



University of
Massachusetts
Amherst

Perspectives on learning in the Women's Economic and Empowerment Literacy Program in Nepal.

Item Type	Dissertation (Open Access)
Authors	Deyo, Lisa A.
DOI	10.7275/c9vz-jx61
Download date	2025-10-04 08:19:28
Link to Item	https://hdl.handle.net/20.500.14394/12538

*

UMASS/AMHERST

*



312066 0325 6673 1



University of
Massachusetts
Amherst

L I B R A R Y

•



Digitized by the Internet Archive
in 2015

<https://archive.org/details/perspectivesonle00deyo>

This is an authorized facsimile, made from the microfilm master copy of the original dissertation or master thesis published by UMI.

The bibliographic information for this thesis is contained in UMI's Dissertation Abstracts database, the only central source for accessing almost every doctoral dissertation accepted in North America since 1861.

UMI[®] Dissertation
Services

From:ProQuest
COMPANY

300 North Zeeb Road
P.O. Box 1346
Ann Arbor, Michigan 48106-1346 USA
800.521.0600 734.761.4700
web www.il.proquest.com

Printed in 2007 by digital xerographic process
on acid-free paper

PERSPECTIVES ON LEARNING IN THE WOMEN S ECONOMIC AND
EMPOWERMENT LITERACY PROGRAM IN NEPAL

A Dissertation Presented

by

LISA A. DEYO

Submitted to the Graduate School of the
University of Massachusetts Amherst in partial fulfillment
of the requirements for the degree of

DOCTOR OF EDUCATION

February 2007

School of Education

UMI Number: 3254947

Copyright 2007 by
Deyo, Lisa A.

All rights reserved.

INFORMATION TO USERS

The quality of this reproduction is dependent upon the quality of the copy submitted. Broken or indistinct print, colored or poor quality illustrations and photographs, print bleed-through, substandard margins, and improper alignment can adversely affect reproduction.

In the unlikely event that the author did not send a complete manuscript and there are missing pages, these will be noted. Also, if unauthorized copyright material had to be removed, a note will indicate the deletion.

UMI[®]

UMI Microform 3254947

Copyright 2007 by ProQuest Information and Learning Company.

All rights reserved. This microform edition is protected against unauthorized copying under Title 17, United States Code.

ProQuest Information and Learning Company
300 North Zeeb Road
P.O. Box 1346
Ann Arbor, MI 48106-1346

© Copyright by Lisa A. Deyo 2007

All Rights Reserved

PERSPECTIVES ON LEARNING IN THE WOMEN S ECONOMIC
EMPOWERMENT AND LITERACY PROGRAM IN NEPAL

A Dissertation Presented

by

LISA A. DEYO

Approved as to style and content by:

Gretchen B. Rossman, Chair

Alexandrina Deschamps, Member

David R. Evans, Member

Christine B. McCormick, Dean
School of Education

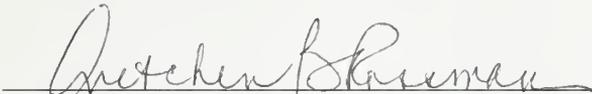
**PERSPECTIVES ON LEARNING IN THE WOMEN'S ECONOMIC
EMPOWERMENT AND LITERACY PROGRAM IN NEPAL**

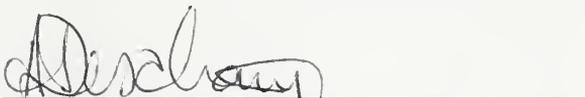
A Dissertation Presented

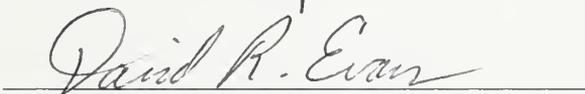
by

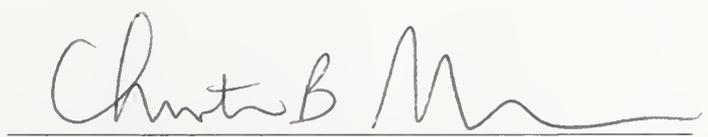
LISA A. DEYO

Approved as to style and content by:


Gretchen B. Rossman, Chair


Alexandrina Deschamps, Member


David R. Evans, Member


Christine B. McCormick, Dean
School of Education

ACKNOWLEDGMENTS

I would like to thank the staff, learners, and facilitators of the Women's Economic Empowerment and Literacy program for their good will, patience, and hospitality in Nepal. Staff members in the Tharu Community Development Forum and World Education have persevered in their work over many years. The thousands of women who have gained literacy and numeracy skills and have gone on to improve their livelihoods are testament to their dedication. The strength and determination of the women's savings groups in Bardiyā are inspiration to me. I am grateful to them for sharing their stories.

I would also like to thank my committee members for their patience and support and Gretchen Rossman, my advisor, especially for her assistance in the last days as I completed the dissertation.

ABSTRACT

PERSPECTIVES ON LEARNING IN THE WOMEN S ECONOMIC
EMPOWERMENT AND LITERACY PROGRAM

FEBRUARY 2007

LISA A. DEYO, B.A., NORTHERN ILLINOIS UNIVERSITY

M.Sc., UNIVERSITY OF MISSOURI

Ed.D., UNIVERSITY OF MASSACHUSETTS AMHERST

Directed by: Professor Gretchen B. Rossman

Agencies providing literacy education have sought to introduce program innovations that more closely reflect learners' everyday lives. A growing number of studies have documented the situated nature of literacy practices and their implications for program design. The concept of learning is at the periphery. Despite innovations and new insights into literacy practices, practitioners are more attuned to diverse content than learning or literacies. Researchers are more attuned to the concept of multiple literacies and their socially situated nature than learning.

The Women's Economic Empowerment and Literacy (WEEL) program integrates literacy and numeracy education, savings and credit group concepts, and livelihood training for Nepali women. This dissertation is a case study of the WEEL program, focusing on staff members, participants, and facilitators' perspectives on learning.

The research questions were designed to elicit research participants' narratives of their learning experiences. Four themes emerged as the most salient: the powerful role of aspirations; the meaning of education; learning as change; and the life-long, long-term, and life-wide nature of learning. The aspirations are closely associated with Scribner's

(1984) conception of the metaphors of literacy: as adaptation, as power, and as a state of grace. Education is interlinked with issues of the women's social identity: gender and caste; concepts of modernization; and the women's hopes for the future. Descriptions of learning are associated with access to knowledge, doing or activity, and seeing from a different perspective. An understanding of learning beyond the program's boundaries is found in the themes of life-long, long-term, and life-wide learning raised in the interviews.

