

Grassroots Empowerment: Economic and Social Initiatives of Mothers' Groups in Lumbini Province, Nepal

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Abstract

Socioeconomic development is intricately linked with women's empowerment. This study investigates the income-generating and social work activities of mothers' groups at the community level, based on primary survey data. It also examines societal perceptions of women following the formation of these groups. The findings reveal that mothers' groups generate funds through compulsory savings, donations from returnees, and participation in rituals. They allocate these funds to earn interest and support income-generating initiatives. Additionally, these groups address social issues by engaging in environmental activities and taking on judicial roles in cases involving domestic violence and gambling. The involvement in these activities has enabled members to develop public speaking skills, pursue political roles, and challenge traditional gender roles within their households.

Keywords: Mothers' groups, economic activity, social work, societal perception

JEL Classification: O15; I38; J16

Introduction

Nepal, a small landlocked country between the giants India and China, covers an area of 147,516 km² and has a population of about 29 million. Its economy relies heavily on agriculture and remittances, with many youths going abroad for work. Nepal is also one of the world's largest recipients of remittances relative to its GDP. Gross National Income (GNI) per capita was 4,230 in 2021 (Javed, Zahra, & Munoz Boudet, 2022; World Bank, 2023).

Despite improvements in women's status over the past two and a half decades, societal and structural barriers still restrict women's opportunities in areas like employment, healthcare, and democratic freedoms. The issue of "missing women" (Sen, 1990) persists globally due to social and economic discrimination. Mothers' group (*Ama Samuha*) is a self-help group (SHG), the most widely adopted development initiative aimed at promoting women's empowerment, especially in South Asia (Jakimow and Kilby, 2006). SHGs pave both direct

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and indirect routes to economic empowerment. Direct initiatives, such as access to low-interest loans, assistance with job applications, achieving savings goals, and vocational training, lead to employment and entrepreneurship. Concurrently, educational programs, discussions on social issues, peer support, and classes aimed at shifting attitudes help build social capital and enhance bargaining power, giving women greater access to economic opportunities. Donor agencies and governments are increasingly using community-based organizations like SHGs to deliver development projects. In sub-Saharan Africa and South Asia, these SHGs have shown positive results in areas such as health, finance, agriculture, and empowerment (Gugerty et al., 2018).

Mothers' groups in Nepal were established in 1975 within the Gurung community as grassroots organizations in western Nepal. Historically, many Gurung (a caste) men enlisted in the British Army, leading Gurung women to establish the mothers' group for singing, dancing, cultural activities, and social work. Particularly, the group welcomes returning army personnel (former British or Indian army personnel) and other guests, who provide financial contributions to the mothers' group. These funds are then used for community or social work projects (Pokhrel, 1999). Mothers' groups are formed in various local communities in Nepal with the aim of social and economic development. It is estimated that there are over 50,000 mothers' group in Nepal.

The Ministry of Women, Children, and Senior Citizens (MOWCSC) in Nepal is tasked with empowering women, especially those who are economically disadvantaged, socially discriminated against, or otherwise marginalized. Despite this, the high unemployment rate has led many Nepalese women to migrate abroad in search of work. Local governments have started some skill-based programs to help women generate income through self-employment. However, in fact, job opportunities in rural areas are scarce, leaving many women dependent on their husbands' income and property for survival. Women encounter substantial disparities in education, healthcare, and economic opportunities (Mahat, 2003). The second issue is that most social work programs in Nepal are funded by foreign aid or non-governmental organizations (NGOs). These programmes, however, have struggled to make lasting improvements, and have proven unsustainable (Dangal et al., 2021). In contrast to the Western ideology, the group is the major unit of social organization in many Asian countries. Therefore, social work activities initiated by mothers' groups could be more potential for sustainable solutions within the local context of Nepal.

