

A PHENOMENOLOGICAL STUDY OF WOMEN'S TRANSFORMATIVE
LEARNING EXPERIENCES THROUGH WOMEN'S GROUPS

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AN ABSTRACT

of the dissertation of *Purna Kumari Lingden* for the degree of *Master of Philosophy in Development Studies*, presented on 28 October 2025, entitled, *A Phenomenological Study of Women's Transformative Learning Experiences through Women's Groups*

APPROVED BY

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My interest in exploring the phenomenon of transformative learning experiences of women through their involvement in women's groups rose from my internalization of learning in the women's group I have been involved in. I have experienced a profound shift in my personality, resulting from the pragmatic knowledge and skills I gained from my involvement in the women's group activities. This shift changed my personal and social life experiences. To be specific, I have transformed into becoming an active contributor to community building by engaging in a wide range of community activities, from being home-confined and a vulnerable personality who was ignorant of public spheres. My journey of personal growth inspired me to explore how women in the community build feminine agency to influence their domestic and social life circumstances through collective learning in women's groups.

Women's groups have emerged as self-help organizations to address personal and community needs. Over the past three decades, women's groups have played a vital role in development projects focused on empowering women by increasing their awareness and access to economic and social opportunities through microcredit, livelihood, or health initiatives. As a result, research on women's groups has largely focused on how women participate in these activities and how their involvement impacts their lives. Little attention has been given to how women's groups as self-organized informal associations within communities, serve as spaces for learning that lead to transformations in women's

personal and social lives. Therefore, this study aimed to explore how women's groups function as learning spaces for community women to educate and empower themselves at the community level. For this, I investigated how women learn within these groups and how they internalize the learning in their personal and social life circumstances.

I conducted the study in a self-initiated and self-reliant women's group formed in a semi-urban new settlement community where the group members belong to diverse sociocultural backgrounds. Despite belonging to diverse backgrounds, women in the community, as migrants to the new settlement community, faced similar challenges in adapting to the new context. Likewise, they also had opportunities to actively participate in community-building activities at all levels, as there were few households in the area at that time. Building on these common grounds, I purposively selected seven executive members of the women's group as the participants of my study. Using the interpretive phenomenological methodology, I gathered participants' lived experiences of their learning processes in the women's group and the changes they experienced in their personal, family, and social life situations. The findings of my study highlighted women's groups as informal learning spaces for women in the community that not only educate women but also empower them to transform their life situations in both domestic and social spheres. My study concluded that women's groups play a crucial role in women's empowerment at the community level, especially in new settlement areas, where women create a favorable environment for negotiating social roles and responsibilities through the collective social awareness they foster within the group. The study found that women foster collective social awareness by educating themselves through sharing their lived experiences of their family and social circumstances and building a sense of belonging through collaborations within group activities. Therefore, my study perceived women's groups as platforms for women in the community to generate new knowledge and skills, thereby empowering women to adopt new roles and identities in the family and society.

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28 October 2025

Purna Kumari Lingden

Degree Candidate

शोध सार

विकास अध्ययनमा दर्शनशास्त्रको स्नातकोत्तर उपाधिका लागि पुर्ण कुमारी लिङ्देनको शोध प्रबन्धको शिर्षक “महिला समूहमार्फत महिलाहरुको रुपान्तरणमुखि सिकाई अनुभवहरुको घटना बिज्ञान अध्ययन” ११ कार्तिक २०८२ मा प्रस्तुत गरिएको थियो।

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उप. प्रा. सुरेश गौतम, पिएचडी

शोध निर्देशक

यो अनुसन्धान सामूदायिक तहमा स्थानीय महिलाहरुले स्वतःस्फुर्तरूपमा संगठित भइ सञ्चालन गरेको महिला समूहमा आवद्ध भएर उनीहरुले आपसी अनुभवहरुको आदानप्रदान तथा साझा उद्देश्य प्राप्तीकालागि गरेका सामूहिक प्रयासका माध्यमबाट हुने सिकाई साथै महिलाहरुको ब्यक्तिगत, पारिवारिक तथा सामाजिक परिवेशहरुको सकारात्मक रुपान्तरणमा उक्त सिकाईको प्रभावको अन्वेषणमा आधारित छ। यो अनुसन्धानको सुत्रपात महिला समूहमा आवद्धभए पश्चात मेरो ब्यक्तित्व बिकासमा मैले अनुभव गरेको रुपान्तरणबाट भएको छ। महिला समूहका कृयाकलापमा सहभागीभएपछि मैले विविध विषयका ज्ञान र नेतृत्व बिकाससँग सम्बन्धित सीप आर्जन गरी मेरो व्यत्तिगत तथा सामाजिक जीवनमा परिवर्तन आएको अनुभव गरेकोछु। विशेष गरी, घरायसी परिवेश भित्रको गतिविधिहरुमा सीमित साँघुरो दायराबाट बाहिर आएर समुदाय निर्माणमा सक्रिय योगदानकर्ता बनेकोछु। फलतः मेरो ब्यक्तित्व बिकासमा मैले अनुभव गरेको रुपान्तरणबाट प्रेरित भएर महिला समूहमा कार्यकारिणीको रुपमा रहेका सदस्यहरुको रुपान्तरणमुखि सिकाई अनुभवलाई यस अध्ययनमार्फत प्रस्तुत गरेकोछु।

महिला समूहहरु व्यक्तीगत र सामूदायिक आवश्यकताहरुलाई सम्बोधन गर्न स्व-सहायता समूहहरुको रुपमा समूदायहरुमा स्थापना गरिएका हुन्छन्। विगत तीन दशकहरुमा महिला समूहहरुले लघुबित्त, जीविकोपार्जन वा स्वास्थ्यसँग सम्बन्धित महिलालक्षित कार्यक्रमहरुमार्फत महिलाहरुमा सामाजिक जागरण अभिवृद्धि गरि आर्थिक र सामाजिक अवसरहरुमा उनीहरुको पहुँच बढाइ महिला शशक्तिकरणमा महत्वपूर्ण भूमिका खेलेका छन्। फलस्वरुप, महिलाहरु यी गतिविधिहरुमा कसरी सहभागी हुन्छन्, के सिक्छन् र उनीहरुको सहभागीताले उनीहरुको जीवनलाई कसरी प्रभाव पार्छ भन्ने कुरामा महिला समूहसँग सम्बन्धित अध्ययनहरु बढी मात्रात्मक अध्ययनमा केन्द्रित रहेको पाइएको छ। विगतका अध्ययनहरुले समुदाय भित्र अनौपचारिक समूहहरुको रुपमा स्वगठित महिला समूहहरुले महिलाको व्यक्तीगत र सामाजिक जीवनमा रुपान्तरण ल्याउने सिकाइ स्थलको रुपमा कसरी योगदान गर्छन् भन्ने कुरामा आवश्यक ध्यान पुर्याउन सकेको

छैनन्। त्यसकारण, यो अध्ययनले समुदायका महिलाहरुलाई सामुदायिक स्तरमा सुसुचित गर्न र शसक्त बनाउन महिला समूहहरुको उपादेयता सिकाइ स्थलको रुपमा कसरी हुनसक्छ भन्ने अन्वेषण गर्ने उद्देश्य राखेकोछ। यसका लागि, मेलै समूहहरु भित्र महिलाहरुले कसरी सिक्छन् र उक्त सिकाईलाई उनीहरुको ब्यक्तिगत र सामाजिक जीवनमा कसरी रुपान्तरित गरेकाछन् भन्ने अध्ययन गरेकोछ।

यो अध्ययन एउटा शहरीकरणउन्मुख नयाँबस्तीका बासिन्दा महिलाहरुको स्वतःस्फूर्त प्रयासबाट गठित स्वनिर्भर महिला समुहमा गरिएको छ। यो नयाँबस्तीका बासिन्दा महिलाहरु विविध सामाजिक साँस्कृतिक पृष्ठभूमीबाट आएका र उनीहरु यो बस्तीमा आगन्तुक भएकाकारण समूदायमा आपसी सामाजिक सम्बन्ध स्थापित गरी बिकासका पुर्वाधार निर्माण लगायतका सामूदायीक समस्याहरुको समाधान सामूहिक प्रयासबाट गर्नुपर्ने आधारभुत आवश्यकताले महिलाहरुलाई महिला समुहको माध्यमबाट सामुदायीक बिकास निर्माणका कार्यहरुमा सक्रियरुपमा सहभागी हुने अवसर प्राप्त भएको थियो। महिला समुहमा आवद्ध महिलाहरुको यीनै आधारभुत साझा विशेषताहरुलाई आधार मानेर मेरो अनुसन्धानकोलागि जम्मा सात जना कार्यकारिणीहरुलाई अनुसन्धान सहभागीका रुपमा लिएकोछ। अनुसन्धान पद्धतीको रुपमा इन्टप्रेटिभ फेनोमेनोलजी प्रयोग गरी अनुसन्धानमा सहभागीहरुले महिला समूहको कृयाकलापबाट सिकेका सिकाई तथा उनीहरुका जीवनभोगाइका जिवन्त अनुभवहरुलाई अनौपचारिक कुराकानी, अन्तरवार्ता, अवलोकन तथा कागजात विश्लेषणको माध्यमबाट रेकड/प्रतिविम्बित गरी विश्लेषण गरेकोछ।

मेरो अध्ययनको निष्कर्षले स्थानीयस्तरमा गठित स्वनिर्भर महिला समुहहरुमा आवद्ध भएर महिलाहरुले सामुहिक क्रियाकलाप तथा आपसी छलफलका माध्यम बाट विविध ज्ञान, सिप र दक्षता हासिल गर्छन्। साथै सामुहिक अभ्यासका माध्यमबाट सामुहिक सामाजिक चेतनाको अभिवृद्धि गरी समूदाय तथा परिवारमा नविनतम भुमिका निर्वाह गर्न सक्छन् भन्ने निष्कर्ष देखिएकोछ। साथै मेरो अध्ययनले सामुदायीकतहमा स्थापित स्वनिर्भर महिला समुहहरुलाई स्थानीय महिलाहरुको लागि नविन ज्ञान र सीप उपार्जन गर्ने मञ्चको रुपमा चित्रित गरेकोछ।

११ कार्तिक २०८२

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पुर्ण कुमारी लिङदेन

उपाधि उम्मेदवार

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[illegible]

This dissertation, entitled *A phenomenological study of women's transformative learning experiences through women's groups*, presented by *Purna Kumari Lingden* on *28 October 2025*.

APPROVED BY

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I understand that my dissertation will become a part of the permanent collection of the library of Kathmandu University. My signature below authorizes the release of my dissertation to any reader upon request for scholarly purposes.

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DECLARATION

I hereby declare that this dissertation is my original work, and it has not been submitted for candidature for any other degree at any other university.

.....

28 October 2025

Purna Kumari Lingden

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DEDICATION

To my parents, Arjun Singh Limbu and Hasta Maya Limbu

‘झिँऊं ऊँ झिँझिँ, छुँल्लिँल्लिँ’

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ABBREVIATIONS

CEDAW	Convention on the Elimination of All Forms of Discrimination Against Women
CMA	Certified Medical Assistant
CVSJ	Conflict Victims' Society for Justice
CVWN	Conflict Victim Women National Network
DWSCC	Drinking Water and Sanitation Consumer Committee
EMI	Every Monthly Installment
FCHV	Female Community Health Volunteer
INGO	International Non-Governmental Organization
JCB	Joseph Cyril Baford Excavators
NGO	Non-Governmental Organization
PLA	Participatory Learning and Action
SDG	Sustainable Development Goal
SHG	Self-Help Group
SLC	School Leaving Certificate
WASH	Water, Sanitation and Hygiene
WHO	World Health Organization

CHAPTER I

INTRODUCTION

My research focuses on the transformative learning experiences of women through their involvement in Women's groups. I am interested in exploring how women learn in women's groups, primarily through sharing their everyday experiences within the group, and how this learning impacts their life situations in both personal and social contexts. In this regard, I have intentionally chosen the term 'transformative learning' to refer to the changes they have made in their life situations through their learning. Though 'transformative' derives from the word 'transformation', which simply means 'change', the term 'transformative learning' holds a significant meaning in my research as the essence of long-lasting and perspective-changing (Mezirow, 1997). My study conceives of women's groups as learning spaces, where women acquire new knowledge and skills through interactions within the groups. These interactions not only enhance their knowledge and skills in various issues but also expand their critical awareness about themselves and the situations they are in. This self-awareness not only allows them to adopt progressive perspectives, amending the orthodoxies they have lived by, but also enables them to actively engage in public discourses by negotiating new roles and responsibilities in domestic and social spheres. This leads to changes in women's thinking and behavior in their everyday life situations. In other words, by 'transformative learning', I imply the new perspectives women develop about themselves and the phenomena they are in, as well as the process of empowering themselves to improve their personal and social life situations by enhancing their awareness and agency through collaborative learning within the group.

My study focuses on the learning experiences of women in community women's groups. I chose to explore women's learning experiences in women's groups specifically, rather than examining their learning experiences in the family/community in general, as I have realized that the women's group I am involved in has had a tremendous impact on my personal transformation. Regarding this, I would like to begin the chapter with my brief story to operationalize the transformation I have undergone.

My Schooling and Higher Education

I was born as the first child among seven siblings. With an aspiration to see me as an educated person, my parents enrolled me in a school at a time when societal norms were still against girls' education. Most frequent societal remarks about my schooling were 'chhoraa chhaina, chhori napadhaaera ke garos ta' [They don't have a son, what would they do except for educating daughters!], directed towards my parents and 'bihe garera budhako gharamaa jutho thaal molne ho jati padheni' [you will be washing dishes at your husband's house irrespective of your qualification], directed towards me. Irrespective of societal orthodoxies about educating daughters, my parents encouraged me to get higher education. By the time I graduated with my bachelor's degree from Dhankuta Multiple Campus, I was the first and only girl from my village to earn that degree. When I completed my master's degree from Tribhuvan University, I became a role model for the villagers to encourage their daughters to pursue education. I was recognized as 'dherai padheki keti' in their words [a highly educated girl].

After completing my master's degree, I got married. Then, my priorities shifted to raising a family rather than establishing a career. I distanced myself from my professional growth. I completely devoted myself to family management, quitting my job as a teacher. Initially, I had temporarily opted to be a homemaker, intending to give good care to my first daughter. But I ended up spending years within household premises, unaware of the need to enter the career world or advance my academic pursuits. I was content with my roles in the family.

My daughter began her schooling, but my way of life remained unchanged. By this time, I had completely distanced myself from the academic and career world. I lost both enthusiasm and confidence to begin a career. Later, I lived abroad for some years with my husband during his PhD, where he encouraged me to pursue an academic degree in a subject that interested me, but I did not feel any need for further degrees.

Negative Self-image as Disorienting Dilemma/Awakening

After returning from abroad, my family settled into a rapidly growing semi-urban new settlement community in Lalitpur. Since new settlement communities have diverse issues related to meeting their basic needs, I began actively participating in community activities as a response to the emerging needs. We encountered issues with drinking

water, electricity, smooth roads, streetlights, and waste management. To address these basic requirements, we needed to unite and work together as a community. Additionally, there was a strong need to bring together community members from diverse sociocultural and geographic backgrounds. The Tol Bikash Sanstha [Ministry of Federal Affairs and General Administration (MoFAGA), 2077] was formed to undertake development initiatives, but it was not fully functional.

Recognizing the importance of a strong bond among community members, women who had engaged in women's groups suggested forming a women's group within the community. One of them was the first phase inhabitant [Fulmaya-pseudonym in my research], who lived in the community when there were only seven households. She visited me every noon while I was busy with construction workers at my house construction site. She used to share her stories of hardships and being unsupported as a stranger in that place. Therefore, she motivated women in the community to form a women's group to foster a sense of community and enhance social cohesion. There were other didis [older sisters] in the community who had similar experiences of being involved in women's groups. They also insisted on forming a women's group within the community.

I had no experience in women's groups. However, I had seen my mother attend meetings of Aama Samuha [Mother's groups] led by a female community health worker and some other groups in my hometown, Morang. She used to make monthly savings in the group and take loans from it when needed. Similarly, I saw her bring seeds from the group and plant them. She would share ideas she learned about planting vegetables, fertilizing them, and some health and hygiene-related information. Her sharing and activities made me perceive such groups as external agencies' functional groups created to implement their agendas through them. As she mentioned, there would be a sir/ma'am to facilitate their learning and monitor the activities. The idea of women's groups that didis wanted to form contradicted my understanding of women's groups as Aama Samuha. Nevertheless, I agreed to participate in it.

One afternoon on 23rd March 2018, eighteen to twenty community people [including six to seven males] gathered in one of the members' residences. Didis had requested every household's woman to attend the assembly. They urged me to hold an

executive position in the committee, acknowledging me as a ‘Padhe-lekheki’ [educated] woman in the community. This acknowledgement demanded my meaningful contribution to the community as a learned personality. I felt moral pressure to present myself as a role model in the community. Not only that, the Tol Bikash Sanstha also assigned me an executive position, perceiving my master’s degree certificate as a measure of credibility for leadership. As an executive member of both the Tol Bikash Sanstha and the women’s group, I began getting involved in community activities, ranging from planning to executing them. Despite my best efforts, my involvement in such activities made me realize that I had known almost nothing. My very narrow network and limited knowledge beyond the household made me hesitant and nervous when I had to express my opinion on public issues in front of the community. Such bitter experiences of my poor performance, as opposed to what was expected of me, opened my eyes to reflect on myself. This realization made me aware of how stagnant I had become in my personal growth and how far I had fallen behind in practical knowledge and skills. I also noticed that I lacked proper interpersonal communication skills to have smooth conversations with strangers or influential personalities.

Before I joined the women’s group, I believed my master’s degree certificate was a symbol of my ability. I felt proud to hold a master’s degree. However, they now seemed insignificant because I couldn’t see any real connection between my certificates and my performance in real-life situations. It created a ‘disorienting dilemma’ (Mezirow, 1997) in me since Mezirow describes ‘disorienting dilemma’ as a situation in which an individual’s existing lens of understanding no longer fits into the present context. I felt embarrassed and lost my self-esteem and confidence when meeting people who appeared more knowledgeable and capable than I was. I felt uncomfortable meeting friends who used to be my colleagues but now hold high positions in their careers. I hesitated and often made excuses to avoid seeing them. Over time, I started to feel dissatisfied, irritated, and annoyed with myself. These negative feelings damaged my self-image and made me very unhappy with myself.

I discovered an internal identity conflict. How others perceived me didn't match how I felt inside, especially concerning my abilities. Even my self-image felt false. I hadn't realized how competitive and volatile the world I live in was. I used to see myself

as an educated and capable woman, thanks to my master's degree. When I couldn't present myself as I dreamed, like a leading model for others, it disrupted my life. I questioned myself: Why am I incapable of making a meaningful impact on my social roles despite having a good academic background? What hinders me from presenting myself as I have anticipated in real-life situations? What is instrumental in fostering an individual's full-fledged capability besides academia? These questions constantly raced through my mind. I often wondered about my certificates and this fragile inner personality that seemed mismatched. The internal turmoil made me realize that I was not what I had thought I was. This realization prompted me to seek new directions in life.

I wanted a drastic change in my situation, so I considered different ways to reinvent myself. My primary goal was to reconnect with the professional world and feel comfortable in the public sphere. Through my involvement with the women's group and Tol Bikash Sanstha, I realized that a lack of opportunities to expose my capabilities outside the home limited my growth. I became desperate to find practical ways to upgrade my knowledge and experience in real-life situations, so that I could feel comfortable and confident in my everyday life. Finally, I joined the MPhil in Development Studies as a new direction in my life. This brought me back to academia after a 17-year-long break.

Rediscovering Myself

The MPhil journey presented significant challenges to me from the very beginning of the course, due to its vast philosophical and critical discourses, which were beyond my everyday interactions and comprehension. Out of frustration, I was reluctant to continue the program during the first semester. However, my colleagues' and mentors' continuous support and encouragement, and my community's recognition of me as an MPhil scholar, 'Purna le ajhai dherai padhdai chha' [Purna is pursuing further degrees], made me resilient to continue the journey despite the overwhelming coursework for me. The community, particularly the women's group members, expressed their high expectations of me as an executive member. They expected the group to be well-functioning and self-sustaining with my guidance. For them, I was 'sabai jaaneko maanchhe' [a learned woman], in their words.

The community's recognition and expectations inspired me to realize my potential and identify the areas where I can contribute. Consequently, I increased my involvement with the community as well as with the women's group activities. The more I participated, the more growth I saw in my personality. The most significant change I experienced was a shift in my perspective; I now see myself differently. I have found my role in the community to be motivating women to identify their potential to improve their circumstances in family and community by developing awareness and leadership skills through collective learning within the women's group. I have developed an agency that has positively impacted my life situations in both domestic and social spheres. I have been actively involved in community activities, expanding my mobility beyond household premises. This has helped me earn social recognition. When I reflected on my journey of transformation, I found that women's groups are the most accessible community-based organizations to empower women at the community level. With this understanding, I decided to move forward with a zeal to collaborate with women in the community to address women's individual and collective needs. This vision also inspired me to resume my academic journey to expand my understanding of the intersection of gender studies, with a particular focus on women. My transformative experiences made me deeply value the importance of women's groups in educating and empowering women in the community. Therefore, I am interested in exploring women's learning experiences within women's groups and how the learning is internalized in their personal and social life circumstances.

Women's Groups

The collective effort of working and learning in groups is a cultural asset of Nepali society, historically serving both individual and community interests as a community-building practice. Communities are traditionally conceived to have been built through the community members' collective voluntary work. Men and women in the same group often participate in volunteer work to construct schools and canals, thereby building community. Communities have handed over knowledge and skills as intergenerational practices and have remained self-sustained. Besides, women's cultural practices as informal self-help groups in communities hold significant space in community building. We have seen women collectively engage in traditional practices,

like collectively brewing domestic alcohol in indigenous communities, participating in pareli or parma [labor exchange] to work in fields, or knitting straw mats for ceremonies, which kept communities cohesive and self-reliant. However, the intervention of development partners in promoting economic and political empowerment has led to the formation of women's groups as a distinct entity, aiming at transforming women's socioeconomic status, given that women lag behind in participation in economic and community activities. These practices of forming women's groups by external agencies confined women's groups to a structured environment, disregarding their collaboration and collective learning processes as a community of practice.

Women's groups, by origin, are community-based, informal self-help organizations. Today, these groups are formed through voluntary membership of women in the community. Community women create such groups to achieve common goals (Shrivastav et al., 2025) by addressing shared needs and interests through collective efforts. In this way, they are informal associations of community women. The influence of externally formed women's groups has increased the trend of forming women's groups aimed at improving women's socioeconomic status by facilitating income-generating activities through collateral-free loans. This is expected to create self-employment opportunities for women, enabling them to become financially independent and secure. Additionally, women's groups are seen as playing a role in developing women's confidence and leadership skills by involving them in various group activities. Community women enhance their awareness of diverse issues such as health and nutrition, women's rights, violence against women and girls, and their access to social services, education, and employment opportunities through experience sharing and co-learning in groups. B.C. et al. (2016) and Raghunathan et al. (2019) mention women's greater participation in decision-making at the family and community levels, as well as their increased representation in the public sphere. Regarding this, women's self-help groups are generally established for two main reasons: to improve women's economic status [Microcredit model] and to enhance women's social status [Rights-based model] (Shrivastav et al., 2025).

As discussed above, women's groups have raised awareness in the community, and this trend has led to their extension beyond initiatives by the government or

development agencies. Community women view these groups as forums for educating and empowering themselves at the local level. Through participation, collaboration, and sharing experiences in group activities, women improve their knowledge and skills. This increased awareness broadens their capacity to contribute meaningfully to families and society, boosting their self-confidence, self-esteem, and social recognition. In this regard, women's groups are community-based solidarity groups. They promote women's self-help, aiming to transform women's lives in both domestic and social contexts.

Problem Statement

Despite the roots of working together in the commune, Nepali society has been gradually adopting an individualist approach to improve the quality of life and community activities. This notion has been vitalized by Yunus's (Yunus, 1999) initiative to engage women in groups to foster economic and social benefits in the South Asian regions. This initiative started with the notion of collective efforts in microfinance activities. In other words, his microcredit model popularized the formation of women's groups in developing countries. However, this approach followed a too technocratic and top-down model to enhance women's socioeconomic status, confining women within a rigid process of learning. Governmental and non-governmental development partners have widely replicated this model and implemented developmental interventions accordingly for women's social, economic, and political empowerment in developing countries. For example, influenced by the top-down approach conceived in the modern development model, women's groups prioritize savings and credits as the fundamental activity in groups, disregarding the plausibility of immense opportunities to educate and empower themselves through women's own collaborative learning in groups.

The popularity of microfinance in South Asian countries has led to a trend for women in the community to form women's groups as a forum to build capabilities for fulfilling their personal and social needs. They have been collectively addressing their common needs and interests, participating in community activities, and raising their awareness through shared experiences and mutual learning. Nichols (2021) states that women's practice of forming women's groups has been popular and widespread as a means of women's empowerment and community development at the local level. The current trend of forming women's groups through self-initiation is inspired by the rights-

based principle, which involves educating and empowering individuals in a wide range of issues that impact their life situations, along with savings and credit activities. Women utilize women's groups as a platform to educate and capacitate themselves and develop leadership skills through collaborative efforts in group activities. Badejo et al.'s (2017) and Kumar et al.'s (2019) studies have highlighted the positive impact of women's groups on women's social, economic, and political empowerment by mentioning women's increased social mobility, financial independence, and participation in decision-making in family and public spheres. However, the studies have not explored how community women learn from one another by getting involved in women's groups and how this involvement helps them change their perspectives about themselves and their circumstances within the family and society. The study of women's self-efforts to educate and empower themselves by forming women's groups in the community provides insights into how women build capabilities to navigate their life circumstances in the family and community by sharing their lived everyday experiences in the group and raising collective awareness about themselves.

Similarly, the literature has positioned women in women's groups as implementers of external agendas of developmental agencies (Nichols, 2021; Pulkki-Brannstrom et al., 2020), rather than as knowledge generators for transforming their own life situations and building community. According to Habermas's public sphere theory, women's groups are considered public spaces for women to come together and discuss social and cultural issues to form a public opinion and transform their situations (Habermas, 1989, as cited in Larsen, 2020). In this scenario, it is essential to explore how women in the community collaborate to create learning opportunities and establish new roles for themselves within their families and society. In a broader sense, it is the study of how women negotiate for changing roles/ identities within the context of the existing sociocultural norms and values through their involvement in women's groups. Concerning this, my study has positioned women in women's groups as knowledge generators and negotiators of women's new roles in the patriarchal social structure. Likewise, my research drew on women's transformative learning experiences from self-initiated and self-reliant women's groups, unlike previous research that has highlighted women's learning outcomes in externally led women's groups. Additionally, the

women's groups I am studying is formed in a semi-urban new settlement community in which the members belong to diverse sociocultural backgrounds, whose learning experiences have not been explored yet.

Purpose of the Study

The purpose of my study is to explore how women learn and how they interpret their learning experiences in women's groups. It has focused on women's lived experiences of learning through their collaborative activities in women's groups and how they internalize their learning to transform their personal and social life situations.

Research Question

This study is based on the following three broad research questions:

- How do the participants describe their lived experiences in participating in women's groups?
- How do the participants interpret their learning experiences in self-initiated and self-reliant women's groups?
- How do the participants internalize the learning in their personal and social lives?

Rationale of the Study

The formation of women's groups as a means to empower women at the community level in recent years, particularly since the 1990s (Thapa Chhetry, 2021), has created opportunities for women to socialize and learn from one another. Women have utilized these groups as platforms to enhance their skills and promote positive changes in their personal, family, and social lives. Through regular interactions and collaborations, they expand their awareness, which equips them with lobbying and advocacy skills to manage their daily experiences and bring about changes in their everyday life situations as they shift their ways of thinking. They develop new life values that are more adaptable, progressive, and inclusive (Mezirow, 2008). These positive changes enable women to make meaningful contributions to their families and communities.