This research confirms and supports the movement towards more localized programs that is occurring in the field of adult literacy education. Program staff provided evidence to this effect, as the findings show how they consider a perspective of literacy and learning oriented to life-long, long-term, and life-wide learning as they engage in program design. The final chapter develops strategies to bring insights from a conception of literacy as metaphor and from adult learning theories to help strengthen program design and ensure programmatic responsiveness to learners' lives.

TABLE OF CONTENTS

	Page
ACKNOWLEDGMENTS	iv
ABSTRACT.....	v
LIST OF TABLES	xi
 CHAPTER	
1. INTRODUCTION.....	1
Introduction.....	1
Statement of the Problem.....	1
Research Questions.....	7
Study Design.....	7
Significance of the Study.....	8
Limitations	10
 2. NEPAL'S POPULATION, EDUCATION, AND THE WEEL PROGRAM	 14
Introduction.....	14
Geography of Nepal	14
Nepal's Ethnic, Caste, and Linguistic Populations.....	16
Literacy Status.....	17
Socioeconomic Context	19
Trends in Literacy Education.....	19
Development of the Nepal National Literacy Program.....	21
Women's Economic Empowerment and Literacy Program	25
The Savings Groups.....	27
Program Description	29
Phase I: Basic Literacy Program	29
Bridging	30
Phase II: Thalani Post Literacy Program.....	31
Phase III: Continuing Education & Livelihoods Workshops.....	31
Support and Guidance to NGO Partners.....	32
Tharu Community Development Forum.....	32
Conclusion	33

3.	RESEARCH METHODS	34
	Introduction	34
	Case Study Research	35
	Qualitative Research Methods	38
	Data Collection Techniques	41
	Interpretation	43
	Use of Research Findings	44
	Representation	46
	My Location as Researcher	48
	Research Chronology	50
	Overview of Data Collection Activities	50
	Preparatory Work and Prior Experience	52
	Observation of Group Leader Training	53
	Site and Participant Selection	54
	Class Observation and Interviews	56
	Limitations in the Research	59
	Scheduling of Field Visits	60
	Caste, Class, Ethnicity, and Power	60
	Language Issues	61
	Data Analysis and Interpretation	62
	Conclusion	63
4.	WEEL LEARNERS' AND FACILITATORS' NARRATIVES	64
	Introduction	64
	Abhilas Savings Group	64
	Thuwa: Home of Shakti and Prerana Savings Groups	70
	Shakti Savings Group	72
	Prerana Savings Group	81
	Conclusion	85
5.	ASPIRATIONS	86
	Introduction	86
	Aspirations	86
	Literacy as Metaphors	89
	Literacy as Adaptation	94

	Learners' and Facilitators' Aspirations	95
	WEEL Staff Members' Aspirations.....	98
	Evolving Understanding of Functional Literacy in WEEL.....	99
	Literacy as Power.....	109
	Power to	110
	Power within.....	112
	Power with	117
	Life-Long, Long-Term, and Life-Wide Learning	119
	Long-Term Nature of Change and Development.....	125
	Life-Wide Learning.....	128
	Conclusion	129
6.	PERSPECTIVES ON LEARNING	130
	Introduction.....	130
	Meaning of Education.....	131
	Schooling Denied.....	132
	Changing Beliefs about Education.....	135
	Thoughts about the Meaning of Education	142
	Perspectives on Learning as a Form of Change	143
	Learning as Access to Information.....	144
	Learning as "to Know".....	144
	Real Life Knowledge That is Useful and Relevant.....	150
	Access to Information for Informed Decisionmaking.....	152
	Using Drama and Stories as a Way to Help Women Access Information.....	155
	Learning in Doing	159
	Early, Work Related Learning	159
	Learning by Doing in Adulthood	162
	Learning in the WEEL Program	166
	Learning as Understanding	169
	Learning as Seeing Something from a Different Perspective	170

Conclusion	172
7. CONCLUSIONS & RECOMMENDATIONS	174
Introduction.....	174
Learning and Experience.....	178
The Need for Time and Alliances Across Sectors	181
Issues of Gender and Caste	183
Recommendations for Additional Research	185
Concluding Thoughts.....	186
BIBLIOGRAPHY	187

LIST OF TABLES

Table	Page
1. Number of Focus Group and Personal Interviews with WEEL Staff. Participants. and Facilitators	51

CHAPTER 1

INTRODUCTION

Introduction

The Women's Economic Empowerment and Literacy (WEEL) is an educational program for rural Nepali women, integrating literacy and numeracy education, savings and credit group concepts, and livelihood training. More than 28,000 women in 20 districts have taken part in the program from 1994 to 2006. Over the years, WEEL staff responsible for WEEL's design and operation have made changes to the program as they experienced "ah ha" moments about the women's learning and the avenues they could pursue to help the women improve their livelihoods throughout the WEEL program. This dissertation is a study of staff members, participants, and facilitators' perspectives on learning, as the concept has been understood and its understanding has changed, in the Women's Economic Empowerment and Literacy program.

Statement of the Problem

The Nepal National Literacy Program predominated throughout the 1980s and into the 1990s. This six-month program is often known by the title of its text series, *Naya Goreto* or New Trail. *Naya Goreto* continues to be used extensively by government agencies, national nongovernmental organizations, and international nongovernmental organizations in districts across the country. The program follows an approach to literacy education that uses illustrations at the beginning of each chapter as generative themes and key words to initiate literacy instruction.

By the mid 1990s, however, the field of literacy education in Nepal was in transition. Over time, organizations realized the need for additional training to assist

women in strengthening their literacy and numeracy skills. They also recognized the need for programs that were more localized and reflective of women's diverse environments and activities.

Organizations began to develop post literacy programs, often adding three to six months additional literacy and numeracy instruction to the six-month *Naya Goreto* literacy program. These post literacy programs supported targeted sectoral development activities, such as the health sector or the work of forestry or savings and credit groups. The content and the literacy and numeracy skills taught in these programs typically reinforced the particular activities in which the learners were engaged. The instructional strategies of the post literacy programs at the time differed little from the approach to teaching found in the Nepal National Literacy Program.