Through the case study approach, this research endeavors to elucidate the gradual enhancement of women's capabilities facilitated by women's group involvement. Although mothers' groups are formed in almost every rural community in Nepal, and their contribution could be a milestone for women's empowerment in the long run, most existing literature concentrates on impact

evaluations of donor-led programs, overlooking community-based efforts. Furthermore, the study evaluates diverse forms of social work activities and their consequential societal influence within the Nepalese context. This study addresses three key research questions. First, it seeks to understand how mothers' groups collect and allocate funds. Second, it explores the types of social work that mothers' groups engage to contribute to social development. Finally, the study investigates whether societal or male attitudes toward women change after they become group members.

The study is structured as follows: Section 2 explores the policy context of women's empowerment in Nepal and outlines the conceptual framework. Section 3 reviews relevant literature, and Section 4 details the study area, data, and methodology. Section 5 presents information on mothers' groups and study results, followed by a discussion in Section 6. Section 7 highlights the lessons learned, and finally, Section 8 concludes with policy directions.

Policy Context of Women Empowerment

In Nepal, women's empowerment is supported by a range of government policies. Key policies include the Gender Equality Policy of the Federal Government (2021), which promotes women's leadership and participation in all areas of life; the National Women's Empowerment Policy (2001), focusing on education, healthcare, and decision-making; and the Constitution of Nepal (2015), which ensures legal rights for women. The National Plan of Action for Women (2011) guides the implementation of gender-responsive policies, while other several social protection and employment policies, including microcredit programs and vocational training, aim to enhance women's economic independence. The current Five-Year Plan (2021-2025) emphasizes inclusive growth and increased women's representation in leadership. Despite these efforts, challenges in full implementation and tackling cultural barriers remain.

In its efforts to advance women's status, Nepal has also implemented policies and programs centered around SHGs. An example is the four-year joint project between the Government of Nepal, the European Union, and the United Nations, which focuses on gender equality, women's empowerment, and inclusive growth. This project supports Nepal's Vision 2030 and aligns with the Federal Government's 2021 Gender Equality Policy (UN, n.d.). Additionally, Oxfam Nepal established 42 Women Empowerment Centers (WECs) to lead disaster risk reduction and response initiatives at the local level, thereby reducing socio-economic and physical vulnerabilities while promoting women's leadership (Dhungal & Ojha, 2012). Likewise, Volunteers Initiative Nepal (VIN) focuses on women's education, life skills, microfinance, and income-generating activities. They develop educational and vocational programs such as English lessons and basic life skills targeting women of all ages (VIN, n.d.).

The government along with several NGOs in Nepal, has been promoting SHGs to empower women and reduce poverty. These associations serve as a platform for women to participate in income-generating activities, microfinancing, and development work. For example, the Nepal Leprosy Trust (NLT) has contributed to the establishment of SHGs, which have allowed villagers to benefit in practical ways such as learning how to dig wells, build schools, or start small businesses with microcredit (NLT, n.d.). Moreover, SHGs are instrumental in the economic empowerment of women with disabilities in Nepal. Membership in SHGs is associated with better employment prospects and greater status in families and society (Oxfam, 2012).

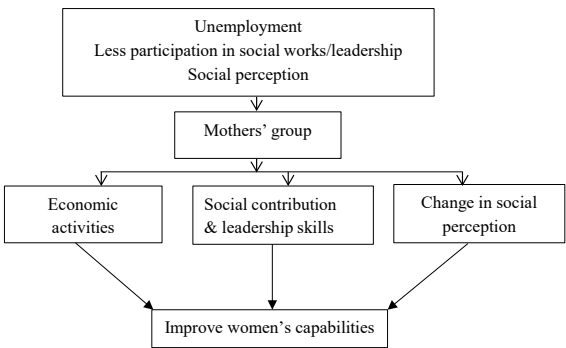
Conceptual Framework

In less developed countries like Nepal, both women and men lack job opportunities. A key component of the conceptual framework focuses on economic empowerment, which is essential for women’s participation in mothers’ groups. According to Kabeer (1999), economic empowerment refers to women’s increased control over financial resources, leading to greater decision-making power within households and communities.

