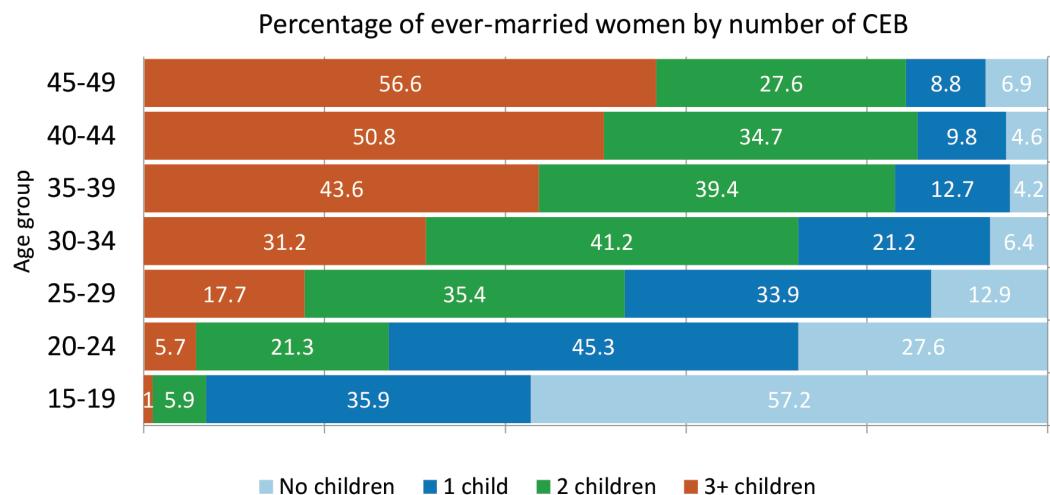
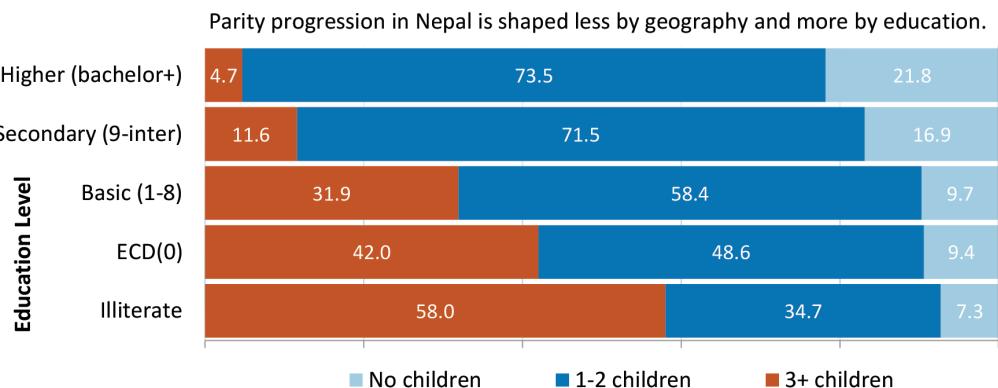


Table 4.11: Percentage distribution of ever-married women aged 15-49 years by number of children ever born and age group, Nepal, NPHC 2021

Number of children ever born	Ever-married women aged						
	15-19	20-24	25-29	30-34	35-39	40-44	45-49
No children	57.2	27.6	12.9	6.4	4.2	4.6	6.9
One	35.9	45.3	33.9	21.2	12.7	9.8	8.8
Two	5.9	21.3	35.4	41.2	39.4	34.7	27.6
Three	0.8	4.7	13.0	19.6	24.5	25.8	25.1
Four	0.2	0.9	3.7	7.9	11.7	13.9	15.8
Five	0.0	0.1	0.8	2.6	4.7	6.5	8.4
Six	0.0	0.0	0.2	0.8	1.8	2.8	4.1
Seven or More	0.0	0.0	0.0	0.3	0.9	1.8	3.2
Total ever-married women	213320	920665	1170480	1120279	1080094	903283	736918

Education is the strongest factor shaping family size (Figure 4.2). Illiterate women are far more likely to have three or more children, while women with higher education typically stop at one or two, and many remain childless. Education delays marriage, strengthens reproductive autonomy, and opens pathways through employment and public participation.

Figure 4.2: Percentage distribution of ever-married women by number of children ever born and education level, Nepal, NPHC 2021



These patterns show three transitions: (i) an opportunity to delay the first birth during adolescence, (ii) rapid progression to one or two children in the twenties, and (iii) slower childbearing in later years as families stabilize.

In conclusion, parity progression in Nepal is shaped less by geography and more by education. Expanding access to secondary and higher education for girls, coupled with universal reproductive health services, is central to sustaining fertility decline and advancing women's empowerment.

4.2. Mortality

Mortality is one of the fundamental indicators of population health and inequality. The 2021 Census recorded nearly 200,000 deaths that occurred during the 12 months preceding the census enumeration day, providing a comprehensive national picture of mortality risks across age and sex. These deaths reflect not only biological risks but also inequalities in access to care, exposure to hazards, and the influence of gender roles.

Nepal is undergoing a health transition. Non-communicable diseases (NCDs) such as cardiovascular illness, diabetes, and cancers have become the leading causes of death across most age groups, reflecting lifestyle changes and population ageing. Yet communicable diseases, maternal mortality, and external causes, such as accidents, suicides, and violence, continue to claim many lives, particularly among poorer and rural populations. For women, maternal causes remain a distinct risk during the reproductive years, while for men, migration and hazardous work add further vulnerabilities.

Gender differences are visible throughout the lifecycle. Boys face higher risks of dying in infancy and early childhood because of biological susceptibility to infections and neonatal complications.

Men are more likely to die in working ages from external causes and NCDs, while women live longer but face an extended burden of chronic illness and widowhood in older age. These dynamics underline that mortality is not just about biology, but about social structures, gender norms, and unequal access to health and protection. The following subsections highlight these dynamics from a gender perspective: age-specific death risks and gender gaps, infant and child mortality, maternal mortality, and causes of death.

4.2.1 Age-specific mortality and gender gaps

Age-specific death rates (ASDRs) provide a more precise measure than crude death rates because they show the actual risk of dying at each stage of life. Table 4.12 demonstrates that gender risks change significantly across the life course.

At birth and in infancy, boys are more vulnerable than girls, with male infants experiencing 19 deaths per 1,000 compared to 15 for females. This gap reflects biological disadvantages in surviving infections and neonatal conditions. By ages 5-14, however, mortality is very low for both sexes, and survival chances are nearly equal.

Table 4.12: Age-specific death rates per 1,000 populations by age and sex, Nepal, NPHC 2021

Age group (years)	Age-specific death rate			Survival advantage (M-F)
	Total	Male	Female	
<1	17.4	19.2	15.4	3.8
1-4	1.5	1.7	1.3	0.4
5-9	0.7	0.8	0.7	0.1
10-14	0.7	0.7	0.7	0.0
15-19	1.1	1.2	1.0	0.2
20-24	1.5	1.9	1.1	0.8
25-29	1.7	2.4	1.1	1.3
30-34	2.1	3.0	1.3	1.7
35-39	3.0	4.3	1.8	2.5
40-44	4.1	6.0	2.4	3.6
45-49	5.7	8.0	3.6	4.4
50-54	7.9	9.8	6.0	3.8
55-59	10.6	12.8	8.3	4.5
60-64	16.5	19.8	13.4	6.4
65-69	22.8	26.2	19.4	6.8
70-74	38.3	44.9	32.3	12.6
75-79	56.2	64.6	48.4	16.2
80-84	115.8	131.1	101.4	29.7
85-89	160.3	185.5	137.8	47.7
90-94	271.0	332.5	223.9	108.6
95+	460.3	553.6	399.3	154.3

The picture shifts in adulthood. From the twenties onwards, men begin to die at higher rates than women, and the gap widens with age. By the forties, men's mortality is more than double that of women, linked to occupational hazards, migration-related stress, road traffic injuries, alcohol and tobacco use, and other high-risk behaviours.

At older ages, women's survival advantage becomes pronounced. After 60, male mortality rises steeply, with men dying at much higher rates than women of the same age. Among the oldest age groups (90+), the gap is striking, 333 deaths per 1,000 for men compared to 224 for women. This shows not only biological resilience among women but also the cumulative impact of gender risks men face over their lifetimes.

These findings highlight the importance of gender-sensitive health and social policies across the life course. Stronger neonatal and child health for boys, occupational and lifestyle risk prevention for men in working ages, and age-friendly health and social protection systems to meet the needs of longer-living women.

4.2.2 Infant and child mortality

Infant and child mortality remain among the most sensitive indicators of population health and wellbeing. The infant mortality rate (IMR), deaths in the first year of life, and the child mortality rate (CMR), deaths between ages one and four, together form the basis of under-five mortality, a central benchmark under SDG 3.2.

Table 4.13 shows that Nepal has made strong progress in reducing early-life deaths. The national IMR in 2021 stood at 17 per 1,000 live births, while the CMR was 6 per 1,000. These levels are far lower than in the 1990s, but challenges remain. Boys continue to face higher risks in infancy, 19 per 1,000 compared with 15 per 1,000 for girls, reflecting biological susceptibility to infections and neonatal complications. By ages one to four, gender differences narrow, though boys still experience slightly higher mortality than girls.

Table 4.13: Infant and child mortality rates (per 1,000 live births) by sex and province, Nepal, NPHC 2021

Nepal/Province	Both sexes		Male		Female		Survival advantage (M-F)	
	IMR	CMR	IMR	CMR	IMR	CMR	IMR	CMR
Nepal	17.1	5.9	19.0	6.1	15.3	5.6	3.7	0.5
Province								
Koshi	18.6	5.9	21.0	5.7	16.4	6.0	4.6	-0.3
Madhesh	20.6	6.3	23.0	6.6	18.2	6.0	4.8	0.6
Bagmati	11.8	4.5	12.6	4.3	11.0	4.7	1.6	-0.4
Gandaki	11.7	4.2	12.5	5.0	11.0	3.3	1.5	1.7
Lumbini	20.0	6.7	22.4	6.9	17.9	6.4	4.5	0.5
Karnali	13.7	6.0	15.3	6.4	12.1	5.6	3.2	0.8
Sudurpashchim	16.3	6.4	18.1	7.3	14.4	5.4	3.7	1.9

Provincial variations are notable. Madhesh (21) and Lumbini (20) record the highest infant mortality, while Bagmati and Gandaki (12 each) report the lowest, nearly half the rate of the highest provinces. Within provinces, boys consistently face higher risks than girls. For example, in Madhesh, 23 boys die per 1,000 live births compared to 18 girls. By ages one to four, gender gaps narrow, and in some provinces girls face slightly higher mortality, but the national pattern of greater male vulnerability remains. These findings underline not only uneven health service coverage but also how biological risks interact with local inequalities, leaving children in less developed provinces double disadvantaged.

Nepal's infant mortality rate of 17 per 1,000 live births in 2021 places it above Sri Lanka (6), but below Bangladesh (24), Pakistan (55), and Afghanistan (60) (UN IGME, 2022). These differences highlight both Nepal's achievements and the continuing need for investment to close the gap with countries that have lower infant mortality rates, including Sri Lanka.

4.2.3 Maternal mortality

Maternal mortality is one of the most critical indicators of women's health and gender inequality. It captures the life-threatening risks women face during pregnancy, delivery, and the postpartum period.

According to the 2021 Census, nearly 13,000 deaths of married women aged 15-49 were reported in the year before enumeration. Of these, a notable share was linked to maternal causes (Table 4.14). The burden was heaviest among younger women. About 8.5 percent of deaths were related to maternal causes in the 15-24 age group, and around 10 percent among those aged 25-34. After age 34, maternal causes accounted for only about 1.4 percent of deaths, as other health conditions became the dominant causes. This pattern shows that adolescence and early adulthood remain the most critical periods for maternal vulnerability.

Table 4.14: Deaths of married women aged 15-49 years in the 12 months prior to census, by cause of death and age group, Nepal, NPHC 2021

Age group	Cause of death (%)				Total female deaths (15-49)
	Pregnancy related	Delivery related	Within 6 weeks postpartum	Other causes	
Nepal	1.5	0.3	3.2	95.0	12,976
Age group					
15-24 years	3.0	0.4	5.1	91.5	3,045
25-34 years	2.4	0.7	6.8	90.1	3,022
35-49 years	0.4	0.0	1.0	98.6	6,909

Because the number of maternal deaths identified through the census is relatively small, results cannot be reliably broken down by province or background characteristics. Still, the evidence reinforces well-known patterns. Risks are greatest where early marriage and early childbearing are common, and where health systems are weaker, especially in rural and remote areas with poor transport, referral, and emergency obstetric care.

Every maternal death is a preventable tragedy, with long-lasting impacts on families and communities. Preventing such deaths requires action in two areas: delaying marriage and first pregnancy, and ensuring universal access to quality maternal health services. Expanding adolescent-friendly reproductive health programs, improving transport and referral systems, and investing in skilled health workers and community support are central to saving lives.

4.2.4 Causes of death and gender patterns

The 2021 Census provides valuable insight into how causes of death differ for women and men across the life cycle. Overall, men experience higher mortality than women, with death rates of 806 versus 560 per 100,000 population (Table 4.15).

Table 4.15: Distribution of causes of deaths and death rates by sex, Nepal, NPHC 2021

Causes of deaths	Both sexes			Male			Female		
	Deaths	%	Rate*	Deaths	%	Rate*	Deaths	%	Rate*
Non-communicable diseases	98,736	49.8	339	55,702	48.5	391	43,034	51.5	289
Communicable diseases	25,049	12.6	86	15,934	13.9	112	9,115	10.9	61
Natural calamities	9,595	4.8	33	5,422	4.7	38	4,173	5.0	28
Road crashes	3,807	1.9	13	3,053	2.7	21	754	0.9	5
Other accidents	7,902	4.0	27	5,426	4.7	38	2,476	3.0	17
Suicides	5,271	2.7	18	3,203	2.8	23	2,068	2.5	14
Crime/murders	1,117	0.6	4	839	0.7	6	278	0.3	2
Others	44,980	22.7	154	24,694	21.5	173	20,286	24.3	136
Not stated	2,006	1.0	7	673	0.6	5	1333	1.6	9
Total	198,463	100	681	114,946	100	806	83,517	100	560

*Rate per 100,000 population.

Non-communicable diseases (NCDs) dominate mortality, accounting for about half of all deaths (49.8%) in 2021. Men record a higher NCD death rate (391 per 100,000) than women (289 per 100,000), reflecting greater exposure to behavioural and occupational risks such as smoking, alcohol consumption, and hazardous work. For women, however, NCDs become the leading cause of death in later life, since women live longer into ages where chronic illness is most prevalent.

Communicable diseases remain a significant cause of death, particularly for men, whose rate (112 per 100,000) is almost twice that of women. This is partly linked to men's greater mobility, labour migration, and occupational exposure in environments where infectious risks are still high.

External causes together account for about 14 percent of all deaths, but the burden falls much more heavily on men. Road crashes kill men at four times the rate of women, while other accidents and murders are also concentrated among men. Suicides, however, reveal a gender contrast. Although more men die in absolute numbers, suicides represent a larger proportion of women's

deaths compared with other external causes. This reflects women's increasing vulnerability to stress, gender-based violence, and limited access to mental health support.

Table 4.16 illustrates how these causes shift by age. Among children (0-14 years), NCDs already account for nearly one-third of deaths, showing an early double burden of chronic and infectious conditions. In youth (15-29 years), risks diverge sharply by gender. For men, road crashes are a leading killer (15% of deaths), while for women, suicide is the second leading cause, claiming nearly one in four female deaths. Maternal causes are also critical in this age group, responsible for almost one in ten female deaths. In the prime working years (30-49), NCDs dominate both sexes, while communicable diseases still affect men and maternal causes persist for women. After age 50, chronic conditions such as cardiovascular disease, diabetes, and cancer become overwhelming, with communicable diseases as secondary risks. In old age (70+), NCDs remain the leading cause, but deaths linked to natural disasters and unspecified causes also rise, reflecting both environmental vulnerability and gaps in reporting.

Table 4.16: Percentage distribution of causes of deaths by sex and broad age group, Nepal, NPHC 2021

Causes	00-14		15-29		30-49		50-69		70+		Age not stated	
	M	F	M	F	M	F	M	F	M	F	M	F
Communicable diseases	13.4	14.6	9.3	9.3	20.2	16.9	17.2	13.5	10.1	7.9	11.3	8.2
Non-communicable diseases	29.6	31.9	26.3	31.1	43.0	52.5	56.4	63.4	51.4	50.0	35.2	33.6
Road crashes	2.6	1.4	15.1	3.0	5.9	1.9	1.5	0.9	0.5	0.4	2.4	0.7
Other accident	8.7	7.2	13.1	6.3	8.1	4.6	4.2	2.6	2.0	1.8	4.8	6.2
Pregnancy/delivery complications	-	-	-	9.8	-	2.5	-	-	-	-	-	-
Crime/murder	0.8	0.5	4.1	2.1	1.6	0.7	0.4	0.2	0.2	0.1	0.3	0.0
Suicide	1.7	3.0	16.5	22.9	5.9	5.8	2.1	1.2	0.4	0.2	2.4	2.1
Natural calamities	6.6	7.0	3.9	2.8	3.2	2.8	3.5	3.6	5.9	6.2	3.0	6.2
Others	34.5	32.4	11.0	10.0	11.7	11.2	14.4	14.3	29.0	32.9	20.6	24.7
Cause not stated	2.0	2.0	0.5	2.8	0.4	1.1	0.3	0.3	0.5	0.6	20.0	18.5
Total %	100	100	100	100	100	100	100	100	100	100	100	100
Total deaths	8011	6225	6993	4573	17394	8403	32803	22950	49410	41220	335	146

Note: M = Male, F = Female.

These patterns highlight Nepal's dual challenge. Managing the growing burden of chronic disease, while also addressing the persistent risks of maternal causes, infectious disease, injuries, and suicide that disproportionately affect younger men and women. Meeting this challenge

requires an integrated approach, strengthening prevention and early detection of NCDs, reducing occupational and road traffic hazards, expanding mental health and gender-based violence services, and ensuring equitable access to quality health care across the life cycle.

4.3. Absentee population and migration

The 2021 Census used a “modified de jure” method, recording people in the place where they usually live or intend to stay. Anyone away for more than six months for work, study, or business was listed as absent but still tied to their household of origin. For example, a man working in the Gulf is recorded as an absentee abroad in his family’s household roster. In contrast, those who change their residence permanently or semi-permanently are considered migrants and counted in their new location. For example, a woman moving from a rural district to Kathmandu after marriage is enumerated as a migrant in Kathmandu, not as an absentee in her village.