This movement towards more localized programs in adult literacy education in Nepal parallels what was occurring in the field of literacy studies. Out of the New Literacy Studies, a growing number of research studies documented the diversity and range of literacy practices in communities and their implications for program design (Barton & Hamilton, 1998; Prinsloo & Breier, 1996; Robinson-Pant, 2001). Much of the impetus for the interest in populations' literacy practices has come out of ethnographic research (Heath, 1983; Scribner & Cole, 1981; Street, 1984). This research reframed earlier conceptions of literacy as a neutral or technical skill, independent from the context in which it is practiced. These research studies and others out of the fields of sociology, education, psychology, and linguistics, have led to more complex understandings of the nature of literacy as situated social practices or cultural ways of utilizing literacy

(Barton, 1998, p. 7). They have explored such issues as context, practices, and the meanings of literacy.

Street (1984) brought to literacy studies the concept of an ideological model of literacy. The ideological model of literacy deepens the understanding of literacy as social practices by foregrounding the roles of culture and power relations in the research on literacy education and practices. In this understanding of literacy practices, the role of social institutions in shaping people's constructions of the meaning of literacy is brought to the forefront. Street (1995) writes:

the impact of the culture and of the politico-economic structures of those bringing it is likely to be more significant than the impact of the technical skills associated with reading and writing. The shifts in meaning associated with such transfers are located at deep, epistemological levels, raising questions about what is truth, what is knowledge and what are appropriate sources of authority (p. 15).

Despite the growing interest in literacy studies and research on literacy practices of populations world-wide, Street (1995) maintains that these perspectives have not taken root in adult literacy education practice (p. 1). At the same time, Street (1995) writes, the experience of on-the-ground practitioners is feeding differentially into academic research (p. 1). While Street's points are valid, little has been done to help bridge what has been learned through academic research and practice in the field. As Torres (1994) asserts, educational practices in the field of adult literacy education have benefitted little from analytical reflection, research, and theory (p. 59).

In her dissertation on adult literacy education, Gillespie (1991) uses the theoretical framework of the New Literacy Studies to make recommendations for adult literacy practitioners and researchers on adult literacy education. She advocates for researchers to

explore further the role of beliefs in literacy learning and for practitioners to look more closely at how adult beginning readers' conceptions of literacy, learning, teaching and knowledge are constructed as part of the program development process (p. 4).

The focus of the New Literacy Studies research has been on everyday literacy practices, not the teaching/learning process in programs. This focus on literacy practices leaves little to no guidance for those working in adult literacy programs. A few studies (Mezirow, 1996; Hamilton, 1999; Kegan, Broderick, Drago-Severson, Helsing, Popp, Portnow, & Associates, 2001) have attempted to bridge insights from the field of adult education, specifically, theories of adult learning and development, and practice in U.S.-based adult literacy education programs. Mezirow (1996) argues that literacy, though an integral element in the development of communicative competence, has not been understood within this context. He points out the "fallacy" of developing literacy programs that have tasks and competencies as goals at the exclusion of critical thinking, values, ideals, and feelings. According to Mezirow, literacy educators, by failing to locate literacy education in adult learning theory, have ended up developing curricula in terms of tasks and competencies and instrumental knowledge and not in terms of learners' communicative competence.

Hamilton (1999), in her ethnographic research on literacy use in one community in England, links literacy and the concept of everyday learning with theories of learning that emphasize the interaction between human agency and the social context. According to Hamilton, if literacy and learning are understood to be aspects of social practices, then the focus of the research can be shifted away from isolated individuals and texts, from deficits, from cognitive skills towards social relationships, communal resources.

historical traditions and change (p. 2). Literacy and learning, in this sense, are not separated into academic subjects or from its use.

Kegan, Broderick, Drago-Severson, Helsing, Popp, Portnow, & Associates (2001) from the National Center for the Study of Adult Learning and Literacy (NCSALL) approach adult literacy education from the field of adult development. The NCSALL group studied how adult learners' multiple cultures of mind or ways of knowing influence and are influenced by their experiences in adult literacy education programs. The research team used Kegan's constructive-developmental theory of adulthood in the analysis of adult learners' motivations, expectations, goals, and challenges (Popp & Portnow, 2001, p. 47). Findings from this study include the importance of the cohort in supporting and challenging adult learners; the need to teach to a developmentally diverse learner population; the low association between level of education and differences in complexity of adults' meaning systems; and the influence of developmental level on adult learners' choices, preferences, and experiences of program learning (Kegan, Broderick, Drago-Severson, Helsing, Popp, & Portnow, n.d., p.1).

Mezirow, Hamilton, and the NCSALL study group relate adult literacy learning to already existing theories and models of transformational learning and adult development. One exception, to some extent, is Hamilton's (2006) ethnographic research on everyday reading and writing. A focus of this study was on adults' use of vernacular literacies. Vernacular literacies are learned informally and are centered in action contexts and everyday purposes and networks (p. 143). Hamilton writes that this kind of study:

can tell us a great deal about the role of networks in sharing information and supporting new uses of literacy, the flexible use of different media to accomplish everyday goals, people's motivations for learning new

literacies: their identities in relation to literacy; and the shifting uses of literacy across domains and across the life span that lead to new practices constantly being introduced (p. 142).

Agencies that provide literacy education have sought to introduce program innovations that more closely reflect the context of their learners' everyday lives and literacy practices. However, Torres (1994), in a review of programs internationally, asserts that the emphasis on content overshadows a more careful analysis of the teaching and learning process (p. 61). She explains that, while recognition of diversity leads to a need for diversified strategies, programs still know little about learners' strategies and mechanisms (p. 61).

Similar commentary can be made about the emphasis on content over process in literacy education in Nepal. In her discussion of the status of adult literacy education in Nepal, Tuladhar (1997) points out that the agencies sponsoring literacy activities are missing a research component (p. 8). Organizations that design and implement literacy education programs have a practice orientation, spurred on by time and financial constraints. Lillis (2000) echoes this sentiment in his identification of key challenges in the field of adult literacy education.

The research studies on literacy education in Nepal are few in number and have been mainly evaluative in nature. With a few exceptions, the studies have been in areas usually considered the primary indicators of program success: development impacts, participants' knowledge gains, and, more recently, empowerment (Burchfield, 1997; Leve, 1997; Luitel, 1996; Acharya 1998). A few exceptions include studies on language issues (Manandhar, 1993), social uses of literacy by Hodge and Hudson (2000), and World Education's (1989) process documentation on the development of the Nepal

National Literacy Program. In a review of the literature, I found no English-language research studies on the concept of adult learning in adult literacy education programs in Nepal or in neighboring South Asian countries. Dissertation research on learner-generated materials by Meyers (1996) and Robinson-Pant s (1997) discourse analysis of development practices in two literacy programs have provided insight into adult learning as it relates to the practice of adult literacy education in Nepal.