Self-help groups SHGs provide women with access to resources, opportunities to build savings, and the ability to earn an income independently of male family members. This financial independence strengthens their economic stability and autonomy (Gugerty et al., 2018). Additionally, mothers’ groups take on leadership roles, engage in social work, and address critical issues such as domestic violence and sustainability. Their involvement fosters leadership, community development, and advocacy for social justice (Dhungel & Ojha, 2012).

By improving women’s status, these groups contribute to greater respect and recognition for their members (Oxfam, 2012). In rural areas like Lumbini Province, the mothers’ group play a crucial role in challenging traditional gender norms and enhancing women’s social standing (see Figure 1).

Figure 1: Conceptual framework



Source: Author’s illustration.

Literature Review

The Theory of Change posits that women's SHGs generate a spectrum of impacts that unfold across immediate, medium-term, and long-term horizons. In the short term, SHG participation facilitates access to financial resources, such as credit, training, loans, and capital, contributing to enhanced income generation, savings accumulation, and improved loan repayment capacities. As the engagement within SHGs deepens, members benefit from the collective support of their peers, fostering increased autonomy, self-confidence, and self-efficacy. Over the long term, these progressive changes have the potential to transform spending and saving behaviors, ultimately culminating in comprehensive economic, political, social, and psychological empowerment for the women involved (Brody et al., 2015; Brody et al., 2016).

Despite efforts by the governments to address gender inequality, traditional patriarchal values remain widespread, giving men more power and importance (Gupta et al., 2021). Women often face discrimination in areas such as property rights, education, healthcare, and decision-making (Luitel, 2001). Not only now but historically, women formed SHGs to challenge social norms and address domestic and sexual violence (Frankfort, 1972). They set up alternative services to empower women, using resources created and managed by those with personal experience of these issues (Dominelli & McLeod, 1989).

Most research literature argues that SHGs have a positive impact on women's empowerment and welfare activities. In a study conducted by Hashemi, Schuler, and Riley (1996) in rural Bangladesh, it was noted that women's involvement in SHGs results in enhanced empowerment. This empowerment manifests in various ways, including improved economic status, greater economic stability, the capacity to make significant purchases, heightened participation in household decision-making, reduced domination within the family structure, increased awareness of political and legal matters, and greater engagement in political activism such as campaigning and protests. Similarly, self-SHGs enhance women's economic and political empowerment, mobility, and control over family planning. They improve financial management, independence, solidarity, social networks, and respect, leading to a better quality of life (Anderson & Eswaran, 2009). Hence, women's involvement in SHGs can serve as an effective approach in combating poverty and gender-based disparities (Dixon-Mueller, 2013).

Women who feel empowered generally have a better quality of life and feel happier compared to other women (Anderson & Eswaran, 2009). A study discovered that when women join SHGs, it helps them escape poverty and motivates them to join in community projects in South India (Tesoriero, 2006). Another study in the countryside of India shows that when women are part of SHGs, it reduces poverty and makes women feel stronger (Swain & Wallentin, 2009). An empirical study conducted in India examined the Empowerment Index

of members from both Old Self-Help Groups (OSHG) and New Self-Help Groups (NSHG). The results indicated that OSHG members exhibited higher levels of empowerment compared to NSHG members across social, economic, and political aspects (Harika, 2020). Joining SHGs has a strong positive impact on household welfare. It leads to increased spending on food, especially animal-based foods, and more livestock ownership. These benefits are greater for households that have been members of SHGs for a longer time. Beyond just providing credit, being in an SHG also improves individual and household well-being by offering better access to information, boosting decision-making power, and creating stronger social networks. All these factors together result in better overall well-being (Raghunathan et al., 2022).

In Kenya, joining SHGs is a keyway for women to feel empowered, especially in poor rural areas. For instance, women who are part of these groups are more likely to use family planning methods and less likely to experience domestic violence compared to those who are not part of such groups (Bradley, 1995). Similarly, in Uganda, women who are part of organized agricultural groups not only earn more money but also become more confident and skilled in negotiation. They also gain more control over household decisions and become better at helping their community (Ferguson & Kepe, 2011). Studies in India show that SHGs help women escape poverty and participate in community projects (Tesoriero, 2006; Swain & Wallentin, 2009).