This distinction matters because absenteeism and migration reflect different kinds of mobility. Absentees remain part of their households but are physically away, reshaping labour, care arrangements, and family dynamics. Migrants, on the other hand, change their residence and contribute to demographic redistribution across regions. Both processes have strong gender dimensions, which the census makes visible.

4.3.1 Absentee population

Absenteeism is transforming Nepal’s demographic and social structure by changing household composition, labour allocation, and gender roles. According to the 2021 Census, more than 4.4 million people were reported absent, 2.27 million within Nepal and 2.19 million abroad. This affects over 2.4 million households nationwide (Table 4.17).

Table 4.17: Internal and international absentee population by sex and region, Nepal, NPHC 2021

Nepal/Province	Absent population share (%) living within country		Absent population share (%) living abroad	
	Male	Female	Male	Female
Nepal	57.1	42.9	82.2	17.8
Province				
Koshi	55.7	44.3	83.6	16.4
Madhesh	63.8	36.2	96.1	3.9
Bagmati	54.7	45.3	70.5	29.5
Gandaki	53.9	46.1	83.7	16.3
Lumbini	59.9	40.1	87.4	12.6
Karnali	59.5	40.5	82.2	17.8
Sudurpashchim	62.2	37.8	74.4	25.6
Total absentee population	1294935	972301	1799675	390917
<i>Total households where at least one absentee living within country = 889,522, and living abroad = 1555961.</i>				

Gender differences are prominent. Among internal absentees, women accounted for 43 percent, reflecting movements for education, marriage, and increasingly for employment within Nepal. By contrast, women made up only 18 percent of those absent abroad, confirming that international labour migration remains overwhelmingly male-dominated.

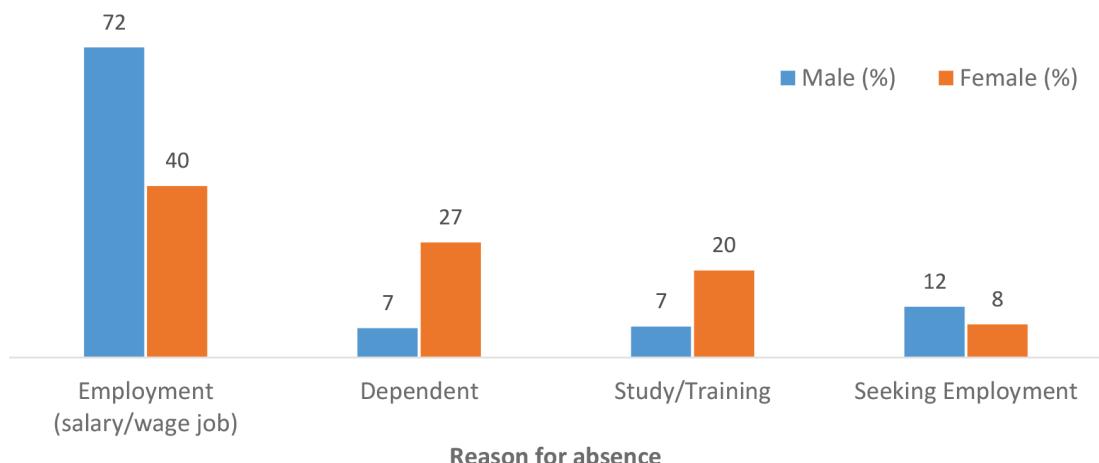
Provincial variations highlight these disparities. Women's share of internal absentees ranges from 36 percent in Madhesh to 46 percent in Gandaki. But abroad, their presence is very limited, less than 4 percent of absentees from Madhesh are women, compared with nearly 30 percent in Bagmati and 26 percent in Sudurpashchim. These differences point to how local norms, opportunities, and networks shape the mobility of men and women.

These findings highlight that absenteeism is not simply a statistical measure, but a phenomenon that reshapes households and communities in different ways. For men, the predominance of absence abroad alters household labour distribution, creates economic dependency on remittances, and leaves care responsibilities behind. For women, their growing absence reflects changing gender roles, with implications for family composition and community participation. Supporting the mobility of both men and women through fair labour protections, better management of remittances, and social protection for families left behind is essential to make migration benefit everyone.

4.3.2 Reasons for being abroad among the absentee population

The census shows sharp gender differences in why people are absent abroad (Table 4.18; Figure 4.3). For men, the picture is overwhelmingly economic: nearly three-quarters (72%) are abroad in wage or salary employment, and another 12 percent are seeking work. This reflects how international migration for men is still strongly tied to labour markets in the Gulf, Malaysia, and other destinations.

Figure 4.3: Distribution of absentee population abroad by reason and sex, NPHC 2021



Note: Minor categories are excluded from the figure for clarity but are included in the full distribution shown in Table 4.18.

Women's mobility abroad is more diverse. One in five female absentees (20%) is pursuing study or training, compared with only 7 percent of men, evidence of women's growing participation in higher education and skills development. At the same time, more than one-quarter of women (27%) are listed as dependents, nearly four times the share among men (7%). This highlights the persistence of family-based migration, where women accompany or join spouses and relatives rather than migrating independently for work. Smaller but notable shares of women also appear under trade, business, or "other" reasons, generally at slightly higher proportions than men (Table 4.18).

Table 4.18: Percentage distribution of absentee population abroad by reason and sex, NPHC 2021

Reasons for absence	Male	Female	Total
Employment (salary/wage job)	71.9	39.8	66.2
Trade/Business	0.6	0.7	0.6
Study/Training	7.2	20.2	9.6
Seeking employment	11.8	7.7	11.1
Dependent	6.8	26.7	10.4
Others	0.7	3.0	1.1
Not reported	0.3	0.6	0.3
Don't know	0.6	1.2	0.8
Total percent	100.0	100.0	100.0
Total absentee population abroad	1,799,675	390,917	2,190,592

Overall, these patterns point to a clear gender gap. Male absenteeism is primarily labour-driven, while female absenteeism reflects a balance between dependency roles and rising opportunities in education. The increase in women going abroad for study and training is an encouraging sign of progress in gender equality and human capital development. At the same time, the overwhelming reliance on male labour migration underscores both the economic dependence of households on remittances and the urgent need to expand safe and decent work opportunities for both women and men abroad.

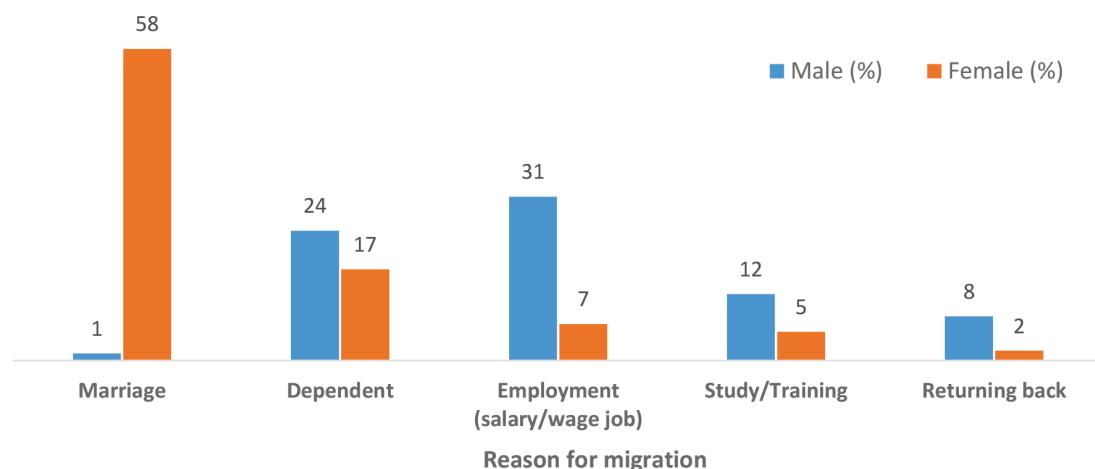
4.3.3 Recent internal migration

The 2021 Census recorded more than 9.3 million people as recent internal migrants, those who had moved from one place of residence to another within Nepal since their last residence (Table 4.19). Unlike lifetime migration, which compares place of birth with current residence, recent migration captures the most immediate mobility, such as rural-to-urban shifts, marriage-related relocations, or moves for work and study.

Table 4.19: Percentage distribution of recent internal migrants by reason and sex, Nepal, NPHC 2021

Reasons of migration	Male	Female	Total
Employment (salary/wage job)	30.6	6.8	15.2
Trade/Business	5.1	1.5	2.8
Study/Training	12.4	5.4	7.8
Marriage	1.3	58.2	38.2
Dependent	24.2	17.0	19.5
Natural calamities	1.0	0.5	0.7
Agriculture	6.4	2.6	3.9
Returning back	8.2	1.8	4.1
Others	9.3	5.2	6.6
Not reported	1.5	1.0	1.2
Don't know	0.1	0.0	0.0
Total percent	100.0	100.0	100.0
Total recent migrant population	3,285,138	6,056,270	9,341,408

Gender differences in internal migration are remarkable. For men, migration is primarily economic. Almost one-third (31%) moved for employment, 12 percent for study or training, and one-quarter as dependents (Figure 4.4). A smaller but notable share also moved for trade, agriculture, or returning home. For women, by contrast, migration is overwhelmingly shaped by social and cultural norms. Nearly six in ten (58%) of women moved for marriage, making it by far the dominant driver of their mobility. Dependency-related moves account for another 17 percent, while only 7 percent of women migrated for employment and 5 percent for study. This contrast is remarkable, marriage explains 58 percent of women's moves but just 1 percent of men's.

Figure 4.4: Distribution of recent internal migrants by reason and sex, NPHC 2021

Note: Minor categories are excluded from the figure for clarity but are included in the full distribution shown in Table 4.19.

A comparison with absenteeism abroad (Table 4.20) highlights the gender disparity. For men, employment dominates both types of mobility: 72 percent abroad and 31 percent internally. For women, employment accounts for 40 percent of absences abroad but only 7 percent of internal migration. Instead, marriage explains nearly three-fifths of women's internal migration, while it is virtually absent as a reason for women abroad. Education patterns also differ. Women are more likely than men to move abroad for study (20% vs. 7%), but within Nepal, men are more likely to move for education (12% vs. 5%).

Table 4.20: Gender patterns in reasons for movement abroad and within Nepal, NPHC 2021

Reason for movement	Absentees abroad (%)		Internal migrants (%)	
	Male	Female	Male	Female
Employment	72	40	31	7
Dependent	7	27	24	17
Study/Training	7	20	12	5
Marriage	nr	nr	1	58

CHAPTER FIVE

EDUCATION AND GENDER EQUALITY: TRENDS AND DISPARITIES

Education is universally acknowledged as a fundamental pillar of gender equality and a critical tool of social transformation. It empowers women and men alike with the competencies required to engage productively in economic, political, and social life. The Beijing Platform for Action (1995), Incheon Declaration, and the SDG 4 Framework for Action have mentioned the importance of eliminating gender disparities in education as a prerequisite for sustainable development. Further, in line with these commitments, the UN Girls' Education Initiative (UNGEI) has emphasized the agenda of equitable access to quality education for girls and women.

This chapter examines Nepal's educational landscape from a gender perspective. It analyzes long-term trends in literacy, explores the 2021 census findings on literacy, school attendance, educational attainment, and fields of study, and highlights how progress has been uneven across provinces, urban and rural areas, wealth quintiles, ecological zones, and caste and ethnic groups. The analysis underscores the remarkable gains in literacy and school participation among younger generations, but also the persistent barriers that continue to hold women back, particularly at higher levels of education and in technical fields of study.

5.1. Regional context: Nepal in South Asia

Looking at Nepal in a broader South Asian context helps to put its progress into perspective. As a region, South Asia still lags behind the global average in literacy, with about 75 percent of adults able to read and write. The regional average also hides a large gender gap. More than four in five men (82%) are literate compared to about two in three women (67%), reflecting a gender gap of 15 percentage points (Table 5.1).

Table 5.1: Adult literacy rates (15+) in South Asia by sex and latest available data

Region/Country	Reference year	Adult literacy rate (15+)			Gender gap
		Total	Male	Female	
South Asia (average)	2020 (est.)	75	82	67	15
Maldives	2019	98	98	98	0
Sri Lanka	2019	92	93	91	2
India	2018	77	84	70	14
Bangladesh	2019	75	78	72	6
Nepal	2021 (Census)	72	81	63	18
Bhutan	2017	66	75	59	16
Pakistan	2019	58	70	46	24
Afghanistan	2020 (est.)	37	52	24	28

*Source: Nepal, NSO (2023, *Census 2021*). Other countries, UNESCO Institute for Statistics (UIS, 2023) and World Bank (WDI, 2023). Regional average, calculated from UNDESA World Population Prospects (2022).*

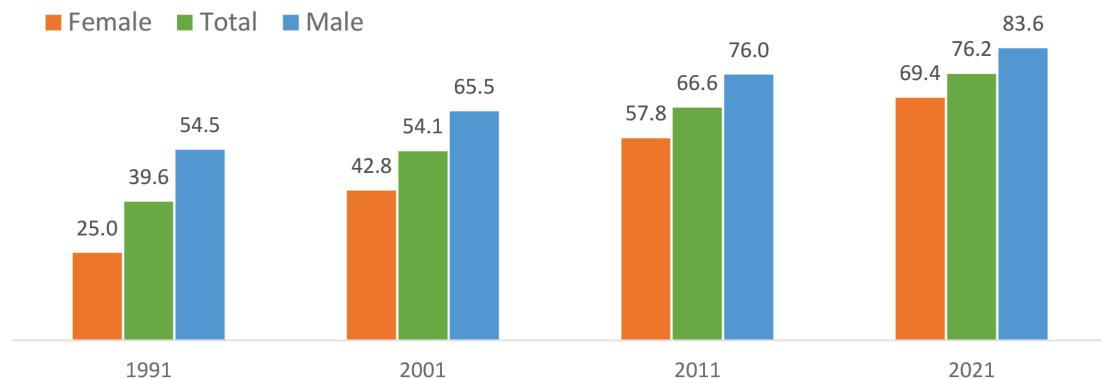
There are big differences between countries. Maldives (98%) and Sri Lanka (92%) have nearly universal literacy and very small gender gaps. At the other hand, Afghanistan (37%) and Pakistan (58%) have not only low overall literacy but also very wide gender gaps, with women's literacy down men's by more than 20 points. Bhutan, with about 66 percent literacy, is behind Nepal but shows a lower gender gap of 16 points compare to Nepal (18 points). Nepal itself, at 72 percent, stands close to the regional average but still faces a large gender gap. Nearly four in five men (81%) can read and write, compared to only about two in three (63%) women.

These gaps show that Nepal's challenge is not only to raise overall literacy but also to make sure women and girls are not left behind. Closing this gap is essential if Nepal is to keep up with the region's top performers and fulfill its commitments under SDG 4 and the SAARC Social Charter.

5.2. Literacy trends in Nepal, 1991-2021

According to the census definition, literacy refers to the ability to read and write with understanding in any language and to perform simple mathematical calculations. In the 1991 and 2001 censuses, literacy information was collected for those aged six years and above, while in the 2011 and 2021 censuses the threshold was lowered to five years and above. In this section and subsequent analyses, literacy rates refer to the overall population, defined as persons aged 6 years and above in the 1991 and 2001 censuses, and persons aged 5 years and above in the 2011 and 2021 censuses. Caution is therefore advised when comparing these figures across census years, as differences in definitions limit strict comparability.

In 1991, only four out of ten people in Nepal were literate (40%), which rose to more than seven in ten (76%) in 2021 (Figure 5.1). This progress has transformed opportunities for younger generations and created a stronger foundation for human development. The gender gap in literacy has narrowed but not yet disappeared. In 1991, men were more than twice as likely as women to be literate. Since then, women's literacy has risen much faster, particularly after 2000, when targeted initiatives such as girls' scholarships, community schools, and non-formal education programmes were scaled up. By 2021, 84 percent male and 69 percent female were literate. The remaining gender gap of around 14 percentage points shows both how far Nepal has come and how much work is still needed to achieve equality.

Figure 5.1: Overall literacy rate in Nepal by sex, 1991-2021

Source: National Population and Housing Censuses 1991, 2001, 2011, and 2021 (NSO).

5.3. Literacy patterns in 2021

The 2021 Census shows notable differences in literacy rates across age groups and between men and women. Among children and adolescents, literacy is now nearly universal. For ages 5-9 and 10-14, both boys and girls record literacy rates above 90 percent, with only a negligible gender gap (Table 5.2). This reflects the success of Nepal's efforts to expand access to primary education, particularly through free schooling and targeted programs for girls.

Table 5.2: Literacy rates by age group and sex, Nepal, NPHC 2021

Age Group	Total	Male	Female
05-09	90.5	90.6	90.3
10-14	96.5	96.7	96.3
15-19	95.4	95.9	94.8
20-24	92.2	94.3	90.3
25-29	87.8	92.0	84.3
30-34	81.8	89.2	75.6
35-39	74.5	85.2	65.4
40-44	68.6	81.0	57.3
45-49	60.8	76.2	46.8
50+	39.6	56.7	23.2
Total 5+	76.2	83.6	69.4
Total 15+	71.6	80.6	63.4
Total 15-24	93.8	95.2	92.5
Total 15-49	82.8	89.3	77.1

Gender disparities become more visible as age increases. In the 15-19 age group, the gender gap is still modest (96% for males versus 95% for females), suggesting that girls are almost on parity with boys in completing basic education. However, from age 20 upwards, the gap grows wider. By

ages 25-29, a clear majority of men (92%) are literate, compared to 84 percent of women. Among those in their thirties and forties, the gaps are even more pronounced. In the 35-39 age group, the literacy rate for men is 85 percent while for women it is only 65 percent, a difference of 20 percentage points.

The gender gap becomes most notable among the older population. Among those aged 45-49, fewer than half of women (47%) are literate compared to three-quarters of men (76%). For people aged 50 and above, only one in four women are literate (23%) against more than half of men (57%). These patterns reflect the historical exclusion of women from education, especially in earlier generations when social norms and household responsibilities kept girls out of school.

The age profile demonstrates that the gender gap is generational. Among younger cohorts, women are approaching parity with men, but among older cohorts, deep inequalities remain. This underscores both the progress of recent decades and the effects of past discrimination. It also highlights the need for continued investment in adult literacy and lifelong learning programs for women, alongside efforts to sustain equal access for today's girls.

The provincial profile highlights that gender inequality in literacy is not confined to one region but remains a nationwide challenge. Even in the relatively most developed provinces such as Bagmati and Gandaki, where overall literacy rates exceed 80 percent, women remain 10-12 percentage points behind men (Table 5.3). At the other hand, Madhesh records the lowest literacy level in the country (64%) and the widest gender gap (18 percentage points). Provinces like Karnali and Sudurpashchim also show persistent gaps of 14-17 points, reflecting structural barriers to girls' schooling and limited opportunities for women's education. These findings underscore that while Nepal has achieved significant progress in expanding literacy, targeted efforts are required to close the gender gap across all provinces, with particular urgency in Madhesh and Sudurpashchim.