Research Questions

In this study, I focus on the perspectives and experiences of learning held by the women and men who shape the educational practices in the program: WEEL staff members, facilitators, and learners. The research questions were designed to elicit research participants' narratives of their learning experiences, both in the program and in their everyday lives.

The research questions for this study were:

What meaning do literacy learners, facilitators, and WEEL staff give to learning in the context of the WEEL program and in their everyday lives?

What is important to the learners, facilitators, and program staff members in their learning experiences?

Study Design

The research is a qualitative case study. I used methods typical to qualitative studies: personal interview, focus group discussion, participant observation, and document analysis. I used a reflective journal at the time I conducted the research in Nepal.

In spring 2001 I visited World Education staff members, participants, facilitators, and local NGO representatives involved in the Women s Economic Empowerment and

Literacy program (WEEL) in Nepal. At the advice of the World Education staff, I selected classes run by the Tharu Community Development Forum, a local nongovernmental organization, in Bardiya district for the research. In Bardiya, I visited altogether three classes as the focus of study and informally visited with WEEL participants in a neighboring Village Development Committee.

I began a review of the program documentation prior to my departure for Nepal. In Nepal, I conducted focus group and personal interviews with WEEL learners. Additionally, I conducted personal interviews with WEEL and other World Education staff members, facilitators, and key informants. Key informants include Tharu Community Development Forum and other Bardiya-based NGO staff members, Kathmandu-based staff members of programs with which the WEEL participants were affiliated, and local village leaders. I also held many informal discussions in person and by email with the WEEL staff around the topics of learning, literacy, and the status of literacy education in Nepal. I used the Ethnograph qualitative software program to code the data. Literature from the fields of literacy studies and adult learning frame my analysis.

Significance of the Study

In the mid-1990s, I worked as a coordinator of a women's literacy program for World Education in Nepal. My experience with the women's literacy education program left me with many questions. I was uncomfortable with a universal approach to literacy education—its methods, texts, and aims—in a country as diverse as Nepal. This experience left me with questions about the practice of women's literacy education and the significance of literacy education to the women participating in the program. Some

questions were: What does the women's involvement in literacy education mean to the women participants, the facilitators, and other staff members? How can we take into account issues of difference, including literacy practices, learner aims, learning strategies, and context in developing literacy programs? What are ways that programs can best support facilitators and local organizations in these diverse situations?

The research study described in this paper supports the process of change towards the design and implementation of more localized programs that is occurring in literacy studies and adult literacy education. I believe that literacy practitioners need to engage in thoughtful reflection and dialogue around the conceptual frameworks and the visions of literacy and learning that shape their own practices and those of the facilitators and learners. They need to be able to locate themselves as practitioners and actors in the debate around literacy education for women. Practitioners need to have the opportunity to reflect on the theories and mental models that they use everyday in their practice in relation to the vision that they have set out for themselves and the theories to which they ascribe vis-à-vis those of the learners.

Research studies of this nature can help agencies in the design of more culturally and contextually responsive programs. In this study, I hoped to address the method-driven and externally-driven nature of our practice, with little time, energy, and attention placed on the learners, the facilitators, and the socio-cultural contexts framing the learning experiences. This research also presented an opportunity for me to explore and document what staff members from one program have learned about women's learning in literacy programs over the years and how program development has been influenced by their discoveries. What Fries-Britt (2000) writes about research with distinct populations

in the college environment is valuable advice for practitioners and researchers in adult literacy education.

As we aspire to find ways to improve teaching practices and learning outcomes for all students, we must understand the various ways that students are shaped by their experiences prior to and during the college years. As we understand more of the influences that shape their lives, we begin to understand how to create intersections in our teaching and in the learning process that allow students to become fully engaged in learning (p. 55).

Fries-Britt's research focuses only on the learners. We need to expand the notion of context-specific research in literacy education to include others involved in adult literacy programs. For example, though programs are highly dependent on facilitators in the teaching/learning process, little is known about the experiences and perspectives of learning that facilitators bring to the training and literacy class. Nor, in designing programs, do program staff members reflect on their own perspectives about literacy and learning in relation to the perspectives of facilitators and learners and program aims overall.

Limitations

A significant limitation to this study is the short period of time in which this research was undertaken. Individuals' perspectives on learning are dynamic and change over time and place. The design of the research process did not allow for repeated interviewing to record these kinds of changes over time. The descriptions of the program and participants' interpretations of their beliefs and events in the program are only a snapshot of events over a two year or longer period of time. I needed to rely on the accuracy of learners, facilitators, and program staff's memories to recall their beliefs about learning before their participation in the program and the changes in their beliefs. I

could not describe the evolving nature of the program, from its inception in 1994 to the present day, with the detail and richness that could be done in a long-term study.

Researcher bias – my own beliefs, values, and assumptions about learning, education, and women's development - needed to be made explicit then bracketed as much as possible in all phases of the research process. My presence as a westerner or foreigner, my affiliation with the sponsoring organization, and the fact that I am female influenced the research process. Access was less a problem due to my affiliation with World Education than if I entered as an independent researcher. However, issues of power arose, with the potential to result in responses that were self-edited due to my affiliation with the organization and my status as a foreigner. As a female, I have felt that I have had an easier entry to the world of women than that of men at the different times and circumstances under which I have lived and worked in Nepal.

Language was a limitation. Nepal is a country with over 100 languages and dialects. Nepali is spoken as a first language by approximately half the population. My intention was to seek out individuals who speak Nepali as a first language or have fluency in Nepali. In Kathmandu, this was not an issue. The interviews were conducted in English, Nepali, or a mix of the two languages. Although I wanted to visit classes where Nepali was the first language, this was not the case. For reasons explained in the chapter on research methods, my field research was in an area where women spoke a Tharu language. Wherever I would do my research would leave out a significant number of participants in WEEL who are from diverse caste, ethnic, and linguistic groups and socio-economic and geographic contexts.

My own language skills in Nepali were a limitation. While I have lived in the country for over six years, my language skills are not such that I will be able to pick up on the nuances in the language. I hired a fluent Nepali and English speaker to prepare the final translations in English. I discuss this further in the chapter on research methods.