Despite ongoing government policy reforms and progressive legal provisions, women still face discrimination and violence. Although they are aware of their legal rights related to their social, economic, and political status, they are unable to fully enjoy these rights. The gap exists because women in the community lack sufficient

opportunities and exposure to develop abilities for advocating or negotiating their rights within their families and communities. This situation highlights the need for stakeholders to prioritize and implement social awareness and capability-building programs at the community level. In this context, the efforts of community women to raise awareness by forming women's groups are commendable. By establishing these groups and uniting, community women have expanded their learning opportunities and strengthened their ability to assert themselves both within their families and in public spheres. Therefore, this study aimed to explore alternative ways of educating women in the community about lifelong learning. It also examined how women serve as changemakers in improving their status within patriarchal sociocultural norms and values, and how they negotiated their meaningful roles in families and communities. Overall, the study investigated how learning through women's groups contributes to the transformation of women's personal and social lives by enabling women to build feminine agency through their collective efforts.

Delimitation of the Study

The choice of Jack Mezirow's (among many others) Transformative Learning Theory as the theoretical lens for this study is the first delimitation of the study. The Transformative Learning Theory (Mezirow, 1997) posits that learning occurs through a critical self-reflection of one's own assumptions, beliefs, and values, thereby adapting them to fit the changing context. This study examined how women altered their assumptions and values about themselves and their roles in family and community by developing ability to critically reflect on their own pre-held assumptions and values through interaction and collaboration among members in the women's groups. This mode of learning is well reflected in Mezirow's Transformative Learning Theory. Therefore, I primarily drew on Mezirow's theory in my study. Likewise, based on their sharing and my observation of their participation in the group activities, my study covered the participants' learning experiences in women's groups and how the learning impacted their personal and social life transformations by exploring how they developed agency over their personal and social life circumstances. However, my study does not claim that the changes in the participants' behavior would have resulted only from their learning in the women's groups. Furthermore, I have included only the executive committee

members of the self-initiated and self-reliant women's groups run in my community as participants in my study. I believe that the executives had comparatively more learning opportunities than general members, due to their role responsibilities in the group. Finally, my study did not interpret how different educational levels, age factors, and the ethnicity/caste and class of the participants influence their learning and transformation.

Limitations of the Study

I conducted my study in a self-initiated and self-reliant women's groups formed in a new settlement community where I have been residing for almost a decade now. I refer to the women's groups as a 'self-initiated and self-reliant group' in my study because it was formed by women in the community through their own efforts to come together, based on their own knowledge and experiences in working in groups. It was not formed by outside facilitators, as in microcredit or health groups, where an expert leads and facilitates the groups' activities and learning. In my study, I perceived women's groups formed by external facilitators for microcredit, health, or social outreach programs as externally led groups. Building on this concept of externally led women's groups, I acknowledged the women's groups formed by community women's self-motivation and independent efforts as self-initiated and self-reliant groups. Nevertheless, I do not claim that such 'self-initiated and self-reliant women's groups' are indigenous groups, not influenced by external developmental organizations' functional modalities. For example, the formation of women's groups in communities has been widespread following the introduction of the microcredit program by Yunus. Therefore, the concept of forming women's groups itself is an adopted idea from developmental organizations. Likewise, microcredit activities as an integral part of women's groups, irrespective of whether they are formed through community women's self-initiation or external efforts, also lay a shaky foundation for claiming the indigeneity of the self-initiated and self-reliant groups. The women's groups I have included in my study also conducts microcredit activities as its core activity, an idea derived from developmental agencies. Additionally, the vignettes presented in the dissertation are in English, which I translated from the participants' interviews recorded in Nepali; therefore, the vignettes do not accurately represent the participants' diverse backgrounds in terms of their age, geography, ethnicity, education, and mother tongue. However, the details of their experiences have been covered.

My Positionality in the Study

I have been involved in the women's group, which I included in my research since its inception, as a founding member. I served the initial two successive tenures as secretary of the group. The group was primarily formed to establish social connections among community women, thereby enhancing social cohesion in the community. As anticipated, the women's group embraced almost every household within its association, except for a few. It shortly gained recognition as an active, organized body in the community, collaborating with the Tol Sudhar Samiti in addressing the emerging needs in the community, such as the issues of drinking water, infrastructure development, sanitation and trash management, and flood adversity during the monsoon season.

As an executive of the women's group [as the secretary] and Tol Sudhar Samiti [as the treasurer], my role and responsibilities expanded to be informed of all kinds of community affairs and to deal with diverse issues in the community. My efforts in adapting to emerging roles and social responsibilities made me familiar with every person in the community. In the process of listening to the collective concerns of the women in the community and discussing the issues in the women's group, we built collective strength to address these issues through joint efforts. One of the significant and impactful activities we initiated is the monthly community cleaning program, which is also crucial in raising environmental awareness and maintaining sanitation in the community. My increased involvement in community-building activities through the women's group and Tol Sudhar Samiti expanded my social mobility for various purposes. I attended meetings in the ward office with the local government to negotiate development programs in the community. I expanded my social network beyond my immediate community, and so were my role and responsibilities.

Through my engagement in the women's group's activities, I experienced noticeable changes within myself, transitioning from a vulnerable and naïve personality to an active, sociable, and leading one. It motivated me to share my learning and experiences with women in the women's group, inspiring them to navigate their situations by participating in activities within the women's group. This approach enabled me to have an influential presence within the women's group and the community. I used the women's group as a platform to empower myself and community women by

enhancing our knowledge and leadership skills through exchanging ideas, organizing collective events, and expanding social networks beyond the community. Although I have not held executive positions after the initial two tenures, I am frequently invited to executive meetings to discuss emerging issues in the group or plan future activities. Additionally, I have attended the regular monthly meetings and observed the executives' performances as they deal with general members and address their concerns. I have closely observed the executives' enhanced capabilities over the successive periods, as well as internal conflicts among them resulting from personal egos and ethnic biases, and how they have handled them. I have also seen executive members being more accountable to their everyday social relationships with community people and their social roles and responsibilities, which reflect in their thoughtful conversations and empathetic behavior toward others. Therefore, I hold an emic perspective in this study both as a researcher and an active interpreter of the study phenomenon due to my very personal interrelationships with the participants and my understanding of the study phenomenon as an active member of the women's group.

Structure of the Dissertation

I have organized my dissertation into seven chapters. The first chapter presents the background context of the study, including my journey of transformation since I joined the women's group that has run in my community. Acknowledging my learning experiences within the women's group as transformative learning for my personal growth, I have problematized the learning experiences of community women in self-initiated and self-reliant women's groups in new settlement communities. I have raised three broad research questions to explore the phenomenon, and also mentioned the purpose, rationale, and delimitations of the study.

The second chapter deals with the literature that I reviewed to elaborate on the concept of women's groups and how they promote community women's awareness of various subjects. My review covers empirical studies on women's groups, national and international policies for women, and the theoretical framework I have employed in my study. Recognizing women's groups as a form of cultural practices, I have identified research gaps in terms of research methodology, context of the study, and the focus of the

study that explored women's learning experiences and their personal and social life transformations they have experienced so far.

The third chapter consists of the methodology I have employed in my research. It elaborates on my philosophical orientation, research design, participants and their profile, information collection, and interpretation processes that align with the research design I have chosen for my study. Likewise, it also covers research ethics and the quality standards that are specific to the research design.

The subsequent chapters four, five, and six present the analysis and interpretation of the participants' information, in which each chapter deals with a broad research question. For example, the fourth chapter presents how the participants perceive women's groups, based on their lived experiences of being involved in them; the fifth chapter consists of the themes generated from the participants' lived experiences of learning within these groups, and the sixth chapter is about the themes derived about the transformations the participants experienced through their learning in women's groups. The findings presented in these chapters reveal women's groups as transformative learning spaces that play crucial roles in transforming women's life situations in both personal and social spheres.

The insights developed into women's groups have been further elaborated in the discussion section in chapter seven, corroborating with local and global contexts and theoretical explanations for them. Finally, the eighth chapter reinstates the research questions along with the newly developed insights and summarizes them. Grounded in the insights derived from the study, I have suggested adopting progressive viewpoints about women's groups, negotiating and collaborating with them as active collaborators at the local level in identifying their needs and interests, and implementing developmental initiatives. For this process, my study suggests that the local government and development agencies should recognize community women as a source of knowledge, rather than just as recipients of interventions. Additionally, this chapter also holds a brief story of my personal transformation, including how this research unfolded another layer of my understanding of personal growth and women empowerment.

Chapter Summary

This chapter presented the background of the study, including my personal story of a disorienting dilemma that led me on a journey of transformation through women's groups. Acknowledging the personal growth I have experienced so far, I intended to explore women's learning experiences within women's groups and the impact of their learning on their personal and social life circumstances. Therefore, this chapter incorporated research questions that aimed to explore women's learning experiences and transformations in their life situations. This chapter also included the purpose, rationale, and delimitations and limitations of the study, and my positionality as a researcher with an emic perspective on the phenomenon, as well as the outline of the research.

CHAPTER II

LITERATURE REVIEW

This chapter presents the literature I reviewed to broaden my understanding of the research topic. To make the literature presentable, I dissected the embedded concepts in the topic into specific themes, such as self-help groups, women's groups, policy measures to empower women, empirical studies focused on women's learning through women's groups/ self-help groups, and a theoretical lens that explained the adult women's learning phenomenon. After reviewing the relevant literature on the topic, I identified research gaps to be explored in my study. The reviewed literature is presented below in different themes.

Cultural Roots of Self-Help Groups (SHGs)

Self-help groups are voluntarily formed groups of people. They function through collaboration and cooperation among group members to achieve a common goal. Historically, self-help groups are the foundations of community-building activities. The literature presents some traditional groups formed by community members to address societal needs collectively. For instance, the Guthi in the Newar and Barghr in the Tharu communities of Nepal (Parajuli et al., 2021) and 'Aama Samuha' (Bhattachan, 2002) are community-based self-help groups that are crucial in community building. Among them, 'Aama Samuha' is an association of women, exclusively mothers in the community, that emerged as a self-help group in the western Gurung community (Bhattachan, 2002; Gautam, 2021) as a response to the shortage of adult males due to their recruitment in the British and Indian Gurkha regiments. According to Bhattachan, the Gurung women created 'Aama Samuha' to sing, dance, and organize cultural activities to welcome returnee Lahures and guest visitors and address community needs by engaging in collective efforts to construct trails and temples. Later, the concept of 'Aama Samuha' was universally adopted by the government and NGOs /INGOs to implement developmental initiatives in rural communities nationwide (Bhattachan, 2002; Gautam, 2021). There are also other forms of traditional self-help groups, such as Parma/pareli or Hauli [mutual labour exchange systems] and aichopaicho [barter system] (Tamang et al.,

2021) traditions in rural villages. These self-help groups have played significant roles in maintaining livelihoods and community resilience through collaboration. Our grandparents' stories also mention the irrigation canals, trails, public resting places, and schools that were built from community members' collective efforts to address the emerging needs in communities.

Considering the origin of traditional self-help groups, these are primarily community-born organizations for mutual support to meet personal needs and build communities by addressing societal needs through collective action. Collectivity, collaboration, and shared goals and responsibilities are the guiding principles of such self-help groups. Depending on the community's needs, various self-help groups are formed to address those corresponding needs. Some examples of literature-mentioned support groups include those for leprosy-affected people (Jay et al., 2021), suicide survivor self-help groups (Testoni et al., 2019), mother's groups (Manandhar et al., 2022; Saggurti et al., 2018), and other economic self-help groups. Traditions in rural villages represent other forms of self-help groups. For example, our grandparents' stories also mention the irrigation canals, trails, public resting places, and schools that were built from community members' collective efforts to address the emerging needs in communities.

However, the concept of self-help groups became popular, and their formation became widespread after 1976 with the emergence of the Grameen Bank of Bangladesh, initiated by Professor Dr. Mohamed Yunus (Anitha Bai et al., 2022). Dr. Yunus initiated the program as a microcredit project to provide banking services to the poor by forming self-help groups of poor rural women (Yunus, 1999). According to their study, the success of microcredit in creating poor people's access to economic resources, for example, Banks in Bangladesh, led to the formation of self-help groups globally as a means of community-based microfinance as a tool to eradicate poverty in Asian, African, and South American countries. For example, the National Bank for Agriculture and Rural Development (NABARD) in India adopted the microcredit model to reach poor communities by forming self-help groups in collaboration with NGOs (Anitha Bai et al., 2022; McLain, 2025). The microcredit model of women's self-help groups is primarily focused on the economic empowerment of poor families, establishing the linkage of the

community with the bank in collateral-free provisions; otherwise, the poor do not have access financial institutions and financial resources. Canuto et al. (2022) also mention that developmental agencies, such as the government and NGOs, widely formed self-help groups in developing countries to improve maternal and child health as a strategy to mobilize the community to promote health and social outcomes. These processes formalized self-help groups as a means to enhance the poor's access to economic resources, thereby improving their financial status through income-generating activities, and to raise social awareness among the target population by introducing developmental interventions through them. For example, microcredit, adult literacy, and health and sanitation programs are some developmental interventions widely implemented through women's self-help groups by the developmental agencies in rural areas in Nepal.

The literature on the emergence of self-help groups largely indicates that they were primarily formed to establish the poor's banking access for their economic development. However, confining the history of self-help groups to the developmental agency-led groups would be unjust and would overlook our own century-old traditions. Strongly sticking to it, I conceive self-help groups as traditional practices carried out to collectively address common needs and goals in communities.

Women's Groups

Women's groups are self-help groups formed of women in the community as a platform to share ideas, learn from one another, and empower themselves through collective efforts. These are primarily women's voluntary membership-based informal associations. Kumar et al. (2019) mention Women's groups as membership-based organizations where members maintain close ties and provide mutual support to achieve both individual and collective objectives through community actions. Women in the community form such groups as a means to co-learn, unite, and plan collective actions to improve their circumstances within the family and society, while also contributing to community building. In other words, by abiding by shared values and responsibilities in women's groups, women direct their activities to achieve common goals collectively.

Depending on women's willingness in the community to join, groups have flexible sizes, ranging from at least 10 to 20 members (Nichols, 2021) or 8 to 20 members (Kumar et al., 2019). The sizes mentioned in the literature reflect women's

groups formed by external development agencies. I believe they prefer smaller groups to hold each member accountable and ensure clear learning outcomes. However, I argue that women's groups can be any size as long as members share common objectives and goals to improve their situations, because they are voluntary associations of women at the grassroots level. Therefore, emerging women's groups are not limited to any specific number of members as long as it is manageable for them. As urban areas, especially in the valley, continue to grow and new settlement communities develop rapidly, forming women's groups has become a popular way to connect community members and foster social cohesion. Migrants from different parts of the country establish communities through their participation in such groups. This trend indicates that community women establish women's groups not only for economic reasons but also to promote neighborhood, brotherhood, and sisterhood within these communities. As a result, the size of women's groups in new settlement communities is not restricted to any fixed number of members; they aim to include every household in the community to foster social connections among themselves. As Desai et al. (2020) mention, women's groups can be 'closed', which restricts membership to fulfill specific criteria, or 'open', which includes all community women and others that function through community mobilization to actively participate in planning, implementing, and evaluating activities for community development. Thus, according to them, women's groups vary in size, membership, and goals.

Since self-help groups have expanded globally with the microcredit model as a tool for anti-poverty intervention (Davidson & Sanyal, 2017), aiming to uplift women socio-economically, microcredit is a key activity of women's groups. Following the fundamental principles of microcredit, group members regularly deposit savings into a collective fund and take collateral-free loans to be used for income-generating activities. It is assumed that income-generating activities through collateral-free loans help members access more economic resources, enabling them to become financially independent by creating self-employment opportunities. Additionally, women develop leadership skills while participating in group activities.

Women's Groups in Nepal

Considering the case of women's groups in Nepal, they existed as community-based sociocultural organizations before the emergence of the microcredit model by Dr. Yunus (Dahal, 2014). For example, 'Aama Samuha', which originated in Gurung communities, is a form of women's groups where women come together to discuss common issues of their interest (Bhattachan, 2002). These groups were formed through the self-initiation of community women to address personal and social problems through collective efforts and to entertain themselves. 'Gurase Bhume Aama Samuha Sangrahalaya' (Guranse Bhumi Ama Samuha, 2023) of Machhapuchhre village in Gandaki Province is an example of an active Aama Samuha, contributing to community-building, established forty years ago by local Gurung women to initially address drinking water problems in the village. Now, they are actively involved in cultural preservation, rising above physical needs within the community. They have also established a museum showcasing Gurung instruments, ornaments, and artifacts. Their main source of income at first was singing and dancing to welcome guests and tourists. They used those funds to preserve their cultural heritage and develop infrastructure like resting spots, new trails, and cremation sites. This example illustrates that women can transform communities and their circumstances through collective effort. The awareness mothers created through collaboration extended beyond addressing urgent community needs, focusing on preserving their identity, culture, and heritage for future generations. Regular negotiations and cooperation among mothers fostered their collective critical awareness of their identity as well as their roles in family and society.

However, the concept of women's groups gained widespread popularity after Nepal's 8th Fifth-Year national development plan, which established policies to collaborate with NGOs and INGOs as development partners. These policies aimed to raise women's awareness and improve their socioeconomic status by implementing development programs through self-help women's groups (Thapa Chhetry, 2021). According to him, these NGOs and INGOs began forming self-help groups, especially in rural areas, to empower women and mobilize them to deliver social services. Similarly, the government of Nepal introduced the Female Community Health Volunteer program (FCHV) in 1988, following the Alma-Ata Conference- 1978, which advocated for

community participation in primary health care, to educate communities about immunization, family planning, hygiene and sanitation, first aid, and pregnancy/perinatal and infant/childcare (Tikkanen et al., 2024). According to the study, the FCHV program operated by creating women's self-help groups called 'Mother's Groups,' which had national coverage by 1995.

Another key factor in establishing women's groups in Nepal was the microfinance program. After the 1990s, microfinance became a popular model, especially in developing countries, to fight poverty. The Nepalese government also established Regional Development Banks based on the Grameen Bank model and permitted private financial institutions to operate under a microcredit approach (Karn, 2018). This policy promoted the creation of women's groups as self-help groups in rural Nepal. These groups of women pooled their savings into a collective fund and received loans without collateral. These economic models of women's groups are widespread and actively functioning. They aim to empower women economically and involve them in community development. Based on these factors, existing literature describes women's groups as key players in carrying out development programs because of their effectiveness and efficiency in delivering services and information on a large scale (Nichols, 2021).

In recent years, forming women's groups at the community level as a platform for women's personal, social, economic, and political empowerment has become a common trend, regardless of geography or caste/ethnicity. Following the 10-year-long insurgency in Nepal, many self-emerging pressure groups have affiliated under justice-seeking associations, such as the Conflict Victim Women National Network (CVWN) (UN Women, 2025), Conflict Victims' Society for Justice (CVSJ) (Advocacy Forum Nepal, n.d). These groups advocate justice, reparation, and empowerment of women and children affected by the armed conflict. The networks formed for conflict-affected people, like CVWN and CVSJ, provide training for leadership capability-building of war-affected victims so that the victims can raise their issues boldly, relating them to their lived experiences of mental, physical, and emotional suffering and hardships caused by the insurgency. CVWN, CVSJ, and many organizations working with conflict-affected communities have played crucial roles in shaping policies to represent conflict-affected women and conflict-survived victims as a key mechanism for identifying their needs and

collecting data about them at the local level (UN Women, 2025). In this regard, self-emerging groups are seen to have extended beyond economic and income-generating activities, enabling themselves to express their voices for social justice, empowerment, freedom, and women's equal economic and political rights. With the rapid expansion of urbanization, especially in the valley, new settlement communities are soaring. Consequently, self-emerging women's groups are being formed to promote social solidarity in newly settled communities. Likewise, women's groups help build women's self-worth and confidence, turning them into proactive agents for women empowerment and community development. One of them is the women's group established in my residential area, in which my research is based.

Policy Review

The constitution of Nepal aims to create an egalitarian society by adopting participatory and inclusive principles across all state institutions to ensure equal economic opportunities, prosperity, and social justice by eliminating all forms of discrimination based on class, caste, region, language, religion, and gender. In accordance with the preamble, it grants special constitutional rights for women under Article 38, in addition to the general rights given to everyone, such as the right to freedom, education, and a dignified life. The fundamental rights of women in Article 38 include women's equal share in parental property, participation in all state mechanisms through proportional inclusion policies, protection against discrimination in terms of religion, social and cultural practices, safe motherhood and reproductive rights, and special opportunities for education, employment, and social security through positive discrimination. To implement these constitutional provisions at the local level, the Local Government Operation Act, 2074, has developed specific provisions. Clause 12, sub-clause 30 of the act assigns responsibility to ward committees to keep records of women in their respective wards and develop programs for their socio-economic uplift. Similarly, sub-clause 32 requires the local government to protect women at the local level from gender-based violence and other forms of violence rooted in socio-cultural practices within communities. Additionally, the National Gender Equality Policy, 2077, policy no.11, also demands mobilizing community-based organizations such as youth clubs, children's groups, mothers' groups, and civic societies in communities to raise awareness

against gender discrimination and violence against women and girls [Ministry of Women, Children and Senior Citizen (MoWCS), 2020].

Talking about international treaties, CEDAW (Convention on the Elimination of All Forms of Discrimination Against Women), which Nepal ratified in 1991, is a landmark in safeguarding women's rights globally. CEDAW, as an international bill of women's rights, presents fundamental rights of women equal to men in all areas of life, including social, cultural, economic, and political spheres. It mandates the signatory countries to end all kinds of discrimination against women. For this, it directs the countries to take appropriate measures to safeguard women's rights, including legislative provisions, modifying existing laws, regulations, customs, and practices that are discriminatory against women and girls. However, based on the 7th progress report on CEDAW implementation in Nepal, the Committee on the Elimination of All Forms of Discrimination against Women (United Nations, 2025) highlighted that rural, indigenous, and marginalized women in Nepal have limited access to healthcare, employment, nutrition, and are underrepresented in decision-making and leadership positions. Likewise, it also notes a high rate of gender-based violence against rural women, old women, indigenous and minority ethnic group women, and girls, as well as a significant rate, i.e., 72% of women who have experienced domestic violence but did not report due to discriminatory socio-cultural norms and lack of awareness of women's rights and available remedies. Further, adhering to CEDAW, SDG-5 'Gender equality' in Agenda 2030 has identified specific targets to be accomplished by all signatory countries to achieve gender equality (United Nations, n.d). The targets include eliminating all forms of discrimination, violence, and harmful practices against women and girls, ensuring women's equal opportunities for leadership at all levels of decision-making in social, political, and economic life, women's access to sexual and reproductive health and rights, equal right to economic resources, inheritance, access to ownership of land and other forms of properties, and adopting policies and enforce legislation to promote gender equality and empowerment of women and girls. Aligning with the SDG-5 and CEDAW, the government has adopted progressive legal reforms to punish violence and discrimination against women and ensure women's rights in Nepal. For example, the Sexual Harassment at the Workplace (Elimination) Act, 2015, the Domestic Violence

(Offence and Punishment) Act, 2009 with amendment in 2015, the Witchcraft-related Accusation (Offence and Punishment) Act, 2015, the Labor Act, 2017, the National Civil (code) Act, 2017, along with the constitutional rights, have legal provisions to criminalize and punish any form of misconduct, harassment, torture or inhuman activities against women and girls, as well as they have legalized the equal pay, remuneration and social security between men and women.

Aligning with national and international gender-related policies, the government of Nepal, in collaboration with development agencies, is implementing women's development programs at all levels. The local governments have made efforts to localize SDG-5 through gender-responsive policies, such as demolishing Chhaupadi huts in the far-western regions, (The Himalayan Times, 2025; Dhungana & Bhatta, 2025) daughter insurance plan for those daughters who get married after 20 years of age as 'Beti Bachau, Beti Padhau' campaign in many municipalities in Madhesh Pradesh are some examples. Likewise, as a policy requirement, local governments allocate budgets for women's empowerment through their annual programs and budgets; however, the targeted groups at the community level do not benefit as much as they are supposed to. This is because the gender-responsive budgets created by local governments are not based on the needs assessment of community women; instead, they favor influential I/NGOs, CBOs, and political leaders (Bhul, 2022). Community women are not involved in the so-called participatory planning process because they are perceived as being incapable of participating in public discussions. Despite many progressive legal reforms, women, particularly in rural communities, continue to suffer from violence and gender-based discrimination. I have observed that local governments organize a one-day legal literacy program once a year, as well as a one-day social awareness-raising program under the social development sector at the local level, which is significantly insufficient to empower community women. According to Khatri and Devkota (2020), even women representatives at local levels are unaware of their critical roles and responsibilities in planning and policy formulation. The mandatory proportional inclusion principle has paved the way for women's representation at all levels of government; however, their participation has not been as impactful as expected due to a lack of skills in negotiating, lobbying, and effectively communicating concerns during meetings, which limits their

influence in decision-making. Women at the community level lack these abilities because they are not given leadership opportunities. Although their participation in community activities is high, they remain active contributors at the physical level, avoiding influential roles in decision-making during the planning phase.

However, the emerging Women's groups with expanded responsibilities are educating women and creating space for women's public recognition in the communities. Women are increasing their participation in community affairs, including involving themselves in planning and executing community activities, and through their contributions, they are claiming public entitlement. In this regard, it is necessary to study how community women educate and empower themselves by organizing themselves into such voluntarily formed women's self-help groups, to create public spaces for themselves in communities, and bring positive changes in their personal and social life situations.

Empirical Review

I have reviewed some empirical studies conducted in the global contexts regarding women's groups, which I have presented in the following subthemes.

Economic Opportunities and Decision-Making Power

Studies on women's livelihood groups show that women have gained access to economic opportunities through employment and savings, and greater decision-making power in daily life activities. Studying the groups formed by the project 'Women's Wealth and Influence' in Tajikistan, that formed 3000 groups, including approximately 65,000 women members with an aim to mobilizing women for their economic empowerment through group support and savings and credit activities, Molesworth et al. (2017) reported women's increased freedom of movement out of house, access and control over assets, increased paid labor opportunities, awareness of power dynamics within the family and public arenas, and though limited, decision-making power within household. The study used a mixed method with a sample size of 1,441, including 918 women, of whom 5% were non-members of the groups, and 524 men from 40 randomly selected villages. The findings were drawn by comparing the changes between member and non-member women of the groups. Similarly, Raghunathan et al. (2019) conducted a study with a sample of 1000 participants from five different states in India. The study investigated the effectiveness of women's SHGs in improving women's access to

agricultural information and technology. They assessed whether the increased access to information and technology could lead to greater production diversity and empower women through their decision-making roles in agriculture. Their findings confirmed women's groups' positive impact on women's empowerment, especially regarding access to agricultural information and participation in agricultural decision-making. The study found an increase in the number of women with bank accounts, and they were actively engaged in financial transactions and income-generating activities. However, the study also showed that, although Women's groups enhanced women's access to agricultural information and technology and somewhat strengthened their role in agricultural decisions, women participants still could not significantly influence agricultural practices and outcomes.

These studies demonstrate that women's increased knowledge and skills in agricultural production, as well as in saving and credit activities through women's groups, have enhanced their economic opportunities. The studies reveal women's increased knowledge and skills in income-generating activities enabling them to contribute to their families' finances, which leads to decision-making power in family affairs. Though women have enhanced their access to decision-making in the family, their influence is in small-scale affairs, such as raising and selling poultry products, making home-made pickles, growing seasonal vegetables, and deciding on seeds, among other similar activities. The deeply rooted patriarchy still deprives women of making big decisions, such as buying or selling assets, or making investments in large volumes. However, increased knowledge and skills are a dimension of empowerment, which enable women to negotiate their roles in domestic and public spheres.