Table 5.3: Literacy rates among population aged 5 years and above, by province and sex, Nepal, NPHC 2021

Province	Total	Male	Female
Koshi	79.7	86.1	73.6
Madhesh	63.5	72.5	54.7
Bagmati	82.1	88.3	76.0
Gandaki	81.7	88.8	75.3
Lumbini	78.1	85.2	71.7
Karnali	76.1	83.3	69.4
Sudurpashchim	76.2	85.4	68.2

Data further show that literacy outcomes in Nepal are shaped by where people live, their economic status, and their social identity, as reflected in caste, ethnicity, and related cultural groupings captured in the census. Across all groups, women remain consistently behind men (Table 5.4). The gaps are narrower in the Hills and among wealthier households, yet even in the highest quintile women are about 10 percentage points behind men. In the lowest quintile, only 55 percent of women are literate compared with 70 percent of men.

Table 5.4: Literacy rates among population aged 5 years and above, by background characteristics and sex, Nepal, NPHC 2021

Background characteristics	Total	Male	Female
Municipality type			
Urban	78.5	85.4	71.9
Rural	71.9	79.8	64.4
Degree of urbanization			
Urban	84.5	90.1	78.9
Peri-urban	71.6	79.5	64.2
Rural	74.8	82.7	67.7
Ecological zone			
Mountain	72.8	81.1	64.8
Hill	80.9	87.9	74.3
Tarai	73.1	80.5	66.1
Wealth quintile			
Lowest	62.0	69.8	54.8
Lower	71.2	79.2	63.8
Middle	74.3	82.4	66.8
Higher	82.8	89.6	76.5
Highest	90.0	95.4	84.8
Caste/ethnic group			
Hill castes	83.3	90.7	76.5
Madhesh/Tarai castes	70.0	78.9	60.6
Mountain/Hill Janajatis	79.7	86.1	73.8
Tarai Janajatis	73.7	81.4	66.5
Hill Dalits	75.8	82.4	70.1
Madhesh/Tarai Dalits	51.9	59.9	43.9
Religious/linguistic groups	61.6	69.6	54.2
Others, foreigners and not stated	77.3	81.6	69.6

In the Tarai, women's literacy is about 15 percentage points lower than men's, and in peri-urban areas the gap is similarly wide. These gaps are made even larger by social identity factors. Hill castes and Janajatis enjoy relatively high literacy, yet women still lag behind men by more than ten points. The most notable inequalities are found among Madhesh/Tarai Dalit communities, where only 44 percent of women are literate compared to 60 percent in men, making them the most disadvantaged group in the country. Minority groups also face persistent barriers, with women more than 15 points behind men.

These patterns highlight that progress in raising literacy has not translated into equal opportunities for women. Gender inequality is layered on top of poverty, place, and social identity, leaving poor, rural, Tarai, Dalit, and minority women most at risk of being left behind. Addressing these gaps requires not only continued expansion of schooling but also targeted policies. Scholarships for disadvantaged girls, investment in quality schools and adult literacy centers in the Tarai and peri-urban areas, inclusive education that accommodates language and cultural diversity, and community programmes that directly tackle discriminatory norms. Without such measures, Nepal's literacy achievements will remain uneven, and the women who need education most will continue left behind.

5.4. School attendance

The 2021 Census shows that majority of young people (aged 5-25) with education below SLC/SEE remain in school, though gender gaps persist and vary widely across provinces. Nationally, about 73 percent of boys and 69 percent of girls are currently attending school, while the share of those who never attended is higher among girls (10%) than boys (7%) (Table 5.5). This gender gap reflects persistent inequalities in school participation.

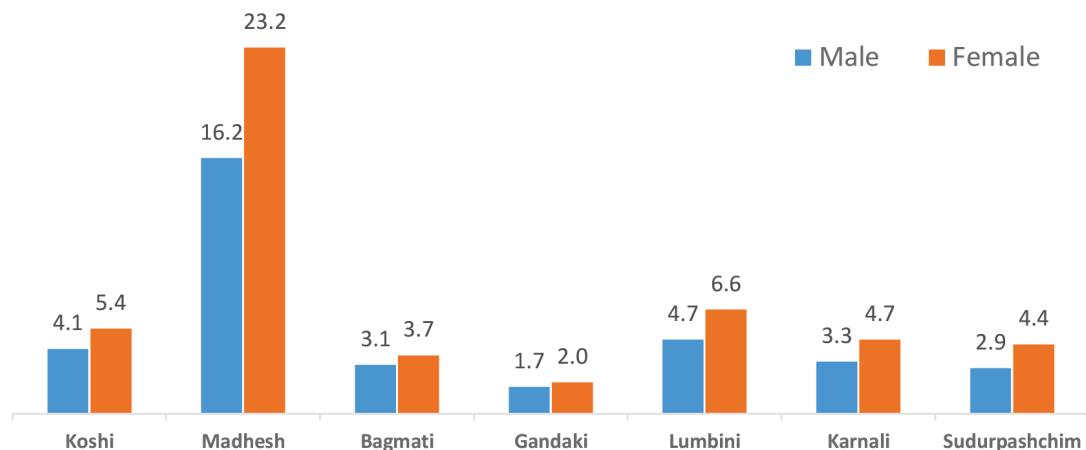
Table 5.5: Population aged 5-25 years with education below SLC/SEE, including those who never attended school, by current school attendance status, sex, and province, Nepal, NPHC 2021

Nepal/Province	Current school attendance status (%)					
	Currently attending		Currently not attending/ever attended		Never attended	
	Male	Female	Male	Female	Male	Female
Nepal	72.8	68.6	20.4	21.9	6.8	9.5
Province						
Koshi	72.8	70.7	23.1	23.9	4.1	5.4
Madhesh	65.7	58.6	18.1	18.3	16.2	23.2
Bagmati	76.1	76.1	20.8	20.3	3.1	3.7
Gandaki	80.0	76.7	18.2	21.2	1.7	2.0
Lumbini	72.0	66.9	23.3	26.5	4.7	6.6
Karnali	78.0	74.0	18.6	21.3	3.3	4.7
Sudurpashchim	78.6	72.8	18.4	22.8	2.9	4.4

Provincial variations are prominent. Madhesh Province records the highest exclusion, where nearly one in four girls (23%) and 16 percent of boys have never attended school (Figure 5.2). Social norms that undervalue girls' education, early marriage, household labour demands, and poverty combine to limit school participation in this province. Lumbini also shows a gender disadvantage, with more girls than boys out of school or never enrolled, pointing to similar socio-cultural and economic barriers. In contrast, Bagmati, Gandaki, Karnali, and Sudurpashchim have achieved relatively high school participation for both sexes, with very low proportions of youth who never attended (less than 5% for both sexes). These outcomes suggest stronger outreach, better

retention, and more effective community support for girls' education. Bagmati Province, home to the capital, demonstrates gender parity, reflecting relatively higher education infrastructure and awareness.

Figure 5.2: Population aged 5-25 years who never attended school by sex and province, Nepal, NPHC 2021



Data further shows that participation in school are largely shaped by different socio-economic background characteristics. Young people in highly urbanized areas enjoy higher levels of school participation, with smaller gender gaps in current attendance (Table 5.6). In peri-urban areas, however, both boys and girls lag behind, and the gender gap is wider, reflecting transitional settlement patterns. Rural municipalities also show lower attendance.

Table 5.6: Population aged 5-25 years with education below SLC/SEE, including those who never attended school, by current school attendance status, sex, and background characteristics, Nepal, NPHC 2021

Background characteristics	Current school attendance status (%)					
	Currently attending		Currently not attending/ever attended		Never attended	
	Male	Female	Male	Female	Male	Female
Municipality type						
Urban	74.0	69.5	19.3	20.9	6.7	9.5
Rural	70.9	66.9	22.2	23.5	6.9	9.5
Degree of urbanization						
Urban	77.1	74.2	17.0	17.7	5.9	8.0
Peri-urban	69.5	63.7	20.6	22.0	9.9	14.3
Rural	74.1	71.1	22.3	24.3	3.5	4.6

Ecological zone						
Mountain	76.9	74.6	19.0	19.5	4.1	5.9
Hill	77.0	74.5	20.3	22.1	2.6	3.3
Tarai	69.7	64.2	20.5	22.0	9.7	13.8
Wealth quintile						
Lowest	66.0	62.9	21.9	21.5	12.0	15.6
Lower	69.1	65.0	23.7	24.9	7.2	10.1
Middle	71.4	66.6	22.2	23.9	6.4	9.4
Higher	77.4	72.1	19.0	22.7	3.5	5.3
Highest	88.7	85.3	9.6	12.5	1.6	2.2
Caste/ethnic group						
Hill castes	85.1	80.9	12.9	16.4	2.0	2.7
Madhesh/Tarai castes	70.7	64.3	19.0	20.2	10.3	15.5
Mountain/Hill Janajatis	73.6	72.2	23.5	24.2	2.9	3.6
Tarai Janajatis	66.9	64.7	29.1	29.6	4.0	5.7
Hill Dalits	73.1	68.0	23.4	27.5	3.4	4.5
Madhesh/Tarai Dalits	54.9	48.9	21.6	19.3	23.5	31.8
Religious/linguistic groups	58.0	50.6	21.8	22.2	20.2	27.2
Others, foreigners and not stated	45.1	60.3	40.5	23.0	14.3	16.7

In Mountain and Hill regions, attendance is relatively high and gender gaps are small, though boys retain a slight advantage. Tarai shows much weaker outcomes, with girls especially disadvantaged, almost 14 percent have never attended school compared to about 10 percent of boys.

Household wealth strongly influences attendance. Children and youth from the highest quintile show near-universal school participation and very low rates of exclusion, while those from the lowest quintile face the highest risks of never entering school, with nearly one in six girls (16%) excluded. This underlines how financial constraints and opportunity costs continue to limit educational opportunities for poorer households, especially for daughters.

Notable disparities persist across caste and ethnic groups. Hill castes report the highest participation with minimal gender differences. Mountain/Hill Janajatis and Hill Dalits have moderate levels of participation, but girls remain less likely to be in school. Tarai groups, both caste and Janajati, display lower attendance overall, with girls systematically disadvantaged. The most severe exclusion is found among Madhesh/Tarai Dalits, where nearly one-third of girls (32%) aged 5-25 have never attended school. Religious and linguistic minorities also show large disadvantages, with particularly low female participation.

From a gender perspective, challenges to educational participation are shaped by both geography and social background. Closing these disparities requires a multi-layered approach like engaging communities to challenge discriminatory norms, recruiting more female teachers, and tailoring interventions to the needs of marginalized groups. By addressing these structural and cultural inequalities together, Nepal can move closer to universal and gender-equal education.

5.5. Educational attainment

NPHC 2021 shows a pyramidal pattern of educational attainment in Nepal. Almost half of the population has completed only basic education (Grades 1-8), while just over one-third progress to secondary level (Table 5.7). Advancement into higher education remains limited, with only about 5 percent completing a bachelor's degree and fewer than 3 percent achieving postgraduate qualifications. This narrowing at advanced levels reflects not only domestic barriers but also the fact that many young men and women move abroad after completing secondary schooling, reducing their representation in higher education within Nepal.

Table 5.7: Level of education attained by the population who have ever or currently attended school/college, by sex and province, Nepal, NPHC 2021

Nepal/ Province	Level of education achieve (%)														
	ECED			Basic education (1-8)			Secondary education (9-12)			Bachelor			Master or PhD		
	T	M	F	T	M	F	T	M	F	T	M	F	T	M	F
Nepal	4.4	4.5	4.3	48.6	48.9	48.3	37.7	37.4	37.9	4.6	4.7	4.3	2.2	2.6	1.7
Province															
Koshi	4.0	4.1	4.0	48.3	49.2	47.3	40.8	39.7	42.1	3.4	3.7	3.2	1.4	1.8	1.0
Madhesh	6.3	6.2	6.6	54.3	52.2	57.0	33.7	35.0	32.0	3.3	3.9	2.5	1.4	1.9	0.8
Bagmati	3.2	3.3	3.2	39.9	40.6	39.2	41.1	40.5	41.8	8.6	8.6	8.6	4.5	5.0	3.9
Gandaki	3.4	3.6	3.2	46.0	46.5	45.5	40.6	40.7	40.5	4.2	4.1	4.3	2.0	2.4	1.5
Lumbini	4.8	4.9	4.6	53.1	54.1	52.1	34.3	33.9	34.6	3.2	3.2	3.1	1.4	1.7	1.0
Karnali	4.3	4.3	4.3	52.4	52.7	52.1	36.6	36.5	36.8	2.7	3.0	2.3	1.1	1.5	0.7
Sudurpashchim	4.7	4.8	4.6	52.0	52.8	51.2	34.8	34.6	35.1	3.2	3.4	2.9	1.7	2.1	1.1

Note: T = Total; M = Male; F = Female.

ECED = Early Childhood Education and Development.

Figures for others/unspecified categories are not presented in this table; therefore, percentages for each group may not sum to 100. The difference corresponds to the share of the population classified under others/unspecified.

Table 5.8 confirms Nepal's pyramidal education profile. The majority of the population is concentrated at the basic level, with progressively fewer advancing to secondary and tertiary education. Disaggregated results show that women's disadvantages are most visible when gender intersects with residence, wealth, caste, and ethnicity.

Urban settings provide greater opportunities for both men and women, yet gaps widen sharply at higher levels. Postgraduate attainment illustrates this difference. Only 0.6 percent of rural women reach this level compared to 2.2 percent of urban women and 3.2 percent of urban men. These patterns underline the double disadvantage by rural women.

Table 5.8: Level of education attained by the population who have ever or currently attended school/college, by sex and background characteristics, Nepal, NPHC 2021

Background characteristics	Level of education achieve (%)														
	ECED			Basic education (1-8)			Secondary education (9-12)			Bachelor			Master or PhD		
	T	M	F	T	M	F	T	M	F	T	M	F	T	M	F
Municipality type															
Urban	4.3	4.4	4.1	45.1	45.3	44.9	39.9	39.5	40.3	5.7	5.9	5.5	2.7	3.2	2.2
Rural	4.7	4.6	4.7	56.3	56.6	55.9	32.9	33.0	32.7	2.1	2.3	1.9	0.9	1.2	0.6
Degree of urbanization															
Urban	3.7	3.9	3.6	37.4	37.3	37.6	43.4	42.9	44.0	9.1	9.3	8.8	4.5	5.2	3.7
Peri-urban	5.3	5.4	5.2	52.0	52.0	52.1	36.1	36.2	36.0	3.0	3.2	2.7	1.3	1.6	0.9
Rural	4.0	4.0	4.0	55.3	56.3	54.2	34.0	33.7	34.4	2.1	2.2	2.0	1.0	1.3	0.7
Ecological zone															
Mountain	4.3	4.1	4.5	53.5	53.5	53.6	34.9	35.3	34.5	2.7	2.9	2.4	1.3	1.7	0.8
Hill	3.5	3.6	3.4	45.7	46.2	45.0	39.0	38.7	39.5	5.9	6.0	5.8	3.0	3.5	2.4
Tarai	5.2	5.3	5.1	50.6	50.6	50.6	36.8	36.7	37.0	3.7	4.0	3.3	1.6	2.0	1.1
Wealth quintile															
Lowest	5.3	5.2	5.5	65.0	65.8	64.0	25.5	25.3	25.7	0.9	1.0	0.7	0.3	0.4	0.2
Lower	4.7	4.7	4.7	57.6	58.7	56.5	32.4	32.0	32.7	1.5	1.6	1.4	0.6	0.7	0.4
Middle	4.9	4.9	4.8	53.1	53.6	52.6	35.7	35.6	35.8	2.5	2.6	2.3	1.0	1.3	0.7
Higher	4.5	4.8	4.3	45.3	45.4	45.1	42.1	41.7	42.6	4.3	4.5	4.1	1.6	2.1	1.2
Highest	3.1	3.3	2.9	30.6	29.6	31.7	46.9	46.6	47.2	11.4	11.9	10.7	6.1	7.2	4.8
Caste/ethnic group															
Hill castes	3.6	3.7	3.4	39.1	38.9	39.3	43.8	43.4	44.1	7.1	7.5	6.8	3.8	4.7	2.9
Madhesh/Tarai castes	6.0	5.8	6.2	51.9	49.4	55.1	35.1	36.5	33.2	4.3	5.0	3.2	1.9	2.4	1.1
Mountain/Hill Janajatis	3.6	3.6	3.5	49.2	50.8	47.5	38.6	37.8	39.4	4.0	3.8	4.2	1.6	1.7	1.6
Tarai Janajatis	4.3	4.3	4.3	50.3	52.8	47.5	38.0	36.7	39.4	2.5	2.6	2.4	0.9	1.1	0.7
Hill Dalits	5.0	5.2	4.8	61.7	63.1	60.3	28.6	27.7	29.5	1.3	1.4	1.3	0.4	0.5	0.3
Madhesh/Tarai Dalits	7.5	7.0	8.1	68.2	66.9	69.9	22.0	23.5	19.9	0.9	1.2	0.5	0.3	0.4	0.1
Religious/linguistic groups	7.9	7.6	8.2	66.5	64.3	69.1	20.8	23.0	18.1	1.6	2.0	1.2	0.6	0.9	0.4
Others, foreigners and not stated	4.0	3.4	5.4	50.8	51.3	49.8	33.4	33.8	32.5	6.4	6.4	6.5	2.7	2.7	2.7

Note: T = Total; M = Male; F = Female.

ECED = Early Childhood Education and Development.

Figures for others/unspecified categories are not presented in this table; therefore, percentages for each group may not sum to 100. The difference corresponds to the share of the population classified under others/unspecified.

Across ecological zones, gender differences in educational attainment are minimal. In the Mountain, Hill, and Tarai regions alike, boys and girls have reached near parity at the basic level, and their shares at the secondary level are also almost identical. For example, in the Tarai, both males and females record 50.6 percent at the basic level and around 37 percent at the secondary level.

As household wealth rises, education levels improve, but women still benefit less at the top. In the highest quintile, 7 percent of men have postgraduate degrees compared with only 5 percent of women, showing that gender gaps remain even in the most privileged households.

The notable gender disparities are found among disadvantaged groups. Only 0.5 percent of Madhesh/Tarai Dalit women complete bachelor's education compared with 1.2 percent of their male counterparts. Women from religious and linguistic minorities also remain largely concentrated in basic education, with very limited progression to higher levels.

These findings demonstrate that gender disparities in education are less about national averages and more about location-specific and group-specific barriers. The most notable disadvantages are concentrated among rural women, households in the lowest and lower wealth quintiles, and Dalit and minority communities. Policy priorities include expanding secondary schools in underserved areas, providing targeted stipends and hostels for disadvantaged girls, and adopting affirmative measures in tertiary education to ensure that women and girls from marginalized groups are not left behind.