Chapter 2 is an introduction to Nepal, its literacy programs, and the Women's Economic Empowerment and Literacy Program. I begin the first section of chapter 2 by presenting information on the diversity in the country: its ecological zones, ethnic and caste groups, languages, and literacy status among its adult population. In this section, I briefly discuss the role of women in Nepal's economy and the agricultural sector. The second section of this chapter concerns literacy education in the country. I provide an overview of trends in literacy education in Nepal from its beginnings to the early 2000s. I conclude this chapter with an introduction to the Women's Economic and Empowerment program and the Tharu Community Development Forum.

Chapter 3 introduces the study design, a chronology of my research activities in Nepal, and my own location as researcher.

Chapter 4 introduces 10 women participating in the WEEL program and the three facilitators affiliated with their classes. The narrative provides background information on the women, the activities of their savings groups, and the aspirations they hold for themselves and for their groups.

In Chapter 5, I discuss the aspirations of the WEEL staff, facilitators, and learners in the WEEL program. I use Scribner's (1984) article *Literacy in Three Metaphors* as a framework for further discussion and analysis. The metaphors she describes are: literacy

as adaptation, literacy as power, and literacy as a state of grace. I added a fourth category to the discussion: the life-long, long-term, and life-wide nature of learning.

In Chapter 6, I focus on the perspectives on learning of the WEEL participants, facilitators, and staff members. There are two sections to this chapter: the meaning of education and learning as change. Learning as change addresses key themes introduced by participants, WEEL staff, and facilitators: access to information, learning in doing, learning as understanding, and learning as seeing something from a different perspective.

In Chapter 7, I present issues for consideration in adult literacy education design. These issues, based on key findings from the study, concern the life-long, life-wide, and long-term nature of learning; gender; and the formation of alliances across sectors.

CHAPTER 2

NEPAL'S POPULATION, EDUCATION, AND THE WEEL PROGRAM

Introduction

In any development work in Nepal, at some point program staff come up against the geographic, ecological, economic, and sociocultural diversity of the country. These conditions work to shape program content, design, implementation, and outcomes. In Chapter 2, I provide a brief introduction to the geography and population of Nepal, its socioeconomic context, adult literacy education in the country, the Women's Economic Empowerment and Literacy Program, and the Tharu Community Development Forum. I highlight background information on the Tharu population, the Terai region, and Bardiya district, where I conducted the field research.

Geography of Nepal

Nepal is located in South Asia, bordered by India to the south, west, and east and by Tibet to the north. The total land area is 147,181 square kilometers. Despite the relatively small size of the country, Nepal is marked by great diversity. The country is divided into three main ecological regions: mountain, hill, and plains or Terai.

Along the country's northern border with Tibet lies the Himalayan mountain range. Along the southern border lies the Indo-Gangetic plains of the Terai region. The Terai region comprises 20 of the 75 districts in Nepal and 57 percent of its arable land (Skar, 1999, p. 2). The Terai has the fastest growing population in the country and is home to 48.4 percent of the nation's population (Pantha & Sharma, 2003, p. 50, 41). The high population growth is primarily due to migration for employment opportunities and the relative availability of agricultural land (Pantha & Sharma, 2003, p. 50).

The country is divided into five development regions (Eastern, Central, Western, Midwestern, and the Far West) and 75 districts. Each district is further subdivided into Village Development Committees, formerly known as *panchayats*, and municipalities. The country has 3915 Village Development Committees and 58 municipalities altogether.

Bardiya is a Terai district bordering India and located in the Midwestern Development Region of the country. Bardiya's population is primarily made up of subsistence farmers or laborers. The Human Development Index measures the relative status of countries along these benchmarks: life expectancy at birth, literacy, mean years of educational achievement, and purchasing power. In Nepal, the Human Development Index is created using life expectancy at birth, literacy rates, and bank deposit and credit data. Bardiya ranked 55th out of the 75 districts in Nepal (Gurung, 1998, p. 182).

Nepal has undergone great political violence and change over the past decade. The Maoists began to let their presence be known in the early 1990s and have grown in strength over the years. They have succeeded in moving from the villages into the cities. The Crown Prince killed his family members and himself in 2001, leaving way for King Birendra's brother, Gyanendra, to take the crown and eventual control of the government. After successive demonstrations, parliamentary democracy was restored. In May 2006, parliament passed legislation to curb the powers of the King. The situation continues to develop. In November 2006, the Maoists and the government negotiated a deal by which the Maoists will gain seats in parliament, and a peace accord was signed.

Nepal's Ethnic, Caste, and Linguistic Populations

Nepal's population, according to the 2001 Census, was 23.2 million (Pantha & Sharma, 2003, p.38). Altogether 80.6 percent of the population is Hindu: 10.7 percent is Buddhist: and 4.2 percent is Muslim (Dahal, 2003, p. 104). The 2001 Census reports that 97.6 of the Tharu population is Hindu (Dahal, 2003, p. 105).

The country is made up of diverse caste and nationality or *janajati* groups. The 2001 census reports that the population is comprised of 100 ethnic and caste groups. Of these, the 2001 Census reports 50 ethnic and caste groups found in the Terai. This is a significant increase from reports in the 1991 Census. This earlier census reported altogether 59 groups nationally and 29 ethnic and caste groups in the Terai. These castes and ethnic groups were in Nepal previously but not acknowledged due to the political system (Dahal, 2003, p. 93).

The National Committee for the Development of Nationalities (1996) defines a nationality or *janajati* as a community which has its own mother tongue and traditional culture and yet do not fall under the conventional four fold Varna of Hindu or Hindu hierarchical caste structure (as cited in Dahal, 2003, p. 91). The characteristics of a nationality include:

- A distinctive collective identity
- Own language, religion, tradition, culture and civilization, own traditional egalitarian social structure
- A traditional homeland or geographic area
- Written or oral history
- Having we-feeling ,
- Have no decisive role in politics and government in modern Nepal:
- Who declare themselves as *Janajati* (Dahal, 2003, p. 91)

Tharus, considered a nationality under the government system, make up 6.8 percent or 1.53 million of the country's population (Dahal, 2003, p. 97). Although Tharus are most often referred to as a single group, they are actually made up of several distinct groups, speaking different languages and having different patterns of cultural traditions. Gunerate (2002) writes that the formation of a distinct Tharu identity has served the group in a political sense: this unique identity has acted as a binding force.

In the Midwestern Terai, where Bardiya is situated, the largest population group is the Tharu, who makes up 38.1 percent of the resident population. The second largest group is the Chhetris, making up 15.4 percent; the third largest group is the Brahmins at 10 percent. Tharus hold a majority in Bardiya district, making up 52.6 percent of the total population of 382,649 in 2001 (Dahal, 2003, p. 127).