Passive Recipients

Highlighting the role of Women's groups in women's empowerment and community development, SDG 2016- 2030 has introduced Participatory Learning and Action (PLA) in Women's groups as a global strategy to promote community health by focusing on women, children, and adolescents (Every Woman Every Child, 2017, as cited in Gram et al., 2019). Internalizing this strategy, I/NGO or government-led Women's groups have been applying PLA in Nepal. Regarding PLA in women's groups, Gram et al. (2019) conducted a study to examine the impact of PLA on women's agency within

the household. The study took place in the Dhanusha and Mahottari districts of Nepal with a sample of 1309 pregnant women. They employed a four-arm randomized controlled trial. Their findings confirmed that PLA in Women's groups, facilitated by facilitators, whether with cash or food incentives or without incentives at all, did not significantly influence women's agencies in household chores, mobility outside the home, or health-seeking behavior. This study counters women's empowerment through PLA in women's groups. Further, it examined how local social norms and the facilitators' inability to promote community action hinder the social mobilization of women through PLA. The study also demonstrated that facilitators tend to focus more on increasing the number of attendees in meetings through incentives rather than on enhancing women's agency, which hindered women's empowerment despite the PLA approach in groups.

This study represents many women's groups that become dysfunctional once the donor withdraws, as they focus more on receiving interventions from external agencies rather than capacitating themselves with new knowledge and skills. The members of such women's groups do not develop a sense of ownership and belonging because their activities are controlled and directed by the interests of donors rather than their needs and interests. Therefore, they end up becoming passive recipients of the services.

Women's Agency and Leadership

In contrast to what was mentioned earlier, the case study of a women's group in Chandragiri Municipality demonstrates Women's groups' positive impacts on both women's agency and community development, as reported in Shrestha et al. (2018). This case study is a success story of a women's group in raising awareness among families, the community, and all public spaces about earthquake vulnerability, Disaster Risk Reduction (DRR), especially after being severely affected by the earthquake in 2015. The study reports that female members learned new technical skills, such as using drills, hammers, and pins, to reduce earthquake disaster vulnerability by securing cupboards, frames, refrigerators, and properly placing vulnerable items in kitchens, bedrooms, and terraces, always prioritizing safety. As the study states, the women initially practiced these skills in their own homes. Seeing the results work for them, it boosted their confidence and skills, encouraging them to advocate for and implement safer practices for safety and risk reduction in public spaces like schools, health posts, and other

community buildings. Consequently, the study reports that women have not only gained employment opportunities but also assumed new leadership roles within the community, earning recognition in their families and beyond.

This study investigates how community women's networks can play a significant role in creating safer communities through minor improvements in daily activities. It demonstrates how participatory learning and action in Women's groups could be instrumental in community transformation and women's empowerment. The study also emphasizes members' active involvement in identifying their needs, priorities, and resources, and being facilitated accordingly, for the successful and effective use of PLA in groups. The study believes that members' autonomy to assess their needs, plan activities, and carry them out leads to women's greater accountability for their actions. They also seek innovative ideas to influence the community through their efforts. Therefore, PLA in Women's groups with flexible policies for members enhances the group's effectiveness and promotes individual empowerment.

Badejo et al. (2017) carried out a study in Nigeria that explored women's empowerment and agency through Women's groups. Focused on women's economic activities, influence, and agency within families, the research employed case studies in the Fulani and Ron communities across six villages. The study identified that promoting social, physical, and psychological well-being, and livelihoods, were highly influential and motivating for women to join women's groups. For example, the study showed that Women's groups in Ron communities successfully established women's recognition in society and provided security for women, widows, and girls through effective negotiation with traditional, administrative, and political authorities, despite religious constraints.

Unlike the previous study, these case studies present success stories of women who enhanced their agency and leadership through women's groups. The collectivity and collaboration among women within groups encourage them to raise their concerns and pull resources to improve situations. They enhance their awareness of women's situations in domestic and public spaces and acquire realistic knowledge and skills to enhance their agency and leadership roles in families and communities. The PLA in women's groups that follow a participatory approach have empowered community women to exercise leadership roles and agency in communities.

Improved Health and Community Wellbeing

Most studies have presented women's increased knowledge and skills in improving personal and family health through their involvement in women's groups. For example, B.C. et al.'s study (2016) on 'Role of Self-Help Groups in Women Empowerment and Health', which focused on self-help groups' engagement in raising health awareness and how it impacts women's health. The study underpins that women's empowerment positively correlates with women's health, which impacts the overall well-being of the community. The study was conducted in the urban field practice area of Bangalore Medical College and Research Institute. They used a cross-sectional approach in a sample of 95 participants who had been actively involved in women's SHGs for a year. The study findings showed an increased knowledge and awareness of health-related issues and hygiene in 69.5% of the participants, along with 21% of the participants' experiences of full improvement, and 66.6% of participants experienced partial improvement in their personal health. Additionally, the study highlights that 6.3% achieved economic independence, 26.3% gained importance within their family and community, and 48.4% had partial employment opportunities. Literature presents improved reproductive, maternal, neonatal/newborn, and child health (for example, Desai et al., 2020; Saggurti et al., 2018; Sondaal et al., 2018) by using women's groups as platforms to share health information in communities. Women's groups in the health domain appear to be the most popular means to implement health-related development interventions in communities.

Pulkki-Brannstrom et al. (2020), focusing on the roles of women's groups in minimizing neonatal deaths, cite the World Health Organization (2014), which recognizes Women's groups as cost-effective interventions or strategies for reducing neonatal mortality. The research was conducted in Nepal, India, Bangladesh, and Malawi to examine the cost-effectiveness and affordability of interventions through PLA in Women's groups to prevent neonatal deaths. The study findings supported WHO's recommendation to use Women's groups as a strategy for preventing neonatal mortality, with evidence of 43,000 neonatal lives saved each year across these countries.

These studies highlight women's ability to transform communities' overall well-being by improving health, nutrition, hygiene, and sanitation, and reducing maternal and

child deaths. Women-associated health groups have played a crucial role in improving community health globally in rural communities. Mother's groups led by FCHVs in Nepal are instrumental in promoting health awareness across the country. Through her involvement in the mother's group in my hometown, I have noticed my mother become skilled in making 'JEEVAN JAL' out of sugar and salt as a home remedy for diarrhea. She has also learned the importance of child immunization and seeking health care from the health post, among other things.

The overview of the literature highlights women's groups as platforms for community women to increase their knowledge and awareness of various issues, such as health, hygiene, environment, agriculture, and women's empowerment. Women learn and practice leadership in women's groups that enable them to transform their personal and social life situations. Globally, Women's groups are praised for their vital role in promoting community well-being and creating economic opportunities for women in developing countries. Besides, Women's groups are acknowledged as efficient and effective forums for implementing developmental agendas. Women's groups are widely appreciated for empowering community women; however, the existing literature on women's learning and empowerment through Women's groups predominantly focuses on quantitative data, measuring factors such as having bank accounts, employment, and increased knowledge and skills. The studies have not sufficiently explored how women feel empowered by sharing their personal stories. Most studies have employed large-scale surveys; very few have employed mixed methods, in which a qualitative approach has been used to provide additional explanations of the phenomena identified by the quantitative data. Likewise, the existing literature has not covered much about women's learning process in women's groups. Therefore, my study aimed to explore women's lived experiences of their learning within self-initiated and self-reliant women's groups by using a purely qualitative approach, a phenomenological study. Additionally, it investigated how the participants internalized their learning in women's groups in their personal and social lives.

Transformative Learning Theory as Theoretical Framework

My study explores the learning experiences of adult women involved in Women's groups. Many theories attempt to explain the phenomenon of adult learning. Theorists

argue that adult learning is a lifelong process that is need-based, self-directed, and experience-centered (Kolb, 1984 as cited in Healey & Jenkins, 2000; Knowles, 1980 as cited in Henschke, 2011). Adults are seen as having already experienced the world and developed a certain perspective about their engagement with it. The theorist Mezirow (1997) claims that individuals use their previous experiences as references to interpret the meaning of new experiences they encounter. According to him, the accumulated experiences create meaning structures in their minds that shape an individual's perceptions, feelings, and perspectives. Therefore, unlike children, adults learn not just to add information but to transform their life situations through changes in their perspectives, allowing them to view themselves and the world they live in differently. Consequently, theorists like Mezirow (1978), Paulo Freire (1970 as cited in Dirkx, 1998), and Dirkx (2008) have described learning as a process of transformation. The basic idea of transformative learning is that learning should enable individuals to change their personal, sociocultural, and political life situations. However, different theorists have varied focuses within transformative learning. For instance, Freire describes transformative learning as a process of increasing critical awareness in individuals about their sociocultural and political environments (Dirkx, 1998). Therefore, for him, learning should promote a deeper understanding of how social hierarchies and unequal power relationships in society influence and shape people's lives. In this context, transformation involves raising critical awareness of one's social and cultural surroundings and improving one's capacity to emancipate oneself from oppression through political liberation. Freire's transformative learning theory in adult education amplifies the voices of the marginalized and oppressed within social structures.

Mezirow's transformative learning emphasizes individuals' self-awareness and self-understanding through critical self-reflection (Mezirow, 1997) and a change in their existing perspectives. It is a conscious and rational process of perspective transformation that alters the meaning structure of everyday experiences (Dirkx, 1998). His theory effectively explains what triggers an adult to learn and how learning transforms their pre-conditioned thinking patterns to adopt new perspectives at a cognitive level, helping them adapt effectively to changing contexts. While Mezirow's transformative learning theory

emphasizes personal transformation, Freire's theory addresses transformation at both personal and social levels (Dirkx, 1998).

Similarly, Dirkx (2008) examined the psychological aspects of transformative learning. He expanded Mezirow's transformative learning theory by including the roles of emotions, the unconscious, and imagination in increasing awareness of self-understanding. He argues that a learner's self consists of multiple selves, and fully understanding the self involves considering the 'emotion-laden experiences' of individuals and how these experiences create disorienting dilemmas. As a result, they claim that Mezirow's transformative learning theory cannot fully explain the phenomenon of adult learning. This theory is criticized for being focused on conscious, rational, and cognitive processes in increasing self-awareness (Dirkx, 2008). Nevertheless, to examine the learning process involved in women's groups, I found Mezirow's theory more suitable because it holds critical self-reflection as the fundamental condition for learning, which was well reflected in women's learning process through women's groups.

According to Mezirow, transformative learning is a process of change in the 'frame of reference' (Mezirow, 1997). Here, 'frame of reference' refers to the assumptions, feelings, concepts, belief systems, and values that a person holds, which influence their meaning-making of experiences in the world. Since women members in Women's groups are adult learners, they already possess a broad range of knowledge and skills from their everyday life experiences. They hold pre-existing assumptions, belief systems, and values about the world they have lived in. As Mezirow (1997) explained, adult learners acquire new ideas to reframe their existing 'frame of reference' through critical self-reflection, enabling them to see the world from a different perspective. When adults face a situation where their previous lenses for understanding no longer help them make sense of their experiences, this creates a 'disorienting dilemma' (Mezirow, 1997); they critically evaluate their pre-knowledge and assumptions to make necessary changes and reframe those lenses. In my study, the participants came from diverse socio-cultural backgrounds. Each member had their own preset worldview, which might not help them adapt to the changing dynamics of new settlement communities. However, using the platform created in the women's group, women were able to critically assess their pre-

accumulated knowledge through open discourse among themselves and reform it if needed, making their views more inclusive, welcoming, and appreciative. Furthermore, they brought positive changes to their behavior, facilitating their adaptation to the evolving contexts of new settlement communities. The insights from Mezirow's Transformative Learning Theory effectively explain the core processes women used to develop new perspectives through dialogue among group members and critical self-reflection on their taken-for-granted values (Mezirow, 2008) and how they changed their perspectives about themselves and others to transform their life situations. Therefore, I primarily used Mezirow's Transformative Learning Theory as a relevant framework for my study, along with other learning theories as complements.

Research Gap

The existing literature presents women's groups as both learning spaces and effective methods for development agencies to promote women's empowerment and community progress. As mentioned above, studies have emphasized women's increased access to economic opportunities, improved knowledge, skills, social networks, and greater agency within their families and communities as positive outcomes of women's groups. However, existing literature largely quantifies women's experiences and voices through quantitative data. Women's empowerment and the changes they have experienced have been investigated through surveys and by comparing the variables between members and non-members of the group. Here, I am not convinced by the idea of exploring women's feelings of empowerment by examining the specific knowledge and skills they developed through their involvement in women's groups. Literature has not sufficiently explored women's personal experiences within women's groups, particularly how they learn and how their learning affects changes in their personal and social lives. Examining these aspects provides an insider's perspective that has largely been overlooked. Therefore, my study highlighted participants' feelings and voices through their lived experiences by exploring in-depth stories through a phenomenological research design. Additionally, a gap existed in the specific context of my research, which focused on women's life transformations in newly settled communities with diverse sociocultural backgrounds, where fostering social harmony was particularly challenging. In this context, understanding how members created an environment that promoted self-

awareness through critical self-reflection, enabling perspective shifts to adapt effectively in those evolving communities, was an important area for study. Considering these facts, my study presents community women not as passive recipients of external services, but as knowledge generators through collective efforts in self-initiated and self-reliant women's groups and agents of their personal and social life transformations.

Chapter Summary

In this chapter, I presented some existing literature on women's groups, providing local and global contexts. The synthesis of reviews on women's groups offers insight into the roles these groups play in promoting learning among community women. I expect that this section helps readers grasp my perspective about women's groups as learning spaces at the community level. Additionally, based on a review of existing policies for women in Nepal, along with international policies for women, empirical studies, and a theoretical framework, I have identified research gaps for my study. These gaps focus on exploring the learning experiences of community women, eliciting their lived experiences of participating in groups' activities as the basis for women's empowerment at the community level.

CHAPTER III

RESEARCH METHODOLOGY

This section explains my philosophical orientation and the research process I used. I have described my ontological view as recognizing multiple realities related to the research phenomenon. I have elicited participants' lived experiences and their meanings as the study's epistemological stance. Being an active member of the women's group I studied, I have shared my insider perspective on the research phenomenon as part of my axiological stance. The research methods and reporting style follow a phenomenological research design. Likewise, I have included my participants' stories and the research ethics I adhered to in completing the study.

Philosophy of the Study

The philosophical assumption embraces the ontology, epistemology, and axiology of the study. According to Creswell (2007), ontology deals with the nature of reality, and epistemology is about how researchers know the knowledge they claim, i.e., the source of knowledge, and axiology is related to the values associated with the study. Regarding this underpinning of research, my ontology encompasses multiple realities, including the participants' understanding of the women's group they are involved in and their learning experiences within them. My study presents women's groups as spaces for conversing diverse knowledge. As the members belong to different sociocultural backgrounds and geography, they live by their own values and interpret their experiences accordingly. Thus, my study holds the view of multiple realities (Creswell, 2007) reflected in multiple interpretations of the participants' learning experiences based on their personal or social backgrounds (Dhakal, 2013). In my report, I have presented multiple realities through multiple quotes (Creswell, 2007) from the participants' exact expressions, which reflect multiple meanings.

Likewise, when members join the group, their actions reflect diverse value systems and practices, creating ample opportunities for members to understand others and their own values in light of others' behavior. They adjust their existing perspectives (if needed) to align with the common value systems in the group. Thus, women's groups are

not only forums for learning externally led knowledge and skills as consumers of developmental agencies' agendas but also platforms for creating new knowledge and roles in society by women for themselves, helping them transform their personal and social life situations. Therefore, my study considers the participants' lived experiences as an authentic source of knowledge. In this regard, the epistemology of my study is based on the participants' lived experiences of involvement in the women's group various activities and their learning experiences through participation. Valuing the participants as the primary sources of knowledge, I have maintained a close relationship with them to gather detailed information about their experiences through in-depth interviews and observations, as Creswell (2007) suggests, to lessen the distance between the researcher and the participants and understand their contexts by being in the field where they live and work. Living in the same community and being a member of the group, I have had frequent access to my participants at their convenience to explore their experiences in depth. I conducted a series of interviews, observations, and informal conversations to capture the diverse perspectives of participants on their learning experiences.

The axiology in my research is value-laden. Since my study recognizes reality as a social construct based on participants' interpretations of their lived experiences (Dhakal, 2013), it holds a value-laden perspective. In other words, it affirms individuals' experiences as reality and respects their contribution to knowledge creation. Similarly, I also have my own perceptions and values related to my role as an active member of the group since its inception. Therefore, my preconceptions and values have guided me throughout the research process, from determining the research question to selecting participants, choosing information-gathering methods, and interpreting meanings. I have an emic perspective in my research, positioning myself as an active participant in unraveling the multiple facets of the phenomenon through my engagement with the participants. However, I am aware of my involvement and take care not to influence or distort the participants' core meanings or interpretations of their experiences. As my ontology is shaped by social constructivism, I firmly believe that reality is constructed through the active engagement of both researchers and participants in the meaning-making process. Acknowledging my participants' role in creating meaning and generating new knowledge, I considered them as co-researchers.

Social Constructivism as a Research Paradigm

Paradigms refer to an individual's assumptions or beliefs about the world or social phenomena. Creswell (2007) calls them Worldviews. According to Wahyuni (2012), the assumed set of beliefs creates a person's 'thinking framework', which guides their everyday behavior. As a qualitative researcher focusing on exploring the participants' lived experiences of their learning in women's groups and their meanings, my study is guided by social constructivism as a research paradigm.

Social constructivism in the interpretive paradigm considers reality as a socially constructed phenomenon. It holds the view that reality is constructed through social interactions in a particular context. According to Creswell (2007), reality lies in an individual's understanding of the world in which they are engaged. Similarly, Wahyuni (2012) states that realities are constructed by individuals differently based on their background, assumptions, and experiences; thus, human perspectives and experiences are subjective. Therefore, Social constructivism (Interpretivism) believes in multiple realities of the phenomenon, taking into account the individual's subjective interpretation of their experiences. Alharahsheh and Pius (2020) also suggest that differences in, such as cultures, circumstances, and times, lead to different social realities in interpretivism. In other words, it holds an individual's subjective worldview of their life-world experiences.

Creswell (2007) mentions that individuals negotiate the meanings of their experiences socially and historically. I believed that there would be individual differences in women's perception of the women's group and their learning experiences depending on their socio-cultural backgrounds. As a researcher, I have interpreted the participants' understanding of their learning in the women's group based on broader sociocultural and historical contexts in which my participants interpreted their meanings. It is how an individual perceives a phenomenon in a specific context and how they interpret their experiences that form a subjective reality. For me, the meaning my participants created from their experiences in women's groups is valid and real for them. Therefore, being rooted in social constructivism, I have used open-ended interviews to uncover the participants' diverse perspectives on their learning experiences rather than restricting them to predefined categories or ideas (Creswell, 2007). For this, I prioritized collecting and interpreting the participants' lived experiences in women's groups through multiple

methods of data collection, such as interviews, informal conversations, observations, and document analysis, and I presented the participants' subjective interpretations of their experiences as multi-faceted dimensions of the study phenomenon.

Research Design

I used a phenomenological research design, with a particular focus on an interpretive phenomenological study, as introduced by Martin Heidegger. The German philosopher Edmund Husserl is recognized as the father of phenomenology. When he introduced phenomenology as a distinct discipline in the early 20th century, he emphasized the objective and invariant nature of reality, aligning with the post-positivist paradigm (Kafle, 2011). He argued that truth is objective and unchanging, which is reflected in the form of individuals' lived experiences. Therefore, he proposed that a phenomenological study should provide a detailed description of how the phenomenon is experienced by individuals, setting aside the researcher's own biases, assumptions, and prior knowledge about the phenomenon. Under Husserl's view, research is value-free. He even recommends not using any theories in the analysis and meaning-making processes. By doing so, Husserl believes that things return to themselves and reveal their essence, or the core nature of the phenomenon. This branch of phenomenology involves creating a detailed textual account of how participants experience the phenomenon.

In my study, I have not used Husserl's idea of descriptive phenomenology. Instead, I followed the concept introduced by his disciple, Martin Heidegger, who expanded the idea of phenomenology in the interpretive paradigm, known as hermeneutic or interpretive phenomenology. Heidegger rejected the notion of objective reality or an invariant form of the phenomenon as proposed by Husserl and opposed the idea of bracketing or 'epoché.' He emphasized existence over consciousness (Reiners, 2012), contrasting with Husserl's view of consciousness as reflected in the lived experiences of a phenomenon. Heidegger argued that 'Being in the world' is the source of experience; therefore, how an individual interprets their engagement with the world depends on the social, cultural, and political contexts they are in. As a result, it is impossible to completely suspend the researcher's presuppositions or biases about the phenomenon under study (Heidegger, 1996, as cited in Kafle, 2011). He further claimed that there is no such thing as objective reality; instead, reality is relative and connected to individual

experiences. Consequently, he argued that the pre-understandings and concepts about the phenomenon serve as a theoretical guide for researchers to explore multiple dimensions of participants' lived experiences related to the phenomenon. Similarly, interpretive phenomenology regards meaning-making as a dialogic process between the researcher and the participant, allowing reality to be seen as a social construct. It means that reality is created through interpersonal interactions among researchers and participants negotiating the values shaped by sociocultural contexts. This approach helps to reveal detailed descriptions (multiple dimensions) of the phenomenon.

Falling under the interpretive paradigm, interpretive phenomenology believes in multiple interpretations of the phenomenon based on the participants' diverse socio-cultural and personal backgrounds. It claims that an individual's experiences in a particular context and what they mean to that individual can differ from others' experiences of the same phenomenon and the meaning it carries for them. Thus, it considers reality to be subjective and context-dependent. Acknowledging the subjective nature of reality, individuals' own ways of making sense of their experiences are valid forms of knowledge for me. I believed that there would be individual differences in how participants perceived the women's group and their learning experiences, depending on their socio-cultural backgrounds and personal motives for learning. For me, what they thought or experienced constitutes reality. Therefore, I have focused on collecting and interpreting the participants' diverse and in-depth lived experiences through their stories, using multiple methods of data collection. I paid attention to each participant's experience as reality and highlighted multiple meanings associated with their learning and the transformations they experienced in their personal, family, and social life situations as broader dimensions of the phenomenon under study.

As Moustakas (1994, as cited in Creswell, 2007) states, a phenomenological study focuses on what the participants experienced and how they experienced it. My study has centered on capturing the participants' experiences of learning in the group and how these experiences impacted their personal and social life transformations by exploring their lived experiences of everyday situations within family and community through their stories. In my study, the transformation in the participants' personal lives appeared as feelings of increased self-esteem, confidence, satisfaction, emotional well-being, and a

sense of control over decision-making roles in family matters and their own choices. Similarly, the transformation in their social lives reflected a sense of recognition within the community, enhanced leadership capabilities, and greater agency over societal issues, which leads to opportunities for increased participation in the social sphere of their lives.

Study Area

My study focus is on the women's group formed in a new settlement community in a semi-urban part of Lalitpur. The area is located 5 km outside the Ring Road from Gwarko. It is rapidly developing into a crowded city with thousands of houses being constructed each year. Consequently, new communities are forming rapidly. One of these communities is where I live. It emerged about 1.5 decades ago with migrants from various parts of Nepal. Although settlement began 1.5 decades ago with a few households, it experienced rapid growth after the earthquake in 2072 BS. The residents are from different regions across Nepal, representing various ethnicities and groups. As the number of households increased, there was an urgent need to create a group to promote socialization among people from diverse backgrounds. To achieve this, a women's group was formed in 2074 BS through women's voluntary initiative as a self-help group. It remains an informal self-help group and has not received support from any external agencies.

Initially, the main goal of the group was to promote harmonious relationships among women from different regions and diverse socio-cultural backgrounds. The group, which started with a few members, has now grown to include nearly all households in the community. As it expanded, its activities also increased. For example, it initially focused only on savings and credit activities, but now it also addresses environmental and social issues. Additionally, it provides learning opportunities such as legal literacy, accounting, and counseling to support individual and community well-being, based on the members' needs, interests, and priorities. Their learning is primarily based on members' sharing experiences, storytelling, and exchanging ideas among group members. The members share their knowledge and skills on issues they are informed about and learn from each other. Therefore, experience-sharing and collaborative activities have become important learning opportunities for them.

Participant Selection

Since phenomenology is concerned with interpreting the meaning of lived experiences of several participants about a concept or phenomenon and exploring the structure of consciousness in human experience (Creswell, 1998, as cited in Dhakal, 2013), it suggests using homogeneous research participants who have experienced the phenomenon in their lives. To meet this requirement, I purposively selected participants from the executive committee to ensure they have rich experience in being involved in group activities. My bias in participant selection is that executive members are more likely to be involved in group activities because of their mandatory role responsibilities. For example, they must regularly attend meetings, communicate with other agencies about their organizations, handle disputes within the group, and share information about the group socially. These activities naturally provide more learning opportunities and exposure to executive members, which enhances their confidence in establishing a position within their family and society. Additionally, executive members are highly motivated to pursue personal growth and achieve collective goals. They aim to serve as role models for other group members. To do so, learning new ideas, adopting good practices, and adjusting their behaviors accordingly are essential. Furthermore, all participants in my study were migrant women who felt a strong urge to connect with community women to form a collective strength to address common needs in the community. Therefore, they shared a high enthusiasm to collaborate through the women's group. Considering these commonalities among the executives, I assumed that executive members shared certain characteristics necessary for their role, which is fundamental for conducting a phenomenological study. In line with this, I initially selected six participants who are both founding members and have served as chairpersons, vice-chairpersons, treasurers, secretaries, or assistant secretaries; later, I added one more participant during data collection when her experiences appeared lively and interesting.

Participants' Profile

This section provides a brief overview of the participants involved in the research. Since my study focuses on exploring the participants' personal and social life

transformations through their involvement in the women's group, their profiles will include a short story of their life experiences, starting from childhood.

Fulmaya

Fulmaya, fifty-two years old, has been living in the study area for fifteen years. Her husband and sons are abroad. As one of the first residents in the community, she is well known for her contributions to community-building activities. Despite her chronic hormone disorders and heart problems, she actively engages in community affairs. For her, involvement in community affairs means mutual caring for one's physical, mental, and social well-being.

Born among 8 siblings in a poor rural family in Taplejung, Fulmaya was raised at her maternal grandparents' house, where she took care of her grandparents and cattle. She did not attend school due to household duties, but she did attend non-formal literacy classes. With the help of these literacy classes, she learned basic math skills and reading/writing. She used BAHRAKHARI BARNAMALA as a personal guide to learn to form words during cattle grazing at noon.

By age thirteen, she had lost both her parents, leaving her with the sole responsibility of raising her younger siblings. She used the local alcohol brewing skills she learned from her grandmother as a way to generate income to support her family. She enrolled her younger siblings in school along with herself, starting in grade four at age thirteen and continuing through grade ten. Activities like lending, borrowing, and seeking help during family challenges taught her how to connect with community members.

In her twenties, Fulmaya moved to Kathmandu for treatment of chronic diseases and settled there, renting a room. She learned sewing and worked as an employee in an institute for a couple of years. Then, she established her sewing institute. Her earnings were good enough for her to survive in Kathmandu. Her relatives in Kathmandu forced her to marry a man she had never known before. She was told that he was a teacher at a school. After marriage, she found that he was an alcoholic and abusive. He would beat her for no reason at all. Recalling the moment, she said that there was not a single night that she spent without tears. He abused her mentally, physically, and sexually. She was coerced into giving all the money she earned to him, and he would spend it on alcohol.

His abusive behavior compelled Fulmaya to seek help from others to protect herself and her children. She shared her struggles with close friends nearby. They suggested she join the women's group in the community. She became interested and joined the group. She learned about the group's activities, which she found helpful. She started attending meetings regularly and contributed to the monthly community savings scheme set up to support women's income-generating activities. Her involvement expanded her social network in the community. Inside the group, she also heard stories about other women. Gradually, she felt comfortable sharing her own stories, including her husband's abusive behavior. She asked the group members for advice on how to handle her husband's abuse. With their support, she gained the strength to stand up to her husband. Her husband also refused to give her a legal marriage certificate and birth registration for their two sons. The group held several meetings with him to convince him to provide the documents. Finally, he agreed. Through the group's support, she was able to obtain the necessary legal documents for her marriage and her sons' birth certificates.