5.6. Field of study

The distribution of the population by field of study in Nepal shows distinct gender patterns across academic disciplines. Overall, management and education fields dominate study choices (65%), accounting for the largest shares of both males and females (Table 5.9). However, the gender distribution within these fields shows notable differences. While males are more concentrated in management (37%), females have a strong presence in education (36%), highlighting gender preferences or social norms influencing career pathways.

Table 5.9: Percentage distribution of the population with plus-two or equivalent or higher qualifications, by field of study and sex, Nepal, NPHC 2021

Fields of study	Total	Male	Female
Humanities and social science	11.5	11.5	11.6
Management	35.1	36.9	33.1
Education	29.9	24.6	36.1
Science and technology	7.1	8.8	5.1
Health and medicine	4.4	3.3	5.6

Engineering	3.0	4.8	1.0
Law	0.8	1.0	0.5
Agriculture	0.7	0.7	0.6
Forestry	0.3	0.4	0.3
Veterinary and fisheries	0.2	0.3	0.1
Computer and ICT	1.2	1.6	0.6

Figures for others/unspecified categories are not presented in this table; therefore, percentages for each group may not sum to 100. The difference corresponds to the share of the population classified under others/unspecified.

In science related fields, males generally outnumber females, particularly in engineering and science and technology, reflecting persistent gender gaps in technical and technological education. Conversely, females have a higher representation in health and medicine (6%), largely driven by the nursing field, where overwhelming majority are female. This suggests a gender inclination toward care-related professions within science field. Fields such as law, veterinary/fisheries, and forestry exhibit relatively low overall participation, with males slightly more represented than females. This pattern underscores the ongoing challenge of achieving gender balance in technical disciplines and suggests the need for targeted interventions to encourage female participation in underrepresented science fields.

The field of study can be broadly categorized into STEM and non-STEM disciplines. STEM refers to the subject group comprising **S**cience, **T**echnology, **E**ngineering, and **M**athematics. In the Nepalese context, STEM is emphasized across both school and higher education levels.

At the school level (+2, NEB Science stream), STEM typically includes core subjects such as Physics, Chemistry, Mathematics, Biology, and Computer Science. Fields like Agriculture and Forestry are not offered as standard electives at this level. At the tertiary level, STEM disciplines are more expansive. They include Physics, Chemistry, Biology, Mathematics, Statistics, Environmental Science, and Biotechnology. Technology-related subjects such as Computer Science, Information Technology, Software Engineering, and Data Science are also included. Engineering disciplines include Civil, Mechanical, Electrical, Electronics, and Architecture. Applied or STEM-related fields include Agriculture, Forestry, Veterinary Science, Horticulture, and Fisheries. Health and Medicine, including Medicine, Pharmacy, Nursing, and Public Health, are also considered part of the broader STEM framework.

This alignment reflects both the educational curriculum and prevailing academic practices in Nepal. It provides a practical basis for analytical and policy-oriented studies. Non-STEM disciplines comprise Humanities and Social Sciences, Management, Education, and Law.

Within this group, gender disparities are visible across all provinces (Table 5.10). Madhesh has the highest male participation in STEM (26%) and one of the widest gender gaps, with female participation nearly half that level (14%). Bagmati shows relatively higher STEM participation among women (16%) compared with other provinces, narrowing the gender gap to six points, but still maintaining male predominance. In Karnali, and Sudurpashchim, women's STEM participation is lowest, at around 10-11 percent, reinforcing the structural barriers in these provinces.

Table 5.10: Percentage of the population in STEM and Non-STEM fields, by province and sex, Nepal, NPHC 2021

Nepal/ Province	STEM		Non-STEM	
	Male	Female	Male	Female
Nepal	19.9	13.4	74.0	81.2
Province				
Koshi	16.5	11.2	78.6	84.7
Madhesh	26.0	13.9	65.9	78.3
Bagmati	22.1	16.3	73.4	79.7
Gandaki	16.7	11.5	76.0	82.2
Lumbini	18.0	11.9	74.5	81.5
Karnali	14.3	10.9	77.9	81.3
Sudurpashchim	15.3	9.9	77.4	83.5

Table 5.11 highlights how residence, ecology, wealth, and social identity shape participation in STEM fields, with consistent gender gaps across all groups. At the national level, men are more likely than women to specialize in STEM, and women are more heavily concentrated in non-STEM disciplines. This pattern persists across all background characteristics, though the size of the gender gap varies.

Urban residence strongly increases the likelihood of pursuing STEM. Among urban populations, 24 percent of men and 17 percent of women study STEM, compared with just 12 percent of rural men and 8 percent of rural women. The urban-rural difference thus intensifies existing gender gaps, with rural women least represented in STEM fields.

Table 5.11: Percentage of the population in STEM and Non-STEM fields, by background characteristics and sex, Nepal, NPHC, 2021

Background characteristics	STEM		Non-STEM	
	Male	Female	Male	Female
Municipality type				
Urban	21.2	14.5	73.2	80.5
Rural	15.2	8.6	76.9	84.1
Degree of urbanization				
Urban	23.5	17.1	71.7	78.6
Peri-urban	19.6	11.3	73.0	82.5
Rural	12.0	7.7	80.7	85.6
Ecological zone				
Mountain	14.3	10.4	78.5	82.8
Hill	19.3	13.8	75.4	81.3
Tarai	21.2	13.1	72.0	81.0

Wealth quintile				
Lowest	10.8	6.6	79.3	84.0
Lower	12.2	6.8	79.9	85.9
Middle	15.8	8.7	76.9	84.9
Higher	20.1	11.9	73.9	83.0
Highest	23.8	17.3	71.3	78.3
Caste/ethnic group				
Hill castes	19.4	13.9	75.1	81.3
Madhesh/Tarai castes	29.8	17.0	62.9	75.3
Mountain/Hill Janajatis	15.4	12.4	79.0	82.5
Tarai Janajatis	19.0	10.3	74.4	83.7
Hill Dalits	12.7	9.1	80.3	84.7
Madhesh/Tarai Dalits	18.5	11.5	72.3	79.7
Religious/linguistic groups	23.9	14.8	64.9	72.1
Others, foreigners and not stated	32.0	21.2	58.8	69.1

Differences across ecological zones are modest, but the Tarai stands out with relatively higher STEM representation (21% of men and 13% of women) compared to the Mountains (14% and 10%). Still, in all zones, women remain underrepresented relative to men.

Household wealth has a strong influence on STEM participation. In the lowest quintile, only 11 percent of men and 7 percent of women specialize in STEM, compared with 24 percent of men and 17 percent of women in the highest quintile. While STEM participation rises with wealth for both sexes, the gender gap persists at every quintile.

Social identity introduces some of the most notable contrasts. Men from Madhesh/Tarai castes (30%) are the most likely to study STEM, but women from the same group participate at much lower levels (17%). Among Dalits, both Hill and Madhesh/Tarai groups show limited female participation, with fewer than 1 in 10 women in STEM. Religious and linguistic minority groups show relatively higher participation (15% of women and 24% of men), but the gender gap remains wide.

Across all background characteristics, the pattern is consistent. Women are less likely than men to study STEM, and the gaps are widest in rural areas, among the lowest quintile households, and in marginalized caste/ethnic groups. Even among the most advantaged populations (urban, wealthy, high-caste), women remain underrepresented in STEM compared to men.

These findings point to the need for targeted strategies to expand women's participation in STEM. Priority actions include: (i) scholarships and mentoring for girls from rural, poor, and disadvantaged caste/ethnic groups; (ii) promotion of female role models in science and technology; and (iii) early exposure to STEM subjects in schools, especially in rural and Tarai regions.

CHAPTER SIX

LABOUR FORCE AND ECONOMIC ACTIVITY: A GENDER PERSPECTIVE

Labour force participation is a key indicator through which gender equality and economic transformation can be understood. It reflects the extent to which women and men of working age are engaged in productive activities, whether in formal employment, subsistence farming, or informal work. In Nepal, where structural change, migration, and demographic shifts are reshaping the economy, analyzing labour force dynamics is vital to identify both opportunities and barriers to inclusive growth. From a gender perspective, participation in the labour force not only signals access to livelihoods and income, but also mirrors broader social norms, levels of education, and the distribution of unpaid care responsibilities.

The 2021 Population and Housing Census provides a unique opportunity to examine labour force participation and employment patterns across the country. It captures the diversity of women's and men's work and allows disaggregation by age, sex, province, and other background characteristics. The census measures economic activity on the basis of usual activity (the 12 months preceding the census), rather than on a one-week reference period as used for current activity. Since many countries now use the current-activity (one-week) method, Nepal's census results may not be directly comparable with international figures. However, to align with international practice, labour force participation rates (LFPR) are calculated for the working-age population (15-64 years). The detailed tabulations on occupation, industry, employment status, and reasons for economically inactive are presented for the population aged 10 years and above, consistent with census reporting standards.

6.1. Global and regional perspectives

Globally, women participate in the labour force at lower rates than men. In 2021, the International Labour Organization (ILO) estimated that 47 percent of women were economically active compared to 72 percent of men. In South Asia, the gender gap is even wider. Female LFPR is below 30 percent in Pakistan and Afghanistan, about one-third in India and Sri Lanka, and somewhat higher in Bangladesh. Only in Bhutan and the Maldives do women's participation rates exceed 50 percent, reflecting stronger integration of women into both agricultural and service sectors (Table 6.1).

Table 6.1: Labour force participation rate based on current activity (reference week), population aged 15-64 years, SAARC countries

Country	Total	Male	Female	Reference year
Afghanistan	50.9	79.4	23.7	2021
Bangladesh	64.1	83.6	45.6	2022

Bhutan	72.0	75.6	68.7	2021
India	55.1	80.0	30.0	2022
Maldives	67.2	83.4	53.2	2019
Nepal	42.8	58.9	30.1	2017
Pakistan	54.6	83.9	25.5	2021
Sri Lanka	55.3	76.8	36.5	2022

Note: Figures are based on the “current-status” (reference-week) definition to ensure comparability across countries. Values may differ from national reports using other concepts.

Source: <https://ilo.org/ilostat/data/>

Nepal stands out in this regional comparison with a female LFPR of 30 percent (15-64 years) based on the 2017/18 Labour Force Survey. This is considerably lower than Bhutan or Bangladesh, but similar to India and Sri Lanka. The relatively low figure reflects the use of the current activity (reference-week) definition as of ILO. For comparability across SAARC countries, Table 6.1 presents labour force participation using this method. The remainder of this chapter, however, draws on Nepal’s 2021 National Population and Housing Census, which applies the usual activity (12-month) approach that better captures women’s contribution to agriculture and household-based production.

6.2. Trends in labour force participation in Nepal, 1991–2021

Nepal’s labour force participation has fluctuated over the past three decades, reflecting demographic shifts, changes in education, migration patterns, and structural transformation of the economy. According to successive population censuses, which measure labour force status on a usual activity (12-month) basis for the population aged 10 years and above, overall LFPR rose from 57 percent in 1991 to 63 percent in 2001, before dropping sharply to 54 percent in 2011. By 2021, participation had climbed again to 66 percent, the highest level recorded in four decades (Table 6.2).

Table 6.2: Labour force participation rate of the population aged 10 years and above, based on usual activity (12-month reference period), Nepal, 1991–2021

Census year	Total	Male	Female
1991	56.6	68.2	45.2
2001	63.4	71.7	55.3
2011	54.2	62.5	46.8
2021	65.5	71.2	60.2

Source: For census years 1991–2011: Central Bureau of Statistics (2014), *Population Monograph of Nepal*, Volume III: Economic Demography. For 2021: National Population and Housing Census (NPHC), 2021.

Gender differences are notable across all census years, though the gap has narrowed over time. Male participation remained relatively stable, fluctuating between 63 and 72 percent, while female participation showed greater variation. Women’s LFPR increased from 45 percent in 1991

to 55 percent in 2001, then declined to 47 percent in 2011, partly reflecting increased school attendance among younger women, the reclassification of unpaid family work, and continuing male out-migration. It rose again to 60 percent in 2021, pointing to women's continued engagement in agricultural and household-based production, even as male out-migration for employment has intensified. The long-term trend thus underscores a dual reality. Women have steadily closed the participation gap, but much of their work remains concentrated in unpaid and low-productivity sectors.

The next sections look closely at the 2021 Census, highlighting labour force participation among people aged 15-64 years and examining the economic activities of those aged 10 years and above, with a focus on gender differences.

6.3. Labour force participation rate (LFPR)

Labour force participation rate (LFPR) refers to the percentage of the working-age population that is economically active, either employed or unemployed but seeking or available for work. The 'economically active population' or 'labour force' is, therefore, the sum of employed and unemployed individuals, making the two terms synonymous in this context. In this section, the LFPR is defined as the economically active population aged 15-64 years. According to the 2021 Census, the national LFPR for the population aged 15-64 years stands at 73 percent, with a clear gender gap of 13 percentage points (80% male vs 67% female) (Table 6.3). This means that nearly one in three women of working age is outside the labour force compared with only one in five men.

Table 6.3: Labour force participation rates by sex and age group, Nepal, NPHC 2021

Nepal/age group	Total	Male	Female
Nepal	73.2	80.1	66.9
Age group			
15-19	42.8	43.6	42.1
20-24	67.3	72.2	62.9
25-29	79.0	88.0	71.5
30-34	83.1	93.0	74.8
35-39	84.7	94.3	76.5
40-44	85.1	94.3	76.9
45-49	84.2	93.6	75.6
50-54	81.7	91.1	72.8
55-59	77.3	86.7	68.0
60-64	67.4	76.6	58.7

Age-specific patterns show a typical life cycle of work but with gender divergence. As Table 6.3 demonstrates, participation among adolescents aged 15-19 is low (43% overall), reflecting continued education and delayed entry into the labour market. Participation rises rapidly in the twenties, but men's LFPR (88% at ages 25-29) far exceeds women's (72%), marking the start of a

consistent gender gap. The peak years of participation occur between ages 30 and 44, when almost all men are active (over 94%) and three-quarters of women are engaged (around 77%). Beyond the mid-forties, participation declines for both sexes, but women withdraw earlier and more sharply. By ages 60-64, nearly 77 percent of men remain active compared with only 59 percent of women.

Provincial differences further reveal how local economies and social norms shape participation. Table 6.4 shows that Karnali and Sudurpashchim (≈81%) record the highest LFPRs, with women's participation exceptionally high at 79 percent and 77 percent. In these provinces, dependence on subsistence agriculture combined with high male out-migration often pushes women to take on greater economic responsibilities. On the other hand, Madhesh (65%) has the lowest LFPR, driven by a particularly low female rate of 53 percent against 77 percent for men, the widest gender gap nationally. Bagmati, Nepal's most urbanized province, records overall participation of 72 percent, but women's rate (65%) still lags men's (79%), suggesting that urbanization alone does not close the gender gap. Provinces such as Koshi (73% female LFPR) and Gandaki (71%) display narrower gender gaps, reflecting more balanced participation, while Lumbini sits close to the national average.

Table 6.4: Labour force participation rates (15-64 years) by sex and province, Nepal, NPHC 2021

Province	Total	Male	Female
Koshi	78.4	84.8	72.6
Madhesh	64.6	76.9	52.9
Bagmati	71.7	78.5	65.1
Gandaki	74.0	78.0	70.5
Lumbini	73.7	80.6	67.8
Karnali	80.7	83.0	78.7
Sudurpashchim	79.5	82.2	77.2

Table 6.5 highlights additional social and geographic determinants of participation. Women in rural municipalities (75%) are far more likely to participate than women in urban municipalities (63%). When measured by degree of urbanization, the gap is pronounced. Eighty-one percent of rural women are active compared to only 55 percent of urban women, underscoring how necessity drives women's engagement in rural economies while urban women face limited labour market options and heavier domestic constraints.

Table 6.5: Labour force participation rates (15-64 years) by sex and background characteristics, Nepal, NPHC 2021

Background characteristics	Total	Male	Female
Municipality type			
Urban	70.4	78.4	63.2
Rural	79.0	83.8	74.6

Degree of urbanization				
Urban	64.7	74.8	55.0	
Peri-urban	71.6	80.2	63.8	
Rural	82.9	85.2	80.9	
Ecological zone				
Mountain	83.2	85.0	81.5	
Hill	75.8	80.5	71.6	
Tarai	70.1	79.4	61.7	
Wealth quintile				
Lowest	78.6	83.6	74.1	
Lower	78.5	83.6	74.1	
Middle	75.0	81.9	68.9	
Higher	69.7	78.2	62.1	
Highest	65.3	74.5	56.9	
Caste/ethnic group				
Hill castes	73.9	78.7	69.7	
Madhesh/Tarai castes	65.1	77.4	52.5	
Mountain/Hill Janajatis	75.9	81.1	71.3	
Tarai Janajatis	78.3	85.3	71.9	
Hill Dalits	77.5	82.0	73.9	
Madhesh/Tarai Dalits	69.3	80.9	58.3	
Religious/linguistic groups	63.7	77.3	51.5	
Others, foreigners and not stated	72.6	89.8	50.3	

By ecological zone, Mountain region reports the highest female LFPR (82%), reflecting the central role of women's labour in subsistence livelihoods, while the Tarai (62%) shows the lowest, with the widest gender gap (18 points). Wealth is also an important factor. Women's participation declines steadily with prosperity, from 74 percent among the lowest quintile to 57 percent among the highest, showing how poverty compels women to work while prosperity allows withdrawal from the labour force.

Caste and ethnicity reveal further disparities. Hill Dalits (74%) and Tarai Janajatis (72%) record some of the highest female participation rates, largely driven by necessity. In contrast, Madhesh/Tarai castes (53%) and Madhesh/Tarai Dalits (58%) show the lowest female participation. Similarly, among certain religious and linguistic minorities, only 52 percent of women are active, the lowest rate of any group.

Taken together, the age, provincial, and background characteristics reveal a consistent picture. Women in Nepal participate in large numbers, but less than men across every subgroup. Female

participation is highest in contexts of poverty, rural residence, and subsistence livelihoods, where survival demands their labour. By contrast, participation is lowest where patriarchal restrictions are strongest (Madhesh/Tarai castes and urban religious minorities) and where household prosperity permits withdrawal. The result is a paradox. Nepal's female LFPR is among the highest in South Asia, yet it is sustained largely by necessity rather than choice or opportunity, and it remains unequal in quality and security compared to men's participation.

6.4. Occupation

Occupational structure reflects the segmentation of Nepal's labour market and the quality of opportunities available to men and women. For this analysis, occupations are grouped into three broad categories:

1. High-skilled or professional occupations (professionals and technicians/associate professionals)
2. Mid-level/service and support occupations (armed forces personnel, clerical support workers, service and sales workers, craft workers, plant and machine operators)
3. Low-skilled/primary-sector occupations (agriculture, forestry, fishery, and elementary occupations).