Nepali, the official language of the country, is the language of government, formal school and banking systems and, with a few exceptions, the language of the media. According to the 2001 Census, 48.6 percent of the population speaks Nepali as their mother tongue (Yadava, 2003, p. 141). The Tharu languages account for 5.86 percent of the population who does not speak Nepali as a first language (Yadava, 2003, p. 141).

Literacy Status

The 2001 Nepal Census defines literacy to be the ability to read and write with understanding in any language and do simple arithmetic calculations (Manandhar & Shrestha, 2003, p. 237). The adult literacy rate is 48.6 percent. The literacy rate among women is 34.9 percent and 62.7 percent for men (Manandhar & Shrestha, 2003, p. 239). These figures are based on self-reports by Census respondents. The Census defines an adult to be a male or female age 15 and above.

Although the national rates give an indication of the general standing in the country, significant differences emerge when literacy rates are broken down by key factors, including residence in urban/rural areas and development region, sex, caste, and ethnic group membership. Urban rates of literacy for both women and men are much higher than rates in rural areas. The rate of literacy for women in urban areas is 55.8 percent, as compared to 31.2 percent in rural areas (Manandhar & Shrestha, 2003, p. 242-243).

The figures mentioned above do not reveal the disparity between districts and eco-development regions. For example, women's literacy in the Terai is 40.1 percent, 47.3 percent in the hills, and 30.4 percent in the mountain region (Manandhar & Shrestha, 2003, p. 247). Women's literacy rates range from 9.3 in the Midwestern mountain district of Mugu to 66.6 percent in the district of Kathmandu (Manandhar & Shrestha, 2003, pp. 250, 252). The higher rates of women in the hills vis-à-vis the Terai is due to sociocultural factors (UNDP, 2002, p. 15). Women in the hills have greater mobility and a higher social status, as compared to the Terai.

These figures also do not reveal the disparity in literacy rates among the different caste and ethnic groups. Lowest literacy rates among the caste and ethnic groups are found among Terai Dalit and untouchable castes. The rate of literacy among the Tharu population is 47.1 percent (Dahal, 2003, p. 130).

The Nepal Human Development Report 2001 (2002) reports that the mean number years of schooling for women overall is 2.25 and for men is 4.45. For women living in urban areas the mean number of years of schooling is 3.8 years and for those in rural areas the mean number of years of schooling is 1.66 years (p. 132).

Socioeconomic Context

A little over 80 percent of the labor force is engaged in agriculture (Acharya, 1994). A higher proportion of women who are considered economically active are engaged in the agriculture sector. Acharya (1994) reports that 90.5 percent of the economically active female population is engaged in agriculture: among men, that figure is 74.7 percent (p. 59). Livestock raising, cash and cereal crops production, food processing, collection of fuel and water, and sales of products are among the responsibilities of women. With the exception of plowing, women are engaged in all aspects of crop production. Women work on their own land or as laborers.

Trends in Literacy Education

In this section, I provide a brief overview of the trends in literacy education in Nepal. I believe that it is not possible to discuss the WEEL program without an introduction to these trends. At the time I was working in Nepal, I was struck by the tremendous impact that the development of the national program has had on the conduct of literacy education. Many of the people involved in the design of the Nepal National Literacy Program in the 1970s and 1980s were leaders in literacy education throughout the 1990s and into the 2000s.

For this section, I mainly drew from project documents and research studies on literacy in Nepal. I also drew from my observation and personal reflection on literacy education when I was in Nepal, working as a Peace Corps volunteer from 1985 to 1987, and studying and working in literacy education in 1990-1991, 1995-1997, and 2000.

Prior to the 1950s, the policy of the ruling Rana regime was to educate an elite few; a national system of education did not exist under their rule. At the fall of the Rana

regime in 1951, approximately one percent of the total population was literate (Ladbury, 1993). Soon after its establishment, the new government that replaced the Rana regime began expanding the system of education. Sellar and others (1981) report that the new government understood that the educational system would spread "a common language and sense of national identity and teach the basic literacy and the skills and attitudes needed to forge a modern unified nation" (as cited by Isaacson, Kalavan, Moran, & Skerry, 2001, p. 51).

In 1952 the Nepali government began an adult education program with U.S. assistance. In 1956, the National Education Planning Commission published a report detailing the national government policy for education. This report identified adult literacy as a priority and universal literacy as a national goal (Isaacson, et al., 2001, p. 53). The Adult Education Section of the Ministry of Education and Culture was formally established in 1962. Other ministries, government organizations, and sociopolitical organizations became involved in nonformal adult literacy education in the mid-1960s.

The five-year National Education System Plan (NESP) of 1971 reflected the government's desire to "make education more relevant to Nepal's needs by increasing access to education, particularly in rural areas, and especially for women; by reducing adult illiteracy; extending basic education; vocationalizing secondary education; and finding cost effective approaches for financing education at all levels" (Isaacson, et al., 2001, p. 209). The programs under the NESP "focused on making literacy and education more functional in order to provide knowledge and skills to adults to solve problems in their daily lives" (Burchfield, Hua, Rowe, Smith, & Subedy, 2000, p. 5).

World Education (1989) describes the adult literacy education environment at the time. Despite efforts to make the program more relevant to its target population, the program was generally considered to be unsuccessful in reaching its goals. Support was minimal. Funding and human resources devoted to the program were insufficient (World Education, 1989, p. 17). By the 1970s no real interest was shown towards adult literacy education.

Development of the Nepal National Literacy Program

In 1977, USAID provided funds to World Education and the Centre for Educational Research Innovation and Development (CERID) at Tribhuvan University to pilot a nonformal education program. This program evolved into the Nepal National Literacy Program. The Nepal National Literacy Program was developed over a period of several years. The program started very small and later developed into a nation-wide program. Initially, World Education worked with CERID. Later World Education worked under the Adult Education Section of the Ministry of Education and Culture to develop the program. The Nepal National Literacy Program has been revised and updated and is used in the first six months of the WEEL program.

The teaching/learning practices and the training package changed many times in the first years. In the first years, the program taught only reading and writing skills. At the request of participants, numeracy education was integrated into the program. Nepali was chosen as the language of instruction to support the national government policy to promote Nepali as the national language (World Education, 1989). Staff intended to create three series, one for each of the three ecological zones. Due to limited resources,

the version created for the hill population - *Naya Goreto* - became the national textbook series.