Focusing on Nepal, previous research literature shows that when women join SHGs, they can get loans, and they can start their own small businesses, even if they are less educated (Acharya et al., 2007). Another study found that women who joined mothers' groups used more healthcare services, participated in community projects, sent their children to school, and had more influence on decisions at home and in their community compared to women who did not join these groups (Aoki & Pradhan, 2013). However, involvement of women in SHGs tends to be relatively fewer among lower caste women compared to upper caste women in Nepal (Atteraya et al., 2016). Mothers' groups have empowered women by strengthening their personal skills and increasing their involvement in the community. They have taught mothers to care for their own health, manage their households, plan their families, and educate their children. Additionally, these groups participate in social projects like building roads and schools (Gautam, 2021).

At the community level, mothers' groups have played a vital role in social development. Their contributions encompass cleaning trails, building roads, planting trees in public spaces, supporting local schools financially, constructing temples, aiding the helpless and poor, and fostering peace and harmony within the community. Upon joining the group, women often demonstrate increased interest in engaging with various social institutions. Their involvement extends

to organizations such as forest user groups, school management committees, temple management committees, road construction committees, and drinking water supply management committees. Additionally, they participate in local government bodies, police departments, non-governmental organizations (NGOs), international non-governmental organizations (INGOs), and health-related organizations. Similarly, such groups are empowering women and promoting social awareness. They advocate for a safer, more equitable society by tackling issues such as child marriage, menstrual exile, domestic violence, and alcoholism. Additionally, they help with school admissions for children and reduce financial dependence on husbands (Paudel, 2021).

A World Bank study indicates that there is no consistent evidence from previous research showing that the presence of SHGs has a significant impact, either positively or negatively, on the sexual, physical, or emotional violence women experience at home or in public. Similarly, SHG programs do not have a substantial effect on the acceptability of reporting violence against women, attitudes toward such reporting, social norms and aspirations, or self-perceptions. Interestingly, these programs also do not significantly influence experiences or attitudes regarding violence against women (Javed, Zahra, & Munoz Boudet, 2022).

Women's empowerment and economic growth are closely linked. Economic development can reduce gender inequality, and empowering women can further stimulate development. However, this connection is not strong enough to sustain itself without support. While economic growth can create opportunities for gender equality, social, cultural, and institutional barriers often prevent lasting progress. As a result, without ongoing targeted interventions and supportive policies, the link between economic growth and women's empowerment may weaken, leading to an unsustainable path for gender equality (Sen, 2001; Duflo, 2012).

Since 1988, the government has established healthy mothers' groups to provide health services at the community level. This initiative has led to a 52% reduction in maternal mortality and a 67% decrease in under-five mortality over the past 20 years, largely due to the work of female community health volunteers (FCHVs). The Ministry of Health and Population (MoHP) has deployed many FCHVs to offer crucial services such as deworming, vitamin A supplementation, treatment for diarrhea and respiratory infections, immunizations, family planning, nutrition education, and support for pregnancy and newborn care (FHD, 2014; Manandhar et al., 2022). There is a significant amount of research on female community health volunteers in Nepal (Glenton et al., 2010; Gyawali et al., 2021; Horton et al., 2020; Marston et al., 2020; Panday et al., 2017; Parajuli et al., 2020).

Studies on SHGs show a positive impact towards women's empowerment. SHGs working in apple cultivation in Southern Ethiopia have been shown to enhance empowerment at the community level by facilitating the women

to spread information related to their rights, although this also resulted in increased conflict over household resources among the spouses. In India, SHG membership increased women's control over income, decision-making power, and participation in the community significantly, lowering gender gaps in empowerment, but had little effect on attitudes toward domestic violence and respect in the household. A systematic review of SHGs in middle- and low-income countries reiterated the above findings with a positive impact on economic and political empowerment, mobility, and decision-making for family planning but no psychological empowerment and no effect on domestic violence (Alemu et al., 2018; Kumar et al., 2021). While existing literature largely reflects the constructive impact of SHGs on women's empowerment, economic independence, and social participation, some research gaps persist, particularly focusing on Nepal's rural situation. This research aims to fulfill this gap.