She moved to the study area by building her own house in 2067 BS. Since then, she has played roles in community-building activities. She encouraged community members to form community-based associations, such as the Tol Sudhar Samiti and the women's group. She is instrumental in motivating community members to join these groups. She actively participates in planning and implementing developmental projects to address the community's basic needs. The community recognizes her as one of the key contributors to its development.

She was the founding chairperson of the women's group included in my study. She has chaired the group for two successive terms. During this time, she has mediated conflict resolutions involving violence against women, family disputes, and societal issues. She employs individual counseling strategies, meetings with conflict-involved parties, and mass hearings as needed, drawing on her experience in conflict resolution. She successfully resolved a family issue for a member who had been denied her citizenship and marriage certificate for sixteen years of her married life due to her infertility. As she shared, this gave her a great sense of achievement. She is happy with the social recognition she has earned so far and feels immense joy sharing her knowledge and stories with the community.

Nirmala

Nirmala is in her mid-forties now, living in the new settlement community with her husband and son. After returning from an eight-year stay abroad, she has dedicated herself to family management and social work. The inspiring fact is that she has resumed her academic pursuits by enrolling in a bachelor's degree program in literature. Through her further degrees, she aims to enhance her knowledge and confidence to better manage family affairs and contribute to community development. Currently, she serves as the vice-chairperson of the women's group and secretary of the Tol Sudhar Samiti, fulfilling her organizational responsibilities within the community.

Nirmala was born in Bhojpur as the youngest among seven siblings to her parents. She attended non-formal classes for two years, participating in classes for two hours on weekdays. Later, she joined grade two at a school located a one-hour walk from her house. She completed her sixth grade at that school and passed the SLC exam from a school in another village, where she stayed at her great-aunt's (her mother's older sister) house. Subsequently, she pursued her intermediate studies in Dhankuta. Because she did not complete the level consistently, she moved to Kathmandu in search of job opportunities. There, she lived with her maternal aunt's family. Her uncle was a lawyer, so clients frequently visited for legal consultations, and she spent most of her time doing chores for visitors and helping her aunt. When she did not find the job opportunities she expected, she enrolled in and completed the CMA (Certified Medical Assistant) course.

According to her story, she couldn't make friends during the CMA course because most of her peers came from wealthy families, and she could not fit in with them due to her financial problems. She felt lonely, humiliated, and isolated. She believes that the financial challenges during her studies affected her social life.

After completing the CMA course, she secured a job at a medical center, earning 1,500 rupees a month. She felt that her income from the medical center was not enough to meet her growing needs, so she took advantage of all free training opportunities available, such as housekeeping and caretaking, to build her skills in various areas. She applied for all eligible jobs and also took public service exams. However, she didn't find any satisfying jobs.

The ten-year civil war had devastated the country, mainly depriving the youth of job opportunities. Like most young people who left the village, she also chose foreign employment instead of returning to the village. She flew to Israel in 2068 BS. as a caregiver. There, she took care of an elderly woman for 8 years and came back to Nepal in 2076 BS. As she mentioned, she rarely met other people, except when she went shopping. This lack of socialization negatively impacted her personality. She became more reserved and silent.

After she came back from abroad, she resided in the study area, Lalitpur, with her family. There was not a single household that she had known about before. Everyone in the community was from a different place. Because of her reserved personality, she could not socialize with them. She felt uncomfortable, isolated, and disconnected in the community as well.

Having realized that she must live in the same community by building a connection with its members, she joined the women's group as a general member. She attended the meetings regularly and became familiar with the community people through their frequent meetups. She listened to others' stories and shared her own as well. After completing two years as a general member, she served as an executive member [secretary] during her first term, and recently she has become vice-president of the group. She actively participates in community activities: planning, monitoring, and carrying them out. She motivates community women to pursue their personal growth by taking advantage of opportunities available in their surroundings.

Kalpana

Kalpana, fifty-one years old, has been living in the new settlement community in the study area for over a decade with her family. She and her husband run a grocery store in their own house. As one of the first residents in this community, she has played a significant role in community-building activities from the very beginning.

She was born as the youngest daughter among six siblings in Kavrepalanchok. After passing the SLC, she attended Padhmakanya campus for college. During her intermediate studies, she married a man from Kathmandu. After having her first son, she left her studies without finishing the program. Since then, she has been a homemaker.

She joined her first women's group in her local community in Kathmandu and served as an executive member. Before that, she had no knowledge of such groups. She mentioned that a women-related organization formed a women's group in her community in 2060 BS with the goal of improving women's economic status and educating them about their legal rights. The representative from the central office visited the group once a month to hold meetings. The representative taught them basic skills and knowledge about their activities, which included conducting meetings, moderating discussions, and taking minutes. The members had personal savings accounts at the central office, and their savings were deposited into these accounts. Loans for members were also issued from the central office, and the use and management of funds, including how loans were used, the profits members made, and the efficiency of fund use, were monitored by office representatives and the executive committee at the local groups.

She saw women members' livelihoods improve through the mobilization of the group's collective funds for income-generating activities. Using the group's available loan as a start-up for small businesses, members began selling vegetables in carts, bakery items, and portable goods in their backpacks. As she mentioned, it helped them manage their food expenses and their kids' education. She felt the happiness of the women, seeing their glowing faces when they returned the loans. This moment filled her with pride and satisfaction over her actions.

The positive influences of the women's group on women inspired her to start a self-initiated women's group in her community. She, along with other women, launched a women's group with a total of fifteen members in 2063 BS. She served as the founding vice-chairperson of the group. They applied the knowledge and skills they had learned to manage their group activities. They started savings accounts with Rs. 100 per month. They held meetings regularly, planned their activities to address their members' needs, and mobilized resources accordingly. Over time, the community appreciated the group's work, and as a result, more women joined. Now, the group has approximately a thousand members and has transitioned into a cooperative.

Later, she moved to her current community in 2068 BS. To foster social connections among residents and collaborate on community activities, she also saw the need to establish a women's group. Her previous experience with group activities helped

her convince women to form this group. Once again, she served as the founding vice president for two terms. Now, she serves the women's group as an advisory board member.

Asmita

Asmita was born in the Terai region, Siraha, in 2040 BS, as the youngest of four siblings. She started school early but had malaria, which interrupted her studies. By age seventeen, she was in ninth grade when she got married and moved to Sindhuli to live with her in-laws. After that, she couldn't continue her studies. She lived in Sindhuli for seven years while her husband worked abroad and visited the family occasionally.

She migrated to Kathmandu in 2065 BS and lived in a rented house for three years. Later, she built a house and moved to the community in the study area in 2068 BS. Since then, she has been living in the community with her two sons and husband. Her husband is still employed abroad, and her son is also overseas for his higher studies. She does tailoring and knitting as a supplementary income source.

According to her, as one of the first new residents in the community, she played an active role in establishing the community tap for safe drinking water. As she shared, there were only two or three women who had concerns about societal issues, but their voices were ignored by most male members. This made her uninterested in getting involved in community-based organizations. Therefore, she contributed to community-building activities by staying outside the committees. She didn't even join the women's group for two years, doubting its sustainability and male domination over it. Later, after seeing the rapid growth of the group, which now included most of the community's residents, she also joined in 2076 BS.

During her childhood, she watched her mother join the mother's group that was formed in 2059 BS in their community. According to her, there was a male facilitator who led meetings every month and encouraged community members to regularly deposit savings into their respective accounts. As she mentioned, she gained some insight into how groups function by observing her mother's activities in the group. Having observed the group activities of the women's group that has run in her current community for a year as a general member, she took on an executive role and has now served as an executive committee member for two consecutive tenures. She has shared that she has

experienced significant changes in her personality since she joined the women's group. Through negotiations with different personalities during group activities and meetings, she said she has developed empathy, sensitivity toward others, and a sense of responsibility for her organizational roles in collective activities and community building.

Kabita

Born as the first daughter among four siblings in 2045 BS in Solukhumbu, Kabita completed her school education at a government school in her village. She studied the intermediate level at Mahendra Multiple Campus, Dharan, Sunsari, and started her bachelor's degree at Baneshwor Multiple Campus, Kathmandu. However, she did not complete the program because she got married and gave birth to her first daughter during her studies. Later, she went to Japan for overseas studies in 2070 BS and returned in 2074 BS. Since then, she has lived with her two daughters and husband in the new settlement community in the study area, where her family built a house in 2072 BS.

She joined the women's group as a founding executive member in 2074 BS. After serving one term as an executive member, she also served as the assistant treasurer during her second term and was recently elected as the treasurer of the executive committee. Through regular meetings and interactions with group members, she has become more comfortable and confident speaking in front of larger audiences. Likewise, she has increased her participation in community activities. These expanded social connections beyond house premises have energized her mentally, emotionally, and intellectually, helping her grow into a better version of herself every day, as she shared. She is eager to challenge herself with new experiences. She attends programs organized by government and non-government agencies at the community level to learn new things. She enjoys sharing her knowledge with group members, both as practice in public speaking and to educate others.

She enthusiastically shared that she has learned accounting skills to keep financial records organized and accurate. Additionally, she has enhanced her communication skills to clearly inform members about their EMI (Every Monthly Installment) and interest payments through concise messages on Messenger. She has perceived the women's group as a shared platform, allowing her to share her knowledge and skills with others and achieve satisfaction. Sharing her ideas in the group motivates her to learn more and

become a resourceful person, which she considers part of her responsibilities as an executive. She feels very motivated because she believes her life has just begun, and there is much more to explore in the future.

Shiwani

Shiwani was born in 2049 BS in Bihar, India, as the oldest child of her parents, who were originally Nepalese citizens living near the India-Nepal border. Later, when the borders between the two countries were cleared, their residence became part of Indian territory. Subsequently, her parents adopted Indian citizenship, renouncing their Nepalese citizenship. She mentioned that she was raised in a very restrictive family environment where the cultural norms and values do not allow girls to leave the house or meet boys outside the family. She was denied socializing in large groups, especially with the opposite sex.

She completed a bachelor's degree in India and was involved in the teaching profession as a primary-level teacher for two years. She came to Nepal after marrying a man from Siraha, Nepal, in 2067 BS. Since then, she has been living in Kathmandu with her family. She had never learnt Nepali before she came to Kathmandu. She did not know the Nepali language not only because she was born in India, but also because she belonged to the Maithili language-speaking community. Due to her Nepali language barrier, she has had bitter experiences with small vendors and grocery owners who took additional money from her for vegetables and groceries.

She resided with her family in this community in the study area, having built a house in 2077 BS, and joined the women's group shortly afterward. Her main reason for joining was to learn about the community members and establish connections with them. She mentioned that the group had forty-one members when she joined, and now it has grown to over a hundred members. She said the group has brought many community members together, providing her with a great opportunity to get to know them personally through regular meetings and other community events organized by the group.

She has successfully served on the executive committee for two consecutive terms. Initially, she was a member, and during her second term, she also served as the assistant secretary. Recently, she was elected as the group's secretary for a two-year term. Her active involvement in group activities significantly contributed to her improvement

in Nepali language skills. Her role responsibilities required extensive writing and speaking in Nepali, which improved her language proficiency and enabled her to use the language appropriately in various social settings. Additionally, she gained confidence in interacting with both men and women, as well as collaborating with them. Besides her responsibilities in the women's group, she has increased her active participation in various community activities by getting involved in consumer committees as well.

Rozy

Rozy was born in 2043 BS in Kavrepalanchok. Her father was a school headmaster, and her mother was also literate. Coming from an educated family, she completed her school-level education at a private institution. Having completed an intermediate level in biological science, she switched to economics and social sciences for her bachelor's degree. Likewise, she has earned her master's degree in two subjects: Economics and Political Science. As she shared, she worked with multiple NGOs, alongside her higher studies, to gain experience for her future career. The longest working experience she gained was at MiDas Education, where she joined in 2065 BS as an educational materials developer, immediately after completing her bachelor's degree. There, she worked as a presentation designer for interactive classes and a content creator for kids' reading materials in science and Nepali subjects. She worked at MiDas Education for seven years. Since she gave birth to her first son in 2070 BS, she resigned from her position and has dedicated herself to family care.

After giving birth to her first son in 2070 BS, she faced challenges in balancing family care and her career. Her family, including her husband, son, and herself, moved to their current residence in 2073 BS after building a house in the community. Prior to that, they lived in Kathmandu. Having moved into this community, she resigned from her job to take care of her toddler and focus on family management. After transitioning from a professional life to a homemaker role in a new community, she felt bored and dull due to her daily routine of mundane household activities. As she shared, she lost her passion and enthusiasm for learning new things and improving herself because she had no opportunity to showcase her abilities and potential in the community. She noted that people from diverse backgrounds and locations were reluctant to interact or socialize. She was

unhappy with the situation in the community. Therefore, she also felt an urgent need for a forum to connect with the community.

Once the senior didis proposed to her to form a women's group in the community, she enthusiastically agreed to join. Therefore, she became the group's treasurer from its beginning in the community. This was her first experience participating in such community groups. She joined the group to build social networks with other women. Her active involvement not only connected her with community members but also allowed her to showcase herself as capable and resourceful. She is no longer limited to household activities. Her mobility has expanded to the societal level, where she engages in various community activities and now leads the group as a successful platform for women in the community to empower themselves through collective efforts. She is now the president of the group.

Data/Information Collection

Phenomenology investigates a phenomenon through participants' lived experiences. It emphasizes detailed descriptions of these experiences, which require face-to-face, in-depth interviews with participants (Creswell, 2007; Denscombe, 2003). I used interviews as the primary method to gather information from participants, along with follow-up interviews to ensure data credibility. I prepared an interview guide following the process outlined by Gorden (1998), clarifying my research objectives, specifying the categories of information, and developing a series of concrete questions to gather the necessary data from participants. Since I employed a phenomenological study design, the interview questions were specifically crafted to evoke participants' lived experiences, focusing more on their actions, while also paying attention to their feelings and perceptions.

My involvement as the founding secretary of the group for two tenures has familiarized me with all the group members. Consequently, I have developed a good rapport at a personal level with my participants. This rapport facilitated an easy approach for the participants in the interview. Having received their willingness and consent to participate in the study, I scheduled individual interviews at their convenience. Four participants preferred the women's group's office as the interview venue, and the rest invited me to their residences.

As scheduled, I interviewed the participants individually and recorded the conversations. The first series of interviews lasted from fifty minutes to an hour and a half, with about one-quarter of the time spent setting the context and introducing the topic. I used open-ended questions, referring to the interview guide, to ensure that the necessary information was gathered through the conversation. While recording the conversation, I also took notes on their nonverbal cues, such as facial expressions, gestures, and body postures, as Gorden (1998) mentioned that such cues help interpret affective meaning, evaluate response validity, and judge the emotional state of the respondent (p. 105). The questions focused on what and how the participants learned through their involvement in the women's group's activities and how these experiences affected their daily life situations.

The interview process was reiterative. After transcribing the first interview using the field notes, I noticed gaps in the information. Therefore, I scheduled shorter follow-up interviews with the participants to gather missing details. However, I did not need to do this in a formal setting with everyone. For most participants, I had informal conversations during community cleaning programs and other events. Additionally, focused on my study's aim to explore changes in women's personal and social life situations, I prioritized interviewing participants shortly after they engaged in significant community activities, such as fighting against social injustice or collective efforts to respond to natural disasters. This approach helped me capture their immediate lived experiences of the changes they are undergoing. In addition to interviews and observations, I also analyzed documents related to the group to identify the participants' specific learning experiences within the group.

Meaning-Making and Interpretation

As a qualitative research approach, phenomenology follows the procedures of qualitative data analysis. Based on the constructivist paradigm, interpretive phenomenology explores how individuals make sense of their experiences in personal or social settings. The main focus of this study is to understand how participants interpret the meaning of their engagement (learning) in the women's group. To achieve this, I collected descriptions of participants' experiences and the contexts in which they occurred. I then transcribed the data for thematic analysis. I read the entire transcript of

each participant to gain a comprehensive understanding of the overall idea. Next, I reread the transcripts and coded the ‘significant statements’ (Creswell, 2007) that reflect the participants’ understanding of their lived experience of the phenomenon by highlighting them with different colors. I then grouped the coded data with similar ideas into subcategories or ‘meaning units’ (Creswell, 2007), or themes. Up to this point, I worked on individual transcripts. Afterwards, I developed broader themes by summarizing all ideas present in the transcripts within each category. I then presented those themes, including participants’ verbatim statements. Finally, I analyzed and interpreted the core ideas about the study phenomenon primarily using Mezirow’s Transformative Learning Theory, along with additional theories and broad social and cultural norms that influenced the participants’ understanding of their experiences, capturing the complexity of the phenomenon under study.

Quality Standards

Quality standards in research are concerns that ensure the trustworthiness of research findings. In qualitative research, trustworthiness is maintained through four criteria: credibility, transferability, dependability, and confirmability, as established by Lincoln and Guba (1985, as cited in Dangal & Joshi, 2020). However, phenomenology is an in-depth study of a phenomenon based on the individual participant’s lived experiences of it. It demands a detailed description of the participant’s experiences in textual form. It portrays authentic experiences (Denscombe, 2003) to the extent that they appear genuine and true to the original. Therefore, the depth of information and the language used to report in phenomenology differ from those used in other qualitative research methods. Considering this, Van Manen (1997 as cited in Kafle, 2011), mentions four quality concerns for phenomenological studies as follows:

Orientation

As mentioned by Kafle (2011), orientation refers to the degree to which the researcher gets involved in the participants’ stories. Phenomenology requires a good deal of the lived experiences of the participants in the studied phenomenon. Thus, it demands the researcher’s immersion in the participants’ world. The researcher must have a good understanding of the phenomenon, as well as the ability to be tolerant, compatible, and patient when listening to the participants. Unless the researcher develops a keen interest

in the participants' world of experiences, they cannot dig into the depths to explore the participants' lived experiences of their lifeworld. In my study, I ensured this criterion of quality standard through a series of conversations with my participants, ranging from chiya-chatpate gaf to scheduled interviews. As members of the same community and the women's group, we have developed a strong bond and had personal conversations.

Strength

Since phenomenology requires a detailed description of participants' experiences with the phenomenon under study, the text must convincingly represent the core meaning behind these lived experiences (Kafle, 2011). To achieve this, the researcher must provide a thorough account of the participants' life-world stories and discuss interpretations of their experiences with them to ensure that the essential meanings are not distorted or misinterpreted. To uphold this standard, I have provided ample space for participants' significant statements (Creswell, 2007) that capture lived experiences of the phenomenon. Similarly, I have employed multiple methods (such as taking field notes, observation, and document analysis) to triangulate information about these significant statements, and the interpretations have been shared and discussed with the participants before finalization.

Richness

According to Kafle (2011), richness refers to the aesthetic quality of the text, which conveys the intended meanings through participants' stories. The primary goal of phenomenological studies is to thoroughly describe the core intended meanings of participants' lived experiences, revealing the structure of their consciousness along with their emotions and feelings. Therefore, the rhetoric in phenomenology extends beyond everyday language to include idiomatic expressions, riddles, slang, poetic expressions, and more, aiming to give readers the most accurate reflection of the participants' experiences of their lifeworld.

Depth

As Kafle (2011) states, depth refers to the text's ability to delve deeply and accurately represent the true nature of the phenomenon under study. Since phenomenology is the study of the essence of the phenomenon through the individual participant's lived experiences of it, the text must funnel down through the lived

experiences of the participants to identify the common core features of the phenomenon. In my study, the texts present the participants' significant statements, which capture the lived experiences of the phenomenon. The interpretation of the text then delves into the next layer to uncover the core dimensions of the phenomenon, revealing its essence.

Ethical Consideration

Ethical considerations refer to the fundamental moral values that researchers must follow when collecting data from participants. The researcher must get approval from the participants before drawing any information from them. Fleming and Zegwaard (2018) regard 'Informed Consent' as the cornerstone of ethical consideration in any social science research. They emphasize the fact that participants must be fully informed of the purpose of collecting information from them, who the researcher is, and what they will be asked. Additionally, obtaining consent before retrieving data from participants is equally important. The researchers cannot force the participants to provide the information. According to Flemming and Zegwaard, "the participants must provide explicit, active, signed consent to take part in the research, including understanding their rights to access to their information and the right to withdraw at any point" (p. 210). Similarly, they also suggest maintaining the confidentiality of the participants while considering the ethical considerations of the research. The participants' identities should not be disclosed anywhere in the report or in the dissemination of the research. Researchers must avoid self-defining statements and any information that identifies the participants.

Acknowledging these ethical considerations, I clarified my intention and the objectives of the study to the participants in my study. I assured them that I would use pseudonyms to present the information as well as participants' profiles in the report. Likewise, I informed them in advance of the interview's content and obtained their consent to record the conversation. I also ensured them that they would withdraw the interview if they were no longer willing or felt uncomfortable proceeding. Further, I duly respected and valued their time and the information they provided.

Chapter Summary

In this chapter, I have outlined my philosophical perspective on various interpretations of women's learning in women's groups and how they transform their life situations. To align with the ontology I favor, I introduced a phenomenological research

design to conduct the study, aiming to uncover the participants' lived experiences of the phenomenon under investigation. I also provided participants' profiles to ensure their selection aligns with the research design. Additionally, I identified interviews as the primary method for gathering information, supplementing them with observation and document analysis, and employed thematic analysis to interpret the information. Furthermore, I discussed quality standards and ethical considerations.

CHAPTER IV

BEING INVOLVED IN WOMEN'S GROUPS

This chapter outlines the participants' basic understanding of women's groups and their motives for joining them. Central to this is the presentation of the participants' expectations for improving their current situation through their participation in group activities. Since the study was conducted in a new settlement community in the semi-urban area of Lalitpur, the participants come from diverse demographic backgrounds, which also influences their understanding of women's groups and expectations. The following subthemes present the participants' diverse ideas on women's groups.

Social Networking

Women's groups build a strong community of women. Women in new settlement areas join these groups to connect with others and feel a sense of belonging. As Shiwani said, *"It's a great opportunity to meet all community members in one place; otherwise, it might take years to get introduced, as it's awkward to visit houses without knowing the residents, especially in new communities."* Women's groups have become a bridge that helps women establish connections in a natural and friendly way. They bring all community women together at once, providing a convenient and effective way to grow their network and strengthen bonds. The regular meetups and sharing of common needs and interests make them more familiar with each other. They develop a feeling of belonging to a larger group beyond their household, fostering a broader sense of community. This feeling of belonging helps women realize they are part of a community, not just individuals. Kalpana and Asmita's experiences reflect the sense of community that inspired them to become more aware of their roles in group and community activities. Recalling an incident of injustice to their community, Kalpana shared,

The local inhabitants consider us [new settlement community] feeble, and they engage in unwelcoming activities in our area. For example, a few months ago, in September, one of the inhabitants from the adjacent community had his workers collect the soil, sand, and gravel on the rough dirt corridor on our side. The monsoon flood had dumped sand and gravel by breaking the riverside wall on our

side. They picked up the sand and gravel in hundreds of sacks quietly early in the morning, possibly at 2 or 3 AM. As my house is by the corridor, I heard them walk and speak softly through my window at 5 AM. When I looked outside, I saw them carrying the sacks and transporting them to their place. Right away, I called Prekshea [psudonym], one of the group members, and she wrote a text in the group requesting everyone to gather at the site. Fifteen to twenty members arrived right away and collectively confronted and stopped them from taking our resources. They ran away. We asked them to present their owner to us for the dialogue, but they did not show up. We poured back all the sacks. They have not returned to date.

Considering Kalpana's sharing, the women's group serves as a means for community members to unite and draw strength from one another to combat social injustice. Using the women's group as a platform for discussion, they have raised social awareness and responded to needs. Similarly, Asmita also shared an incident concerning the flood disaster and the tension it caused with the neighboring community.

This is still an ongoing conflict that began three days ago [February 2, 2025]. Last year's monsoon flood harmed both sides. However, the other stakeholders [owners of the field] brought a JCB at midday on Sunday. They began excavating the gravel from the river in the name of widening and deepening the river so that the next flood would not harm both sides. The other three women and I, who have houses on the corridor side, saw the activity and approached, requesting that they talk to our community before they excavate. They yelled at us by saying, "You migrants holding two or three Aanaa [a unit of measuring land that signifies a small piece, hardly enough to build a three or four bedroom house], bring men from your community to talk to us, who are you to stop us from doing our job in our place?" There was a tree at the border, and they uprooted it despite our resistance. Amid the conflict, we phoned some of the members, and they called others. By this time, the chairperson of the Tol Bikash Sanstha arrived. Right after they saw him, they physically attacked him. He was the only man then, so we women counter-attacked them too. By ten to fifteen minutes, a gang of community women and a few male members had gathered. They also snatched the map of the

river from us and tore it. The tension was increasing from both sides, so the police came from the local police station. Then, we filed a case with a delegation of community members in the ward office the other day [Feb 3]. This morning [February 4], the ward chairpersons from both wards [our ward and the adjacent ward, which is separated by the river came to observe the site, and they are expected to reach an agreement among us very soon.

I have closely observed the recent case Asmita shared. I observed that the community women are critically aware of their rights to public resources, such as gravel, stones, and sand from the river. They are highly motivated to raise concerns for the community's welfare. They discussed their legitimate concerns during a meeting with the ward members in the ward chairperson's office the next day. When we visited the ward office as a delegation, women who joined voluntarily outnumbered men. However, this does not mean that women are more active than men; rather, while men are unavailable during office hours due to their jobs, women take the necessary actions. When I asked how she dared to stop the JCB by threatening to throw stones unless it was stopped, Asmita said, *"Though we were only four women there at that time, the community people would arrive once we posted a message in the group chat or called two or three people. This gave me the courage to confront them."* Asmita's expression suggests that their extensive network of community members involved in the women's group has provided them with both psychological safety and the courage to fight injustice. Their broader connection as a community becomes a collective strength, enabling them to stand up for justice and oppose any harmful activity toward community members or the community itself. The community networks established through women's groups are strong and dependable because they are owned and operated by community women. Similarly, they critically reflect on and improve their roles and actions within the group and community to maintain unity and social stability once they realize they can contribute to community development.

Fostering Belongingness

The diverse sociocultural backgrounds of the residents in the new settlement communities hinder their ability to socialize easily. Personal prejudices and assumptions about themselves and others prevent them from approaching one another to forge

connections. In this regard, creating a supportive environment that brings all women in the community together for a common purpose is essential. Monthly meetings of group members are held to discuss issues of shared interest and needs in women's groups, helping women become acquainted and support one another in times of need. These regular interactions foster their interpersonal relationships and help build connections, thereby strengthening their sense of belonging. These connections range from very personal to more casual, loose affiliations within the group. Personal bonds develop as emotional ties among some members who become close, frequently spending time together. They share food, company, go shopping, visit hospitals, and take morning walks. They feel comfortable and joyful being together. Reflecting on her experience with a friend in the community, Asmita shares,

Saathi [a friendly term referring to a person who is physically and emotionally close], though she is Indigenous and I am Chhetry, we are very close. She runs a tailoring business as an occupation. I also do it, but as a passion of mine. When she receives a large number of orders and is unable to complete them on time, I assist her. Similarly, she drives a scooter. She gives me a ride to hospitals, shopping, and visiting temples. Frequently, we make Dhido [a dish made from millet flour, which most people enjoy with chicken soup] with local chicken as a shared dinner. We feel closer than family members.

Resembling Asmita's sharing, Kabita also shares that,

Before, I had a closed circle of relatives only. After I joined the group, I met many community members. Now, we have become close and feel like friends. We visit each other at home if we fall ill or just hang out. We share the vegetables we grow and the food we bring from our hometowns. We organize social events together and have a great time. We support each other in need.

