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JOINT PROGRAMME:

Accelerating Progress Towards
Rural Women's Economic Empowerment



POLICY BRIEF

**Enabling linkages between social
protection and agriculture for
women farmers in Madhesh
Province of Nepal**

Social protection landscape in Nepal

Social protection includes policies and programmes aimed at preventing poverty and protecting people against vulnerability and social exclusion throughout their lives.

From an operational perspective there are four key pillars of social protection: social assistance, social care, social insurance and labour market programmes. Through a combination of interventions, social protection systems play protective, preventive, promotive and transformative roles when it comes to managing life-cycle risks and building resilience.

Social protection provisions in Nepal are entitled through citizenship rights; special rights for vulnerable groups; and labour rights. Nepal’s Sustainable Development Goal milestone aims to reach 80% coverage by the year 2030¹.

About 21% of the population is covered by at least one benefit, with coverage rates of 20% for men and 22% for

women². This marginal difference exists for women largely because men in general have higher coverage among gender-neutral programmes³. Women have slightly higher access to non-contributory schemes, yet only 2% between 15-59 years have access to at least one contributory scheme in comparison to 7% of men⁴.

Madhesh Province

In Madhesh Province, the 1,052,538 social security recipients represent approximately 17% of the province’s total population in the FY 2080/81⁵ (English FY 2023/24). See Table 1.

Additional programmes implemented by the Government of Nepal such as Safe Motherhood Programme, Mid-Day Meal Programme, and Mukhya Mantri Beti Padhao Beti Bachao are implemented across the province, including local-level initiatives.

Table 1: Social security allowance coverage in Madhesh: Saptari and Siraha

Region	Old-age allowance (68 years above)	Old-age allowance (single women)	Single woman allowance (widow)	Disability allowance (fully disabled)	Disability allowance (partially disabled)	Child grant (targeted areas) ⁶	Child grant (Dalit children)
Madhesh Province	318,150	27,913	68,288	15,391	28,132	467,683	93,303
A. Saptari							
Titathi Koiladi	2,130	134	251	117	208	2,529	703
Chinnamasta	2,066	118	316	103	182	2,369	744
B. Siraha							
Karjanha	1,943	231	513	77	176	2,714	1,370
Laxmipur Patari	1,858	189	417	55	174	2,736	1,123
Shakhuwanankarkatti	1,519	108	275	68	114	1,357	370

1 National Planning Commission, Sustainable Development Goals (Revised Indicators), 2023, p. 5.
2 ILO, 2024. World Social Protection Report 2024-26: Regional companion report for Asia and the Pacific. Link: https://www.ilo.org/sites/default/files/2024-09/WSPR_2024_Asia_and_Pacific_EN_WEB.pdf
3 ILO, 2023. Extending Social Protection for all in Nepal. An Analysis of Protection Gaps. PP 14.
4 Ibid.
5 Department of National ID and Civil Registration. Annual Progress Report, FY 2080/81. The total number of beneficiaries are: 532,131 for Koshi, 1,052,538 for Madhesh, 616,317 for Bagmati, 348,698 for Gandaki, 614,262 for Lumbini, 348,004 for Karnali and 417,535 for Sudurpaschim Province.
6 The Child Grant in Nepal provides a monthly allowance (Rs. 532) to all children under five years of age in targeted 25 districts, and to all Dalit children under five years across Nepal.



Agriculture-related programmes and services in Nepal

The agriculture⁷ sector employs over 57% of the economically active population in Nepal, and is a major employer for women, of which around 65% perform agricultural activity⁸. The share of the agriculture sector to the national GDP is 25%⁹. Some of the notable agriculture-related strategies, and initiatives are presented below:

- **Nepal's Agriculture Development Strategy (ADS)** envisions transforming agriculture into a self-reliant, competitive, and inclusive sector, by promoting Gender Equality and Social Inclusion (GESI), women-led enterprises, and decentralized extension services.
- **National Agriculture Modernisation Programme (NAMP)** is operationalized as a ten-year plan since FY 2073/74 to modernize, commercialize and develop sustainable agriculture systems in Nepal.
- **Concessional Loan Interest Subsidy** provides 3% interest subsidy for eight eligible categories: agriculture, livestock, women entrepreneurs, and start-up enterprises among others.
- **Crop and Livestock Insurance** has been recognized as a social security programme under the National Integrated Social Protection Framework. The government provides 80% subsidy on the crop and livestock insurance premiums to support agricultural farmers.