Data, Methodology and Study Area

This study is based on the theory of change and uses a qualitative research method, which includes in-depth interviews, ethnographies, and participant observations. Additionally, a ²meta-ethnography concept is used, which creates a room for a deeper analysis (Atkins et al., 2008; Noblit & Hare, 1988).

The questions were prearranged to fit the context and research objectives. Data is collected through in-depth interviews with the chairpersons of mothers' groups. The questionnaire is divided into three sections, and the questions are open-ended. The questionnaire in the first section covers mothers' groups basic information and economic activities; how mothers' groups raise and allocate funds. The second section explores the social welfare initiatives undertaken by these groups. The third section grasps community perceptions of women, both before and after their involvement in the group.

The author visited the study area (Palpa, Rupandehi, and Dang districts in Lumbini Province) in December 2023 and met in person with the chairpersons of five groups. Later in January 2024, comprehensive interviews were conducted using video calls utilizing Facebook Messenger. The participants were requested to join the interview at their convenience, and the interview was conducted in Nepali language.

Lumbini Province is in the southwestern part of Nepal and has an area of 22,228 square kilometers. It has diverse landscapes such as fertile Terai lowlands (27.6%), hilly regions (69.3%), and Himalayan peaks (3.1%). According to the 2021 census, Lumbini Province has a population of 5.12 million (17.56%

² Ethnographic qualitative studies, often with small sample sizes and focused on a specific community, deeply explore the reality of human behavior and related issues. The meta-ethnography method compares the results of similar types of studies and is useful for developing new interpretations and theories (Soundy & Heneghan, 2022).

of Nepal's total), with 47.92% male (2.45 million) and 52.08% female (2.67 million) (National Statistics Office, 2023).

Agriculture is the backbone of Lumbini's economy, with 627,724 hectares of land dedicated to rice, wheat, maize, sugarcane, and vegetable farming. The province produces over 2 million metric tons of food annually, making it self-sufficient in food production. Agriculture employs 60.27% of the workforce, contributing 28.14% to the provincial GDP. Other key economic contributors include education (12.35%) and finance (10.79%).

Lumbini is also home to thriving industrial zones, particularly along the Butwal-Bhairahawa and Bhairahawa-Parasi corridors, where industries in cement production, brick manufacturing, and agro-processing play a crucial role. Lumbini plays a vital role as a strategic trade hub, with key customs checkpoints in Siddharthanagar (Bhairahawa) and Nepalgunj contributing significantly to government revenue. The region's economic potential is further boosted by the operational Gautam Buddha International Airport and the planned expansion of Nepalgunj Airport, which are expected to enhance tourism tied to its rich cultural and religious heritage. However, challenges such as infrastructure gaps, market inefficiencies, and heavy reliance on imports hinder job creation and industrial growth. Around 12.4% of the population lives in absolute poverty, while 19.7% face multidimensional deprivation. Despite having the second-highest concentration of banking services in Nepal, the economy struggles due to low savings, limited investment, and low female participation in trade, with only 31% of women involved (Government of Lumbini, Nepal, 2024).

SHGs formed by women exist in almost all villages of Lumbini Province. For this study, mothers' groups were randomly selected from both rural and urban areas to ensure a diverse sample. This selection process makes the study area and chosen groups representative of the broader population, providing a strong rationale for choosing this region.

Results and Discussions

The following sections elaborate on the economic activities and social work initiatives of mothers' groups at the community level, as well as societal perceptions of women.