Women's groups provide space for informal conversations among members. These informal interactions bring them together at a personal level. They go beyond just being group members to becoming close friends. They depend on each other for urgent borrowing; as Fulmaya said, *"I borrowed some amount from Sangita [pseudonym] last year to pay for my son's studies abroad. I did not have to reach out to my relatives like before."* They have built trust among members for financial activities at a personal level.

They rely on each other to handle emergencies. The participants' sharing shows that their involvement in the group helped them build strong interpersonal connections. These connections developed into close friendships, strengthening trust and reliance among themselves.

Community Activities

Women's groups perceive themselves as active, community-based organizations, prioritizing community work. They undertake various activities, ranging from maintaining hygiene and sanitation to promoting social cohesion within the community. The active involvement of women's groups in these activities encourages community members to join the groups. One recently joined member said, *"I would not be invited to cleaning programs, celebrating Teej, and other community activities because I was not a member of the women's groups. I felt alienated in the community."* New households that have migrated willingly join the women's group after seeing its collective activities. In this way, the women's group serves as a fundamental pillar for fostering social cohesion. Based on the participants' sharing, some of the community activities carried out by women's groups are outlined below:

Community Cleaning

As an active member of the women's group and the community where the study was conducted, I have noticed that women have formed a collective identity through the women's group. Their daily conversations reflect the group's activities and their roles within the community. When the women's group initiated community cleaning, very few people initially participated. However, they continued to organize the activity every month, encouraging members to join. Over time, this effort grew to include the whole community [except for a few households that were not part of the women's group]. This was the first significant activity undertaken by the women's group to build support and trust within the community.

The community cleaning program is a solidarity-based activity. The women's group has not enforced any penalties for not participating in the cleaning program; however, members willingly join and take pride in patrolling the community area in groups. For example, a general member said, *"When the local community recognizes us as the women's group by watching us [the mass] collecting trash on the road and the*

river, it makes me feel proud.” The women’s group has been running the cleaning program for three years. During this time, the program has expanded its collaborations with other stakeholders. In this regard, Kalpana said,

The women’s group conducts a monthly community cleaning program on the third Saturday of every month. The ward office supports us by providing safety materials, such as gloves, masks, and brooms. It has provided three large trash bins. The trash-collecting company also collaborates with us in our community cleaning events. Every household participates in the cleaning program. It is a positive message in the community about trash management and maintaining a clean environment.

Collaborations and support from the local government and other stakeholders have encouraged community women to actively promote environmental awareness. If anyone burns plastic or discards bottles and trash into the river or open fields, they notify the women’s group, which then takes collective action. Similarly, the women’s group monitors trash cards of the community households during their cleanup programs. If they find any household without a trash card, they require them to obtain one immediately.

Preserving Natural and Cultural Resources

The women’s group actively participates in community cleaning efforts that include preserving and safeguarding the area's natural and cultural resources. The river, which marks the border with other communities, is the community's primary natural resource. The women’s group prioritizes its cleaning, which is necessary at the beginning of every monsoon season, to prevent obstructions and ensure the water flows freely. Additionally, there's a historically famous Mahadev temple in the community. While the local community is the primary stakeholder of the temple, the women’s group incorporates it into their monthly cleaning activities. Observing the women’s group’s dedication to maintaining the temple’s cleanliness and our own involvement in temple rituals, the local community has collaborated with us. In this context, the women’s group took the initiative to raise funds for managing the daily pooja archana [morning worship and evening Aarati]. One member of the group, who serves as treasurer on the temple ritual management committee, stated, “*Our community has donated a significant amount three times so far, ranging from fourteen thousand to forty-four thousand at a time.*” The

solidarity among community members fostered through the women's group has made these efforts possible at the community level.

Involvement in Tol Bikash Sanstha and Consumer Committees

The women's group has served as a platform for women to generate ideas and enhance their knowledge and skills. Enhanced knowledge and skills boost women's confidence to seek meaningful roles in their family and social lives. *"As an executive member of the women's group, I became familiar with community affairs and how communities handle them. This gave me the confidence to take on a leadership role in the Tol Bikash Sanstha, so I recently grabbed the secretary position,"* Nirmala said. According to her, women's exposure to various community activities and space to practice leadership skills helps them build confidence, empowering them to assume leadership roles in the community.

Due to the women's group's active involvement in community mobilization and its significant contributions to the community, the Tol Bikash Sanstha collaborates with the women's group as an essential partner to carry out community development activities. The women's group participates in planning community development initiatives and submitting proposals to the local government. Similarly, the members have played important roles in consumer committees formed to implement infrastructure development projects in the community, such as graveling and concrete paving of roads, constructing riverside walls, and building check dams in the river. Involving themselves in such activities with Tol Bikash Sanstha offers the community's women a valuable opportunity to improve their leadership skills and gain valuable learning experiences. Regarding this, Nirmala said,

As the Tol Bikash is directly linked to the local government, it has a wider scope of activities and connections with upper-level stakeholders, including the provincial government and various departmental divisions. It follows a formal procedure in its operations. I have increased my connections with neighboring communities and ward member representatives after getting involved in the Tol Bikash and consumer committees for infrastructure upgrade work in the community. Now, I feel comfortable discussing societal issues with the ward representatives and other stakeholders.

Nirmala's experience and her increased capacity demonstrate that the women's group is the essential platform for empowering community women at the community level. It offers them exposure and opportunities to develop their skills through leadership activities within the group, thereby expanding their influence in social spheres. This functional approach motivates women in the community to join the group.

Supporting the Local Government

The women's group has been crucial in sharing information about public affairs with community members. It focuses on information from the local government, such as public hearings, social awareness programs, social allowance distributions, health insurance, health camps, free doctor consultations, agricultural seeds distributions, among others. As active collaborators, members have also participated in awareness-raising campaigns, public area cleaning programs, and facilitated the collection of names and social allowances for elderly citizens from the local government. During monthly meetings, executive members update the general members on publicly available information from the local government and other community organizations. For instance, the women's group informed community members about the government's health insurance policy and the DWSCC's (Drinking Water and Sanitation Consumer Committee) [the actual name not mentioned] incentive plan offering Rs. 500/- as a one-time cash incentive to members who enroll in the government's health insurance plan. Some members who had already enrolled shared the benefits and discounts they received on medications in the women's group meeting. Their experiences, along with the DWSCC's Rs. 500 incentive, encouraged the whole community to participate in the plan. Recently, the women's group has finalized the list of community members for health insurance enrollment and coordinated with the ward office for further processing.

The women's group uses the Messenger Group Chat as a shared notice board, where every member has access to post public notices or share their immediate concerns, but strictly prohibits content outside of the women's group's concerns. To ensure community-wide dissemination of public information, members are required to inform their nearby neighbors who are not part of the group. This way, the women's group effectively spreads information throughout the community. As a result, community

members also join the women's group to access public information and services more easily.

Organizing Social Events

The women's group mainly aims to strengthen and promote unity among community members by connecting women. The members view themselves as a cohesive group and work together to bring the community closer together by organizing social events, such as Teej celebrations, picnics, and dahi-chiura (baby shower) programs. Celebrating festivals and special occasions together helps build closeness among members. It promotes shared values and reduces socio-cultural barriers.

Participating in such events helps the community members understand each other's unique cultural practices and assimilate with them. They respect each other's traditions and practices. For example, the Teej festival is officially celebrated as the festival of Hindu women. The Hindu women mostly wear red dresses. The non-Hindu women members of the group also enthusiastically participate in the celebration. However, they wear their own traditional and cultural dresses at the festival. I also attend the festival yearly but wear a Dhaka saree [a hand-woven, typical Saari that carries the identity of the Limbu community] and cultural ornaments. Likewise, members of other Indigenous communities also wear different dresses and ornaments that represent their ethnic communities. I have observed that group members cherish the representation of their ethnic identity with pride by taking photographs with humorous tags, such as 'CHIMSE group' (referring to the Indigenous communities) and 'CHUCHCHE group' (referring to the Brahman and Chhetry communities). This is a great opportunity for women in the community to learn about one another's traditions and appreciate them. It enhances their knowledge of diverse cultural practices and the importance of diversity in the beauty of the community.

Disaster Response

The community women have utilized their network as a means to quickly share information and notices with the community through the Messenger Group Chat, allowing them to respond immediately to crises. I would like to mention an incident of collective effort by the community in coordinating the women's group. The incident happened during the last monsoon in September 2024. The flood, caused by heavy

overnight rain, badly damaged the house of one of the members located in the corridor. The flood broke the river wall, which hit the house wall. When the flood subsided and water levels dropped by late afternoon, the women's group requested all community members to gather for a collective effort to save the house. Both men and women, as a task force, quickly assembled and worked together for three hours despite being drenched by the ongoing drizzle. The task force constructed a temporary blockade using local resources, including bamboo, gravel-filled sacks, and river stones, to divert the flood and protect the house's foundation. Upon completion of the work, one of the male participants commended, "*Dhanna mahila samuha bhaera yati chhito sabai manchhe jamma bhae*" [*Thank god! Because of the women's group's existence, it was possible to gather for all in no time*]. Indeed, this was made possible through the strong network of the group members. The monsoon continued for about a week, and even more intense flooding followed, but the damage to the house was prevented. This incident further highlighted the importance of the women's group, collectivity, and unity within the community. The women's group has become a foundation for everyone, especially newcomers, to connect with the community.

Financial Facilities

The most influential factor encouraging women in the community to join is the savings and credit programs run in women's groups, which are an essential part of their efforts. Members regularly save a small amount to create a larger collective fund for the group. The collective fund is used to provide collateral-free loans to needy members with the objective of helping them increase their economic opportunities by investing in small-scale businesses or expanding existing ones. Collateral-free loans for income-generating activities motivate women to join the group and enhance their economic prospects. Likewise, comparatively lower interest rates on entrepreneurship loans encourage women to invest more in their businesses. As one member stated, "*I am happy to be a member of this group. I have a cosmetic shop, and my family owns a cookie factory. I frequently take entrepreneurship loans. It has helped me a lot to invest in my business.*" Since the group operates on trust-based principles, only five members are needed as witnesses for borrower verification. Borrowers submit a loan request form and a transaction deed (promissory note). The system also offers easy repayment in ten installments, with a one-

month extension if necessary, providing comfort to members. As the group's secretary mentioned, they generate a monthly turnover of three to six lakhs.

The group provides loans as needed by the borrowers. *"We, the secretary, assistant secretary, treasurer, and assistant treasurer, come to the office whenever any member needs a loan except on meeting days, and complete all necessary procedures and release the check,"* Rozy explained. The quick response to members' financial needs has also helped them earn the trust of the community and grow more rapidly. They also issue loans for general purposes, which has reduced members' reliance on other financial institutions that charge high interest rates. Regarding the members' reasons for taking loans, Nirmala offered a brief overview: *"Our records show that loans are released for meeting emergency needs like paying hospital bills, organizing family ceremonies, depository funding for children's studies abroad, and lending to Tol Bikash Sanstha in cases of funding shortages for completing its projects."* The collective fund in the women's group has served as a reservoir for the community to respond to emergencies and has helped women invest in their businesses.

Additionally, it has cultivated savings habits among members. The small amount they save each month adds up significantly over a year and continues to grow year after year. *"Wow, what a big sum collected through such tiny savings..."*, say the general members in astonishment as they look at their savings books. They consider these savings as their own assets. As Fulmaya shared, *"This saving is a secret treasure of women. You don't even feel like you are saving money, but in a decade, you feel like you have won the lottery of the unimagined amount in your pocket."* The savings and their annual interest give members some financial independence in meeting their personal needs, as Kalpana said, *"I don't need to take consent from my husband to use the money. Nor do I ask for money from him to fulfill my personal needs like gifting someone, buying things of my interest, and making small donations."* This kind of sharing within the group and community also motivates other women to join and start saving.

The women's group has also gained recognition in the surrounding communities. The community women feel proud of being acknowledged as group members by others. For example, Nirmala said, *"I feel proud when maathiko Tolko manchheharu [referring to the local community women next to them] praise our group and request membership*

from us.” Recognition from outside communities has become a reward for the group members. They discuss praise and positive feedback about themselves during group meetings, motivating each other to improve their skills and strengthen their unity and collaboration.

Similarly, the participant, Fulmaya, regards women’s groups as the fundamental organization for community women to lodge complaints about violence against women and girls in families or communities. As she opines, women’s groups consist exclusively of women members, which makes them feel comfortable sharing their stories and seeking help when needed.

The participants’ sharing and my observations of the community women’s engagement in group activities imply that they are an organized force for community development. They are not limited to basic activities like savings and credit groups do, nor are they just implementers of external plans and initiatives. They independently plan and carry out their activities, sustaining themselves through mutual collaboration and learning. Collectively, they play vital roles in maintaining a clean and safe community. Additionally, they foster strong and reliable social connections among community members, which serve as the foundation of community development.

Emotional Well-being

Women’s groups give women a sense of security. As mentioned earlier, they create strong bonds among members and foster co-dependency, which plays a vital role in providing psychological safety through emotional well-being. They have someone to rely on in case of emergencies. For example, Fulmaya said, *“I am chronic of multiple diseases. Sometimes, cases become worse, and I need an immediate hospital visit. In such situations, didi-bahinees [a friendly word referring to sisters, here meaning community women] accompany me. They also carry groceries for me.”* Fulmaya lives alone. Her husband and two sons are abroad. The women’s group is her strong foundation of stability during hard times. Community women also highly regard her for her contributions to uniting women and forming the women’s group in the community. Since the group’s inception, she has led and motivated women to speak up against violence in families and communities.

Role Model

The women's group acts as a hub that creates opportunities for women to share ideas on various topics. These sharing sessions not only increase their awareness of health, hygiene, and social issues but also inspire members to reflect on themselves and motivate them to pursue personal growth. Since the sharing is based on members' lived experiences, it is authentic and impactful for others. Additionally, observing others make positive changes in their personal lives encourages members to put in effort to bring about the changes they desire. For example, Kabita said,

Knowing that she [Referring to Nirmala] resumed college after returning from abroad and giving birth to her son, I am also motivated to pursue my bachelor's degree, which I dropped after giving birth to my daughter. I have noticed several changes in her personality, such as becoming more sociable and confident. The way she improved her performance through deliberate practices, such as addressing meetings and masses, and getting involved in community affairs, inspired me to push myself, breaking the boundaries of self-doubt and self-limiting beliefs. Now, I believe change is possible if we desire it from the heart. Noticing her progress, I have also gained the confidence to lead the women's group as a treasurer in my upcoming tenure.

Kabita's sharing presents women's groups as platforms for women to motivate themselves to discover and fulfill their life purposes. Nirmala's personal growth through her efforts in the group and community work brought significant changes to her personality and performance, inspiring Kabita to pursue her dreams. The women's group has helped women in this community see each other as a source of motivation. Therefore, women's personal sharing, experiences, and learning in the group are essential for transforming women's perspectives about themselves and the world around them.

Chapter Summary

This chapter sheds light on the first research question, which aimed to explore the participants' understanding of women's groups. According to the participants' sharing, women's groups are a strong social network, which functions as courage and strength in adversities and a collective force for community development. They perceive women's groups as community-based, self-organized, informal associations of women. These

associations foster mutual understanding, trust, respect, and co-dependency among members, promoting their emotional well-being and a sense of belonging, while also focusing on maintaining social cohesion and stability in the community.

CHAPTER V

WOMEN'S GROUPS AS LEARNING SPACES FOR WOMEN

This chapter explores how women describe their learning experiences in women's groups. The focus is on the process of women's learning within the group. In other words, it examines women's experiences in group and community activities and how they continually enhance their knowledge and skills in various areas. Based on participants' accounts that highlight women's groups as a learning platform, this chapter's main idea is to explore how women view these groups as learning spaces for their personal growth.

Women's Groups as an Informal Learning Space

Women's groups are community-based self-help organizations that support women in achieving their personal and social well-being through increased awareness, economic independence, and decision-making agency (Kumar et al., 2021; Nayak et al., 2020). However, self-help groups are often studied as part of larger development projects aimed at serving the interests of donors and the government. For example, the 8th Five-Year Plan in Nepal adopted a poverty reduction policy that utilized liberal economic strategies to enhance the socio-economic status of women by mobilizing women's self-help groups (Atteraya et al., 2016). These groups were formed through a formal process involving the participation of all group members. In this context, I am critical of the role that development workers play in these self-help groups. I sense that development organizations have become overly technical in their approach to meeting project goals, which undermines women's ability to educate and empower themselves through peer learning within the group.

After several rounds of interaction, a fluid and clear discussion has emerged among women, creating space for them to share their thoughts, experiences, and opinions as learning opportunities for women at the community level. As a self-formed voluntary association of women, especially those self-initiated groups in new settlement communities, are more open to new ideas and skills to manage their group activities because they primarily serve the interests and needs of community women.

The women's group I studied is based in a new settlement within a semi-urban area of Lalitpur district. As a community-based organization, it inclusively welcomes all households, including those that are emerging. As a result, the women come from diverse socio-cultural backgrounds. Nonetheless, this diversity has been a valuable resource for women to learn from each other. They regularly meet [every 3rd Saturday of the month, on a date approved by the general assembly and strictly adhered to] at the group's office to discuss their needs and interests and to mobilize the collective fund.

In meetings, formal discussions focus on the predetermined agendas set by the committee; however, members also engage in informal conversations about their daily activities within their families and society. Their sharing includes experiences, such as balancing household responsibilities and personal hobbies, as well as exchanging ideas for improving knowledge and skills in specific areas. For example, they share and learn skills related to homemade food, food preservation through fermentation and drying, as well as caring for toddlers and the elderly at home. They feel a sense of accomplishment after sharing their useful knowledge and skills. Likewise, women involved in activities like sewing and knitting share ideas about various patterns and techniques. These informal yet valuable conversations help women develop strong friendships and a sense of belonging beyond the physical space of the women's group. They become emotionally connected as good friends, neighbors, and well-wishers. Regular meetups and informal conversations in the women's group deepen their emotional bonds, fostering mutual trust and a sense of codependency. They visit families in grief on behalf of the women's group to express empathy and celebrate happy occasions together. Besides, they support each other on a personal level as well. Their networks extend beyond group activities. In this context, these gatherings are more than just physical spaces; they also serve as psychological places where community women converse, exchange ideas, share joys and sorrows, and collaboratively solve problems in everyday life.

However, the knowledge and skills they have gained vary depending on their individual needs, priorities, roles, and levels of engagement in group activities. Based on the information gathered, the participants' learning experiences through their involvement in women's groups have been presented in the following sub-themes.

Shared Learning Space

As previously mentioned, self-organized women's groups in communities serve as women's comfort zones for sharing knowledge, skills, and generating new ideas. The women in these groups bring diverse stories and experiences, which act as valuable sources for gaining different perspectives and worldviews within their comfort zone. Bringing all community women together in one place is an effective way for them to get to know one another and hear diverse opinions. They not only listen to others but also share their own views and observe how others respond. Through their participation in group discussions, they adjust or refine their perspectives and behaviors based on others' agreement or disagreement. This practice helps everyone improve themselves; however, one participant, Kalpana, believes that these gatherings are especially beneficial for homemakers because they offer opportunities to learn new things in a group setting.

Women's groups are learning spaces for homemakers. Professional women have opportunities to upgrade their personalities in many ways. They have professional networks in the office and bigger social networks to communicate and exchange ideas, but homemakers have limited mobility and a narrowed sphere of networking, which limits their learning opportunities. Women's groups bring both women from the community together in a place and create an environment that offers learning opportunities for those who have limited access. The women's group serves as a means for them to acquire financial literacy through savings and basic management/organizational skills, such as conducting meetings, collecting funds, and mobilizing them systematically, which they would not have otherwise achieved by staying home.

Kalpana's view suggests that women's groups facilitate connections among women in the community by providing a shared learning space. As community-based organizations, women's groups encourage the participation of all women, although it's not mandatory for everyone. The groups bring together homemakers and professional women, fostering a friendly environment for learning, which is especially helpful for those who lack larger networks for personal growth. Professional women possess a wealth of knowledge on various topics due to their broader networks and exposure to activities such as capacity-building training, professional development, and participation

in public discussions. Therefore, their sharing within the group is very informative and beneficial for less-advantaged women, enabling them to increase their knowledge.

Since women's groups need an organized body to manage their activities effectively, a committee is formed. This committee comprises women from diverse backgrounds, particularly homemakers, who assume roles such as chairperson, secretary, treasurer, and others. Usually limited to household chores and family care, women's mobility outside the home and access to learning opportunities are restricted. As a result, assuming these roles offers them a new perspective. To be effective, women must learn new practices and skills beyond household tasks. Women's groups provide opportunities for women to meet according to their flexible schedules, without disrupting their daily chores, and to interact with one another by sharing ideas. These interactions help them hear different perspectives, gradually expanding their knowledge and skills. Collaboration with resourceful women provides less-advantaged women a chance to learn organizational skills. Additionally, through ongoing meetings and joint activities, they create a safe space for women to seek legal and professional advice from trusted, resourceful women without shame or fear. In this way, women's groups serve as shared spaces that give women opportunities to learn new things and explore different roles in life.

Likewise, Shiwani's experiences show that mentoring from an experienced person to a naive person encourages the latter to assume new roles and responsibilities within the group. She says,

The secretary's guidance to the activities of the newly appointed assistant secretary [me] and the similar case for the treasures inspires the new ones to take on new roles without feeling challenged or intimidated by the responsibilities. The senior didi [secretary] guided me to note down meeting agendas, write the meeting minutes, and present them to the group. I had difficulty in reading and writing Nepali because I was raised and studied in India, and I speak the Maithili language at home. Thus, I was initially reluctant to accept the executive position. Didi-bahinees encouraged me to take the executive role despite my different accent and non-fluency in Nepali, convincing me that my accent represented my identity and that the secretary didi would guide me through the process. It

boosted my confidence in representing the group as an executive member. Her guidance helped me to develop the skills I needed to perform my duties in the group. Now, I can do my work confidently and efficiently.

Shiwani's experiences exemplify effective practice of collective growth within the group. The former and experienced members mentor the newcomers to help them learn new skills; this encourages the latter to take on new roles and responsibilities. A culture of collective growth has developed as a shared value, making members see themselves as equals and believe in growing together through co-learning. The experienced members' mentoring, such as teaching novices to write minutes, manage member accounts, keep documentation, and plan and coordinate community activities, creates a common ground for teaching and learning opportunities that promote members' personal development. This fosters a learning-by-doing environment through their active involvement in diverse group activities.

Likewise, another participant, Kabita, shares her experiences of being eager to learn since she gained the platform to showcase her knowledge and skills in the group as the assistant treasurer.

I feel fresh after coming here [attending the meeting]. When I complete my job, I feel accomplished and satisfied, thinking that I have been skilled to manage the large account of the organization easily. After being an assistant treasurer of the group, I have had opportunities to expose my knowledge and skills through my work [maile padheko chhu, lekheko chhu, jaaneko chhu...tyo kura dekhaune thau paae], giving me satisfaction. Had I not been involved in this group, who would have known what knowledge, skills, and abilities I possessed?

Now, I feel I have to be knowledgeable and skilled in many areas to present myself as a confident and capable person as an executive. To achieve this, I need to expand my knowledge in various subjects. Thus, learning new things is important; I must learn and present myself as a learned person. My position in this group is similar to that of a teacher in a school. A teacher is the source of all kinds of knowledge and skills for young learners [teacher le sabai jaaneko hunxa]. Similarly, as an executive member, I am considered resourceful in all relevant matters concerning the women's group by the general members. That's

why I want to learn new things and make myself self-sufficient to meet their expectations. It motivates me to attend community awareness programs and take advantage of any training opportunities that are convenient for me. I want to be recognized as a knowledgeable person.

Kabita's experience aligns with Dirkx's idea of adult learning. Dirkx (2008) highlights the importance of the affective domain of self in learning. According to him, positive or negative emotion-laden experiences either foster or hinder the learning process. Kabita's experience of being satisfied by exhibiting her capabilities in group activities further motivates her to learn more and become a resourceful person. The public recognition and a sense of achievement ignite her to enhance her knowledge and skills. Besides, her experiences reveal that women's groups are not only a space for less advantaged women to learn new things but also a platform for capable women to share their knowledge and skills, thereby earning public recognition. Women's groups serve as a shared space for both groups.

According to Dirkx (1997), transformative learning is a complete understanding of the self through the spiritual and emotional dimensions of experiences. Building on Mezirow's idea of transformative learning, Dirkx emphasizes the importance of affective, emotional, and spiritual elements in an individual's experiences when constructing new interpretations, which can range from 'positive and energizing to negative and distracting' (Dirkx, 2008). In line with Dirkx's acknowledgment of the role of emotions and feelings in adult learning, women in my study have meaningful experiences during group activities. These experiences have boosted their self-esteem, confidence, and motivation to improve themselves. Using the space created by these platforms to showcase their abilities in collaborative activities has helped them recognize their own strengths and weaknesses. Awareness of one's strengths and weaknesses has increased self-awareness or self-consciousness, enabling individuals to enhance their knowledge and skills, and thereby expand their capabilities.

Learning through Collectivity and Collaboration

The women's group I studied is self-organized and self-reliant. As members of a new settlement community, the inhabitants felt the need to create a forum where they could build bonds and work together to address their shared needs. The women's group

was formed primarily in response to the needs of community women, initially to facilitate socialization and promote social cohesion among its members.

Since its establishment, community women meet monthly to discuss issues and activities that concern them most and to take action on them. They depend on their own human and financial resources to identify their needs and address them. Unlike the women's group formed by developmental organizations to implement their agendas through them, they do not operate based on external agendas. For example, the Ministry of Health and Population, 2024 reports that 51,416 FCHVs (Female Community Health Volunteers) nationwide are currently working through mother's groups, a form of external agency-led women's groups, to educate communities about safe motherhood, pregnancy, maternal and infant care, and family planning by distributing birth control pills and condoms (Ministry of Health and population, 2024).

Members of self-organized women's groups identify their needs and interests, plan activities, and operate based on those plans. Depending on their needs, they organize activities ranging from a day to several days, such as capacity-building training for executive members that lasts approximately a week, monthly community cleanups, or seasonal programs for river and drainage clearance before the monsoon begins, in coordination with Tol Sudhar Samiti. This collective approach enhances their skills and abilities to prioritize their needs, seek resources, negotiate with stakeholders, develop suitable activities, and implement them effectively. Such a model of work is not limited to activities within the women's group; it has also increased their active participation in community affairs, including maintaining cleanliness, preserving drainage systems, temples, and riverside walls. As a result, the scope of the women's group has expanded from savings and credit activities to addressing social issues such as community sanitation, hygiene, and environmental awareness, as well as legal literacy regarding women's rights, including marriage and childbirth registration, and provisions against domestic violence, among others. They have also participated in community efforts to promote social cohesion and infrastructure development. By engaging in community activities to address community needs, they have fostered a collective work culture that supports community building. Participant Nirmala shares her experiences of collaboration

within the group and how it has contributed to her personal growth, as presented in the following verbatim,

As the secretary of the group, it is my responsibility to prepare agendas for the upcoming meetings. For this, I am in frequent conversations with the members about their concerns for improving the group's service to its members or any social agendas that need to be addressed collectively. I feel like we [the women's group] are a great support to the Tol Sudhar Samiti in addressing social agendas, Such as forming consumers' committees for road maintenance, street light management, and raising awareness on garbage management, because we are efficient in disseminating information to the community through our active network in the group. For example, one of the neighbors in the community had their drainage flowing to the dirt road, making it muddy and slippery, and creating disputes among neighbors next to each other. This problem was reported to the women's group, not to the Tol Sudhar Samiti... I consulted a municipality official to understand the construction requirements [nirmaan maapdanda] for building a house in this municipality. I came to know that digging a soak pit is mandatory for house construction, and we [the women's group] convinced the neighbor to dig a soak pit, informing them that otherwise, they would not be able to get a construction completion certificate from the municipality. Such issues prompt me to think creatively and critically in search of possible solutions. It makes me resourceful because I present the agenda along with my opinion on it.