Agriculture, women farmers and rural livelihoods in Madhesh Province

Madhesh Province contributes about 13% to Nepal's GDP (as of FY 2023/24)¹⁰. The Second Periodic Plan of Madhesh Province (FY 2081/82-2085/86) emphasises the promotion of agriculture, human development indicators and prosperity through decent employment. Local Agriculture Knowledge Centres (AKCs) implement agriculture initiatives, through extension and supply of agriculture inputs. Madhesh Province however remains one of Nepal's most climate vulnerable regions, with high exposure to monsoon floods.

At the same time, development indicators show highest multidimensional poverty at 0.149, while nearly 32% of the population live in poverty. Women-headed agricultural households account for 29% in urban and 24% in rural Madhesh¹¹. Land ownership among men predominates in all provinces, and is 67% in Madhesh¹². Women's land ownership stands at around 33%¹³, while their participation in cooperatives stands at 53%, which is lower than the national average¹⁴.

Based on the national sample census of agriculture 2021/22, about 43% of farmers' households in Madhesh Province are not able to meet their household consumption solely from agricultural income throughout the year¹⁵. Agriculture and farming remains the dominant source of livelihood, although most households also participate and earn income from allied sources such as livestock and poultry, among others including non-farm activities.

Diversifying income both in farm and non-farm sectors and linking households to social protection is essential to improve income stability and resilience.

7 Agriculture sector including forestry and fisheries according to Nepal Census 2021.

8 Nepal Census, 2021. PP <https://censusnepal.cbs.gov.np/results/files/result-folder/Labour%20Force%20and%20Economic%20Activities%20in%20Nepal.pdf>

9 Nepal Rastra Bank, Current Macroeconomic and Financial Situation of Nepal. Link: <https://www.nrb.org.np/contents/uploads/2025/08/Current-Macroeconomic-and-Financial-Situation-English-Based-on-Annual-data-of-2024.25.pdf>

10 Link: https://mowshed.madhesh.gov.np/uploads/mowshed/downloadfile/file_1755147601.pdf

11 Nepal Living Standards Survey IV 2022/23.

12 Nepal Living Standards Survey IV 2022/23.

13 Nepal Living Standards Survey IV 2022/23.

14 Source: GoN, 2025. Sustainable Development Goals Madhesh Province 2082. Provincial Policy and Planning Commission, Madhesh Province. https://giwmscdntwo.gov.np/media/files/SDG_Profile_Madesh_Final_Nep_2082-1_ly4nrcy.pdf

15 Most households experience periodic income shortfall, meaning the period of insufficiency varies and income is not sufficient for most for about 1-2 months or 4-6 months rather than experiencing chronic food insecurity exceeding six months. Livelihoods therefore are not structurally unviable, but rather limited by low productivity, and limited means for diversification.



Why coherence between social protection and agriculture matters?

1. Inadequate access and coverage in social protection: With multiple social protection programmes implemented, limited horizontal coordination exists, leading to issues of duplication, and programme inefficiencies¹⁶. The coverage for social security assistance is relatively high, concentrated in in-kind transfers and old-age allowances. Coverage and adequacy levels remain uneven across the life-cycle.

2. Gender-related barriers within social protection: Women's presence in contributory schemes is less because of their lower labour force participation rate¹⁷. About 16.9 million men and women of the working age group have no form of social protection¹⁸. Many are excluded due to intersecting barriers such as caste, limited awareness, restricted mobility and geographic isolation; existing social norms and weak administrative systems also limit access and coverage for all¹⁹.

3. Informality, unpaid care work and exclusion of rural women farmers: Women shoulder most unpaid household and care work, which limits their time, and ability to take jobs to be able to claim social security. In Nepal, 6 million women work as unpaid family workers, compared to 2.8 million men, and work on farms owned and managed by men without direct financial benefits for their contributions while also managing the household²⁰. Around 24% of women own land, limiting their ownership over productive assets and ultimately social protection programmes that often require land documentation or citizenship. Lower wages and income insecurity add to this challenge. More women are engaged in crop production and harvest than men, yet receive about 25% lower wages than men²¹.