Mothers' groups information

Table 1 shows that the youngest mother's group, named *Saepatri Mahila Samuha* (Group 2), was formed in 2015, and the oldest group, *Adarsha Ama Samuha* (Group 1), was established in 1996. These groups have been around for 10 to 30 years. All the mothers' groups are registered with the local government. Each group has between 20 and 56 members. Most of the members are housewives or work in agriculture. All the members are married women aged between 20

and 70 years old. Only a few (5%) have finished high school, but most can read newspapers, while some can barely write their name in Nepali. The groups gather once a month in a central location, sometimes in someone’s house or under a big tree, but *Adarsha Ama Samuha* (Group 1) has their own building that they constructed 11 years ago. Meetings last between 30 and 120 minutes each session. In the case of *Ambikeshwori Mahila Krishak Samuha* (Group 4), one NGO donated 500,000 Nepalese Rupees (NPR) and helped to form the group. Bringing these women together in community-based groups is a key step toward women’s empowerment and social welfare activities.

Table 1: Mothers’ groups basic information

Group	Group name	Established in	Location	No. of members	Member’s age
1.	Adarsha Ama Samuha	1996	Rambha Rural Municipality, Palpa District, Lumbini Province	47	20-70
2.	Saepatri Mahila Samuha	2015	Tinahu Rural Municipality, Palpa District, Lumbini Province	20	26-60
3.	Ekata Ama Samuha	2011	Manikram, Butwal Sub-metropolitan Rupandehi District, Lumbini Province	56	23-65
4.	Ambikeshwori Mahila Krishak Samuha	2010	Ghorahi Sub-metropolitan, Dang District, Lumbini Province	42	40-70
5.	Janajagriti Mahila tathaa Ama Samuha	1993	Rampur Municipality, Palpa District, Lumbini Province	35	25-60

Source: Author’s compilation.

Economic activities

Mothers’ groups utilize various methods to collect and allocate funds for their initiatives. The first method is compulsory savings. In this study, out of five groups, four require each member to save 500 NPR monthly, while one group requires as little as 10 NPR. Another method involves engaging with returnees from abroad, as approximately 3.5 million Nepalis work overseas (Regmi et al., 2020). Most return during festivals in October and November or in winter, with fewer arriving in the rainy season. Returnees are welcomed with flower garlands and red powder, symbolizing a safe return. In gratitude, they often donate money to the group. Returnees from developed countries like the USA, the UK, and Japan, or those who served in the British or Indian armies, tend to contribute more than those returning from Gulf countries such as Saudi Arabia, Malaysia, Kuwait, Qatar, and India.

The second method involves participating in and assisting with ceremonial rituals. In Nepali culture, a special ceremony is held to celebrate individuals reaching the age of 84, honoring their longevity and wisdom. This event includes rituals, prayers, and offerings conducted by priests, with family and community members contributing to show respect. Members of the groups help prepare meals, set up tents, and decorate the venue, and in return, the honored seniors donate money to the group. Additionally, groups generate income through *kirtan* (a form of devotional singing held on full moon days). Organizers of such events often donate money to the group. Members have also acquired musical skills through these activities, helping preserve traditional practices and enhance fundraising and saving strategies.

The third method is investing collected funds to earn interest. All groups invest money among their members at a 24% interest rate for one month, which is higher than the formal bank interest rate of 13-14%. Members can borrow without collateral, based on mutual understanding. Those in weaker economic conditions are more likely to borrow, often for migration-related expenses such as passports, tickets, and visa fees, as many Nepali men seek employment abroad.

The fourth area involves allocating money for entrepreneurial activities. The international migration of men in Nepal is contributing to a decline in farming activities (Ghimire et al., 2021), leading women to take on roles in agriculture and land management. To empower women, the *Ambikeshwori Mahila Krishak Samuha* (Group 4) was established, utilizing fertile land for modern agricultural production. The group invests in fertilizers, insecticides, mulching plastics, drip irrigation pipes, seeds, and tunnel plastics to cultivate crops such as tomatoes, cucumbers, beans, potatoes, bitter gourd, and eggplants. This shift is significant since agriculture in Nepal has traditionally been male-dominated. One group, *Saepatri Mahila Samuha* (Group 2), also invest in agriculture but faced challenges competing with imported products from India due to their proximity to the Nepal-India border, leading to the project's abandonment.