Nirmala's experience shows that the group's self-reliance and collective work culture has increased women's awareness of various social issues and their active involvement in community affairs. Besides being efficient in the group's savings and credit activities, they have also been creative, decisive, and outspoken. If the group were managed by an external organization, such as a government or non-governmental agency, to run specific programs like WASH (Water, Sanitation, and Hygiene), micro-credit initiatives, or others where women must follow a roadmap set by the agency, the community women would likely not have the chance to explore their issues in depth. Kalpana also shares a similar experience.

The sole responsibility of running the group falls under the accountability of the group members. Thus, learning group management skills becomes obligatory. We have to develop the skills needed for organizing meetings, communicating with community members, and collaborating with them. We learn from the experiences shared in the group. Initially, conducting meetings and writing minutes was a challenging task for us. We had to take samples from previous meetings of other organizations. Through constant practice, we have become competent, and it has become an integral part of our everyday activities now. Nowadays, as an active organization in the community, our responsibilities have expanded to cover the agendas of community affairs, in addition to the personal needs and interests of our members.

Both Nirmala and Kalpana's expressions show that the group members' self-learning through the group's collaborative practices allows them to explore topics ranging from personal to community issues. The members are free to work on these using their resources, knowledge, and skills. This indicates that the group's collective and collaborative efforts help women operate independently, broadening their learning opportunities by increasing access to external resources if needed and engaging with community members to identify their needs and problems. Additionally, it provides women with space to exercise leadership through group activities. They are directly involved in planning and implementing these activities without outside intervention. Therefore, this enhances members' awareness of public issues, improves their ability to manage these affairs, and encourages accountability for their actions, all of which contributes to transforming them into informed and responsible citizens. Fulmaya's expression is also noteworthy in this regard.

Everyone in the group has equal value. We all speak our minds and listen to each other. We exchange ideas and make agreements on the agendas. The hierarchy of committee members does not affect the value of an individual member. Each member's opinion is counted and considered as important as any other. The culture of mutual respect and building consensus among members through open discussion has enabled us to become strong and resourceful. Since almost all

members are present at monthly meetings, we occasionally modify the preset provisions through agreements made during the meeting if necessary.

Fulmaya's sharing exhibits how members negotiate within group dynamics to build consensus among diverse viewpoints, without offending different perspectives. Recognizing collective effort and collaborative learning as a shared culture, members are free to express their concerns and actively participate in discussions. They are flexible enough to amend existing provisions to create more effective policies for women in the community. As a result, the group's self-reliance creates the most favorable environment for learning opportunities for women.

The participants' experiences of being involved in women's groups have expanded my understanding of self-help groups. Women's groups are not only limited to implementing the activities of developmental organizations, but also play a crucial role in empowering women through informal learning in the group. They bring their everyday life experiences and try to search for meaning in them. The very personal conversations in the group, based on their everyday life experiences, contain practical knowledge and skills in addressing their everyday life problems.

Dimensions/Functions of Learning

As mentioned above, women's groups are learning spaces for women at the community level. The data presented show that women learn practical knowledge and skills in the group, which they apply in their daily life activities. The participants' diverse experiences of their learning are presented in the following sub-themes:

Decision-Making

Since women's groups are composed exclusively of community women, they are independent in managing their activities within the group. They recognize their needs, problems, and goals, and prioritize them to address collectively. To do this, they gather information from all group members about the activities to make well-informed and mutually agreeable decisions. They consider all concerns raised by members and base their decisions on their available resources [human, time, and monetary]. Regarding the decision-making process in the group, Kalpana shares,

For example, we have been doing monthly community cleaning since we approved this agenda at the general meeting two years ago. We plan the activity by

discussing it in the group to identify the area to be covered, the activities to be carried out, the equipment needed for the task, and the safety measures to be adopted. We clean temples and the community streets, and clear roadside drainages and streams in our area. Such discussions encourage us to get involved in the decision-making process.

Kalpana's experience shows that women become critically analytical when planning their activities to ensure they align with their needs and resources. Asmita has a slightly different experience in the group, as she shares.

Because only women participate in the group, we feel comfortable making decisions about our activities. What I have experienced before was that men did not consider women's ideas about community issues important, but if the same idea was expressed by a man, they would regard it as crucial. This tendency led me to stay away from getting involved in public affairs within the community. I experienced it while we were working to establish a community tap in the community at the beginning of our settlement. However, in the women's group, we share our ideas freely, listen to one another, and validate them. Nowadays, men also participate equally in the activities we decide on for community cleaning and other social activities; it makes me feel that our ideas are equally important and useful.

Asmita's sharing emphasizes that women's groups create a psychologically safe space for women to make decisions without feeling undervalued. Their participation in negotiations for making decisions in a large group boosts their confidence in working alongside men towards collective goals in the community. It also enables them to participate in the broader public sphere's decision-making process, as they understand that their ideas are valuable and useful for community building.

Organizational Work

The data shows that community women who stay at home all day, primarily engaged in household chores, have been able to participate in organizational work, mobilizing groups of people to achieve common goals beyond their household responsibilities. Their active involvement in group activities enables them to gain organizational skills related to preparing agendas for discussions, conducting meetings,

listening to various perspectives, making inclusive decisions, planning activities, and executing them systematically. They also enhance their ability to coordinate with other community organizations and local governments for community development. However, the executive members gain more knowledge and skills because of their role-related responsibilities on the committee. The following verbatim includes Nirmala's, the group's secretary [at the initial phase of the interview], experiences of becoming proficient in performing her role-related responsibilities, such as recording meeting minutes, preparing agendas in advance, and presenting them during meetings, creating annual organizational reports, conducting meetings, and organizing social events like celebrating festivals collectively to strengthen community bonds and well-being. As she shares,

At the beginning of my tenure as a secretary, I was not familiar with writing minutes, so I copied the format from earlier pages. I had to spend the next 2 to 3 hours at home afterwards to write the minutes in a quiet room, finding suitable words for each minute. Now, I can do it simultaneously while moderating discussions in the meetings. Before, I did not have the confidence to read aloud the meeting minutes in front of group members...I would feel shaking, burning cheeks, and mumble while reading, but now I can do my job confidently. Continuous practice in speaking with group members and writing in regular meetings helped me improve my efficiency significantly. Now I can express my opinions clearly and firmly, not only in the women's group but also in community affairs discussions during other meetings.

Nirmala's experience clearly illustrates how informal learning positively influences women's personal growth and their societal status. Her story demonstrates that she has overcome her weaknesses and become an active contributor to her community. Therefore, at the community level, women's groups serve as a threshold for women to access the broader sphere of societal affairs.

Transferring Knowledge and Skills

Women's groups include savings and credit activities as a core part of their operations, making financial literacy and accounting the most essential skills. Most members join these groups mainly for access to collateral-free loans and easy installment

plans with low interest rates. As a result, managing the pooled funds systematically becomes the group's top priority. To support this, they train committee members to handle the organization's accounting properly. This training has enhanced the executive members' skills in basic math, including addition, subtraction, division, multiplication, and calculating percentages. Participants have reported that the knowledge they gained in the group has helped them support their children's school studies. As participant Rozy shared,

Since I practiced multiple methods of mathematical operations to verify the calculation results of the fund, I have become creative in using various operations, which has helped me a lot in teaching my son basic mathematical concepts in simplified ways. For example, before, I used to teach my grade 4 son multiplication tables in the same way his teacher taught him at school, but now I teach him the tables through addition and arrow lines instead of repetition and memorization. He conceptualized it easily and can calculate a table of any number.

Similar to Rozy's experience, another participant, Kabita, mentioned that calculating the percentile for the interest on installment payments from members helped her teach the unitary method to her 8th-grade daughter. Likewise, Fulmaya stated that the sharing in the group has educated members about violence against women and girls. According to her,

Didi-bahinees talk about their experiences of being sexually harassed on buses, undervalued, and bullied in public places and how they reacted to such situations. One of my friends told me that her upper private parts were grabbed firmly while she was travelling on a crowded bus; she also held his hands tightly and shouted to the driver to stop the bus right away, and she held one of his hands and slapped him on the face hard, turning back to the man. This embarrassed him to death, and he sneaked out of the bus. We all women have this kind of courage to react to abuse. We need to share ideas to deal with misbehavior with us.

Fulmaya's sharing presents women's groups as sources of diverse information based on women's life experiences. They share their own experiences and those of others to become knowledgeable about a wide range of issues related to women and girls, which

they can then share with their family members and young children in the community. This helps make them aware of such harmful activities and the risk of being victimized.

Language Proficiency

The participants reported that frequent conversations during regular meetups and communication through a group chat on Messenger, a social media platform, have enhanced members' communication skills in both spoken and written forms. In this regard, Kabita shared,

On practical grounds, I have learned to calculate the interest on the principal every month and send texts to the borrowers through Messenger before the meeting to ensure they bring the exact amount of interest and the instalment. I have learnt how to write specific and clear texts for them so that they grasp the message correctly...I have learned to keep a systematic record of the collective fund, maintain the members' passbooks in a tabular format, prepare annual financial reports, and present them at the general assembly. I have also learned savings and credit-specific terms, such as 'karja', 'bhuktaani', and 'kistaa', and use them properly.

Kabita's sharing not only demonstrates the language proficiency she developed but also shows that the women's group has enabled community women to use social media, especially Messenger, for meaningful purposes. They have developed the ability to communicate effectively by writing clear messages on Messenger. This also indicates that women's groups play a role in educating community women on the proper use of social media. Regarding the group chat platform on Messenger, one of the members mentioned that it has been the most effective way for the community to receive notifications about upcoming events and urgent matters. She further added that the use of exclusively Nepali language in Devanagari script for notices helps them understand the content clearly, and that strictly prohibiting junk materials and personal matters in the group maintains its high importance.

Likewise, Shiwani, who comes from a different cultural and linguistic background, shared her experiences of how she became proficient in speaking and writing the Nepali language through her involvement as an executive in the group.

Born and raised in Bihar, India, I spoke Hindi and Maithili. I completed my bachelor's degree in India. I never spoke Nepali until then. I learned some Nepali after marrying a Nepali man from Siraha, Nepal, but I was not good at using it fluently and socially appropriately for almost a decade. When I joined the group in 2078 B.S., immediately after I had resided in this new community, the intermingling with other people from Nepali-speaking communities gave me immense exposure to Nepali language use in diverse social contexts. Before, I did not understand the intended meaning of expressions made to maintain courtesy, for example, when someone asked me, “Khana paakyo?” [Is the meal cooked? - literally], I would say abruptly “paakyo” i.e. ‘yes’ while I had never cooked yet. Later, I realized that I should have answered “No, not yet/or I am going to make it now/or I will do it later etc.” My response to the courtesy expression seemed as if I was not interested at all in it, which I came to comprehend after I noticed the group members talked about various matters with different intentions... “khaanaa khaanubho?” [Did you have your lunch? – literally] just to initiate conversation among them or show some courtesy. Now I can use honorific and polite forms to communicate in Nepali.

Besides, as an assistant secretary of the group, I have developed different kinds of application writing skills, such as loan request letters, promissory notes [tamasuk] and referral letters for memberships...writing meeting minutes, reading aloud the minutes....speaking at the mass and importantly I have expanded my vocabulary. Not only that, but I also recently passed an exam paper taken in the Nepali language by the Public Service Commission.

Shiwani's experiences demonstrate that women's groups serve as bridges over linguistic barriers for members of linguistic minority groups, especially in urban neighborhoods where residents do not interact frequently to maintain social cohesion, as they often rely on one another for fulfilling basic requirements, unlike in villages. Therefore, frequent meetups in women's groups in new urban settlements create a supportive environment that enables women to communicate both formally and informally, thereby improving their communication skills and strengthening interpersonal bonds.

The participants' learning experiences shared above highlight women's groups' crucial roles in increasing women's mobility from household spaces to social spheres. Women's groups, as community-based, self-organized women's voluntary associations, create opportunities for women in the community to meet regularly. These frequent meetups, with both formal/informal conversations, lead women to pursue their shared needs and interests. Frequent and friendly conversations within these groups foster an environment of mutual trust and respect, building strong bonds and developing interdependence. Women's experiences, sharing their everyday life situations, enhance their collective awareness of women's roles within families and society. Therefore, they work together to empower themselves to improve their situations by sharing ideas, addressing needs, and receiving training on relevant topics. Once mutual trust is established, members are comfortable sharing their personal life experiences and cooperating with each other to bring about positive changes in their family and community situations. This is made possible through their increased collective consciousness, confidence, and ability to voice themselves. In other words, participants' experiences demonstrate that women's groups offer shared spaces for collective learning through the sharing of experiences. The informal, interaction-based learning in these groups contributes to personal growth and helps women step beyond household confines into the societal sphere. Nirmala's experiences, organizing social events to promote social cohesion and participating in community meetings beyond the group's formal structure, suggest that such spaces empower women to expand their agency in the social realm. Therefore, these shared spaces serve as platforms for women in the community to educate themselves.

Chapter Summary

This chapter focused on the second research question, which explored the participants' learning experiences in the self-initiated and self-reliant women's groups. Building on the concept that learning is inherent in women's groups, the chapter explored how women expanded their knowledge and skills through their involvement in diverse group activities. The participants' sharing portrayed the self-initiated and self-reliant women's groups as informal spaces for shared learning among community women. Through collective activities within the group and community, women developed the

ability to negotiate, collaborate, make decisions, and expand their knowledge and skills in diverse areas. Concerning this, the participants regarded collectivity and collaboration in women's groups as instrumental in promoting transformative learning. Through this, they have raised members' awareness of public issues, enhanced their ability to manage these affairs, and increased accountability for their actions. Besides fostering social cohesion among community members, especially in new settlement communities, the participants mentioned women's groups as a forum for women to learn about organizational roles and responsibilities beyond the household.

CHAPTER VI

TRANSFORMATIVE LEARNING EXPERIENCE: A JOURNEY TO TRANSFORMATION

This chapter presents women's transformative learning experiences through their participation in the women's group activities and how these changes affected their personal and social lives. The participants' lived experiences of the changes they have undergone during their involvement in the group show that learning in the group initiates a journey of transformation [perspective shifts leading to behavioral changes] for women. Therefore, this chapter explores how the participants internalized the learning through the women's group in their personal and social life situations.

Women's Transformations

Transformation generally means change. Change comes from gaining new knowledge, skills, or perspectives. It is a broad term that includes both physical and metaphysical levels. According to Wade (1998), transformation involves raising consciousness, which enhances thinking and enables individuals to adopt new self-definitions. Aligning with his definition, in my study, transformation refers to the changes a person experiences, including shifts in perspective and behavior, as a result of increased self-awareness gained through reflective and collaborative learning within the group. Since I am interested in women's transformation through their journey in women's groups, I explored the changes they have undergone in their personal or social lives.

Women in the community are often confined to their household premises, engaging in mundane activities and avoiding social spheres. Their presence in public spaces tends to be secondary, which also limits their learning opportunities. However, the formation of women's groups as a means of empowering women at the community level in recent years, especially after 1990, when NGOs and INGOs were introduced as development partners, has created opportunities for women to engage socially and learn from one another. Women have used such groups as platforms to enhance their skills and bring about changes in their personal, family, and social lives. Through regular

interactions and collaborations, they have expanded their awareness, leading to changes in their daily life situations as they shift their thinking and behavior. They have developed new life values that are more adaptable, progressive, and inclusive. These values have broadened their perspective on the world around them, helping them adapt to changing circumstances. As a result, they are continuously evolving into better versions of themselves, becoming more vocal, adaptable in public spheres, and so on. Alignment with this evolution means that transformation is the process of becoming (Goodson, 1977, as cited in Wade, 1998). In this context, participants' experiences reveal various facets of transformation that have occurred in their lives through their learning in the group, which are presented in the following sub-themes.

I know Myself Better: Kabita and Colleagues

The deeply ingrained patriarchal socio-cultural practices have normalized women's roles and responsibilities within the family and society as accepted norms. Society mainly expects women to be caretakers of the family, dedicating significant time and effort to maintaining family well-being. However, the time they spend doing household chores and caring for their family members is not seen as productive because it doesn't generate monetary value. Their contributions to family building are also not recognized. A lack of appreciation and recognition for their efforts fosters self-limiting beliefs and values in women. They see themselves as incapable of generating ideas or taking meaningful actions that benefit the community. Consequently, they are reluctant to prioritize their presence in public. In other words, well-groomed self-limiting values in women prevent them from accessing public spaces, and they often do not recognize their own worth. This might explain why male members outnumber women in public meetings, seminars, workshops, or discussions.

However, women's groups create space for women to share their ideas with others outside their households. They motivate each other to participate in dialogues, speak freely, generate innovative ideas, and discuss various issues of interest, thereby improving their knowledge and skills, and ultimately becoming more educated. They validate each other's ideas, motivating them to generate new thoughts. Similarly, they broaden their awareness by engaging in dialogues of multiple perspectives and deepen their understanding through reflective learning. These practices boost their confidence to

present themselves in public spaces. The following verbatim presents Kabita's reflection on her journey in the women's group,

Hearing others praise my performance after I presented the financial report to the general assembly made me realize my abilities. Had they not mentioned that I performed really well ['BOLDLY' in their words], I would never have realized my potential. Unless others tell you, you won't know your worth yourself. I never felt like I had any ability that would benefit others. Now I feel that I am part of the group. If I cannot attend the regular meeting for one day, it concerns me greatly, as I think that my absence may add to the workload of other members. Sometimes, I feel like things [account keeping] might not go perfectly in my absence...I feel like I must be there to do my job, anyway.

Reflecting on Kabita's experience, I can say that the group members' acknowledgment of her work and compliments on her presentation helped her recognize her own capabilities. The public appreciation she received from the members boosted her self-esteem. She now understands her self-worth and feels that her contributions to the group are significant, so she makes an effort to attend the meetings. Resonating with Kabita's experience, Asmita shared,

All members of the group trust me. Since I joined the group, I have been handling the cash management [collection of regular savings, repayment instalments, and interests from the members.] in the meetings. I can easily handle cash to any amount [so far 600,000/-] at a time. The Didi-bahinees complimented me as a bank teller by observing the systematic arrangement of the cash into different categories of notes, making the calculation easy... I have never been absent from the meetings because Didi-bahinees told me that no one can handle cash as I do. This acknowledgement of my capability makes me more accountable for my responsibilities. You know, I returned from Sarlahi [her aboriginal place where her ancestral family lives] right the next day of the Chhath [a widely celebrated festival by the Terai communities] to attend our meeting the other day here. I could have stayed a few more days, except for the meeting. I now feel that society knows me; they count my words and actions; thus, I have to be aware of my behavior and the language I use with them.

Asmita's experience is another example of how others' admiration of one's abilities helps develop self-respect and creates space for recognizing one's own potential. After realizing that the community trusted her to handle the group's cash, Asmita valued herself as an active member and became more aware of her responsibilities. Additionally, she reflected on her language and behavior to improve and build healthier relationships with other group members. The community's trust in her motivated her to evaluate her strengths and weaknesses, and she continually works to improve herself and become a better person. Similarly, Rozy shared,

...apathy, to some extent, developed when I quit my well-paying job at an educational institution to take care of my baby and family. At the same time, I moved to this new community where I had no close friends. I stayed home all day, caring for my son and doing household chores. Nothing was exciting. Gradually, I felt dull, lazy, and unmotivated to do any creative tasks. I lost my passion for learning because I lacked platforms to expose my talents.

Once, I joined the women's group as treasurer, and I was revitalized. I have the opportunity to share my knowledge and skills with other committee members. I tutor my team members on accounting in the office as needed; it feels so fulfilling to serve as a resource person. I feel proud of myself, thinking that my knowledge and expertise are for the betterment of the community. Now, I feel active, purposeful, and motivated to learn new things and eager to share them with the group. When I heard them frequently say, "The group would not have run smoothly unless your efforts to capacitate us to maintain the group's finances", I felt truly valued, and it genuinely triggered me to look into myself and appreciate my potential as a contributor to their self-growth. I am immensely satisfied to be a source of their learning. It further motivated me to learn new ideas and skills, and to be innovative in addressing problems within the group. The executive members' enthusiasm for improving their knowledge and skills in accounting has played a crucial role in maintaining the group's financial transparency, which I regard as its backbone.

Rozy's experiences show how she rediscovered her passion by creating lively and fulfilling circumstances in her life. She used the women's group as an opportunity to

showcase her expertise. Having been involved in activities to improve the group's efficiency, she found her purpose in life. The group's recognition of her contributions boosted her self-esteem, which in turn encouraged her enthusiasm to improve herself and the team simultaneously.

Analyzing these participants' experiences, I propose that community women undergo profound transformations in their daily lives through involvement in women's groups. Women possess limitless capabilities, but they often don't realize them due to a lack of opportunities to showcase their potential to others. They have the potential to pursue their dreams, but a lack of recognition of this potential prevents them from doing so. By sharing their abilities in conversations, both formal and informal, they become familiar with each other's strengths. They mutually acknowledge and value each other for who they are. The small efforts they make to improve themselves through self-reflection, informed by diverse perspectives in women's groups, help modify their perceptions and behaviors. In this context, women's groups serve as a source of inspiration. Recognition and appreciation of women's contributions foster a sense of self-worth. This boosts their self-esteem, a crucial step toward building the self-confidence necessary to engage in the public sphere. Therefore, women's groups, as self-help groups, not only unite women for community-building activities but also help them become better versions of themselves.

Liberating Myself from Grudges: Asmita's Journey to Empathy

As Asmita revealed, her involvement as an executive member of the women's group prompted her to reflect on herself. Once she realized that the community trusted her capabilities to positively influence the group and community affairs, she shifted her perspective on her role in the community. She critically examined her feelings, attitude, and actions toward others and made significant changes in her worldview and her behavior. Recalling a story about a friendship breakdown with her friend, she shared,

I had a severe conflict with my seven /eight -year-old friend, Rina [pseudonym], three years ago. Then we stopped talking to each other. We had been close friends since we inhabited this community. We would spend days sharing stories from our childhood to the present, eating chatpate [a typical spicy snack] and other foods. If we didn't see each other for a day, it would feel like a year to us. Unfortunately, the conflict over a small personal matter pulled us apart.

It had been almost 3 years since we stopped talking. When I saw her participating in the community cleaning program organized by the women's group last month, I couldn't resist talking to her. In such a large crowd of people, I spotted her staying away from others and being alone. Anu [pseudonym] and I were serving tea and biscuits to the participants. I approached her and offered tea and biscuits, "Rina, chiya biscuit leu" [Rina, take tea and some biscuits]. She smiled and took some biscuits and tea. As I could not stop talking to her, I asked about her absence from the general assembly of the group, to which she replied, "I did not come because I did not know how to drape the saaree" [wearing the officially recognized saaree was obligatory for the members to attend the assembly]. Though I knew it was not the real cause for not attending the assembly, I responded that I could have draped her. I had draped her before, too, on some occasions. Afterwards, we talked for a while, feeling some unease at the beginning but pleased later.

To my curiosity about her approach to initiating communication with Rina, she further said,

I knew she did not attend the general assembly because it was held at my house. Instead, she paid a Rs. 500 fine for her absence, as per the group's rule. I felt sorry for her because she was the only member who remained absent. Her absence prompted me to reflect deeply on my position and role within the women's group.

She had joined the group way before me, from the beginning of the group. She would attend the meetings, though not regularly. But, since the women's group's office was established in my house [before, the women's group had no office and meetings would take place in the members' residences in turn], she stopped attending the monthly meetings. She regularly sent her passbook and savings to others, but never appeared in person. Gradually, she isolated herself from other women in the community. I think she felt uncomfortable being where I was, as I attended the meetings regularly and actively participated in community affairs, such as community cleaning, awareness-raising, and infrastructural development/maintenance programs.

As an executive member of the group, I felt ashamed of myself for being unaware of a member abstaining from the group/community. I found myself guilty of her isolation. I realized that if I talked to her, she would be approachable to others, too. When you see everyone enjoying the group and you don't see only one person there, you feel sad for her. What made me sad was that if I had spoken to her, she would have attended the general assembly, which I realized on the very day of the event. I made up my mind to speak to her then. But we did not meet until last month. If I had not joined this group, I would never have realized this fact. [yahi samuhamaa basera maile yo soch chai galat chha mero bhanne laagera maile bolaae]. Before, I used to think that if someone was angry with me, let them be! What difference does it make to me? I would not speak to them either. But nowadays, I don't think that way at all. Thus, I took the first move when I saw her at the cleaning program last month. When I spoke to her, she also responded with the same level of gratitude and politeness, which grew my sympathy for her isolated period.

Asmita also explained her experiences of feeling elated after she talked to Rina and how it helped her change her personality.

Throughout the day, I was light-hearted and ecstatic. [manxe lai ruwaunu pardaa ta aafulai chitta dukhxa, man dukheko manxe lai khusi paarna sakdaa kasto hunxa bhanne tyo din thaa paae]. I felt like I was over the moon, flying because I had dropped the heavy load of pain, unease, resentment, and everything attached to her after talking to her. When I offered her tea and biscuits, she said, "Asmita di [a friendly way of addressing], I wanna donate a Rs. 500/- for the cleaning programs," and she expressed her willingness to participate in upcoming events. She spoke happily, and we laughed together again after a long time. Seeing her gleaming face, I thought about how desperate she was to connect with community people. This was the first time she had appeared in a public community affair over the past three years.

I have now realized that no one is entirely good or entirely bad; they have both flaws and strengths. Society is made up of both kinds of people. If we only focus on forming bonds with good people, there won't be even four people in a

community; and how is it possible to build a community with only four? Society holds its essence only if it can mainstream people with flaws into the spirit of good people. This thought prompted me to let go of my grudges and ego. We must put effort into making, not breaking. The more we can bring them together, the more we are satisfied. Self-satisfaction itself is an invaluable reward.

Reflecting on Asmita's story, I observed that she underwent a profound emotional transformation in her life. Her story shows that she used to be someone who held grudges against others. After joining the women's group, especially as an executive member, she realized that the community recognized her abilities. This realization encouraged her to become a role model for others. She critically examined the beliefs and ideologies she had been living by, aligning them with the new roles she expected to take on to meet the community's expectations. Her increased self-awareness about her roles and responsibilities made her notice flaws in her perspectives, prompting her to consciously change them. For example, after a long breach, she was the first to reach out to Rina, leaving her resentment behind. This shift created a new dynamic in their relationship and served as a positive example of reconciliation in the community. Additionally, her experiences demonstrate that she was able to cultivate core human qualities, such as love, compassion, and empathy, in her daily life, while also overcoming negative feelings like grudges, hostility, and resentment.

Journey from Silence to Voice

Women from diverse socio-cultural backgrounds, especially in new settlement communities, often find it difficult to open up to one another. They mostly focus on daily household chores, which prevents them from forming connections. One reason, particularly in new settlement urban areas, is that they don't need to depend on each other for small-scale lending and borrowing, as they might in villages. Another reason is that they lack trust and fear of being judged.

Women's groups are gatherings of community women that provide opportunities for interpersonal communication among members both individually and collectively. The regular meetings and interactions build connections, helping them feel comfortable around each other. Therefore, women's groups emphasize the importance of women attending meetings regularly to get to know one another personally and to recognize them

as individuals with unique human traits, based on their feelings and opinions shared. This recognition helps them understand each other better and strengthens their bond. Over time, they become motivated to share personal stories, including their weaknesses, biases and fears, which makes daily communication easier.

Participants unanimously expressed that the women's group has helped them build intimacy among community members and improve their interpersonal communication. However, participant Nirmala's sharing reveals how she has worked to carve her personality into a better version of herself. She mentioned that she has been a reserved person since childhood. Coming from a subsistence farming family in a rural village, she faced financial hardships during college, which prevented her from fitting in with peers from wealthier families. She felt sorry for herself for being unable to make friends in college. She believes that the financial difficulties during her college years deprived her of socialization opportunities. Staying away from others made her feel humiliated, isolated, and worthless in front of her peers. This experience intensified her reserved nature, making her even quieter.