The Basic and Primary Education Project (BPEP) under the Ministry of Education and Culture's Nonformal Education Unit introduced a second large scale adult literacy program, the Women's Education Program, in 1988. The Women's Education Program uses an approach to teaching basic literacy skills similar to that used in the *Naya Goreto* program. The Nepal National Literacy Program and the Women's Education Program under BPEP predominated throughout the 1980s and into the 1990s.

A third Ministry of Education and Culture literacy program was the *Cheli Beti* program, an early experiment in integrating literacy/numeracy education and rural development activities. The *Cheli Beti* program was designed for out-of-school girls in the Seti Zone of the Far Western Development Region. In this project, facilitators combined literacy instruction with practical activities. For example, facilitators taught participants how to make a garbage pit or latrine as part of their class on environmental hygiene. The related practical activities were later dropped because of financial reasons when full fiscal and managerial responsibility for the program was transferred to the government from the donor agency.

In later years, literacy education practitioners experimented with new pedagogical approaches to shed their reliance on textbook series and make the content and teaching/learning process more sensitive to the local context and learners' own interests and aspirations. These programs, too, aimed to make the instructional strategies more participatory and learner-centered.

Three main approaches to teaching basic literacy have been used in the country: the keyword approach, REFLECT, and the learner experience approach. The key word approach is based on Freire's work in Brazil and is used in the Nepal National Literacy Program (Burchfield, et al., 2000, p. 6). The learner experience approach was introduced in the early 1990s as a way to provide more relevant literacy education among a multilingual population. In this approach, beginning readers and writers create their own texts as learning tools. ActionAid turned to the field of participatory development to develop REFLECT, a literacy education program introduced to Nepal in the mid-1990s. REFLECT promotes discussion and analysis of local issues using participatory rural appraisal methods as its foundation (Archer & Cottingham, 1996). These approaches have been adopted or adapted to some degree by other organizations involved in literacy education. Other programs, like the Farmers Field School and the activities under the Community Literacy Project of Nepal, further expanded on the idea of integrated literacy education and situated literacies.

To this day, the *Naya Goreto* program remains the most widely used adult literacy program in Nepal. The results, both good and bad, of any program are not always straightforward. *Naya Goreto* has drawn criticism for its standardized format and its moralizing tone. Robinson-Pant (2001) points out that the women in the class she observed resisted the messages in the *Naya Goreto* texts by making fun of themselves as the villagers depicted in the text. Similarly, Ahearn (2001) critiques the program for its moral tones :

From the vocabulary words accompanied by full-page illustrations designed to raise students' consciousness to the serialized comic strip stories about villagers and their problems, the textbook clearly presents in

unmistakably moral tones a correct - or developed (*bikāsi*) - way to live (p. 162).

As a result, the components of *Naya Goreto* seem designed to inculcate in the literacy student a desire to be like the good characters portrayed in the reading selections and to avoid explicitly stigmatized behavior (Ahearn, 2001, p. 163).

Kerhberg (1996), Robinson-Pant (2001), and Leve (no date) offer alternative perspectives. They point out the impact of women's participation in the *Naya Goreto* program. Robinson Pant (2001) mentions the value that the women placed on their ability to sign their own name instead of using their thumbprint. Leve (n.d.) recounts an encounter with a woman in Gorkha who responded to Leve's question about why people in her locality supported the Maoists. Leve writes:

Her answer was succinct: the Maoists work for social justice (*sāmājik nyāya*). When I asked her if she remembered when she first began to use that term and/or the ideals it expresses, she thought for a moment and then replied: in the adult literacy course (p. 9).

Kerhberg (1996) draws attention to the way in which participation in the *Naya Goreto* program, combined with a women's awareness component, has empowered women. Kerhberg argues that the literacy program is one of the very few socially sanctioned places in Nepal which has as its aim the empowerment of women. Over time, the social dynamic and the group that is formed in the class can be a powerful force for women (p. 9)

Rogers (2005) describes two different ways that literacy education programs are designed to promote development. In the literacy first model, participants first participate in a literacy program. After completion of the literacy program, the class members engage in a follow on development activity. In the literacy second model, a

group, already engaged in a group activity or program, takes up literacy education.

Typically, the program emphasizes the skills and knowledge that are required for use in the group activity. The *Naya Goreto* program was used over the years by many organizations as a literacy first approach and is most often described as an entry point to further development activities. Other initiatives, including the development of learner generated materials, family literacy activities, participatory video, village reading centers, and homework clubs have been used both to enrich the literacy programs and extend their duration. The Women s Economic Empowerment and Literacy program is one example of a program designed to use *Naya Goreto* as an entry point.

Women s Economic Empowerment and Literacy Program

In Nepal, women, most of whom are self employed and work in the agriculture sector, typically lack access to the formal credit system. Nepal law does not allow for women to inherit property, unless they are over the age of 35 and unmarried. Banks typically require land as collateral. A variety of nongovernmental organizations have initiated savings and credit activities for both men and women in rural areas to offset this lack of access to credit. Activities range from assistance with the start up of local groups to the formation of federations; some organizations are involved in policy formation. A few organizations established integrated literacy and savings and credit programs in the 1990s. The Women s Economic Empowerment and Literacy Program was established around this time.

World Education developed the Women s Economic Empowerment and Literacy Program (WEEL) with funding from the Ford Foundation. World Education is a Boston-based nongovernmental organization that has operated in Nepal since the 1970s. Ford

Foundation is a U.S.-based organization with a regional office in India. WEEL is an educational program integrating savings and credit group concepts, literacy and numeracy education, and livelihoods training over a two-year period. The WEEL program model reflects five priority areas for women's development in Nepal: literacy, increased status and role in decision-making, income and food security, access to credit, and an increase in integrated programs (Jha, 1999, pp. 2-3).

In its pilot phase, from 1994 to 1996, World Education worked with the Tharu Community Development Forum in the district of Bardiya and the Bandipur Ban Bikas Samiti in Tanahu district. Thirty groups made up of 630 women took part in WEEL during this first phase. In following years, the project expanded to altogether six districts with funding from Ford Foundation. By 2002, World Education and other organizations that support WEEL activities expanded the program to over 20 districts across the country. WEEL program activities are found in the Terai, hills, and mountain districts.

In its development phase WEEL had the following objectives:

Develop, test and produce a comprehensive literacy and training curriculum for women that increases their literacy skills, helps them form savings groups, raises their knowledge and skills for developing micro-enterprises and teaches them how to link with other financial training or support groups which can help them, their group and their micro-enterprises grow, leading to greater empowerment and well-being.