In addition to agriculture, groups allocate funds for various income-generating activities such as goat farming, candle making, and bamboo stool production. Other investments include establishing retail food stores, hotels, cloth shops, and purchasing sewing machines. One group used its funds to organize a training tour, visiting locations in Nepal to observe various farming and production practices. Another group purchased kitchen supplies for large gatherings, addressing the need for such items in rural areas where big hotels are not available. They also constructed a building to hold meetings and store kitchen supplies. Additionally, funds are used for paying school fees, covering health check-ups, and daily expenses (see Table 2). Women reported feeling empowered by managing finances within the group, which enhanced their confidence in handling household accounting, aligning with findings by Dahal (2014).

Table 2: Economic activities

Donations from returnees
Fundraising through rituals
Investment for interest earnings
Entrepreneurial activities
Expenditure on health and education

Source: Summarized by the author.

Social work activities

In Nepal, while NGOs have traditionally led social work efforts, women’s groups have increasingly become active in their communities. One such group, *Ekata Ama Samuha* (Group 3), utilized their own resources and secured additional funding from the local government to enhance public spaces. They established long benches along the roadside, which are used by school students waiting for buses and elderly residents for resting. They also constructed a small waiting hut, and planted trees along the roadside, and placed large flower pots in the main market area.

Mothers’ groups have also taken on judicial roles within their communities. For instance, *Janajagriti Mahila tatha Ama Samuha* (Group 5) has addressed issues related to alcoholism and domestic violence. They observed frequent incidents where intoxicated husbands abused their wives, or both spouses engaged in violent altercations. The group initially attempts to resolve these issues by persuading the intoxicated individuals to stop drinking and abusing their partners. If this approach fails, they issue a final warning before involving the police. Although they have successfully resolved some cases, not all issues are settled through these means.

In dealing with gambling, the groups employ a range of strategies, including persuasion, issuing threats, and, if necessary, involving the police. They have also intervened in local theft and robbery incidents. To illustrate, they addressed a case where a boy stole a pot to sell for money by confronting him during a group meeting, resulting in a commitment to desist from future offenses. The groups prefer to resolve minor issues internally to maintain social harmony, only involving authorities as a last resort.

Efforts to eradicate cultural taboos are also a focus. When a leader of one mothers’ group was away, a poor widow was accused of witchcraft by villagers, leading to severe abuse and expulsion from the village. Upon the leader’s return, the group could not prevent the abuse but subsequently filed a police report, resulting in the imprisonment of those responsible. Despite these efforts, the widow and her children did not return to the village.

In terms of environmental activities, the groups engage in regular clean-up efforts, such as sweeping streets, setting up dustbins, and collecting plastics once a month. They also cut grass and bushes during festival times in October and participate in tree planting during the rainy season. Additionally, they contribute 5,000 NPR per household for toilet construction. Adarsha Ama Samuha (Group 1) has donated funds to support kidney patients requiring regular dialysis, assisted cancer patients, and provided help to individuals affected by domestic violence and sexual harassment (see Table 3).

The chairpersons of the mothers' groups observed that most members lack awareness of the external world due to their low level of education. In addition, they possess limited knowledge regarding income generation and market demand for various products. Members engaged in agribusiness express concerns about the inadequacy of the local market to absorb their products. Therefore, they hope the local government will help them create networks to access larger markets and build a storage facility for their products.

Table 3: Social work activities

Judicial role: domestic violence, alcoholism

Conflict resolution: Theft and gambling

Cultural taboo eradication: Witchcraft accusation

Environmental engagement: Clean-ups, tree plantation

Welfare assistance: Donate to chronic illnesses

Source: Summarized by the author.