She searched for job opportunities after completing her studies, but could not find any satisfying ones. After that, she chose to work abroad. As a caregiver, she went to Israel in 2068 BS and returned to Nepal in 2076 BS. She mentioned that the eight-year stay abroad had negatively affected her personal life. As she said,

When I came back, I was shocked to find my mind was blank. I was not the same girl who used to be eager to find growing opportunities. I felt lost and puzzled somewhere... I mean, I lost my purpose in life. I did not have any clear way ahead. I had earned some money and achieved a certain level of financial security, but I became disconnected from my zeal for personal growth. My lack of approachability to people was also an obstacle. My eight-year stay abroad had negatively impacted on my social life. I didn't have many socialization opportunities since I lived as a housemaid with an elderly lady. I was completely disconnected from Nepalese society in Israel. I talked very little, only when needed. It fostered even a silent personality within, which showed up openly when I returned to Nepal, especially in this community. You also know it [laughs]. You saw me pass by neighbors and you as well several times without

speaking a word [laughs]. I would feel awkward and uncomfortable talking to others and being around them. I have now realized that my isolated life in Israel had a profoundly negative impact on my social behavior and thinking. When we don't live a social life, we become overly individualistic and struggle to think about collectivity. The social context you have lived in impacts your ways of thinking, communicating, and behavior towards others. I have had a very clear experience of how badly living away from a social context affects one's social behavior.

Since she inhabited the new settlement community, she recognized the need to connect with others. She became a member of the women's group to build relationships and attended the meetings regularly. After two years as a general member, she has served as an executive member [secretary] for her first term. Regarding her experiences in the women's group, she said,

Later, my involvement in the women's group helped me not only create a sense of comfort in the community but also experience personal growth. The women's group has bridged the gap between me and society, which was created during my eight-year stay abroad, and my disconnection from it. It has brought me the platform to expose myself and learn things. And, if things are based on experience, we can do them confidently. Here, we learn by directly engaging with them. As an active executive committee member, I have practically learned many things like facilitating meetings, writing minutes, disseminating information, and organizing community events, to name a few; that motivated me to work for the community because it has boosted my confidence. Now, I have the space to be connected and present myself in the social sphere. Moreover, as an executive member, I feel more responsible for the group, and I feel like I need to study to be more informed and resourceful, contributing more to the group. Every time, I feel compelled to do something for the group and community, and I am motivated and encouraged to get involved in community activities; perhaps this is the change I have made in my life since joining the group.

She also described how her involvement in the group contributed to her personal growth. She stated that she was decisive and had control over family affairs, but her

shyness and lack of confidence in exposing herself to the public had held her back in her personal development. Having been involved in the group, she said that she has overcome her weaknesses to some extent.

The fear of losing face in front of others, making mistakes, and others laughing at me were the great fears that held me back. Nevertheless, I pushed myself forward when I saw other group members with weaknesses like mine and observed that they gradually overcame them through continuous effort. I tried to speak up in front of them despite my fears. The event, I still vividly remember...the annual meeting of the group, where I was to present the group's annual report. Once I began reading the report, I felt my cheeks grow hot, as if they were burning, and my face puffed up. I lost track of where I was stepping, and my palms were extremely sweaty. Having finished reading, I wanted to run away. I couldn't sleep that night because of flashbacks from the presentation. I felt like my choking voice was still reverberating and my cheeks still puffed...the worst experience in public. However, recalling everyone's praise for my attempt and nice feedback encouraged me to push myself ahead. I felt a little relieved thinking that at least I had confronted my fears and moved one step ahead. I continuously practiced speaking and reading in front of members at regular meetings, which gradually increased my confidence, I suppose. Now, I have overcome some of them. I can speak loud enough and confidently in public. I no longer mumble the minutes. I can handle the women's group's monthly meetings smoothly, and record and report minutes systematically. Similarly, I have been more approachable, I guess [laughs]. I enjoy attending community meetings, even if it is just to hear the discussions, because it familiarizes me with various community affairs and how they are addressed.

While she made voluntary efforts to connect with people, it revived her aspiration for growth opportunities and a sense of purpose in life. She feels her life is meaningful now.

I have aroused the zeal to grab opportunities to upgrade myself. I don't hesitate to appear in community programs. Now I think it is my right to be informed about issues of public concern. I have enthusiasm for learning and sharing new things

with the group. Sharing what I know makes me satisfied with myself. I feel that, at the very least, I have been a source of information for those who don't have access. Having attended training and awareness-raising programs, I convey the information to group members during meetings. When you realize people count on you for your opinion, you see your value. Nowadays, I am informed and invited to attend community events, such as meetings for identifying community needs and submitting proposals to the local government. I am also involved in consumer committees for implementing short-term infrastructural development projects, including blacktopping the street and managing street lights in the community. Additionally, I am also invited to settle disputes. It makes me feel recognized and respected in the community. I am also willing to hold executive positions in other community-based organizations because I have learnt from my involvement in the women's group that you learn more by directly getting involved in the committee.

Nirmala's story and experiences portray women's groups as impactful, community-based organizations that create opportunities for women in the community to enhance their capabilities and transform their situations. Her story also reflects that women's groups or any community-based organizations, especially in new settlement communities, play significant roles in the adaptability of those disconnected from social life. It helps them in their socialization. Since women's groups create space for women to learn and share, they find ways to foster their personalities through group dynamics.

When I examined Nirmala's story, it reflected a profound transformation in her personality. In her story, I found a shy and reserved person transformed into a voice and an active contributor to the community. Her involvement in the women's group not only connected her with community members but also provided her with opportunities to learn and improve herself through group activities. The women's group created a platform to share her ideas and experiences among group members, which helped her build confidence to stand up for her voice. As a result, a person who had been disconnected from a social life for a significant period became a prominent contributor to her community, adapting to the emerging contexts in a new settlement community. Her story highlights women's groups in new settlement communities as a major contributor to

fostering the adaptability of inhabitants from diverse backgrounds, as well as to building foundations for women's personal development.

Journey from Violence to Victory

Domestic violence is the most widely prevailing form of violence against women and girls in families. Lack of adequate awareness in individuals, particularly in the victims, leads to the violence being taken for granted unless it causes severe physical damage/life-threatening acts to the victims. Verbal abuse, embarrassment, demeaning, being deprived of basic needs fulfillment or decision-making roles, etc., are subtle forms of violence that women are conditioned to internalize as normal behavior in families. Despite laws to protect women against domestic violence, the lack of sensitization of violence among community women to identify violence and the patriarchy favoring traditional customs like counting men's decisions as a priority in families, make women unaware of being abused/victimized.

As community-based organizations, women's groups prioritize the physical, mental, and emotional well-being of women in the community. During their interpersonal conversations, the group members share their everyday life experiences, including joy, grief, pain, and gains. They console one another to feel relieved during grief and cherish their happiness. It gives them a sense of belonging, where they see themselves as part of a collective rather than as individuals. Such collective thoughts become one's strength and courage to break free of the self-limiting boundaries, as Fulmaya shared her experiences,

Listening to other women's stories about their lives gave me the confidence to share my sufferings with them in the group. They taught me about my legal rights and strategies to tackle my husband's abusive behavior. When they told me that they were with me, it encouraged me to speak up and confront my husband's mental and physical abuses. One day, he required me to submit my earnings from the previous day as usual, but I refused. He raised his hands against me [this was his regular act along with severe verbal abuse, but I had never confronted him before, conceiving it as my fate], but this time I also raised my hand and held his hand and simultaneously threatened him to complain against him in the women's group. He stepped back; since then, he stopped hitting me.

Gradually, I felt stronger and more courageous in bargaining with my husband on personal and family issues. I no longer felt feeble and voiceless. I began openly talking about the violence I had been through with my relatives and the members of the group. I stopped considering talking about my sufferings as a matter of losing prestige. Instead, I felt as if it heightened my personality. Indeed, it happened too. Having the women's group as back support, I convinced my husband to get our marriage and our two sons' birth registered, which he had denied before. I felt like I had won World War II when I got him done all this. He stopped abusing me.

Having the marriage certificate and birth registration of my sons made me more courageous in going for legal action if he again dared any mischievous behavior towards me. I was no longer a victim and voiceless. I began living my life...I changed my dress-up sense. I started wearing PANTS, TOPS, LEGGINGS, and fashionable dresses of my choice; before I used to wear only traditional clothes like LUNGI VEST, SARI CHOLI. I am satisfied with who I am today. Now he is abroad. I am here living my life as an active community member, enjoying my freedom.

I use Fulmaya's experience as an example of transformation for three reasons: a. Fulmaya was able to stop her husband's daily physical and mental abuses toward her, b. she built her agency to persuade her husband to obtain their marriage certificate and her two sons' birth certificates, and c. she gained confidence in pursuing her ideal way of life by changing her dress sense and actively participating in the community.

Fulmaya's experience embodies power, courage, and a sense of security for women. The regular interactions and collaboration among group members help them build strong connections of mutual trust and dependency. Her experiences demonstrate that Fulmaya achieved psychological safety through her sense of belonging to the group. The fact that she not only confronted her husband's abusive behavior but also convinced him to obtain legal documents illustrates how a collective force plays a vital role in ensuring women's physical and emotional well-being in families and society. Being women and sharing similar socio-cultural backgrounds, they are sensitive enough to understand one another without judgment. This intrinsic understanding fosters a

supportive environment in which victims can share their stories and seek help from the group.

Having experienced a significant change in her life through her involvement in the women's group, Fulmaya found women's groups to be powerful organizations for community women's empowerment. Therefore, she took the initiative for the formation of a women's group in the new settlement community where she has lived for over a decade. Now, she has served as the chairperson of the group for two successive terms. During her leadership, she experienced notable personal changes. She plays a role in resolving disputes, participates in community meetings, and attends social gatherings in the community. She expressed her pride and happiness about the changes she has made in her life with a gleaming face.

When I find myself speaking in front of Didi-bahinees and they attentively listen to me, I feel as if I am not the same person who used to be beaten day and night by her husband, but still was unable to say a word about the abuse. Once I broke the chain of silence, I could speak elsewhere confidently. Not only that, but the proudest feeling I have ever had is when we were able to settle Rachana's [pseudo nym] citizenship and marriage certificate issue with her husband through negotiation on behalf of the women's group. As the group's chairperson, I consider this my greatest achievement in life. We [women's groups] could mediate and resolve the decade-long conflict. Now, she has both citizenship and a marriage certificate, which she was denied due to her infertility for 16 years. Once, I was a victim of a similar issue, but now I can give her justice...it makes me feel incredibly proud of myself. I feel like, at least for one miserable woman, I brought rays of hope into her life. Now, she can live her life freely, pursuing jobs, businesses, or anything she wishes. She won't be deprived of opportunities because of a lack of citizenship. She has legal identification as a citizen of the country, and her legal rights are protected as a married woman.

Fulmaya's experience of transformation goes beyond handling her family circumstances. Her experiences demonstrate her ability to transfer her enthusiasm to other women in the newly formed women's groups within the new settlement community, motivating them to work together and improve their life situations. The

example illustrates how she utilized the women's group as a platform to collaborate with community women and foster agency to transform their family and social life situations. As community-based organizations, women's groups raise awareness among women about issues affecting women and their well-being, and empower them to take meaningful action. Fulmaya's experiences portray women's groups as platforms for learning and leadership, as well as symbols of unity, collectivity, resilience, mutual support, and giving voice to the voiceless.

My Observations on Participants' Journey through the Women's Group

As a founding and active member of the women's group from its inception, I am aware of the participants' journey of their transformation in their personal and social life situations. They have internalized learning in women's groups, to some degree, as represented in vignettes. I have observed the implicit learning process that the executives adopted and how they have evolved through the journey. Initially, most executives, like me, who were naïve, had difficulty representing themselves in public spaces. They lacked adequate knowledge or skills in organizational management, as well as basic leadership skills in a pragmatic field, just as I did. However, over the period of their engagement as executives, they learned those specific skills and developed progressive perspectives about themselves. Those newly adopted perspectives led them to be more accountable and active contributors to community building, nurturing healthier social relationships among community members, in addition to internalizing self-worth and confidence. Moreover, I have seen them transition from being self-centered to shifting towards fostering collective thoughts and raising their voices jointly against social injustice and violence against women. They reflected the enhanced collective thought by confronting the incidents of social injustice by other community members, and collectively speaking up for two women in the community who suffered from violence related to women. I have also observed that not only executives but also the women in the community have developed a sense of belonging, emotional well-being, and social connections, which is reflected in their self-motivated participation in collective effort within the community and well-maintained social relationships in everyday life.

Despite significant positive changes in executive members' personal growth and everyday life experiences in the family and community, I have observed some flaws in

their behavior. Firstly, the executive members, despite their conscious effort to minimize or at least not explicitly reveal their ethnic biases in public, show their internal biases in dealings with one another in the meetings. I have noticed executives who belong to ethnic groups and the Terai minority groups being mocked for their different accents, intonation, and syntax while taking part in discussions. To some extent, executives were divided into implicit groupism based on caste/ethnic groups by taking sides in cases of conflict or discussing community issues. I have occasionally noticed that they dismiss the validity of opinions or issues raised by those who belong to a different ethnicity. This approach led two top executives to have personal ego clashes with each other a few months ago, but these issues were eventually settled through an open discussion among executives. However, the executives are aware not to reveal conflicts among executives to the general members or the community. They make every effort to resolve the issues among themselves through frequent open negotiations and conversations until the issue is resolved by calling executive meetings. Although the issue was resolved, I have sensed that the conflict has negatively affected the two executives' personal relationships, creating an emotional distance, to some degree, between them.

Secondly, explicitly or implicitly, preferences in nominating for new executives go for members from Brahman/ Kshetry community, disregarding the diverse caste/ethnic composition of the community. This mindset illustrates that the dominant ideology of perceiving Brahman/ Kshetry communities as superior to others is reproduced by the women's group within the community. One example I would like to mention here refers to the executive member who belongs to the Terai community. She was explicitly denied the opportunity for an executive position in the group, as it was stated that she was not fluent in the Nepali language and her communication would be incomprehensible due to her Madhesi accent and intonation. And also, she was manipulated into believing she was not eligible for the executive position.

Thirdly, I have noticed that the participants, to some extent, developed a sense of self-worth and self-respect, along with self-confidence to expose their abilities by engaging in public affairs. However, the community, particularly men in the community, tends to hold an inferior tendency towards women's social roles in the community. For example, I observed a conflict about a year ago between the chairperson of Tol Sudhar

Samiti and an executive of the women's group who also holds the secretary position in Tol Sudhar Samiti. The chairperson himself was writing minutes, depriving her of performing her role responsibilities in the meeting. Initially, she requested him to let her do her job, but he did not pay attention and continued writing. Finally, she grabbed the minute book and did her job in front of all committee members. The rest members had also suggested to him that he should let her do her job. The chairperson would regard her as inefficient in performing the responsibilities as secretary of Tol Sudhar Samiti. Not only within the Tol Sudhar Samiti's meetings, but also in consumers' committees formed for infrastructure development in the community, she shared that she had faced similar discriminatory acts from her male counterparts. Other women members also resonate with this experience of being involved as members in consumers' committees. This scenario illustrates that the community, particularly male members, perceives women as inferior to men in performing social responsibilities; thus, men deliberately limit women's social roles to be nominal representations or to be contributors at a physical level.

Finally, the women's group activities have focused more on savings and credit and community activities through collective efforts at the physical level, keeping the enhancement of women's agentive roles as a least priority that develops naturally over time, rather than through deliberate effort. This approach in the women's group has led women to perceive the transformation as an individual journey of personal growth rather than a collective journey to negotiate women's agentive roles in the family and community by challenging patriarchal norms and values. I have observed that a few participants have increased their agency to have an impact at the community level, but most of the others were confined to transformations within personal selves. It made me assume that a lack of women's collective agency to negotiate women's social identities makes women fragile both as individuals in the family and as women in the community. Nevertheless, women in the community have developed a strong sense of collective strength as the 'Women Group', through which they have made collective efforts to raise voices against women-related violence and negotiate their social roles, to some extent.

Chapter Summary

This chapter addressed the third research question by highlighting the key transformations women experienced in their personal and social lives through their

participation in women's groups. The stories shared by the participants demonstrate how community women overcame self-limiting values and found motivation to initiate change themselves in pursuit of their goals, broadening their self-awareness and shifting perspectives and behaviors through critical reflection on their strengths and weaknesses, informed by diverse experiences shared within the group. Additionally, the chapter included women's stories of undergoing deep emotional transformation, building empathy and compassion by freeing themselves from long-held grudges, as well as stories of personal growth of transitioning to a confident and vocal person from a reserved personality, and transforming from a victim of domestic violence into an advocate against it. Moreover, the chapter illustrated how women developed a collective awareness to address daily experiences of abuse and marginalization in social spheres, along with my observations of the participants' journey of transformation. More importantly, this chapter highlighted that self-initiated and self-reliant women's groups in communities play a vital role in enriching women's experiences, fostering expanded self-awareness, and enabling them to develop agency to make meaningful contributions to families and communities.

CHAPTER VII

DISCUSSION

This chapter examines the key insights gained from the fieldwork and experiences of women working in community-based women's groups. It addresses research questions that explored the lived experiences of women within women's groups and the insights gained from these experiences, using Mezirow's Transformative Learning Theory as a theoretical framework and Lave and Wenger's concept of a Community of Practice.

What are Women's Groups?

My study findings reveal slightly new perspectives about women's groups. Women's stories in this study redefine women's groups as a transformative learning space that encompasses changes in women's personal and social life situations. One crucial insight this study holds is that women's groups are not only formed as microcredit organizations, as previous literature has highlighted (Henriques, 2024; Zaei et al., 2018), but also as a 'community of practice' (Lave & Wenger, 1991) where their membership and activities address diverse learning needs. Although the stories show women's groups as the most effective means to build social capital and enhance personal well-being and access to economic opportunities, they also emphasize them as a community of practice. The participants' stories highlight the importance of building social networks as support systems during emergencies, especially in new settlement communities. My study found that community women in the study area responded to flood adversity by constructing a temporary wall to protect a member's house from the destructive flood in 2024. This prompt response to disaster was facilitated by the community women's network established through the women's group. Quick information sharing via Messenger Group Chat allowed the community to gather swiftly and collaborate on constructing the blockade. This example illustrates how women in the community practice collectivity and collaboration systematically and broadly through women's groups.

This finding aligns with the studies by Malihah et al. (2022) and Walcott et al. (2023). Malihah et al. (2022) present community resilience in response to the COVID-19 pandemic's impact in Indonesia. Similarly, Walcott et al.'s study (2023) highlights the

roles of community resilience through psychosocial support and community awareness raising during the Ebola epidemic in Liberia. Both studies mention women's empowerment through women's groups. These studies highlight the social capital, formed by women's groups through education, collaboration, skill development, advocacy, and the creation of economic opportunities, which contributes to building communities and maintaining resilience in the face of adversity. The trust and interdependence women build within themselves through this process serve as the foundation for social capital, which, in turn, functions as community resilience in times of adversity. In this sense, women's groups refer to the shared community practices of coming together. Therefore, women's collective traditional and cultural practices serve as a means for women's groups to operate in communities. Collectivity, collaboration, mutual respect, responsibility, and accountability, as well as household duties, have been instilled and embodied by community women as cultural practices. These practices help keep communities intact and build resilient, cohesive communities. Their activities reflect broader community interests and efficiently utilize locally available resources. Thus, I believe that the community practices women have carried out in our communities are the seeds of modern women's groups.

Community of Practice in Women's Groups

The case of the women's groups discussed in this study demonstrates that women's groups serve as open and flexible learning spaces within communities. This argument aligns with Lave and Wenger's (1991) idea of a 'community of practice,' which describes 'learning as a social process, situated in a cultural and historical context' (Farnsworth et al., 2016). Building on this concept, women's groups create opportunities for learning in diverse contexts. From sharing experiences and personal stories in groups to participating in various collective activities, women exchange ideas, expand their awareness, and enhance their leadership skills and agency to drive individual and societal change. Wenger (2000) notes that a community of practice is characterized by the community's shared cultural practices, which reflect collective learning. This concept views learning as a social process that occurs within social relationships and the workplace, rather than as an individual activity (Li et al., 2009). According to this concept, learning is shaped by the common interests and needs of a group of people who

come together to share knowledge, skills, and collaborate to achieve common goals. This process engages them in collaborative activities, giving them opportunities to enhance their diverse learning experiences. Informal and friendly interpersonal relationships and interactions among group members maximize participation in collaborative activities. Therefore, the community of practice holds the essence of informal, collaborative, and situated learning in a socio-cultural context. Women's stories in the study reveal that the spirit of community building primarily shapes their learning. As an organized group, women focus on maintaining social cohesion and community well-being in response to societal needs, addressing them collectively through various community activities. Digging deeper into why women prioritize community building above all else reveals the essence of the community of practice they have upheld across generations. For example, the practices of women in the community coming together to knit Duna Tapari [traditional leaf plates], make straw mats, and prepare Kasaar [a kind of homemade sweets] for ceremonies, or brewing domestic alcoholic beverages for family rituals like weddings and funerals—these do not have a fixed start date, but they have been practiced and passed down through generations as a community spirit. These traditions have united women in collective efforts to meet societal needs.

Based on the discussion above, women's groups did not originate with microcredit groups but existed as a community of practices before them. They have worked collaboratively by transferring indigenous knowledge and skills to generations to address both societal and personal needs. However, they did not identify themselves as women's groups. Namisango et al. (2022) regard women's groups in Uganda as 'part of traditional communal organizations formed to cope with life opportunities and challenges.' These refer to community women's practices of coming together to interact with one another, share experiences, ideas, knowledge, and skills, set a common goal, and work collaboratively to achieve the goal. Thus, women's groups' activities extend beyond microcredit-related financial literacy and skills to cover a comprehensive context of social learning settings, conceiving learning being more open, informal, flexible, and experiential.

Not recognizing the importance of learning flexibility in traditional self-help groups (community groups), the inception of microcredit models led to the NGOization

of women's groups with neoliberal developmental agendas in developing countries. The concept of 'Women's Groups' gained widespread recognition after Professor Dr. Muhammad Yunus introduced microcredit (Anitha Bai et al., 2022) to empower socially and economically marginalized groups. Since then, they have become a popular means to implement developmental agencies' interventions for women's empowerment (Nichols, 2021) by forming microcredit, health, or livelihood groups (Namisango et al., 2022). Those agencies operationalized their interventions homogeneously over self-running community groups, which redefined them as efficient implementers (Nichols, 2021) of development programs designed by external agencies. Those interventions disregard the individual experiences, needs, and interests of women in the community, and design programs with a one-size-fits-all approach, assuming that women are generally less knowledgeable and skilled in performing their activities efficiently and productively. Consequently, those interventions constrain women's learning opportunities through the deterministic approach to learning, which can be more like:

- A. Structured learning environment: Group members receive the knowledge, skills, and information provided by facilitators. Members are expected to internalize and apply what they learn.
- B. Facilitator-led learning: Trained facilitators guide the groups to ensure that the objectives are consistently delivered to all members, regardless of their needs, interests, abilities, and enthusiasm.
- C. Specified content-based learning: Learning is guided by a predetermined course. Based on the goal of forming women's groups, they are provided with a specific learning curriculum to achieve the program's objectives. For example, health groups focus on maternal and child health as well as family planning issues, which are core topics for their members. Similarly, microcredit groups mainly concentrate on savings and credit literacy and skills. Livelihood groups aim to develop knowledge and skills for income generation, entrepreneurship, technical and vocational skills, and to create employment opportunities.

The characteristics mentioned above make learning in externally organized settings more technocratic, guided by predetermined values and principles. Dirkx (1998) describes this learning process as instrumental, where knowledge is seen as existing

outside the learner, and the learner is expected to acquire it in order to better adapt to their context. Because development agency-led learning groups often lack insider perspectives, women may not develop ownership and accountability for the programs designed and implemented through them, as their knowledge and skills are often undervalued. As a result, many externally organized groups are not functional after the interventions end (Buisson et al., 2022). Ignoring how women learn through daily life experiences and interactions among themselves, Neoliberal development tends to categorize women as socio-economically backward, illiterate, and less privileged groups. Consequently, developmental interventions aimed at educating women are designed and imposed uniformly. Developmental agencies see these practices as an ideal way to empower socioeconomically disadvantaged groups. Unfortunately, this modern ideology of development does not recognize women's learning through everyday life experiences and the way they transform their situations through informal co-learning in groups.

Unlike externally organized groups, self-initiated and self-reliant women's groups are guided by the spirit of a community of practice. They prioritize women's experiences as valuable resources for learning and building new knowledge through group interactions and collaborations. Their shared needs and interests in achieving a common goal within a particular sociocultural setting shape their learning needs. To achieve the goal, community women collaborate in friendly social relationships that foster mutual trust, respect, and co-dependency among them. In this regard, women's groups serve as communities of practice that play a crucial role in educating and empowering community women to achieve common goals. This idea regards women's groups as a space for sharing and generating knowledge for women in the community. Women's stories reflect that they built new knowledge and skills by engaging in group activities, which demonstrates situated learning in the community of practice. The community women have enhanced their collective awareness of women's circumstances in both domestic and public spheres by sharing their personal experiences in groups. They have also enhanced their ability to negotiate changing roles and identities by engaging in collaborative activities within groups. In this regard, women's groups are a community of practice that fosters community learning in informal settings.

Women's Groups as Transformative Learning Spaces

My study presents women's groups as spaces for transformative learning, building on the idea of the Transformative Learning Theory by Mezirow. Central to Mezirow's Transformative Learning (1978) is the 'change of problematic frame of reference through critical self-reflection.' According to him, 'Frame of Reference' refers to the structure of one's assumptions or expectations that shape an individual's beliefs, feelings, and behavior (Mezirow, 2008). Mezirow mentions that adults have already established many concepts, values, beliefs, and conditioned responses based on their past experiences. These all contribute to the development of their perspectives about themselves and the things around them, which helps them associate meaning with new experiences they encounter in everyday life. Aligning with Mezirow's idea, Dirkx (1998) regards these perspectives as a lens through which individuals perceive and understand themselves and the world they inhabit. Dirkx (1998) defines 'Frame of references' as referring to 'Meaning Structures or Meaning Perspectives' through which an individual creates meaning of their everyday experiences.

Through transformative learning, Mezirow emphasizes the role of consciousness and critical self-reflection in reevaluating one's key assumptions and beliefs, which may seem misleading or faulty, in order to make sense of a new experience or event. In this regard, transformative learning is a process of constructing a more inclusive, open, and reflective understanding of an experience. It involves critical consciousness to identify and assess one's own assumptions that form their perspectives. This is a comprehensive process that involves reformulating meaning structures (Mezirow, 2008) by critically reflecting on one's assumptions and beliefs, and validating the newly constructed meaning structure through full engagement in dialogical discourses. It allows individuals to adopt more justifiable perspectives or beliefs by refuting the old and problematic 'Frame of Reference'. Therefore, he emphasizes the importance of critical self-reflection and critical discourse as essential components for transformative learning. Supporting Mezirow's theory, women report that women's groups offer opportunities for community women to critically reflect on their assumptions, beliefs, feelings, and predispositions through group interactions. My study views women's groups as public spaces for women in the community, encouraging them to interact beyond household

boundaries. These interactions encompass both personal matters and public issues affecting women in general. Such interactions generate critical discourse where women bring diverse perspectives, engage in open discussions, and negotiate shared understanding. Besides improving awareness, communication, and leadership skills, these group interactions foster environments for women to critically reflect on their own beliefs and values in light of others' views (Mezirow, 1978), helping women to reaffirm some values based on validation from others and revise those that are not acceptable in the group. In this way, women's groups provide women with opportunities to evaluate their values and behaviors through public discourse, helping them make necessary adjustments as needed.