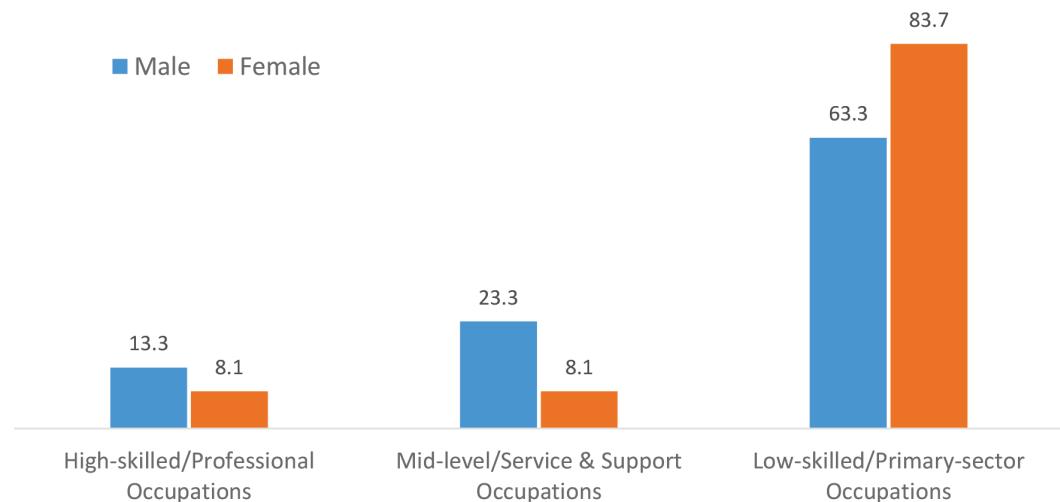
At the national level, the majority of Nepal's population aged 10 years and above who performed any economic activity in the 12 months preceding the census are engaged in low-skilled or primary-sector occupations (73%) (Table 6.6). However, the gender composition is highly uneven, since 84 percent of women are engaged in this category compared with 63 percent of men, highlighting women's disproportionate reliance on agriculture and elementary work.

Table 6.6: Percentage of the population aged 10 years and above engaged in economic activity in the 12 months preceding the census, by occupation, sex, and province, Nepal, NPHC 2021

Nepal/ Province	High-skilled/ professional occupations			Mid-level/service & support occupations			Low-skilled/primary-sector occupations		
	Total	Male	Female	Total	Male	Female	Total	Male	Female
Nepal	10.8	13.3	8.1	16.1	23.3	8.1	73.0	63.3	83.7
Province									
Koshi	9.7	11.4	7.8	14.8	21.2	7.7	75.5	67.3	84.4
Madhesh	7.1	9.3	4.0	15.8	23.3	5.0	77.0	67.3	91.0
Bagmati	17.9	21.3	14.0	23.8	31.2	15.0	58.3	47.5	71.0
Gandaki	13.1	15.5	10.8	15.8	23.3	8.8	70.8	61.0	80.2
Lumbini	8.9	11.2	6.6	14.2	21.9	6.2	76.7	66.9	87.1
Karnali	7.2	9.2	5.2	8.8	13.4	4.4	83.9	77.2	90.3
Sudurpashchim	7.2	10.2	4.6	10.4	17.0	4.4	82.3	72.7	91.0

Only 11 percent of the workforce is in high-skilled occupations, with men (13%) nearly twice as likely as women (8%) to access professional and technical roles (Figure 6.1). Mid-level/service occupations account for 16 percent of employment, but here again men (23%) dominate compared to women (8%). This distribution reveals a pattern of occupational division. Women are overwhelmingly concentrated in low-skill roles while men are more represented in service and professional tracks.

Figure 6.1: Percentage of population aged 10 years and above engaged in economic activity by occupation type, Nepal, NPHC 2021



Provincial variation is substantial. Bagmati stands out with the most diversified occupational structure. Nearly 18 percent of workers are in high-skilled roles and 24 percent in mid-level occupations, while the share in low-skilled work drops to 58 percent. Gender gaps remain wide, only 14 percent of women in Bagmati are in high-skilled roles compared to 21 percent of men, and just 15 percent of women are in mid-level jobs against 31 percent of men. On the other hand, provinces such as Karnali and Sudurpashchim are heavily dependent on low-skilled work. More than 90 percent of women in these provinces are in primary-sector occupations, while fewer than 6 percent are in high-skilled roles. Gandaki and Koshi display somewhat more balance, but still with wide gender gaps. In Gandaki, 16 percent of men but only 11 percent of women are in high-skilled occupations.

Madhesh also reflects the constraints facing women. Only 4 percent of women are in high-skilled occupations and 5 percent in mid-level roles, while more than 91 percent are clustered in low-skilled work, the highest share nationally.

Table 6.7 shows how occupation varies by place of residence, urbanization, ecological belt, wealth, and caste/ethnicity. Women in urban municipalities are better positioned, with 10 percent in high-skilled and 11 percent in mid-level roles, compared with only 4-5 percent in rural municipalities. Yet even in urban areas, women's share in high-skilled jobs (10%) is well below men's (17%). In rural municipalities, nearly 92 percent of women are in low-skilled work.

Table 6.7: Percentage of the population aged 10 years and above engaged in economic activity in the 12 months preceding the census, by occupation, sex, and background characteristics, Nepal, NPHC 2021

Background characteristics	High-skilled/ professional occupations			Mid-level/service & support occupations			Low-skilled/primary-sector occupations		
	Total	Male	Female	Total	Male	Female	Total	Male	Female
Municipality type									
Urban	13.6	16.5	10.3	19.9	27.8	10.7	66.5	55.6	79.0
Rural	5.9	7.3	4.5	9.4	14.9	3.8	84.5	77.7	91.6
Degree of urbanization									
Urban	23.1	26.6	18.6	29.8	37.7	19.3	46.9	35.6	62.1
Peri-urban	7.8	9.5	5.7	15.4	23.0	6.5	76.8	67.3	87.7
Rural	5.9	7.3	4.6	8.0	12.7	3.6	86.0	79.9	91.7
Ecological zone									
Mountain	7.3	9.2	5.3	8.4	13.0	3.9	84.2	77.8	90.7
Hill	12.9	15.8	9.8	16.4	23.1	9.5	70.6	61.0	80.6
Tarai	9.5	11.7	6.8	16.9	24.8	7.4	73.5	63.4	85.7
Wealth quintile									
Lowest	2.2	2.7	1.6	6.4	10.8	2.0	91.3	86.4	96.4
Lower	4.0	4.9	3.1	9.4	15.4	3.3	86.5	79.6	93.5
Middle	6.9	8.5	5.3	14.6	22.4	6.3	78.3	69.0	88.4
Higher	13.1	15.5	10.4	24.0	33.2	13.5	62.8	51.2	76.1
Highest	30.6	36.3	23.6	25.0	30.8	18.0	44.3	32.9	58.4
Caste/ethnic group									
Hill Castes	16.1	20.4	11.6	14.3	20.0	8.4	69.6	59.5	79.9
Madhesh/Tarai Caste	9.8	12.8	5.1	16.6	23.5	5.7	73.6	63.6	89.2
Mountain/Hill Janajatis	10.7	12.1	9.3	16.6	23.1	10.0	72.6	64.8	80.6
Tarai Janajatis	6.2	7.7	4.6	18.3	28.1	7.3	75.4	64.1	88.0
Hill Dalits	5.0	6.2	3.8	16.2	26.2	7.0	78.7	67.5	89.1
Madhesh/Tarai Dalit	2.5	3.3	1.5	12.3	19.0	3.3	85.0	77.6	95.1
Religious/Linguistic groups	6.0	8.2	2.8	19.9	29.9	5.9	74.0	61.8	91.2
Others, Foreigners & Not stated	15.2	18.5	7.5	39.6	51.6	11.2	45.0	29.8	81.1

In fully urbanized areas, occupational upgrading is visible. Nineteen percent of women hold mid-level positions as well as high-skilled roles, compared with less than 6 percent in peri-urban or rural areas. This underscores the importance of urban labour markets in diversifying women's opportunities.

Mountain women face the greatest disadvantage. Only 5 percent are in high-skilled jobs, while over 90 percent remain in low-skilled work. Hill women fare slightly better, with 10 percent in high-skilled as well as in mid-level roles, though still behind men. Tarai women show higher mid-level shares (7%) but remain strongly concentrated in low-skilled occupations (86%).

Occupation is strongly stratified by wealth. Among the lowest wealth quintile women, virtually all (96%) are in low-skilled occupations, with only 2 percent in mid-level and another 2 percent in high-skilled roles. At the other extreme, among the highest quintile, 24 percent of women are in high-skilled occupations and 18 percent in mid-level roles, though both remain below men's shares (36% and 31%, respectively).

Hill caste women (12% high-skilled) and Mountain/Hill Janajati women (9% high-skilled) perform relatively better. Whereas, Madhesh/Tarai caste women have only 5 percent in high-skilled roles and nearly 89 percent in low-skilled work. Among Dalits, women are particularly disadvantaged. Only 4 percent of Hill Dalit women and 2 percent of Madhesh/Tarai Dalit women are in high-skilled occupations, while more than 90 percent remain in low-skilled categories.

These data show that the occupational structure of Nepal is heavily gender. Men are more likely to be engaged in service and professional tracks, while women are overwhelmingly confined to agriculture and low-skilled roles. Geography, wealth, and social identity influence these gaps. Women in rural, poorer, and marginalized groups face the most severe exclusion from higher-value occupations. Even in urban, wealthier, and more educated strata, women's shares in professional and managerial roles remain well below men's. These patterns show that Nepal's challenge is not only to expand women's labour force participation but also to improve the quality and diversification of their employment. Without targeted interventions, such as skills training, incentives for women in STEM and services, affirmative hiring in formal sectors, and recognition of occupational segregation, gender inequalities in occupation will persist.

6.5. Industry sector

The structure of employment by industry offers critical insights into the nature of Nepal's economy and its gender dimensions. For analytical purposes, the labour force is grouped into three broad sectors, as defined by the *System of National Accounts (SNA)* and the *International Standard Industrial Classification of All Economic Activities (ISIC Rev.4)*:

1. Primary sector (agriculture, forestry, fishing, mining, quarrying),
2. Secondary sector (manufacturing, construction, electricity, gas, water, and related industries), and
3. Tertiary sector (all service-related sectors).

At the national level, the primary sector dominates employment, engaging nearly 58 percent of workers (Table 6.8). Yet, the gender disparity is striking. Sixty-five percent of women compared to 51 percent of men are concentrated in the primary sector, underlining women's disproportionate reliance on agriculture and related work.

Table 6.8: Percentage of the population aged 10 years and above engaged in economic activity in the 12 months preceding the census, by industry, sex, and province, Nepal, NPHC 2021

Nepal/Province	Primary sector			Secondary sector			Tertiary sector		
	Total	Male	Female	Total	Male	Female	Total	Male	Female
Nepal	57.5	50.8	64.9	12.4	16.4	8.0	30.0	32.7	27.0
Province									
Koshi	62.9	56.7	69.6	11.5	15.6	7.0	25.6	27.7	23.4
Madhesh	54.2	51.5	58.0	16.0	19.5	10.9	29.8	29.0	31.0
Bagmati	42.4	35.6	50.5	13.6	16.7	9.9	43.9	47.7	39.5
Gandaki	57.8	50.4	64.8	10.9	15.1	6.8	31.1	34.3	28.1
Lumbini	60.4	52.9	68.3	13.2	18.1	8.0	26.3	28.9	23.6
Karnali	73.9	67.4	80.1	6.9	9.9	4.0	19.1	22.6	15.8
Sudurpashchim	70.2	60.7	78.7	9.2	13.0	5.8	20.6	26.3	15.5

The secondary sector employs only 12 percent of workers, with men (16%) far more engaged than women (8%), reflecting their greater access to construction and manufacturing jobs. Women are underrepresented in these industries due to limited training, cultural restrictions, and structural barriers to entry. The tertiary sector absorbs 30 percent of the workforce, but men (33%) are again more represented than women (27%). This gap highlights women's exclusion from higher-value service jobs such as trade, transport, communications, and finance.

Provincial analysis reveals diverse industrial structures. Bagmati emerges as the most service-oriented province, with 44 percent of its workforce in the tertiary sector, and only 42 percent in the primary sector. However, the gender gap persists. Forty percent of men versus 30 percent of women work in services, while half of women remain in the primary sector. On the other hand, Karnali and Sudurpashchim show overwhelming reliance on the primary sector, where around 80 percent of women and 61-67 percent of men are engaged. Secondary and tertiary opportunities are minimal, leaving women particularly disadvantaged.

Madhesh presents an interesting pattern. Although over half of workers remain in the primary sector, the secondary sector is relatively stronger (16%), with men (20%) far more engaged than women (11%). Lumbini and Koshi display similar reliance on primary-sector work (60-63%), with limited female presence in industry or services. Gandaki shows a modest shift, with one-third of its workforce in services, though again men are more represented than women.

Table 6.9 further highlights how industrial employment varies by residence, urbanization, ecology, wealth, and caste/ethnicity. In urban municipalities, women's share in the tertiary sector rises to 34 percent, compared to only 16 percent in rural municipalities. Conversely, nearly 79 percent of rural women remain in the primary sector. Urban women also have greater though still limited representation in the secondary sector (10% versus 5% in rural areas).

Table 6.9: Percentage of the population aged 10 years and above engaged in economic activity in the 12 months preceding the census, by industry, sex, and background characteristics, Nepal, NPHC 2021

Background characteristics	Primary sector			Secondary sector			Tertiary sector		
	Total	Male	Female	Total	Male	Female	Total	Male	Female
Municipality type									
Urban	48.7	41.8	56.5	14.4	18.3	9.9	36.9	39.8	33.5
Rural	73.0	67.5	78.8	9.0	12.9	4.9	17.9	19.6	16.2
Degree of urbanization									
Urban	24.3	19.8	30.2	18.3	21.0	14.5	57.4	59.0	55.2
Peri-urban	58.7	53.0	65.4	14.6	19.3	9.1	26.6	27.7	25.4
Rural	77.5	71.9	82.8	6.6	9.8	3.6	15.8	18.3	13.5
Ecological zone									
Mountain	76.4	70.3	82.5	5.7	8.4	3.1	17.8	21.3	14.4
Hill	58.1	50.7	65.8	10.1	13.3	6.7	31.7	35.9	27.4
Tarai	54.3	48.4	61.4	15.4	19.9	10.0	30.2	31.6	28.6
Wealth quintile									
Lowest	77.5	73.0	82.1	9.8	14.3	5.3	12.6	12.6	12.6
Lower	73.5	67.6	79.5	10.6	15.3	5.8	15.9	17.0	14.7
Middle	63.1	56.3	70.4	13.2	18.1	7.9	23.7	25.5	21.6
Higher	44.0	37.2	51.7	16.1	20.1	11.6	39.8	42.6	36.6
Highest	26.4	21.7	32.1	13.1	14.9	10.9	60.4	63.2	56.9
Caste/ethnic group									
Hill Castes	57.1	49.7	64.6	7.6	9.4	5.7	35.3	40.8	29.7
Madhesh/Tarai Caste	52.6	49.8	56.8	14.2	16.8	10.3	33.2	33.4	32.8
Mountain/Hill Janajatis	59.6	54.0	65.2	11.0	14.4	7.5	29.4	31.6	27.1
Tarai Janajatis	58.8	49.2	69.4	19.3	26.7	10.9	21.9	24.0	19.6
Hill Dalits	64.6	54.4	74.1	15.0	21.7	8.8	20.3	23.8	17.1
Madhesh/Tarai Dalit	57.5	52.8	64.0	21.1	28.3	11.4	21.3	18.9	24.6
Religious/Linguistic groups	48.6	44.1	55.1	19.9	25.4	12.2	31.4	30.5	32.7
Others, Foreigners & Not stated	17.2	6.8	41.8	36.5	45.1	15.9	46.3	48.0	42.2

Urban economies are service-driven. Fifty-five percent of urban women work in services and 15 percent in industry, compared with only 4-6 percent in rural areas. In rural settings, over 92 percent of women are tied to agriculture and primary production.

Women in the Mountain zone are the most dependent on the primary sector (83%), followed by the Hills (66%) and Tarai (61%). Service employment is highest for women in the Hills (27%) and lowest in the Mountains (14%).

Industrial structure shifts dramatically with wealth. Among the lowest wealth quintile women, 82 percent work in the primary sector, while only 13 percent are in services. Whereas, among the highest wealth quintile, less than one-third (32 percent) remain in the primary sector, while 57 percent work in services, a share nearly five times higher than among the lowest. This reflects both occupational upgrading and access to non-agricultural opportunities among wealthier households.

Inequalities are also evident across social groups. Hill castes and Mountain/Hill Janajatis show similar patterns, with around 65 percent of women in the primary sector and 30 percent in services. Madhesh/Tarai caste women are more concentrated in the primary sector (57%) and underrepresented in services (33%). Tarai Janajati women face double exclusion. Sixty-nine percent remain in the primary sector while only 20 percent are in services. Dalit women are highly concentrated in the primary sector.

These, industry patterns show that women are overwhelmingly concentrated in the primary sector, while men are better represented in industry and services. Urbanization, wealth, and education open pathways for women to move into non-agricultural employment, but progress is uneven and stratified by geography and social identity. The persistence of women's concentration in agriculture reflects not only structural limitations of the economy but also cultural and social norms restricting women's entry into manufacturing and services.

The challenge is twofold, to expand opportunities in industry and services while also dismantling the barriers that prevent women from entering and advancing in these sectors. Without such efforts, women will remain concentrated in agriculture and informal activities, continuing gender gaps in productivity, income, and security.

6.6. Institutional sector of employment

The institutional sector of employment classifies workers according to whether they are employed in the government and financial institutions, non-financial institutions (such as private companies), the household sector (family-based or informal), or non-profit organizations (NPOs). This classification provides a deeper understanding of the structure and quality of employment in Nepal, particularly the distribution of secure versus informal work and the extent of women's participation in formal institutions.

At the national level, the household sector dominates employment, engaging 58 percent of men and an even larger 67 percent of women (Table 6.10 and Figure 6.2). This reflects the heavy reliance on agriculture and informal family-based work, where women's contribution is often unpaid or poorly remunerated.