4. Limited coordination between agriculture and social protection structures: Coherence between agriculture and social protection is established, but the complementarities are not fully understood. Expert viewpoints suggest that agriculture and social protection agencies largely operate in silos, with limited operational and policy coordination. Similarly, even the reach of existing services are low. Crop insurance uptake remains lower than livestock due to complex procedures and monitoring mechanisms²².

5. Compounded vulnerabilities in Madhesh: Being highly exposed to climate risks, Madhesh also faces multidimensional poverty, and structural inequalities. Women play a key role in agriculture but face caregiving responsibilities, restrictive socio-cultural norms, have less schooling²³, and spend an average of more than 10 hours a day on housework²⁴. It keeps them out of paid work, under-recognizing their labour. Land ownership is unequal. Joint ownership stands at just 2%²⁵. Most households consume their produce and use limited surplus for sale which limits savings and productive investments.

16 Rasaili, P. K. (2023). Stakeholders' Perspective on Building Integrated Social Protection System in Nepal. *Journal of Social Protection*, 3(01), 9-26.

17 UN Women (2015) Progress of the world's women 2015–2016: transforming economies, realizing rights.

18 ILO, 2023. Extending Social Protection for all in Nepal. An Analysis of Protection Gaps.

19 Holmes, R., et. al. (2019). Gender Equality and Social Inclusion Analysis of the Social Protection System in Nepal.

20 Retrieved: UNESCAP, (2025). Rethinking climate finance to work for women in Nepal's coffee and pashmina value chains.

21 FAO. 2019. Country Gender Assessment of Agriculture and the Rural Sector in Nepal. Kathmandu.

22 Ishwor Shrestha, 2024. "Evaluating The Impact And Efficiency Of Agricultural Insurance In Nepal," *Food & Agribusiness Management (FABM)*, Zibeline International Publishing, vol. 5(2).

23 Khanal, H. R. (2021). Madheshi Women's Struggle for Higher Education in Nepal. *Education and Development*, 31(01).

24 Source: GoN, 2025. Sustainable Development Goals Madhesh Province 2082. Provincial Policy and Planning Commission, Madhesh Province. https://giwmscdntwo.gov.np/media/files/SDG_Profile_Madesh_Final_Nep_2082-1_ly4nrcy.pdf

25 Nepal Living Standard Survey, 2022/23.





Global evidence on women's economic empowerment, agriculture and social protection

Agriculture and social protection are closely linked—social protection services provide credit, cash or services to reduce household vulnerabilities and secure livelihoods; agriculture programmes can improve farm output, income and household welfare²⁶. Together, they support families to cope with shocks and plan for the future.

Existing evidence across the globe shows that integrated or targeted agriculture, livelihood and social protection improves women's economic empowerment, productive livelihoods and resilience. As some examples from countries with similar to that of Nepal context:

- **Cash transfers increase women's income security and agency:** When benefits reach women directly with financial training, women gain greater economic agency. Example: Mahatma Gandhi National Rural Employment Guarantee Scheme (MGNREGS), India.
- **Social protection promotes productive work and household choices:** Cash transfers for children promoted household food production, assets and women's non-farm participation in Kenya²⁷ as well as access to agricultural inputs and markets has improved fair pricing, output and market access in Nepal²⁸.
- **Cash combined with services brings stronger results:** Linking cash with complementary services on empowerment, family practices led to increased livestock ownership, land, women's financial autonomy, and reduced financial stress in Mali²⁹.
- **Risk management supports well-being and resilience:** In countries such as Bangladesh, Viet Nam, Guatemala and Jordan, health insurance programmes that partnered with NGOs and financial service providers already supporting women-led to financial sustainability, and responded to women's health needs such as maternal and primary health care³⁰.

26 Tirivayi, N., Knowles, M., & Davis, B. (2016). The interaction between social protection and agriculture: A review of evidence. *Global Food Security*, 10, 52-62.