Especially, self-initiated and self-reliant groups create more favorable learning environments than external agency-led groups. Unlike controlled spaces within rigid structures in externally organized groups, self-reliant groups have a liberal atmosphere where informal conversations thrive. The absence of explicit hierarchies in self-reliant groups encourages women to initiate discussions on any issue they are concerned about, and they participate willingly in group activities. The women's stories in my study reveal that such informal conversations motivate them to share their ideas, experiences, knowledge, and skills in a friendly environment, without feeling inferior or inadequate compared to others. These open discussions foster critical awareness about themselves, allowing them to assess their personal biases, assumptions, weaknesses, and strengths. They have opportunities to reflect on their predispositions and evaluate them in light of others' assumptions and the shared norms and values established within the group.

Aligning with the major components of Mezirow's Transformative Learning Theory (1978), which emphasizes critical self-reflection and dialogical discourse for adult learning and transformation, women's stories reveal that community women bring their ideas, rooted in their everyday experiences, into open interactions with others in women's groups. This practice creates a public discourse for women. They actively engage without feeling subordinate because they have already built strong bonds and shared mutual respect. They have opportunities to listen to others and share their own ideas, shaped by their past experiences and assumptions about various phenomena. Such interactions in a friendly and informal setting expose women to multiple perspectives.

Listening to others and contemplating varying ideas enables them to critically reflect on their own assumptions and beliefs. If their own assumptions seem invalid or unhelpful in adapting to a new context or creating more justifiable meaning, they revise them and reinforce validated values based on shared principles within groups. The exchange of knowledge and skills through informal conversations facilitates women to gain new insights about themselves and their experiences within family and social contexts. The open and flexible structure of group interactions encourages women to bring diverse perspectives to discuss multiple issues that affect their personal, social, and family circumstances. These interactions provide numerous opportunities to enhance their knowledge and skills on various topics. Thus, my study demonstrates that learning is not limited to instrumental learning, which is externally driven (Habermas, 1971, as cited in Kitchenham, 2008), but also includes resourceful platforms that offer extensive learning opportunities for women and help transform their situations through informal group learning.

Aligning with Mezirow's Transformative Learning Theory, which views perspective transformation as a form of learning, the participants' stories reveal profound personal growth, including emotional transformations and perspective shifts that transformed their personal and social life situations within families and communities. Women experienced these transformations through their collaborative learning in women's groups.

Building a Transformative Feminine Agency

Agency generally refers to an individual's process of self-formation, enabling them to have control over their life situations. This process involves the willingness to change and take action. The desire to change comes from an individual's self-awareness. Building on Mezirow's theory (1978), women develop a deeper sense of self-awareness by engaging and critically examining their assumptions and behaviors through dialogues and discussions in women's groups. This process fosters a deeper understanding of themselves. Being aware of their strengths and weaknesses enables them to improve their situations by acquiring additional knowledge and skills and adopting new perspectives and behavior patterns. Through this process, women's groups lead women to foster feminine agency that refers to women's capacity to influence the social, cultural,

economic, and political spheres of their life situations. The transformative learning process in women's groups exemplifies women becoming confident, vocal, and empowered women not only to improve their domestic situations but also to navigate their roles in the community.

My study presents women's groups as spaces that foster transformative agency among women. Self-initiated and self-reliant groups regard themselves as a collective force for positive change in their communities, prioritizing the well-being of women. These groups, which are assemblies of exclusively community women, mainly reflect women's daily situations through conversations. Perceiving women's groups as a safe space for personal sharing, women reflect on their experiences of power dynamics in various forms of discrimination against them, such as harassment, restrictions on public spaces, exclusion from decision-making, caste-based discrimination, domestic violence, and more, whether at the family or societal level. These shared experiences familiarize them with women's conditions in both the domestic and public spheres, broadening their awareness of the family and social dynamics that shape their everyday lives. In other words, sharing and discussing these issues broadens their understanding of gender relations and increases women's agency across different aspects of their identity as women in a patriarchal society.

As mentioned earlier, sharing women's lived experiences reflects the broader context of their lives in family and society, which lies at the core focus of transformative learning. Women's stories encourage women to reflect on the circumstances that shape their daily lives, requiring critical analysis of these issues, identifying measures for collective action, and taking steps to change their situations when women are victimized. Fulmaya's story exemplifies how women establish transformative agencies that empower women to fight against violence and injustice. Reflecting on her story, I realize that women build strong emotional support networks within women's groups that inspire each member to connect through others' experiences and challenges. Through regular meetings and interactions, women foster deep bonds and mutual understanding. They foster trust, respect, collaboration, teamwork, interdependence, and shared goals and hopes. This strong connection creates a space where they can build collective strength to fight all forms of oppression and discrimination against women. Women's stories reveal

that women reflect their social realities through their experiences and foster collective power to thrive on shared aspirations.

My study reveals transformation at both personal and social levels. Women's stories show that they critically reflect on their taken-for-granted beliefs, ideas, and behaviors, and they modify them to better align with shared values through participation in group dialogues. In line with Mezirow's (1978) concept of transformative learning, women's groups create a space for dialogical discourse that incorporates diverse perspectives. This process encourages women to critically assess their pre-held assumptions and behaviors in light of others' viewpoints. Using these dialogical spaces as sharing and learning platforms, women overcome their introverted tendencies and become vocal and confident individuals. Their stories reveal a powerful journey of self-discovery, illustrating how they have cultivated a profound sense of self-worth. This new dimension of self-discovery or reinvention of themselves empowers them to advocate for their voices in both domestic and public spheres.

The independence of the self-reliant women's group addresses a broad range of social issues related to community development and women's well-being, which requires women's strong leadership skills and active participation in group activities. Such diverse functions create numerous learning opportunities for women, thereby fostering their agency. It promotes experiential and self-directed learning through collaboration. Therefore, women's groups should not be seen as merely implementing external development agendas, such as microcredit, health, or agricultural initiatives. Instead, self-initiated and self-reliant women's groups serve as knowledge creators and catalysts for community transformation and women's empowerment.

Building Identity

Women's groups function as powerful forums for shaping women's identities as multifaceted individuals. My study shows that they can transform their identities at both personal and social levels. Using this platform to practice leadership within their groups, women improve their communication and leadership skills while expanding their knowledge on various issues. These increased skills and knowledge help them adopt more progressive viewpoints and behaviors. Such changes lead to the development of new identities that refer to new roles, responsibilities, and relationships (Li et al., 2009) in

communities. The cases in my study demonstrate that women have gained new perspectives about themselves. They now see themselves as capable, knowledgeable, inherently changed, and aware of their strengths and weaknesses. These forward-thinking views motivate them to take an active role in various activities, both at the individual and collective levels. Additionally, women's stories show that their increased knowledge and skills expand their social networks beyond their immediate community. This growth leads to women's greater social mobility, enabling them to assume new roles and responsibilities within their communities and beyond. For example, women reported holding leadership positions in Tol Sudhar Samitis and Consumers' committees in the study area. These new roles, which extend beyond household duties, strengthen their sense of self-worth, allowing them to experience a new dimension of social life. They also earn public recognition, which motivates them to take risks and face challenges together. Asmita's bravery in confronting the JCB driver to stop the river's evacuation, by trying to throw stones at him, exemplifies how social networking and recognition empower women to play active roles in community development. Women's experiences show that feeling appreciated and recognized motivates them (Dirkx, 2008) to take proactive roles in the public sphere.

Women's sharing indicates that women's groups have served as safe spaces for them to showcase their potential through collective activities, thereby gaining public recognition and admiration for their abilities. Appreciating and praising each other's ideas in groups has encouraged women to be more vocal and enthusiastic, which has helped them develop new identities as proactive and courageous individuals who speak up against injustice. These practices have helped raise collective critical awareness of women's roles in families and society, empowering women to speak up for their recognition at the societal level. The study demonstrates that, through this collective critical awareness, women have challenged patriarchal social and cultural norms to some extent by negotiating their meaningful representation in community organizations, enhancing their social mobility, and actively participating in public discussions. However, the study did not find strong evidence that women (except for Fulmaya) could change their positions and roles in the home. This might be because domestic spheres are women's private spaces where collective force is not always applicable. Yet, in social

spaces, women often bring up common issues and frequently receive support from other women. Although women have not yet developed the agency to effect revolutionary change in their family positions, they feel emotional well-being and safe in negotiating their voices within the family sphere due to the supportive network they have built in women's groups.

My study demonstrates that informal conversations are an effective means of adult learning. Group-based informal chats foster women's intimacy on a personal level and provide them with a safe space to share their most personal experiences and stories. These conversations help establish bonds and support systems within their community. Similarly, informal talks create a comfort zone in women's groups, allowing them to express themselves freely as they feel, know, and are capable of doing. Such an open atmosphere enables women to reveal both their strengths and weaknesses, and they are open to receiving meaningful feedback. Different perspectives and recognition of their abilities from others in the group motivate them to develop new insights, which in turn lead them to gain public recognition. Through increased awareness and stronger support networks, women enhance their ability to negotiate ideas and collaborate on projects with other stakeholders. They organize community activities, including clean-ups, campaigns, and fund-raising events, and actively participate in planning and executing infrastructure development projects within the community. Women's active participation in community affairs, as part of planning and execution, engages them in interaction with men in a social sphere, through which they negotiate their roles and capabilities in society. Women demonstrate the knowledge and skills they have acquired in homogeneous groups by actively engaging in community activities within diverse social settings. This process offers women the opportunity to negotiate their societal roles.

Additionally, women view women's groups as an opportunity to develop their personalities. Their stories reveal that they have developed competencies in organizational management, including communication skills, time management, needs identification, prioritization, planning, and execution. On top of all, they developed personal virtues such as empathy, learning enthusiasm, self-worth, and self-respect, which led them to inner transformation from being undirected, incapacitated, having low self-esteem, perceiving self as secondary to men, to as being purposeful, confident, active

contributors to the community, having potential to transform communities through their meaningful representations in public spheres. These changes that women shared in the study embody the essence of transformative learning, as Mezirow (1978) describes transformative learning as constructing new meaning perspectives about oneself and the world one lives in. Additionally, the independent functional system of self-reliant women's groups allows women to participate in diverse activities addressing various personal and social issues. Diversity of issues creates ample opportunities for collaborative learning in groups. In self-reliant groups, women's activities are self-directed and oriented to community building; thus, they are not limited to a particular field of knowledge, unlike externally mobilized groups. Embracing women's everyday experiences in family and social contexts, they negotiate and collaborate to bring desired changes in their lives through collective action.

My study reveals that women's groups have the potential to empower women by fostering feminine agency within them. This agency encourages women to take on various roles within domestic and social spheres, thereby associating new and diverse identities with women. Furthermore, they create a collective identity as 'Women Groups' in the community. Women's stories highlight their pride in being acknowledged as 'Women's Groups'. This pride refers to their collective awareness of being women and their shared goals of creating a new identity in the family and community.

Mezirow's Transformative Learning Theory in Light of Women's Experiences

I primarily used Mezirow's Transformative Learning Theory as the theoretical lens for conducting my study. Among the ten phases of transformative learning (Mezirow, 2008), disorienting dilemmas, critical self-reflection, and dialogical discourse were dominantly reflected in my study. The participants' learning and their internalization experiences demonstrated that they developed more progressive and positive worldviews about themselves and their life situations in domestic and social spheres through their involvement in the women's group. Using the women's group as a dialogical platform to engage with diverse perspectives and modes of behavior, they have modified their own assumptions to adapt to their emerging roles, through critical self-reflections based on multiple perspectives they were exposed to. However, the participants' interpretations of their experiences implied that the transformations they

experienced so far did not solely result from their conscious effort of critical self-reflection on their prevailing assumptions and beliefs, but also from their active participation in group/ community activities. Their engagement in physical activities and collaboration with others created great learning opportunities for them to acquire pragmatic knowledge and skills needed in real-life situations. Their sharing reflected that the members joined the women's group as a pathway to begin a journey of personal growth or transformation within themselves; however, their journey was more facilitated by the communal practices in experiential modes. In this regard, Mezirow's Transformative Learning, which is more focused on the individual's conscious process of learning through critical self-reflection, seems insufficient to explain women's learning experiences within informal groups or communities. Additionally, phenomenology studies the particular phenomenon through the participants' lived experiences of it, which demands a detailed representation of participants' everyday engagement with the phenomenon as they have lived it. Concerning this aspect, confining the study to the conscious process involved in Mezirow's transformative learning theory cannot embrace the multiple dimensions of their lived experiences that hold the essence of learning and transformation through informal learning groups.

CHAPTER VIII

SUMMARY/CONCLUSION /IMPLICATIONS

In this chapter, I present a brief summary of the study, concluding remarks, and implications based on the insights developed from the findings of my study.

Summary

My study has aimed to define women's groups from alternative perspectives as spaces for transformative learning and women as sources of knowledge. Using a phenomenological research design, I gathered the lived experiences of seven executive members of a women's group. I did in-depth interviews with each participant at their convenience. The interviews ranged from 45 minutes to 1.5 hours in a single sitting, exploring their personal stories related to their experiences in women's groups. Depending on the need, I have interviewed the participants in two to three sessions. These multiple series of interviews were conducted to probe key information derived from the first interview, gather additional information required by the research questions, which I identified after transcribing the interview and reading it, and capture their lived experience of personal growth through a quick interview immediately after they became involved in a significant event. Additionally, I have attended and observed a series of the participants' performances during executive and monthly meetings and analyzed meeting minutes and other documents to triangulate the information retrieved from interviews, and to identify the personal growth they have made. Similarly, for the analysis and interpretation of the information, I transcribed the interviews individually and read them separately to identify the significant statements that reflected the participants' lived experiences of the study phenomenon. I coded them in each interview, grouped them into respective categories, and integrated them into bigger themes. After that, I presented the themes, including participants' lived experiences and their associated meanings. Finally, I drew conclusions from the study and discussed them based on insights developed from women's experiences, in light of Mezirow's Transformative Learning Theory and the Community of Practice concept by Lave and Wenger.

I used Mezirow's Transformative Learning Theory as a theoretical framework to expand my understanding of multiple dimensions of community women's informal learning in women's groups. Among the theories that explain adult learning, I chose Mezirow's theory because it effectively explains the process of transformative learning in adults, particularly the perspective transformation that occurs through critical self-reflection. I found the concept of perspective transformation aligned with my study context, where women's groups serve as dialogical spaces for critical discourse. The critical discourse in women's groups plays a fundamental role in raising critical self-awareness in community women by allowing them to engage with diverse perspectives. Such critical self-awareness in women ultimately leads them to the process of perspective transformation, resulting in women's personal growth. Therefore, primarily aligning with Mezirow, I interpreted the participants' lived experiences; my findings demonstrate transformation at both individual and collective levels in women's life situations through their involvement in women's groups. Central to this, informal learning based on conversational patterns in these groups is seen as having the potential to bring lifelong impacts to women's personal and social life situations through lifelong learning opportunities.

This study addresses three concepts linked to three research questions: how women perceive women's groups, how they describe learning in groups, and how they represent the transformations they have experienced in their personal and social life situations. The first research question explored women's understanding of women's groups as a community of practices. Women's stories revealed that they quickly addressed emerging challenges in the community by utilizing social networks as a collective force and participating as active contributors to community building. Likewise, the second research question presented women's groups as transformative learning spaces. Their learning experiences demonstrate that they have broadened their understanding of diverse issues in social, cultural, and economic contexts affecting their life situations. Furthermore, they have enhanced their knowledge and skills through experience sharing, self-reflection, collaboration, mentoring from seniors, short-term training, and involvement in group activities, which highlights informal group conversations as an effective means of learning for women in the community. Similarly,

women's experiences show that self-reliant women's groups create opportunities for situated learning, which also fosters women's analytical and problem-solving skills. The third research question explored women's transformations at both individual and collective levels, focusing on changes in their personal and social life situations. Women's sharing indicates that they have become confident, vocal, and advocates for women's rights, social justice, and they possess meaningful representation in social spheres.

Using a phenomenological research design, this study has explored women's lived experiences of informal learning in self-initiated and self-reliant women's groups and how they impact their transformation process in personal and social life situations. For this, my study explored in-depth stories of women's experiences through open-ended interviews, in contrast to large-scale surveys that most existing literature employed to study women's empowerment through women's groups. As a result, my findings present women's groups as informal, transformative learning spaces for women in communities, facilitating changes in women's personal and social life situations through collaborative learning within these groups. These findings fill the gap in academia by providing new insights into women's groups as knowledge generators for building transformative agency in community women, extending their functional dimensions beyond merely implementing external interventions. I expect these insights to help local policymakers in Nepal form policies and interventions intended for community women, which should be built on a bottom-up, participatory approach, acknowledging the needs and interests of community women.

Conclusion

I see women's groups as 'Living Libraries' for women because their lived experiences are valuable content to analyze and create a deeper understanding of women's existence and how they develop into different identities within families and communities by adopting new perspectives about themselves and their situations. My study presents women's groups as transformative learning spaces for women, leading them to develop feminine agency to improve their personal, social, economic, and political circumstances. Women develop new insights through formal/informal group discussions in women's groups and critical self-reflection on their taken-for-granted

assumptions. This process leads women to become open to others' diverse perspectives, more inclusive in perceiving various aspects of their world, and enables them to integrate different dimensions of their experiences into meaningful and holistic relationships (Mezirow, 1997). The expanded knowledge and skills, along with refined meaning perspectives about themselves and social relationships, encourage them to take on new roles and exercise their agency in family and social contexts, enabling them to negotiate these roles effectively.

As mentioned earlier, women's groups are transformative learning spaces where women build agency to bring about changes in their roles within the family and community by utilizing the groups as dialogic and collaborative platforms. Through discussions within these groups, they foster a collective critical awareness of the sociocultural contexts that shape their everyday experiences, going beyond merely developing knowledge and skills in technical areas such as saving, credit, income-generating activities, and organizational management. Women's daily lived experiences reflect the entire context of women's lives in a patriarchal society. Sharing these experiences deepens their understanding of gender relations and roles within the family and society. Awareness of stereotyped gender roles encourages them to be critical about women's circumstances in domestic and social spheres. Moreover, the collective awareness they build through women's groups empowers them to take collective initiatives to advocate for their improved situations. Therefore, my study shows that women's groups are not only implementers of neoliberal developmental agendas from external agencies but also spaces for building transformative agency in women, positioning them as sources of knowledge, capable of driving change in their personal and social lives. However, my findings are based solely on the sharing of executive committee members of a self-initiated and self-reliant women's groups; thus, future research could involve a comparative study between self-reliant and externally led groups for a more comprehensive understanding of women's learning in these settings. Additionally, my study has not explored transformations in women's family dynamics, so further research could investigate gender dynamics within family spaces. Lastly, my research focused on women's learning experiences within women's groups in general without considering intersectional factors such as ethnicity, age, education, and social

class. Therefore, future studies could explore these intersectional aspects. Despite the abovementioned delimitations, my study presents women's groups as living libraries and transformative learning spaces for community women, playing crucial roles in empowering women for personal and social life transformations in Nepalese rural communities.

Implications

I have drawn implications for women's groups, local policymakers, and community development partners. These implications are mainly based on the study's findings; however, they are also shaped by my insider perspective as an active member of the women's groups I participated in for eight years. I expect that my study will add new insights into women's groups based on women's learning experiences in women's groups formed in new settlement communities. The following subsections outline the specific implications for each stakeholder.

Implications for Women's Groups /Communities

Since my study presents women's groups as spaces for transformative learning, it suggests a need to adopt a more progressive view of them. This view shifts away from seeing them just as implementers of neoliberal development plans; instead, they should be recognized as collective spaces for women's transformative learning. The study suggests that these spaces extend beyond microcredits and income-generating activities, empowering women to assume agentic roles within their families and communities. Therefore, their learning encompasses not only technical skills related to savings, credits, agriculture, or income-generating efforts, but also enhances women's collective awareness of social, cultural, and economic issues affecting their lives, and encourages them to work together to improve their circumstances. In this regard, women's groups should be viewed as platforms for generating new knowledge and fostering transformative agency among women, enabling them to assume new roles and identities within communities.

Implications for Policymakers at the Local Level

My study demonstrates that women's groups play a crucial role in community building. In the federal system of Nepal, local governments can play a crucial role in collaborating closely with these groups to support community projects. As highlighted by

women's stories in this study, women feel safe, empowered, and proactive when they participate and work informally. This suggests that local governments can leverage the transformative potential of such groups for social development and community-building efforts, particularly for women.

Women's groups also offer the local government opportunities to engage with communities, especially those in new settlement areas of urban spaces. In line with the Local Government Operation Act, 2074, which permits local governments to develop and implement policies for mobilizing community-based organizations, including those for community development, the government should recognize women's groups as development partners at the local level. They should be provided with technical assistance to empower themselves and strengthen their roles in domestic and community affairs. The government should also recognize and support self-managed women's groups to support their growth and improve their contributions to community mobilization for overall development.

Implications for Development Partners

My study shows that self-reliant women's groups tend to become more progressive and effective platforms for promoting women's learning in informal settings. The women's stories in my research highlight the positive changes they experienced in their personal and social lives through collaborative group learning. The stories indicate that the success of women's groups is not solely measured by indicators such as microcredit skills and income-generating activities, but also by how women feel empowered, develop diverse identities, and gain recognition in society. In this light, unlike the dominant 'top-down' trend in development projects, development initiatives for women should adopt a 'bottom-up' approach by involving women in identifying their own needs and interests. In other words, the development programs for community women should build on their needs, using their everyday experiences as the starting point, rather than implementing externally designed projects. To achieve this, development partners should identify existing women's groups in communities or assist in forming new ones, recognizing women as sources of knowledge. Since my study presents women's groups as spaces for transformative learning, they adopt an open and flexible learning structure. Accordingly, development partners, especially I /NGOs, can

play adaptable roles as facilitators in enhancing women's technical skills in areas like accounting, conducting meetings, moderating discussions, participating in policy dialogues, and developing leadership. Because self-managed women's groups develop a sense of ownership, they take full responsibility for maintaining the group. Therefore, development partners should support the development of women's groups to become self-reliant and self-governing, ensuring their sustainability and accountability. Many women's groups that were externally organized and mobilized are reported to become non-functional after the project ends (Buisson et al., 2022). Hence, development partners should primarily act as catalysts to strengthen women's capabilities, enabling them to develop their agency and bring about meaningful changes in their domestic and social environments. For this purpose, development partners should adopt a participatory approach to development.

My Journey of Transformation

Reflecting on my journey of reinventing myself illustrates a roadmap of my personal growth, particularly after I joined the women's group in my community. As I already mentioned in the first chapter, I was lost amid an identity crisis, caused by the mismatch between my academic qualifications and the lack of functional abilities. This crisis was a disorienting dilemma that prompted me to seek a new direction in my life. To establish a connection here, I would like to briefly showcase my past. I had completely withdrawn from public life a long time ago, confining myself to the domestic sphere. Besides my family members, I had a very limited circle with whom I felt comfortable being around. I would feel like a fool, lagging behind amid my college colleagues who were my friends. This all made me feel dissatisfied, annoyed, and unhappy with myself. However, I had not identified the root of these discomforts within me until the embarrassing incident occurred. The incident was the moment when I felt extremely nervous and frozen while speaking in front of a small group of eighteen to twenty community members. The assembly was called to form a women's group in the community where I reside. As I reflect on it now, I feel that their high expectations of me as an educated woman put me under moral pressure to present myself as capable, but it turned out differently.

This moment was a turning point in my life. It made me realize how important it is to be vocal, realistic, and connected with others. I also understood that social interactions are not just about maintaining social relationships but also about personal growth. The event was an eye-opening strike for me. It prompted me to critically reflect on my strengths and weaknesses, as well as the assumptions I had about myself. I found myself capable of managing household responsibilities within my comfort zone. I also found that I had lost my path of personal growth while raising a family, which I could have balanced if I had adopted a more progressive perspective about myself at that time. This realization prompted me to find ways to socialize with people, acknowledging that having academic certificates and being capable are not the same thing, but complementary entities. Academic qualifications contribute to someone's credibility in the community as a learned person, but the praxis in the real world enhances the person's functional abilities. The gap I did not notice was the importance of praxis in real-life situations. I had an illusion of being a capable person based on my academic qualifications.

The concept of forming the women's group shed light on my ignorance at first. Later, it created ample opportunities for gradually learning and practicing realistic knowledge and skills. I frequently interacted with community members in both formal and informal settings to discuss issues related to community development, as we faced problems with roads, drinking water, and other infrastructural issues. In addition to all that, it was also necessary to build a strong social network among all community members. Initially, I was hesitant to share my opinions, but later I felt comfortable expressing them in community meetings, not just in the women's group. I actively participated in community activities ranging from planning to executing them. My involvement in Consumer Committees formed for infrastructure development, as well as my role as an executive member of the Tol Sudhar Samiti and the women's group, led me to establish connections with the local government, particularly the ward committee. This expanded network within the community and beyond enhanced my awareness of various issues, particularly the position of women in social circumstances. I have also observed that female representatives at the local government are treated as inferior to their male counterparts and lack leadership skills. In an informal conversation, a female

representative told me that they do not have sufficient opportunities to attend public affairs programs, which has negatively affected their confidence level and leadership skills. This understanding also validated the importance of women's groups in communities.

Recognizing the importance of educating oneself through collaborative activities in women's groups, we [the executive members] deliberately practiced sharing ideas on various topics and co-learning accounting and office management among group members. We expanded our functional dimensions, including monthly community clean-ups and organizing collective festival celebrations to promote social bonds and facilitate interaction with men in the community. My active participation in these activities helped me establish credibility in the community. Since then, I have been an active contributor, collaborating with other community members in addressing community needs. I have also been involved in large-scale community organizations related to drinking water and sanitation, which distribute drinking water to many communities in the ward. My functional abilities and responsibilities have expanded beyond addressing the immediate community needs.

I have been part of the women's group for eight years now, having started the journey as a founding member. I served the group and Tol Sudhar Samiti as an executive for two consecutive tenures. These community-based organizations created a space for critical discourse and diverse viewpoints that fostered critical self-awareness within me. During my executive tenures, I have experienced noticeable personal growth, including enhanced awareness and confidence, as well as improved organizational management and leadership skills, emotional intelligence to understand and handle diverse viewpoints and situations, and conflict management skills, among others. These significant changes made me realize that holding executive positions in community-based organizations offers numerous learning opportunities, leading to the development of functional abilities required to navigate the situations we are in. This realization triggered me to explore how other executives have experienced their personal growth through their involvement in women's groups. Through my research, the participants' lived experiences of their transformations helped me develop the insight that community is a microcosm of the world, comprising all sources of knowledge, and is the practical field in which to exercise

real-life skills. In this regard, community-based women's informal associations play a crucial role in educating and empowering women at the community level by providing them with a platform to enhance their knowledge and skills. They foster transformative agency in women, enabling them to change their personal and social circumstances both as knowledge generators and active contributors to community building. While reflecting on my transformative journey, I have grown deep gratitude for my inner being, who has lived through my aspirations, frustrations, and dilemmas; however, she never stopped longing for a marvelous transformation in my life.

As a synopsis of my research, I would like to mention here that my study focused on women's learning experiences through their involvement in self-initiated and self-reliant women's groups, and how they internalized their learning into their personal and social lives. I was inspired to conduct this research by experiencing significant personal growth through collective learning in the women's group I joined. I used interpretive phenomenology as my methodology, focusing on the participants' lived experiences of learning within the group and transformations in their life situations. The findings of the study reflected that women have experienced transformations in their personal selves, transitioning from being undirected, unmotivated, incapacitated, and having low self-esteem to becoming confident, abled, and purposeful; liberating themselves from grudges and developing empathy and compassion; and being confined to household premises to extending their social mobility by actively contributing to community-building activities. Additionally, the internalization of women's learning through women's groups reflected not only the participants' personal growth at individual levels, but also had an impact on the community level, to some extent. Despite internal challenges of power dynamics among executives or group members, women in the self-initiated and self-reliant groups have the potential to establish themselves as knowledge generators by sharing their lived experiences, new knowledge, and skills, and enabling themselves to transform their life situations in families and communities.

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