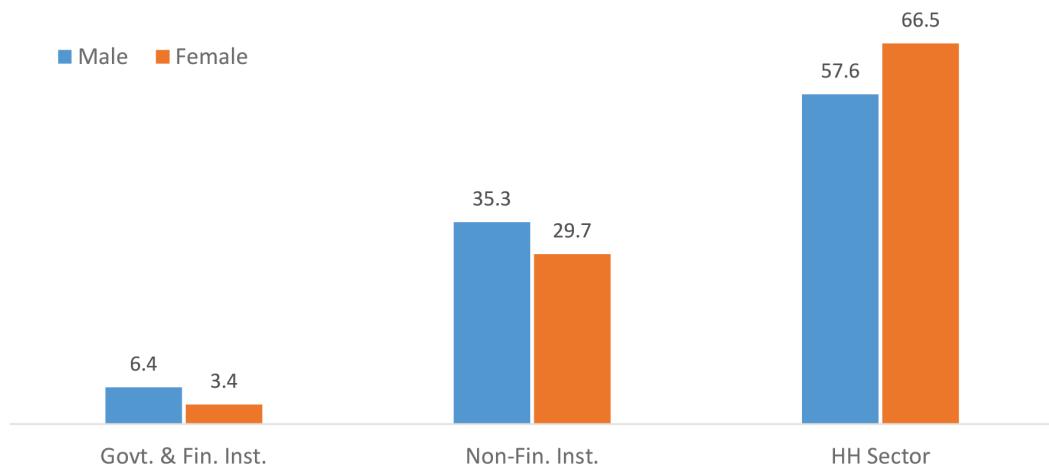
Table 6.10: Percentage distribution of employment by institutional sector, sex and province, Nepal, NPHC 2021

Nepal/Province	Govt. & fin. inst.		Non-fin. inst.		HH Sector		NPO	
	Male	Female	Male	Female	Male	Female	Male	Female
Nepal	6.4	3.4	35.3	29.7	57.6	66.5	0.6	0.3
Province								
Koshi	5.3	3.0	30.5	24.6	63.8	72.2	0.4	0.2
Madhesh	4.3	1.6	34.9	40.3	60.3	57.9	0.4	0.1
Bagmati	8.8	5.7	49.1	41.1	41.0	52.5	1.0	0.6
Gandaki	7.5	4.4	36.2	28.4	55.1	66.5	0.7	0.3
Lumbini	5.5	2.9	33.3	26.7	60.6	70.1	0.5	0.2
Karnali	7.7	2.8	19.6	15.6	72.2	81.4	0.4	0.1
Sudurpashchim	7.2	2.4	25.2	17.5	67.0	80.0	0.5	0.2

Note: Govt. = Government; fin. inst. = Financial Institution; Non-fin. inst. = Non-Financial Institution; HH sector = Household sector; NPO = Non-profit Organization.

By contrast, only 6 percent of men and 3 percent of women are employed in government and financial institutions, while about one-third of men (35%) and 30 percent of women work in non-financial institutions, mainly in private companies. Women's participation in non-profit organizations remains negligible (0.3% compared with 0.6% of men).

Figure 6.2: Percentage distribution of employment by institutional sector, Nepal, NPHC 2021



The data highlight two critical gender patterns. Women are disproportionately concentrated in the household sector, while men are more represented in formal institutions that provide better wages, benefits, and security.

Provincial differences reflect economic development and structural opportunities. Bagmati, the economic hub, records the highest share of employment in non-financial institutions. Forty-nine

percent of men and 41 percent of women, alongside the highest presence in government and financial institutions (9% of men, 6% of women). Even here, however, women's reliance on the household sector remains substantial (53%).

In Karnali and Sudurpashchim, the household sector dominates overwhelmingly. Over 80 percent of women and more than 67 percent of men in both provinces are employed in the household sector, with extremely limited engagement in non-financial institutions and minimal presence in government or financial services.

In Madhesh, the picture is more mixed. Women have a comparatively higher share in non-financial institutions (40%) than men (35%), but they are still heavily engaged in the household sector (58%). Government jobs are least accessible for Madhesh women (1.6%) compared to nearly 4 percent of men.

Provinces such as Gandaki, Koshi, and Lumbini fall in between, with about one-quarter to one-third of employment in non-financial institutions and more than 65 percent of women still in the household sector.

Table 6.11 provides further insights by place of residence, degree of urbanization, ecological zone, wealth quintile, and caste/ethnicity. Urban municipalities offer more formal opportunities. Thirty-seven percent of women work in non-financial institutions and 4 percent in government or financial institutions, compared with only 18 percent and 2 percent respectively in rural municipalities. In rural areas, nearly 80 percent of women remain in the household sector. In fully urbanized areas, women's shares in government and financial institutions (7%) and non-financial institutions (58%) rise markedly, while reliance on household work drops to 34 percent.

Table 6.11: Percentage distribution of employment by institutional sector, sex and background characteristics, Nepal, NPHC 2021

Background characteristics	Govt. & fin. inst.		Non-fin. inst.		HH sector		NPO	
	Male	Female	Male	Female	Male	Female	Male	Female
Municipality type								
Urban	7.5	4.1	42.2	36.7	49.4	58.8	0.7	0.3
Rural	4.3	2.3	22.5	18.2	72.6	79.3	0.4	0.1
Degree of urbanization								
Urban	11.0	7.2	59.7	58.2	28.1	33.8	1.0	0.7
Peri-urban	4.7	2.3	33.3	30.5	61.5	67.1	0.5	0.2
Rural	4.9	2.5	19.2	14.1	75.5	83.3	0.4	0.1
Ecological Zone								
Mountain	7.5	3.0	19.0	13.9	73.0	82.9	0.4	0.1
Hill	7.9	4.4	35.9	27.9	55.3	67.2	0.8	0.4
Tarai	5.1	2.6	36.9	33.9	57.4	63.3	0.5	0.2

Wealth quintile								
Lowest	1.5	0.8	18.9	16.8	79.2	82.3	0.3	0.1
Lower	2.7	1.7	22.7	18.1	74.1	80.1	0.4	0.1
Middle	4.0	2.5	31.4	25.3	64.0	72.0	0.5	0.2
Higher	6.2	4.1	46.8	40.1	46.1	55.4	0.8	0.3
Highest	11.2	8.8	60.7	55.7	27.0	34.8	0.9	0.7
Caste/ethnic group								
Hill Castes	11.3	5.6	35.4	28.9	52.5	65.2	0.6	0.3
Madhesh/Tarai Caste	5.0	1.8	37.1	41.1	57.3	56.9	0.4	0.1
Mountain/Hill Janajatis	5.1	3.4	34.8	28.8	59.4	67.4	0.6	0.3
Tarai Janajatis	4.2	2.0	34.4	24.5	60.7	73.3	0.6	0.2
Hill Dalits	3.6	1.6	30.8	21.3	64.8	76.8	0.6	0.2
Madhesh/Tarai Dalit	1.9	0.8	30.1	33.2	67.5	65.8	0.5	0.2
Religious/Linguistic groups	1.5	0.5	40.8	43.2	57	56.1	0.5	0.1
Others, Foreigners & Not stated	0.8	0.9	76.2	53.4	21.6	45.0	1.2	0.5

Note: Govt. = Government; fin. inst. = Financial Institution; Non-fin. inst. = Non-Financial Institution; HH sector = Household sector; NPO = Non-profit Organization.

Women in the Mountain region are the most disadvantaged, with 83 percent in the household sector, and only 3 percent in government and financial institutions. In the Hill zone, women perform better with 28 percent in non-financial institutions and 4 percent in government, while Tarai women show the highest reliance on non-financial institutions (34%).

The institutional structure of employment is strongly linked to wealth. Among the lowest wealth quintile women, over 82 percent are in the household sector, with less than 1 percent in government institutions. By contrast, in the highest wealth quintile, over 56 percent of women are employed in services and private institutions (11% in government/financial institutions, 56% in non-financial institutions), and reliance on the household sector drops to 35 percent.

Disparities are pronounced among caste/ethnic group. Hill caste women are relatively better positioned, with 6 percent in government/financial institutions and 29 percent in non-financial institutions, while 65 percent remain in the household sector. Madhesh/Tarai caste women have the highest reliance on non-financial institutions (41%) but still face significant dependence on the household sector (57%). Dalit women, both in the Hills and Madhesh/Tarai, remain highly concentrated in the household sector (66-77%), with limited access to government and institutional jobs. Among religious/linguistic minorities, women are particularly excluded from formal employment, 43 percent in non-financial institutions, but only 0.5 percent in government roles, with more than half in the household sector.

Overall, the institutional sector data reveal that women remain concentrated in the household sector, with limited access to the government, financial, and formal private sectors that provide stable, well-paying jobs. The gender difference is most severe in rural, poorer, and marginalized groups, while women in urban, wealthier, and caste-advantaged households are more likely to participate in formal institutions. The persistence of women's reliance on household and informal work underscores both economic necessity and systemic exclusion. Expanding women's access to government and private sector jobs requires affirmative measures such as targeted recruitment, gender-responsive workplace policies, and skills development. Without such interventions, women's work will remain undervalued and concentrated in less secure, informal sectors of the economy.

6.7. Employment status

Employment status reveals not only whether individuals are working but also the quality and security of their employment. The 2021 Census categorizes workers as employees, employers, own-account workers, or contributing family workers.

Nepal's employment structure is characterized by a predominance of own-account and family-based work, with comparatively fewer workers engaged as employees or employers (Table 6.12). This pattern reflects the highly informal nature of the labour market, where much of the work is insecure and lacks social protection. Gender differences are marked. As Table 6.12 shows, men are more likely to be employees (35%) than women (22%), while women are more heavily concentrated in own-account work (59%) and family support roles (18%), compared with 52 percent and 11 percent for men, respectively. Only 0.7 percent of women report themselves as employers, compared with 2 percent of men. These disparities highlight women's limited access to formal, wage-paying, and entrepreneurial opportunities.

Table 6.12: Percentage of the population aged 10 years and above engaged in economic activity in the 12 months preceding the census, by employment status, sex, and province, Nepal, NPHC 2021

Nepal/ Province	Employee		Employer		Own account worker		Family support	
	Male	Female	Male	Female	Male	Female	Male	Female
Nepal	34.7	21.9	2.0	0.7	52.0	59.0	11.2	18.2
Province								
Koshi	32.5	21.4	1.7	0.6	53.8	58.6	11.9	19.4
Madhesh	39.9	29.7	1.5	0.4	49.0	49.0	9.6	20.9
Bagmati	41.1	30.0	3.1	1.1	47.1	53.8	8.7	15.1
Gandaki	32.2	19.8	2.6	1.0	53.4	63.4	11.4	15.4
Lumbini	33.0	18.6	1.9	0.7	53.5	61.9	11.5	18.8
Karnali	21.4	9.2	1.3	0.6	61.5	69.6	15.7	20.5
Sudurpashchim	26.7	12.0	1.5	0.5	56.6	68.3	15.2	19.1

Provincial variation underscores how economic structures shape employment status. Bagmati and Madhesh report the highest shares of employees, 41 percent of men and 30 percent of women in Bagmati, and 40 percent of men and 30 percent of women in Madhesh, reflecting the concentration of wage jobs in urbanized and diversified economies. In contrast, Karnali and Sudurpashchim show the lowest employee shares (only 9-12 percent of women), with women overwhelmingly engaged in own-account work (70% in Karnali, 68% in Sudurpashchim) or as family workers.

The data confirm that provinces with stronger service and industrial sectors (Bagmati, Gandaki, Madhesh) offer greater opportunities for wage employment, while agriculturally dependent provinces (Karnali, Sudurpashchim, Lumbini) rely more heavily on vulnerable categories. Yet even in the more advanced provinces, men's access to wage employment exceeds women's by around 10 percentage points.

Table 6.13 further highlights determinants of employment status. Urban municipalities offer more wage opportunities. Twenty-seven percent of urban women are employees compared to only 13 percent of rural women. Yet in fully urbanized areas, nearly 41 percent of women are employees, while in rural settings this drops below 10 percent. Conversely, women's share in own-account work rises to 72 percent in rural areas, compared with 40 percent in urban areas.

Table 6.13: Percentage of the population aged 10 years and above engaged in economic activity in the 12 months preceding the census, by employment status, sex, and background characteristics, Nepal, NPHC 2021

Background characteristics	Employee		Employer		Own account worker		Family support	
	Male	Female	Male	Female	Male	Female	Male	Female
Municipality type								
Urban	39.9	27.0	2.5	0.9	46.9	53.7	10.5	18.3
Rural	25.0	13.4	1.1	0.5	61.5	67.8	12.3	18.2
Degree of urbanization								
Urban	49.9	41.1	4.0	1.5	37.2	39.5	8.9	17.9
Peri-urban	37.9	24.6	1.6	0.6	50.1	55.9	10.4	18.9
Rural	19.7	9.4	1.0	0.5	65.4	72.1	13.8	17.9
Ecological zone								
Mountain	20.2	8.8	1.2	0.6	66.3	75.4	12.3	15.2
Hill	31.8	19.8	2.3	0.8	53.9	61.7	12.0	17.5
Tarai	39.0	25.9	2.0	0.7	48.7	54.0	10.3	19.4
Wealth quintile								
Lowest	26.2	15.1	0.6	0.3	60.3	66.0	12.8	18.5
Lower	27.1	14.7	0.8	0.4	59.5	66.5	12.5	18.4
Middle	33.0	18.8	1.3	0.5	54.7	62.4	11.0	18.1
Higher	41.7	28.0	2.1	0.8	45.9	53.1	10.2	18.0
Highest	41.2	36.6	5.7	1.8	43.2	43.3	9.8	18.2

Caste/ethnic group								
Hill castes	31.7	20.0	2.7	0.9	53.2	61.0	12.3	17.9
Madhesh/Tarai castes	34.7	25.4	2.1	0.5	53.2	51.1	10.0	22.9
Mountain/Hill Janajatis	30.1	19.9	2.0	0.8	56.2	62.2	11.6	17.0
Tarai Janajatis	45.0	24.5	1.3	0.5	45.0	58.2	8.7	16.8
Hill Dalits	31.6	16.6	1.3	0.5	53.7	65.2	13.2	17.6
Madhesh/Tarai Dalits	57.1	43.9	0.8	0.3	33.7	38.0	8.5	17.8
Religious/linguistic groups	38.4	29.1	1.8	0.4	49.3	47.0	10.4	23.5
Others, foreigners and not stated	63.0	36.6	3.6	0.8	29.6	41.0	3.8	21.5

Women in the Mountain region are particularly vulnerable. Only 9 percent are employees, while 75 percent are own-account workers, the highest of any region. In contrast, the Tarai records higher female wage employment (26%) but also high shares in family support roles.

The relationship between employment status and wealth is pronounced. Among the lowest quintile, only 15 percent women are employees, while 66 percent are own-account workers. In the highest quintile, more than a third of women (37%) are employees, though still fewer than men (41%). Interestingly, own-account shares decline with wealth, but family support remains relatively stable across quintiles ($\approx 18\%$).

Gender inequalities are reinforced by social stratification. Madhesh/Tarai Dalit women stand out with the highest female employee share (44%), but much of this reflects vulnerable, low-paid work. By contrast, Hill Dalit women show only 17 percent in wage employment, with nearly two-thirds concentrated in own-account work. Madhesh/Tarai caste women record 25 percent as employees but almost 23 percent as family workers, the highest of any group. Among religious/linguistic minorities, female wage employment is 29 percent, but nearly a quarter are family workers, pointing to persistence of gender dependence within households.

Taken together, employment status in Nepal reflects the double burden of women's high participation but low-quality work. Women are systematically underrepresented in formal wage employment and entrepreneurial roles, and overrepresented in own-account and family work, which are often unpaid or poorly remunerated. These patterns are consistent across provinces, wealth groups, and caste/ethnic categories, though the extent varies. Urbanization, wealth, and education improve women's access to wage jobs but do not eliminate gender gaps.

These patterns show that Nepal's economy depends heavily on women's labour, yet women are concentrated in employment that is informal, insecure, and often unpaid, with limited access to contracts, social protection, and worker rights. Addressing this requires not only job creation but also measures to formalize and secure women's existing work, while actively expanding their entry into wage and entrepreneurial opportunities.

6.8. Reasons for not economically active

Not all members of the population participate in economic activity. Understanding the reasons for non-participation is critical for revealing the interplay of education, care responsibilities, age/health, and socio-cultural norms. The reasons for not engaged in economic activity is classified into four groups as (i) education/study, (ii) household and care roles, (iii) age, health, and retirement, and (iv) others/not stated.

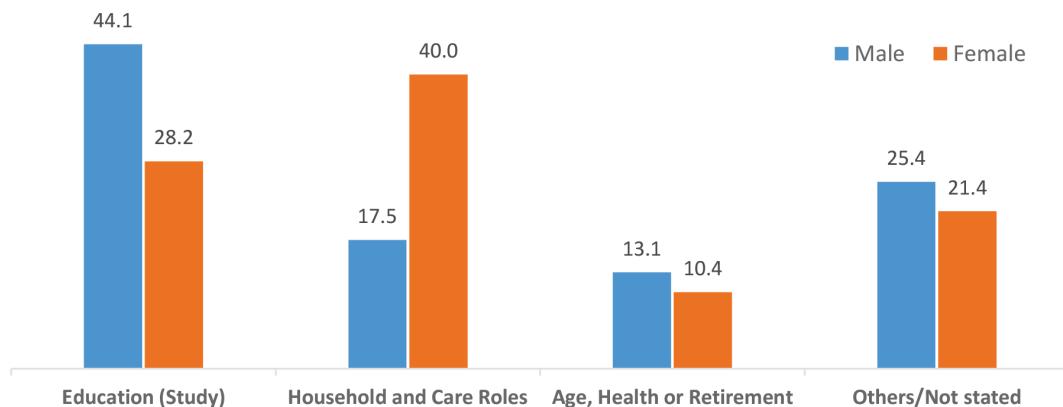
At the national level among population aged 10 years and above, education is the leading reason for inactivity among men (44%), while household and care roles dominate for women (40%) (Table 6.14 and Figure 6.3). This highlights gender divisions in reasons for inactivity. Males are more likely to remain outside the labour force due to studies, while females are excluded because of care burdens.

Table 6.14: Percentage of population aged 10 years and above not engaged in economic active by reasons, sex, and province, Nepal, NPHC 2021

Nepal/ Province	Education (Study)		Household and care roles		Age, health, and retirement		Others/not stated	
	Male	Female	Male	Female	Male	Female	Male	Female
Nepal	44.1	28.2	17.5	40.0	13.1	10.4	25.4	21.4
Province								
Koshi	44.3	28.8	16.0	39.2	14.9	12.1	24.8	20.0
Madhesh	42.7	22.5	20.1	45.5	10.2	7.7	27.0	24.3
Bagmati	43.9	28.7	13.4	37.4	14.4	10.9	28.3	23.0
Gandaki	40.6	27.9	14.8	36.4	18.0	14.5	26.6	21.2
Lumbini	42.6	27.5	19.8	41.9	13.0	9.8	24.6	20.8
Karnali	51.4	40.3	18.3	33.2	10.7	10.1	19.6	16.5
Sudurpashchim	48.3	35.5	20.2	36.8	11.0	11.0	20.5	16.7

Note: Household and care roles include household work/chore, and social work/volunteer; age, health, and retirement include aged, disabled/sickness, and pension/income.