Community perception

Women viewed that they have developed their speaking skills after joining the group. Previously, they were mostly occupied with kitchen and household work or busy in the agricultural fields. Now, they confidently stand, talk, and share their views in public without hesitation. They view that this skill is attracting women to start their careers in politics at the community level. Educated members taught illiterate ones to write their names in Nepali script.

Respondents observed that males are more cautious about scolding or practicing domestic violence, knowing that if they misbehave towards females, the women might inform the group. If that happens, all the women might come to the house to settle the issue, causing the male to feel embarrassed in the community. Two decades ago, men rarely cooked if women were present in the house or community. However, in recent years, men have started preparing meals themselves when women are out for groups' meetings.

Discussions

This study shows how community-based economic activities empower women in rural Nepal by creating a model for bottom-up financial empowerment that can be adapted to regions with similar socio-economic challenges. Various unique ways of fundraising—mandatory savings, donations by returnees, cultural practices, and business ventures—were used to establish financial independence. These will work in countries with high international migration, such as the Philippines or Bangladesh, where remittances of former migrants will significantly support community efforts (Sánchez et al., 2020; Murata, 2018).

Fundraising cultural events would be less adaptable in secular societies but may find traction in countries with strong community bonds, such as India or Sri Lanka. They promote community cohesion through culture and economic development while raising funds. Besides, women's engagement in agriculture through structures like the *Ambikeshwori Mahila Krishak Samuha* is important for food security and reducing aid dependency, while border competition with imports poses a real challenge (Kabeer, 2015; Aker et al., 2022).

The study stresses that women's groups are increasingly getting involved in social issues, including domestic violence, gambling, and cultural taboos. Women's environmental activism supports sustainability but encounters challenges accessing markets for their locally produced goods. Improving the economic sustainability of such environmentally friendly products requires governments to step up their assistance infrastructure, market access, and storage facilities (Malik & Shrivastava, 2021).

In this way, training in speaking skills and peer education increases confidence and leadership in women within these groups, developing them as potential leaders. In this respect, with their changing outlook toward sharing domestic work responsibilities, the initiative represents a significant step in staving off gender equality (Gulati & Bhardwaj, 2020). The findings provide valuable lessons for similar regions and suggest a model for instilling women's leadership, economic resilience, and social equity within rural communities.

Lesson learned from the study

The key takeaway from this study is that community-driven initiatives, particularly women's economic activities in rural areas, contribute to financial empowerment, albeit on a small scale. Social work-related programs not only enhance community well-being but also foster social reconciliation and accountability. These efforts are helping to address emerging social challenges such as domestic violence, gambling, and cultural taboos. Additionally, women's leadership skills are gradually improving through regular meetings. A shift in domestic roles signals the early stages of a broader transformation toward more equitable gender relationships. The provision

of systematic training at the grassroots level could further strengthen gender empowerment and drive social change.

Conclusion and policy direction

This study, based on qualitative research methodology, examines the role of mothers' groups in Nepal in promoting women's empowerment and social work at the community level. The research found that mothers' groups contribute directly or indirectly to both economic empowerment and social welfare. Groups raise funds through methods such as compulsory savings, donations from returnees working abroad, and participation in ceremonial rituals. The collected funds are allocated within members, focusing on migration-related expenses, agriculture, and income-generating activities like goat farming and candle making. Additionally, these groups play a crucial role in addressing social issues, including tackling alcoholism and handling cases of domestic violence and gambling. Their social work activities include street cleaning, garbage collection, tree and flower planting, providing financial assistance to those in need, and fostering peace and harmony within the community. The regular meetings of these groups have empowered women to speak publicly and consider political roles. The study also notes a shift in traditional gender norms, with men becoming more involved in cooking and more cautious about domestic violence.

To enhance the effectiveness of such SHGs, it is recommended that more educated young women be encouraged to join, which would increase the group's capability. Additionally, merging smaller groups into larger ones would enable more substantial financial contributions and the ability to undertake larger-scale social projects. Future research should focus on assessing the impact of such groups on their children's educational progress, providing a broader understanding of their influence within the community.

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