27 Asfaw, S., Davis, B., Dewbre, J., Handa, S., & Winters, P. (2014). Cash transfer programme, productive activities and labour supply: evidence from a randomised experiment in Kenya. *The journal of development studies*, 50(8), 1172-1196. <https://www.tandfonline.com/doi/abs/10.1080/00220388.2014.919383>

28 World Bank, 2025. Bringing Nepal's Farmers to Market #ClearsHerPath for Growth, Jobs, and Prosperity. Link: <https://www.worldbank.org/en/news/feature/2025/10/09/bringing-nepal-s-farmers-to-market-clearsherpath-for-growth-jobs-and-prosperity>

29 UNICEF Innocenti, 2025. Impacts of a Shock-Responsive Cash-Plus Programme to Women's Savings Group Members in Mali. Link: <https://www.unicef.org/innocenti/media/10416/file/UNICEF-Innocenti-GRASSP-MALI-ELBrief-2025.pdf>

30 Retrieved from: Otobe, Naoko (2014): Promoting women's economic empowerment through productive employment and social protection, WIDER Working Paper, No. 2014/091, ISBN 978-92-9230-812-4, The United Nations University World Institute for Development Economics Research (UNU-WIDER), Helsinki.

Enabling linkages between social protection and agriculture for women farmers

Strengthening linkages between agriculture and social protection can help families and women farmers increase their incomes and savings, and cope with shocks. It can support livelihoods through cash, insurance, skills training and farm inputs, and prevent from sliding into poverty by providing relief, employment opportunities, and help women earn income and take part in productive work.

Cash transfers, farm inputs, crop and livestock insurance, concessional loans, and skills training can help build assets over time, promote savings and diversify income for subsistence farming families. Health, education and nutrition programmes also improve well-being, food security, human capital, labour productivity, labour force participation and enhance non-farm employment opportunities.

The Joint Programme on Rural Women's Economic Empowerment (JP RWEE) Phase II implemented in Madhesh Province presents a key platform to connect women farmers and households to existing social assistance and available schemes in rural municipalities Saptari and Siraha.

Operational and programmatic linkages supported by JP RWEE and local stakeholders

Leverage cooperatives and women's groups for service awareness and access: the JP RWEE implementation has already demonstrated the value of working through cooperatives and women's groups to improve women farmers' awareness and access to services.

- Regular meetings and orientation sessions were organised to support awareness and uptake of social protection schemes. In 2025, a total of 80 farmer groups comprising 2,232 participants (2,158 women and 74 men)³¹ were oriented on key social protection schemes. Women producer groups under JP RWEE were engaged to disseminate information on existing social protection schemes, including social security allowances, employment schemes, and insurance, with a focus on eligibility criteria and required documentation. Through these sessions, local partners supported women farmers to better understand application procedures and facilitated direct linkages with ward offices and relevant service providers. In addition, cooperatives acted as trusted local intermediaries, assisting women farmers in navigating administrative requirements and following up on applications.
- In 2025, 40 community-level referral orientation sessions were conducted to jointly disseminate information on agricultural services and social protection schemes. AKCs focal points were engaged during these sessions to inform women farmers about crop and livestock insurance, upcoming agricultural trainings, access to inputs and machinery, and relevant government schemes and benefits. This integrated approach contributed to improving

women farmers' awareness of available services and reducing information gaps across agriculture and social protection systems.

- Engagement with ward offices facilitated by JP RWEE implementing partners has strengthened local information flows on schemes such as concessional loan interest subsidies, including the 3% interest subsidy for agriculture, livestock, women entrepreneurs' loans and start-ups. Orientation and coordination meetings with ward offices have helped women farmers better understand financing options and increased referrals to financial institutions, contributing to improved access to affordable credit.

Use local and provincial service points: JP RWEE has actively worked with 13 ward offices and five municipalities—the primary entry points for social security allowance registration, farmer registries, insurance enrolment, and referrals—to strengthen coordination and service delivery. Through targeted capacity-building and coordination meetings, these local service points were supported to provide clearer, timelier, and more simplified information on available schemes, and to more effectively assist women farmers during application and registration processes. As a result, 842 women³² experienced smoother access to social protection services, with reduced administrative and procedural barriers.

Initiate local-level dialogues with local coordination committee: Through JP RWEE, 23 local coordination committee meetings were convened to bring together women farmers, women producers' groups, ward chairs, municipal officials, and relevant coordination committee members. These platforms enabled women farmers and programme participants to regularly articulate their priorities and challenges, provide feedback on existing services, and advocate for more gender-responsive social protection arrangements. Engagement through these committee meetings improved mutual understanding between service providers and women farmers and strengthened local-level accountability mechanisms.