Figure 6.3: Percentage of population aged 10 years and above not engaged in economic activity by reasons, Nepal, NPHC 2021



Further, 13 percent of men and 10 percent of women report age, health or retirement as their main reason for inactivity. The category “others/not stated” is sizeable, covering 25 percent of men and 21 percent of women, possibly reflecting migration, temporary withdrawal, or unclassified reasons.

Regional variations are substantial. Karnali has the highest share of inactivity due to education, with over 51 percent of men and 40 percent of women citing studies. Madhesh shows the strongest gender gap. Nearly 46 percent of women report household and care roles as their reason, compared with only 20 percent of men. In Sudurpashchim and Karnali, women also show relatively higher reliance on education as a reason (35-40%), suggesting changing aspirations and schooling improvements, though household burdens remain prominent. Bagmati reflects the influence of urbanization, where almost 29 percent of women are inactive due to studies, but still 37 percent due to unpaid care roles, confirming that even in urban provinces, domestic responsibilities remain a primary barrier.

Table 6.15 reveals further insights by place of residence, urbanization, ecology, wealth, and caste/ethnicity. Urban women are less likely than rural women to be inactive due to care roles (40% vs. 40%, only slightly lower), but more likely to cite education (27% vs. 30%). Still, rural women have higher shares reporting “age/health/retirement,” reflecting harsher working conditions.

Table 6.15: Percentage of population aged 10 years and above not engaged in economic active by reasons, sex, and background characteristics, Nepal, NPHC 2021

Background characteristics	Education (Study)		Household and care roles		Age, health, and retirement		Others/not stated	
	Male	Female	Male	Female	Male	Female	Male	Female
Municipality type								
Urban	44.5	27.3	15.6	40.2	13.1	10.0	26.8	22.5
Rural	43.2	30.2	21.1	39.6	13.0	11.4	22.7	18.9

Degree of urbanization								
Urban	45.9	26.8	11.9	39.5	12.9	8.8	29.3	24.8
Peri-urban	42.9	25.2	18.7	43.0	12.4	9.6	26.1	22.2
Rural	43.9	34.0	20.8	36.2	14.1	13.2	21.2	16.6
Ecological zone								
Mountain	46.0	38.5	22.1	33.0	12.1	12.6	19.8	15.9
Hill	44.7	31.2	15.9	36.6	14.5	12.0	24.9	20.2
Tarai	43.4	25.3	18.1	42.9	12.1	9.2	26.4	22.6
Wealth quintile								
Lowest	40.4	28.8	23.1	39.6	13.4	12.2	23.1	19.4
Lower	43.1	29.6	21.2	40.5	12.5	10.8	23.2	19.1
Middle	43.8	27.7	18.6	41.1	12.8	10.4	24.9	20.8
Higher	48.1	28.2	14.1	40.5	11.2	8.5	26.6	22.8
Highest	45.4	26.5	11.0	38.9	15.6	10.3	28.0	24.2
Caste/ethnic group								
Hill castes	46.7	31.6	14.8	36.0	15.0	12.6	23.5	19.9
Madhesh/Tarai castes	46.5	24.5	18.2	44.6	10.1	7.6	25.1	23.3
Mountain/Hill Janajatis	41.0	29.4	17.2	37.5	14.9	11.9	26.9	21.2
Tarai Janajatis	43.0	27.2	20.0	43.4	12.3	9.4	24.6	20.0
Hill Dalits	46.1	32.4	18.4	38.1	11.3	10.2	24.2	19.2
Madhesh/Tarai Dalits	36.2	19.4	24.4	48.4	10.3	7.6	29.1	24.6
Religious/linguistic groups	40.7	20.9	21.1	47.0	8.2	5.9	30.0	26.3
Others, foreigners and not stated	42.3	13.7	13.4	52.6	7.2	7.9	37.1	25.8

In fully urbanized areas, 27 percent of women are inactive due to education, compared to 34 percent in rural settings. Household and care roles remain high in all settings ($\approx 40\%$), though rural women (36%) report slightly lower rates, as some transition earlier into agricultural activity. In the Mountain zone, 39 percent of women cite education and 33 percent care roles, indicating that while female schooling is improving, unpaid work still restricts economic participation. In the Tarai, nearly 43 percent of women cite care roles, the highest of all zones, reflecting persistent patriarchal norms.

Gender inequalities in reasons for economic inactivity are strongly shaped by social identity. Among Hill caste women, about one-third (32%) remain outside the labour force due to education, while a similar share (36%) cite household and care roles. This mix reflects both improved schooling opportunities and persistent domestic expectations. In contrast, Madhesh/Tarai caste women show a very different profile: nearly half (45%) are inactive because of unpaid household and care responsibilities, while only one in four (25%) cite education, underscoring the weight of restrictive cultural norms. Dalit women also face significant barriers. For Hill Dalits, education (32%) and care work (38%) are almost equally important reasons, while among

Madhesh/Tarai Dalit women, nearly half (48%) withdraw from economic activity due to care roles, the highest of any group. The situation is most acute for religious and linguistic minority women, where only one-fifth (21%) cite education but almost half (47%) report unpaid care work as the main barrier. These patterns highlight how gender intersects with caste, ethnicity, and cultural identity to reinforce exclusion, with women from marginalized groups carrying the heaviest burden of unpaid roles and the least access to education as a pathway toward economic participation.

Finally, the data reveal a notable gender gaps. Education keeps boys out of the labour force, unpaid care work keeps girls and women out. This gender allocation of responsibility begins early, as girls assume household roles while boys are more likely to continue in school. The burden of care responsibilities is especially acute in Madhesh, the Tarai, and among marginalized groups, while wealthier and urban families see more women citing education, though care work still dominates. These findings underscore the urgent need for gender-responsive education policies, childcare services, and redistribution of care responsibilities. Without tackling unpaid domestic and care work, women's labour force participation will remain limited, even as female education expands.

CHAPTER SEVEN

WOMEN'S HOUSEHOLD STATUS: HEADSHIP, ASSETS, AND INFORMAL HOUSEHOLD ENTERPRISES

Household-level gender indicators provide vital insights into women's well-being and social position in Nepal. The 2021 Census offers a unique opportunity to analyze women's household status through three key dimensions: patterns of female headship, disparities in house and land ownership, and women's involvement in informal household enterprises. Female headship has increased across Nepal, driven by demographic shifts, male out-migration, and changing social norms, while women's asset ownership remains limited despite legal reforms. At the same time, many women sustain family livelihoods through small-scale, household-based enterprises, yet their contributions often go unrecognized. Examining these interlinked aspects highlights both progress and persistent challenges, showing how structural constraints and social change continue to shape women's roles within households.

7.1. Female-headed households in Nepal

The 2021 Census shows that nearly one-third of all households in Nepal (32%) are headed by women, underscoring the significant role women play in household leadership (Table 7.1). This marks a steady rise over the past decades, largely shaped by demographic change, male out-migration, and widowhood. While this figure demonstrates women's increasing visibility in household leadership, the underlying causes often point to necessity rather than choice.

Table 7.1: Percentage of household heads by sex and province, Nepal, NPHC 2021

Nepal/Province	Male	Female
Nepal	68.5	31.5
Province		
Koshi	69.1	30.9
Madhesh	78.3	21.7
Bagmati	68.9	31.1
Gandaki	59.0	41.0
Lumbini	64.5	35.5
Karnali	67.9	32.1
Sudurpashchim	65.1	34.9

Female headship varies considerably across provinces. The highest share is recorded in Gandaki (41%) and Lumbini (36%), followed closely by Sudurpashchim (35%). By contrast, Madhesh (22%) reports the lowest proportion of female heads, reflecting strong patriarchal traditions and male-dominated household structures in the Tarai. These contrasts highlight how migration, cultural norms, and socio-economic contexts shape women's leadership roles within families.

Urban municipalities report a slightly higher share of female heads (33%) compared to rural municipalities (29%) (Table 7.2). By ecological zone, hills record the largest share (35%), while mountain (27%) and Tarai (29%) areas lag behind, reflecting regional variations in migration, gender norms, and household arrangements.

Table 7.2: Percentage of household heads by sex and background characteristics, Nepal, NPHC 2021

Background characteristics	Male	Female
Municipality type		
Urban	67.2	32.8
Rural	71.1	28.9
Degree of urbanization		
Urban	66.4	33.6
Peri-urban	71.0	29.0
Rural	67.5	32.5
Ecological zone		
Mountain	72.7	27.3
Hill	65.4	34.6
Tarai	70.6	29.4
Wealth quintile		
Lowest	69.8	30.2
Lower	69.4	30.6
Middle	69.0	31.0
Higher	63.4	36.6
Highest	70.6	29.4
Family structure		
Nuclear family	65.9	34.1
Extended family	72.3	27.7
Caste/ethnic group		
Hill castes	66.3	33.7
Madhesh/Tarai castes	82.2	17.8
Mountain/Hill Janajatis	64.3	35.7
Tarai Janajatis	73.8	26.2
Hill Dalits	57.4	42.6
Madhesh/Tarai Dalits	76.7	23.3
Religious/linguistic groups	73.8	26.2
Others, foreigners and not stated	78.9	21.1

The relationship between wealth and female headship is non linear. Women are more likely to be reported as heads in higher wealth quintiles (37%), but less so in the highest quintile (29%), where households may be more traditional and male-dominated. In family structures, nuclear families (34%) report more female heads than extended families (28%), suggesting that women assume leadership more often when households are smaller and more directly affected by male absence.

Sharp disparities appear across caste and ethnic groups. Hill Dalits (43%) and Mountain/Hill Janajatis (36%) show the highest rates of female headship. By contrast, Madhesh/Tarai castes (18%) and Madhesh/Tarai Dalits (23%) report the lowest female headship, underscoring the persistence of restrictive gender norms in the Tarai. Among religious and linguistic minorities, female headship is also relatively low (26%).

From a gender perspective, female-headed households represent both opportunities and vulnerabilities. Rising female headship challenges traditional patriarchal assumptions and indicates women's expanding roles in decision-making. On the other hand, many women become heads due to widowhood, migration, or separation, often without adequate resources or institutional support. Policies should therefore focus on recognizing female household heads as legitimate leaders while providing targeted social protection, access to credit, and property rights enforcement to reduce their vulnerability.

7.2. Marital status of female household heads

The marital status of female household heads sheds light on the pathways through which women assume leadership roles in families. Nationally, nearly four in ten female-headed households (44%) are led by married women whose spouses are absent, a reflection of the scale of male out-migration in Nepal (Figure 7.1 and Table 7.3). Widowhood is another significant pathway, accounting for almost one in five (19%) female heads. About one in three (31%) female heads are married and living with their spouse, showing that joint headship is increasingly reported but still less common than de facto female headship due to spousal absence. Never-married (5%) and divorced/separated women (2%) make up smaller but socially important categories.

Figure 7.1: Distribution of female headed households by marital status, Nepal, NPHC 2021

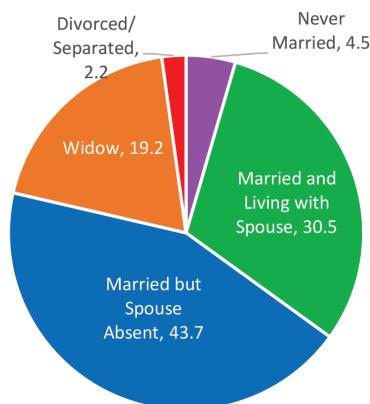


Table 7.3: Distribution of female headed households by marital status and province, Nepal, NPHC 2021

Nepal/Province	Never married	Married and living with spouse	Married but spouse absent	Widow	Divorced/ Separated
Nepal	4.5	30.5	43.7	19.2	2.2
Province					
Koshi	4.1	31.2	41.2	20.2	3.3
Madhesh	1.1	24.1	56.4	17.6	0.8
Bagmati	8.5	36.6	33.7	18.4	2.9
Gandaki	4.0	27.3	45.4	20.6	2.6
Lumbini	3.2	27.9	48.0	19.2	1.6
Karnali	3.7	37.8	39.8	17.0	1.6
Sudurpashchim	3.8	27.2	47.9	20.2	0.9

Differences across provinces reveal the strong influence of migration and cultural norms. In Madhesh (56%) and Sudurpashchim (48%), over half of female heads are married women with absent spouses, underscoring how migration drives de facto female leadership. In Bagmati, by contrast, the share of never-married female heads is relatively high (9%), likely reflecting both urbanization and greater acceptance of women living independently. Widow-headed households are more common in Koshi, Gandaki, and Sudurpashchim (≈20%), consistent with demographic patterns of longer female survival.

Urban municipalities record higher shares of never-married female heads (5%) compared to rural municipalities (3%), but rural areas have more widows (22% vs. 18%) (Table 7.4). By degree of urbanization, urban areas show the highest proportion of never-married heads (9%), while peri-urban areas record the most de facto female heads (49%). Ecological differences are also notable. Mountain households have the largest share of widows (24%), while the Tarai records the highest share of women with absent spouses (48%).

Table 7.4: Distribution of female headed households by marital status and background characteristics, Nepal, NPHC 2021

Background characteristics	Never married	Married and living with spouse	Married but spouse absent	Widow	Divorced/ Separated
Municipality type					
Urban	5.4	31.2	43.2	17.9	2.3
Rural	2.5	28.8	44.9	22.1	1.8
Degree of urbanization					
Urban	9.2	34.7	38.0	15.4	2.8
Peri-urban	2.1	27.5	49.2	19.3	1.9
Rural	2.7	29.5	43.5	22.4	1.9

Ecological zone					
Mountain	4.9	34.1	34.8	24.1	2.2
Hill	6.0	31.5	40.7	19.4	2.4
Tarai	2.9	28.9	47.8	18.4	1.9
Wealth quintile					
Lowest	2.5	28.3	39.9	27.1	2.2
Lower	2.3	29.3	45.9	20.8	1.8
Middle	3.4	29.2	46.2	19.1	2.2
Higher	9.0	29.5	45.9	13.0	2.6
Highest	4.5	36.4	40.0	17.2	2.0
Family structure					
Nuclear family	5.4	31.3	47.2	13.7	2.3
Extended family	2.8	28.9	37.2	29.3	1.9
Caste/ethnic group					
Hill castes	5.0	28.8	43.8	20.2	2.3
Madhesh/Tarai castes	2.1	26.4	50.2	20.3	0.9
Mountain/Hill Janajatis	6.0	32.6	39.7	19.1	2.6
Tarai Janajatis	3.5	38.1	39.3	17.3	1.7
Hill Dalits	3.0	30.2	46.3	18.3	2.2
Madhesh/Tarai Dalits	0.7	28.6	51.9	18.1	0.8
Religious/linguistic groups	0.9	22.0	61.4	14.3	1.3
Others, foreigners and not stated	7.1	37.2	37.2	17.2	1.4

Female headship patterns also vary with wealth. The lowest quintile records the highest share of widows (27%), pointing to the economic vulnerability of women surviving without male partners. By contrast, wealthier households show higher shares of never-married female heads, reflecting greater capacity for women to live independently. Household structure matters as well. Nuclear families are more likely to have de facto female heads (47%), while extended families concentrate widow heads (29%), suggesting that older widows often remain within joint households.

Marital status patterns intersect with social identity. Madhesh/Tarai castes (50%) and Madhesh/Tarai Dalits (52%) record the highest proportions of de facto female heads, again reflecting heavy reliance on male migration. Widowhood household head is more common among Hill castes (20%) and Madhesh/Tarai castes (20%). Among religious and linguistic minorities, over six in ten female heads (61%) are women whose husbands are absent, but the shares of widows (14%) and divorced/separated women (1%) are lower.

From a gender perspective, the marital status profile of female heads highlights the dual faces of empowerment and vulnerability. Many women become household heads by necessity rather

than choice, through widowhood, divorce, or male out-migration. De facto female heads managing households in the absence of their spouses face particular challenges, especially where remittances are irregular or insufficient. Policies that strengthen women's inheritance rights, support widows and divorced women, and provide services for families of migrants are essential. It is also important to recognize the role of female heads and include them in local governance, credit, and social protection programs. This can both reduce their vulnerabilities and make use of their leadership potential in households.

7.3. Female ownership of house and land

Secure rights to land and housing are fundamental to women's empowerment, economic security, and social status. The 2021 Census shows that women's reported ownership of assets remains limited, with about one in ten women owning land only (10%), and a similar share owning both land and house (12%) (Table 7.5). Ownership of house only is the least common (2%). Although these figures indicate progress compared to the past, they underline the continuing gender imbalance in property ownership.

Table 7.5: Female ownership of house and land (%) by province, Nepal, NPHC 2021

Nepal/Province	House only	Land only	Both house and land
Nepal	2.3	9.7	11.8
Province			
Koshi	1.6	12.6	14.3
Madhesh	2.7	10.6	12.0
Bagmati	3.0	9.4	12.5
Gandaki	3.4	10.8	14.1
Lumbini	2.6	9.3	11.5
Karnali	0.9	5.5	6.2
Sudurpashchim	0.7	4.7	6.4

Provincial differences are notable (Figure 7.2). Koshi and Gandaki record the highest shares of women owning both land and house (14%), while Sudurpashchim and Karnali report the lowest (6%). These contrasts suggest the combined influence of legal awareness, socio-economic conditions, and migration dynamics. While legal reforms have promoted women's ownership, their adoption is uneven across provinces, reflecting persistent cultural and structural barriers.

Figure 7.2: Female ownership of house and land by province, Nepal, NPHC 2021

Urban households report higher female ownership across all asset categories. In urban areas, 14 percent of women own both house and land, compared with only 8% in rural areas (Table 7.6). By ecological zone, ownership is most common in the Tarai (14%), followed by the hills (11%), while women in the mountains remain least likely to hold assets (6%). The urban-rural gap points to better access to formal registration and awareness campaigns in urban settings, whereas rural and mountain women continue to face significant barriers.

Table 7.6: Female ownership of house and land (%) by background characteristics, Nepal, NPHC 2021

Background characteristics	House only	Land only	Both house and land
Municipality type			
Urban	2.9	10.5	13.6
Rural	1.3	7.9	8.3
Degree of urbanization			
Urban	4.1	10.9	15.2
Peri-urban	2.2	11.1	13.0
Rural	1.0	7.0	7.8
Ecological zone			
Mountain	1.0	5.6	6.2
Hill	2.5	8.7	10.7
Tarai	2.4	11.1	13.5
Wealth quintile			
Lowest	1.1	4.2	5.6
Lower	1.2	7.5	7.7

Middle	1.7	9.7	10.3
Higher	2.4	10.9	12.9
Highest	5.4	16.1	22.8
Family structure			
Nuclear family	2.2	8.5	10.1
Extended family	2.6	11.3	14.5
Caste/ethnic group			
Hill castes	2.5	11.5	14.4
Madhesh/Tarai castes	2.5	11.9	12.6
Mountain/Hill Janajatis	2.5	8.5	11.2
Tarai Janajatis	1.5	10.3	9.8
Hill Dalits	1.5	5.5	9.0
Madhesh/Tarai Dalits	2.4	5.8	6.7
Religious/linguistic groups	2.7	8.5	10.1
Others, foreigners and not stated	1.0	3.1	4.2

Wealth disparities are especially pronounced. Among the highest quintile, nearly one in four women (23%) own both house and land, compared to just 6% in the lowest quintile. This demonstrates how property rights are still strongly mediated by economic status. In terms of family structure, extended families (15%) report higher female ownership of both house and land compared to nuclear families (10%), suggesting that joint property arrangements may be more common in extended households.

Caste and ethnic patterns highlight deep inequalities. Hill castes (14%) and Madhesh/Tarai castes (13%) report the highest female ownership of both house and land, while Dalit women remain at the bottom (9% for Hill Dalits and only 7% for Madhesh/Tarai Dalits). This underscores the multiple disadvantages faced by women from marginalized communities. Ownership among religious and linguistic minorities is also modest (10%), while “others and foreigners” report the lowest levels overall (4%).

From a policy perspective, strengthening women’s secure rights to land and housing calls for multiple actions:

- Expand awareness campaigns in rural and marginalized communities.
- Connect land and housing rights to social protection and credit, so women can use assets for empowerment.

Recognizing women as rightful property owners is not only a matter of equity but also a pathway to enhancing household welfare, food security, and intergenerational empowerment.

7.4. Unregistered household businesses and women's role

Unregistered household businesses represent an important, though often overlooked, dimension of Nepal's economy. These activities, ranging from cottage industries and small-scale trade to services and transport are frequently sustained by women, who provide both unpaid labour and management. According to the 2021 Census, nearly half of all such businesses (45%) are managed mainly by women, underscoring their crucial but under-recognized role in sustaining household livelihoods outside agriculture (Table 7.7).

Table 7.7: Percentage of females managing non-agricultural household enterprises by province, Nepal, NPHC 2021

Nepal/Province	Cottage industry	Trade	Transportation	Service	Overall
Nepal	47.3	49.9	20.5	36.5	45.0
Province					
Koshi	54.7	61.3	18.2	40.2	53.5
Madhesh	37.4	32.4	17.7	29.7	31.3
Bagmati	50.3	51.6	21.3	33.0	46.7
Gandaki	52.3	61.2	24.6	46.2	54.8
Lumbini	45.8	48.1	21.6	39.9	44.4
Karnali	39.6	55.5	25.0	36.4	46.5
Sudurpashchim	44.5	42.6	22.9	35.9	40.9

The prominence of women in managing household-based enterprises varies widely across provinces. Gandaki and Koshi (around 54–55%) record the highest overall shares of female managers. In trade, more than six in ten businesses are led by women in both provinces. On the other hand, Madhesh (31%) reports the lowest female involvement, reflecting the stronger influence of patriarchal norms and more limited recognition of women's economic roles. Other provinces fall in between, with women contributing significantly but still less than men overall.

Women's participation is highest in small trade (50%), and cottage industries (47%) reflecting their traditional involvement in handicrafts, weaving, petty shops, and home-based food processing. They are far less represented in transportation (21%) and services (37%), sectors that require higher mobility, public interaction, or capital. This distribution shows how gender norms and structural barriers restrict women's engagement in certain economic spheres, confining them largely to activities that can be managed from within or near the household.

Urban and rural municipalities show a similar overall share of female managers (≈37%) (Table 7.8). Across ecological zones also, the gender pattern is consistent. Economic status strongly shapes women's participation. Among the lowest quintile households, only one-third (33%) of household businesses are managed by women, with higher concentration in services that provide survival-level income. Whereas, in the higher wealth quintile, nearly 40% of household businesses are run by women, and their participation in trade and cottage industries is markedly stronger. This indicates that while poorer women rely on such activities out of necessity, wealthier women are better positioned to expand them into more sustainable enterprises.

Table 7.8: Percentage of females managing non-agricultural household enterprises by background characteristics, Nepal, NPHC 2021

Background characteristics	Cottage industry	Trade	Transportation	Service	Overall
Municipality type					
Urban	45.7	50.4	49.8	19.6	36.8
Rural	43.2	42.4	50.1	22.9	35.9
Degree of urbanization					
Urban	45.6	56.0	48.0	19.5	34.8
Peri-urban	42.7	44.9	47.7	18.4	36.8
Rural	47.1	44.1	55.2	25.0	38.0
Ecological zone					
Mountain	45.5	44.3	53.3	28.9	35.4
Hill	47.8	47.5	53.8	23.8	36.2
Tarai	42.6	47.8	46.4	18.3	36.9
Wealth quintile					
Lowest	40.8	39.0	50.7	31.8	32.8
Lower	43.8	43.4	50.7	23.2	37.1
Middle	45.2	47.1	50.7	21.2	37.2
Higher	47.8	54.1	51.8	17.3	39.7
Highest	44.8	53.0	47.1	17.4	34.2

From a gender perspective, women's high involvement in unregistered household businesses highlights both contribution and constraint. These activities sustain household livelihoods and provide women with some measure of economic visibility, but their informal and unregistered nature often leaves women without access to credit, training, or market opportunities. In addition, the concentration of women in low-capital and home-based activities reflects persistent gender norms that limit mobility and reinforce the burden of unpaid care.

Policy responses should therefore aim to formalize and support such household enterprises. This includes simplified registration processes, access to microcredit, skills training, and linking women's products to markets. Such interventions can transform these small-scale, survival-oriented businesses into viable pathways for women's economic empowerment and household resilience.

CHAPTER EIGHT

CONCLUSIONS AND POLICY RECOMMENDATIONS

8.1. Conclusions

Nepal's demographic transition reflects both progress and persistent gender challenges. Declining fertility, rising life expectancy, and large-scale male outmigration have reshaped the population structure, leaving women predominant in many age groups. These shifts expand women's responsibilities in households, agriculture, and caregiving, but without proportional recognition or resources. High dependency ratios, especially in poor and rural families, intensify women's double burden of economic and care work. The feminization of the population thus signals survival gains, but also new pressures on women's time, wellbeing, and economic security.

The drivers of change are deeply gender. Rising age at marriage and declining fertility mark progress, yet child marriage and adolescent motherhood remain. Women live longer but often face poverty and isolation in old age. Male-dominated migration generates imbalances at home, where women take on heavier unpaid workloads, while men abroad face new vulnerabilities. These processes show that demographic transitions are not gender-neutral, they bring both opportunities and risks that require gender-responsive policies.

Education illustrates steady progress but uneven outcomes. Younger cohorts are nearing universal literacy, yet gaps persist beyond basic education, especially among women in older generations, rural areas, and disadvantaged groups. Higher education attainment remains low overall, with women disproportionately excluded. Gender segregation in fields of study is pronounced, with women concentrated in education and health and underrepresented in STEM. Regional disparities such as higher exclusion in Madhesh and Sudurpaschim, underline the need for context-specific interventions.

In the labour market, women's participation is high by South Asian standards, but quality, security, and recognition of work remain limited. Women remain clustered in agriculture and informal sectors, underrepresented in formal and high-skilled jobs, and burdened with unpaid care responsibilities. High participation has not translated into empowerment.

Women's rising visibility in household leadership reflects both empowerment and vulnerability. Female headship is often driven by male migration, widowhood, or absence of spouses, leaving women with heavy responsibilities but limited resources. Property ownership, a critical marker of empowerment remains male-dominated, with Dalit and marginalized women least likely to hold assets. Women's role in household enterprises demonstrates resilience, yet their concentration in low-capital, unregistered sectors reflects restricted mobility, lack of market access, and persistent gender norms.

Overall, Nepal has made substantial gains in education, health, and participation, but gender equality remains constrained by structural inequalities, unpaid care burdens, and limited access

to assets and quality employment. Without tackling these root barriers, women's rising presence in households, schools, and labour markets will remain necessity-driven rather than a pathway to full empowerment.

8.2. Policy recommendations

1. Advance women's education and skills

Closing gender gaps in education requires action through:

- ending child marriage and adolescent motherhood with enforcement, schooling, and reproductive health services,
- ensuring girls' secondary schooling with rural school expansion, hostels, and safe transport,
- expanding women's access to higher education and STEM via scholarships, mentoring, and improved facilities,
- providing adult and lifelong learning for women, especially in Madhesh, Sudurpaschim, Dalit, and minority groups, and
- enhancing integration of gender, caste/ethnicity, and poverty equity into education policy and planning.

2. Promote economic empowerment and decent work

Women's high labour force participation can translate into empowerment by:

- expanding women's access to formal wage jobs through targeted recruitment and incentives,
- extending social protection and labour rights to informal workers,
- supporting women's entrepreneurship with training, credit, and market access, and
- reducing gender gaps in employment sectors via vocational training, STEM, and digital skills.

3. Address migration dynamics

Gender-responsive migration policies should protect migrants and their families through:

- providing skills training, legal protection, and reintegration support for migrants,
- ensuring safe migration processes and access to resources for returnees, and
- supporting women left behind with livelihood programs, social protection, and community services.

4. Enhance women's household status and asset ownership

Women's empowerment in households can be strengthened by:

- supporting female-headed households with credit, subsidies, and governance participation, and

- raising awareness in communities with the lowest ownership rates, particularly in the Tarai, Dalit, and minority groups.

5. Support women-led household enterprises

Women entrepreneurs can be better supported through:

- expanding access to credit, training, and digital platforms tailored for women,
- simplifying registration and linking businesses to formal markets, and
- encouraging diversification into higher-value sectors and cooperatives.

Together, these measures can help Nepal transform demographic change into an opportunity for inclusive and sustainable development. By tackling unpaid care, asset inequality, education gaps, and labour market barriers, Nepal can ensure that women and men alike contribute to and benefit from progress, making gender equality not only a constitutional mandate but also a lived reality.

ANNEX: GLOSSARY OF TECHNICAL TERMS

Term	Definition
2030 Agenda for sustainable development	A global UN framework adopted in 2015, setting 17 Sustainable Development Goals (SDGs) to be achieved by 2030, including Goal 5 on gender equality.
Absentee population (internal/abroad)	Household members away from usual residence within Nepal (internal) or outside Nepal (abroad) for ≥ 6 months.
Adolescent marriage/ motherhood	Marriage or childbearing during ages 10–19; associated with health, educational, and social risks for girls.
Age-specific death rate (ASDR)	Deaths per 1,000 population in a specific age group
Beijing platform for action (1995)	A global agenda from the Fourth World Conference on Women that set strategic objectives for advancing women's rights in education, health, politics, and institutions.
Care burdens/care economy	Time and resources devoted to caring for children, older persons, and dependents, largely shouldered by women.
Children ever born (CEB)	Total number of live births a woman has had up to the census date; reflects lifetime/cohort fertility.
CEDAW (Convention on the Elimination of All Forms of Discrimination Against Women, 1979)	A binding UN treaty obligating states to eliminate discrimination against women in law, policy, and practice.
Child marriage	Any formal or informal union where at least one party is under 18 years (UNICEF/UNFPA); in Nepal, the legal minimum age is 20 years for both sexes (Civil Code 2074).
Child mortality rate (CMR)	Deaths between ages 1-4 per 1,000 children in that age range.
Communicable diseases	Infectious diseases transmitted person-to-person.
Constitution of Nepal (2015)	The supreme law guaranteeing equality, prohibiting discrimination, ensuring safe motherhood/reproductive rights, and mandating women's proportional representation (minimum 33%).
Current activity (reference-week) approach	Labour measure based on work/availability in the last 7 days; used by ILO and most countries.
Decent work	Employment that provides fair income, job security, social protection, equal opportunities, and rights at work, per ILO standards.
Degree of urbanization	Categorization of settlements as urban, peri-urban, or rural.

Dependency ratio	Dependents (children, elderly) per 100 working-age people. Includes child, old-age, and total ratios.
Demographic dividend	Potential economic growth boost when the working-age share rises relative to dependents, realized only with jobs, skills, and inclusion.
Demographic transition	Long-term shift from high to low fertility and mortality, altering age structure.
Double burden (Women's)	Dual responsibility of paid work and unpaid domestic/care work.
Educational attainment	Highest level of schooling completed (e.g., basic, secondary, bachelor's, master's/Ph.D.).
Empowerment	Process by which women and marginalized groups gain agency, resources, and decision-making power.
Ever-married population	People who have ever entered marriage (currently married, widowed, divorced, or separated).
Family planning/reproductive health services	Healthcare related to contraception, safe motherhood, maternal health, and adolescent pregnancy prevention.
Feminization of population	A demographic trend where women make up a growing share due to longevity and male out-migration.
Fields of study	Broad academic categories used in census/tabulations (e.g., Education, STEM, Law, Health).
First past the post (FPTP)	Electoral system where the candidate with most votes wins, regardless of majority.
Fertility	Childbearing performance of a population, often measured by TFR and CEB.
Formal vs informal employment	Formal jobs are regulated and typically provide contracts, social protection, and benefits; informal lack these protections (household sector is predominantly informal).
Gender-based violence (GBV)	Violence based on gender, including physical, sexual, psychological, or economic harm.
Gender equality	Equal rights, responsibilities, and opportunities for all genders in all spheres.
Gender equality act (2006)	Nepali law that repealed discriminatory provisions and criminalized marital rape.
Gender equality and social inclusion (GESI)	Approach integrating gender and social equity into planning and service delivery, with emphasis on marginalized groups.

Gender gap	Disparities between women and men in access, opportunities, or outcomes (e.g., education, work, leadership).
Gender-responsive budgeting (GRB)	Public finance approach assessing budgets' impact on gender equality and allocating resources to reduce disparities.
Global gender gap index (GGGI)	World Economic Forum index measuring gender disparities across four dimensions: economy, education, health, politics (score 1 = full parity).
Government & financial institutions	Public sector + banks/financial services
High-skilled/professional occupation	Professionals; technicians/associate professionals
Household enterprises (informal/unregistered)	Small-scale, often unregistered non-agricultural businesses managed by households.
Household sector	Family farms, household enterprises; largely informal/unpaid
House and land ownership	Recognition of women as owners of immovable property in census/surveys.
Human trafficking and transportation control act (2007)	Nepali law criminalizing human trafficking and exploitation.
ICPD (International conference on population and development, 1994)	Landmark UN conference emphasizing links between population, development, and women's rights.
ILO/ILOSTAT	International Labour Organization and its statistical database.
IMR (Infant mortality rate)	Deaths in the first year of life per 1,000 live births.
Inclusive governance	Systems ensuring participation of marginalized groups, including women, in decision-making.
Informal economy/employment	Economic activity outside regulation/protection, often insecure and low-paid; women are overrepresented.
Informal/unregistered household enterprises	Small-scale, non-agricultural businesses (such as cottage industries, petty trade, or services) managed by households without formal registration.
Incheon declaration & SDG 4 framework for action	UNESCO-led commitments ensuring inclusive, equitable, quality education and lifelong learning.
Labour force/LFPR	Economically active population (employed or seeking work) as share of working-age population.

LGBTIQ+	An umbrella term for lesbian, gay, bisexual, transgender, intersex, queer, and other sexual and gender minorities, explicitly recognized in Nepal's Constitution.
Literacy (census definition)	Ability to read/write with understanding and do simple calculations.
Lifelong learning	Continuous education opportunities to upgrade skills across the life course.
Low-skilled/primary-sector occupation	Agriculture/forestry/fishery; elementary occupations.
Maternal mortality	Death of a woman during pregnancy, childbirth, or postpartum (per 100,000 live births).
Mid-level/service & support occupation	Armed forces, clerical, service/sales, craft, plant/machine operators
Migrant (internal)	A person whose current residence differs from their previous (or place of birth for lifetime measures); counted at the destination rather than as an absentee.
Municipality type	Administrative classification: urban vs. rural municipalities.
National women's commission (NWC)	Constitutional body promoting and monitoring women's rights in Nepal.
Nepal women's organization (NWO) /Nari Samiti	Historic women's groups advancing literacy, income, and legal rights.
Non-communicable diseases (NCDs)	Chronic diseases such as cardiovascular disease, diabetes, cancers.
Non-financial institutions	Private companies, formal non-financial enterprises.
NPHC 2021	Nepal's National Population and Housing Census, main data source for this report.
Nuptiality	Patterns and timing of marriage and marital transitions.
Parity/parity distribution	The number of children a woman has borne (0, 1, 2, 3+); distribution shows how family size accumulates across ages.
Peri-urban	Transitional settlements between urban cores and rural areas.
Population pyramid	Graph showing age–sex distribution.
PR (Proportional representation)	Electoral system distributing seats proportionally to votes; in Nepal ensures inclusion (33% women quota).
Primary sector industry	Agriculture, forestry, fishing, mining/quarrying.
Recent internal migration	Moves within Nepal since the last residence (captures current mobility such as rural-to-urban, marriage-related, work/study moves).

Secondary sector industry	Manufacturing, construction, utilities (electricity, gas, water).
Sex and gender	Sex refers to the biological differences between women and men, whereas gender refers to the socially constructed roles, behaviours, and power relations between them.
Sex ratio	Number of males per 100 females.
Singulate mean age at marriage (SMAM)	An indirect measure of average age at first marriage, estimated from the age pattern of never married.
Sixteenth plan (NPC, 2024)	Nepal's current periodic development plan that integrates GESI as cross-cutting priorities, including women's economic participation, education, health, and care systems.
Social protection	Policies/programs (pensions, allowances, insurance, cash transfers) supporting vulnerable groups.
STEM	Science, Technology, Engineering, and Mathematics fields.
Tertiary sector industry	Services sector (trade, transport, ICT, finance, public admin, education, health, etc.).
Total fertility rate (TFR)	Measure of current fertility (average births a woman would have over her lifetime at current age-specific rates).
UN girls' education initiative (UNGEI)	UN partnership that advances girls' education and gender equality in and through education.
Unpaid care and domestic work	Non-market work (child/elder care, cooking, cleaning) that constrains women's labour supply and job choices.
Usual activity (12-month) approach	Classifies activity based on a person's main activity over the past 12 months; better captures seasonal/agricultural and household-based work (used by Nepal's census).
Wealth index/quintiles	Composite measure of living standard based on assets/housing, divided into five groups.

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Publisher:

Government of Nepal
Office of the Prime Minister and Council of Ministers
National Statistics Office

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