Mid-Day Meal Programme: JP RWEE has supported the Home Grown School Feeding approach in Nepal by directly linking 38 women farmers' groups with 37 community schools as suppliers of fresh agricultural produce. Through this model, 1,036 women farmers have gained access to stable markets and more predictable incomes, while schools benefit from locally sourced nutritious food as part of the Government of Nepal-led Mid Day Meal Programme. Continued support to this approach under JP RWEE demonstrates how social protection programmes can simultaneously strengthen local food systems and advance women's economic empowerment.

Expand child grant and outreach: JP RWEE is already supporting efforts to expand child grant coverage and outreach, demonstrating the importance of proactive identification and enrolment of eligible households. Through coordination with ward offices and local partners, outreach initiatives have focused on identifying households with children under five years of age, particularly in high-poverty wards.

31 Implementing Partners Report 2025.
32 Ibid.

These efforts have supported enrolment processes at ward level, helping 515 women caregivers³³ overcome documentation and information barriers. Building on these experiences, local and provincial governments can further institutionalize proactive outreach mechanisms to improve coverage and timely access to child grants.

Promote inter-agency coordination through local-level public hearings:

JP RWEE has already supported local-level public hearings and multi-stakeholder dialogues, bringing together ward leaders, municipal planning bodies, line agencies and community members. These forums have improved information sharing across agriculture, social protection and employment services, clarified institutional roles and responsibilities, and created space for women farmers to provide feedback on service gaps. Building on these experiences, local governments can institutionalize such coordination mechanisms to strengthen accountability and ensure more coherent service delivery.

Promote efficient and time-saving services for women:

Through its engagement with AKCs and local governments, JP RWEE has advocated for time- and labour-saving interventions to reduce women's unpaid care and agricultural workloads. Improved access to farm machinery, shared equipment, and appropriate technologies—facilitated through AKCs and local government—has enabled more than 1,560 women farmers³⁴ to increase productivity while saving time and physical labour. Local and provincial governments can prioritize such investments in their plans and budgets as part of broader strategies to enhance women's economic participation.

Strengthen gender-responsive policies and planning:

JP RWEE's policy engagement and local-level advocacy have underscored the need for gender-responsive policies and mandates that address women's specific

constraints in accessing social protection and services. Support to local governments has encouraged reflection on existing policies, programmes and implementation practices, highlighting opportunities to better integrate gender-responsive strategies. Continued commitment from local and provincial governments to review and strengthen such policies is critical to ensuring women's equitable access to services and social protection benefits.

Key pathways for the local and provincial governments and stakeholders to strengthen the linkages

- **Promote voluntary social security for women entrepreneurs:** For women who have started their businesses or are in the process of establishing micro-enterprises can be encouraged by the ward office to enrol in a voluntary social security fund for self-employed workers and provide information on available concessional and subsidized loans.
- **Conduct enrolment drives for women farmers:** Local governments can organize periodic enrolment camps aligned with agricultural seasons to support farmers to apply and learn about farmer registration, insurance, employment schemes, registration and social security allowances.
- **Strengthen and update farmer registries:** Local and provincial governments can prioritize efforts to register and update farmer registry³⁵, especially of women, landless, and subsistence farmers. Farmer registries maintained by municipalities should be promoted and cross-checked, where permissible, with social security allowance (SSA) lists to identify eligible but unenrolled women. There is also a potential to leverage social security and farmer registry to design targeted interventions in the event of shock or emergencies.

33 Implementing Partners Report 2025

34 JP RWEE Annual Report 2025

35 The Province Agriculture Development Act, 2081 in Madhesh Province- places an emphasis on farmer registry/ listing. It provides a directive to register farmers, to be classified as subsistence, small commercial, medium commercial, and large commercial farmers. The aim is to utilize and leverage the registry so that the government can introduce farmer cards, pensions, and concessions. Source: Province Agriculture Development Act, 2081. <https://molmac.madhesh.gov.np/content/21/state-agricultural-development-act--2081/>



Contact

Global Coordination Unit (GCU)

Email: JP.RWEE@wfp.org

Website: <https://jprwee.org/>

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