Develop, test and produce a training system for NGOs that helps them to organize the literacy and training course for women and their groups, strengthens their ability to support self-sufficient women's groups and increases their capacity to help women access the financial and technical resources they need.

Work closely with CECI to build a solid basic education approach that links to the larger systematic initiatives they will establish to support the growth of a savings and credit movement. CECI is a Canadian organization whose primary work in Nepal is to develop a microfinance system in the country.

Produce a plan of action and a proposal, based on the three-years of experience working with NGOs and women's groups, for extending the dissemination of the education and support system to greater numbers of NGOs and women in Nepal (World Education, 1996, p. 2)

The Savings Groups

WEEL is currently working with local nongovernmental organizations (NGOs) in 8 of the country's 75 districts. The NGOs are based at the district or community level. They bring a variety of backgrounds and skills to the program. Some NGOs have experience in women's literacy education; other NGOs brought expertise in savings and credit. Local supervisors, hired by the nongovernmental organizations coordinating the program, visit the groups on a monthly basis.

Each class has one facilitator, chosen by learners and hired by the local NGO for the duration of phase one, the *Naya Goreto* class. The facilitators are women who have an 8th to 10th grade education. WEEL program staff members believe that learners prefer facilitators who are from the same caste and economic group as themselves. The facilitators have a variety of life experiences; however, as Sherpa relates, the poor pay and rigorous working hours usually means that the younger women are the ones who take on the job (personal correspondence, 2001). All facilitators participate in the WEEL-sponsored facilitator training workshops.

Group membership averages 20 to 25 women. Nepal is a patrilineal society. Women move to their husbands' homes after they marry. WEEL staff members encourage NGOs to recruit women who are already married for the program. A higher percentage of married women in the groups help to ensure some stability in group membership. Nonetheless, fluidity in the groups' membership exists; groups gain and

lose members over time. The women participants choose when they want to meet for class. Classes are held during the daytime and at night. The women's status in the family as daughter, younger or older sister-in-law, or mother of young or older children influences the access they have to money and their available time (Sherpa, H., personal correspondence, 2001).

Women from diverse ethnic, caste, and language groups across the country make up the membership in classes and savings and credit groups supported by WEEL. Some groups are single ethnicity. Other groups are comprised of two or more ethnic groups or castes. Their ages vary. Sherpa describes the varied membership of WEEL groups:

In some villages, all the young *buharis* (youngest sister-in-law) join the classes, and the age range is 18 to 35. Classes in other villages are made up of unmarried, unschooled daughters, the *buharis*, and the older married women. In classes like these, learners' ages typically range from 16 to 55 (personal correspondence, 2001).

WEEL was designed for women without a background in savings and credit group activity or skills in reading, writing, and numeracy in its written form. However, the women's backgrounds and experiences are varied. A number of women had already formed savings groups before they joined the WEEL program. Many women who join program already have literacy and numeracy skills. Many participate in literacy education programs before joining WEEL. Some women have attended primary school; others are self-taught.

Sherpa (2001) explains the difference in the capacities of participants across and within classes:

Along with the varying levels of skills in literacy and numeracy that women bring to the program, some women will progress further and faster in the program than others. Within the program are women who have poor eyesight, typically older women, working through the books for the information they offer have but have little expectation of achieving reading skills. Girls and women in Nepali society eat last, and often as a consequence the least: in the poorer areas this means that women are left with nutritional deficiencies, such as Vitamin A deficiency, which have an impact on their learning. Also within the groups are the ones who become the stars of the group and the slower and middle learners. Women who complete the program with lower literacy and numeracy skills than the others in the program are at the greatest risk of relapse. The women who come out of the program in the middle range, given minimum opportunities to use their skills, tend to retain them. The faster learners move from strength to strength (personal correspondence, 2001).

Program Description

In its early years, WEEL focused on microenterprise. The focus later shifted to improved livelihoods. Program staff realized that many women participating in WEEL engage in a range of livelihoods activities. Some women are subsistence farmers. Other women are landless and work as day laborers in addition to activities such as basket and fabric weaving traditionally considered microenterprise. Livelihoods is a more inclusive term and more suited to the participants. Sherpa (2000) writes:

Over the years, World Education has been committed to its vision for the Women's Empowerment and Literacy program: giving women the information they need to form strong groups and make informed choices. The groups are made up of intelligent, busy women—each with different capacities and options—who, as a group, need to gain a lot of new knowledge and skills if they are to maintain a successful group. One of our roles has been to provide the encouragement they need to start a new group or build an existing one. We also give them the opportunity to learn from experience while there is a support system in place to help them address problems they might experience (p. 2).

Phase I: Basic Literacy Program. As mentioned earlier, women attend the six-month *Naya Goreto* program in the first phase. This course covers basic literacy and

math skills. Math skills covered in the program include addition, subtraction, multiplication, and division. The text series is written in simple and spoken Nepali, not the more formal form of the language found in official documents or newspapers. Much of the text is written in comic strip story format. Often facilitators conduct in the local language or a combination of the local language and Nepali.

Each chapter begins with a key word that introduces a development theme: landslide, bribe, and work are examples of key words used in the program. The comic strips and other simple stories are introduced as learners acquire reading skills. The content areas have been revised and updated in response to changes in the sociopolitical, health, and development context. Games reinforce the literacy and numeracy skills that are taught in the program.

In phase one, WEEL uses supplementary lessons that cover such topics as women's status and productive roles, problems that women face, women's empowerment, the benefits of forming groups, and group formation. For each supplementary lesson, the local supervisor leads a poster discussion on one topic.

Bridging. Many of the groups who are interested in joining the WEEL program have already completed a basic literacy course. Although World Education continues to offer WEEL as a phased program, WEEL staff members are experimenting with a bridging program for groups of women who studied basic literacy previously and now want to join the WEEL program. World Education decided to adopt this approach because the staff members learned that women who had already attended *Naya Goreto* classes previously tended to drop out due to boredom. These women review *Naya Goreto*, write letters, read the *Pipal Pustak* learner-generated material series created by

United Mission to Nepal, and use real materials to strengthen their literacy skills. They also participate in math refresher activities.

Phase II: *Thalani* Post Literacy Program. In this phase, World Education offers a literacy curriculum that focuses on the concepts of savings and credit group formation with practice in literacy and numeracy. The three-month post literacy course is named *Thalani*. The course covers the purposes of savings groups, ways to save in the group, household accounts and budgets, interest, bank deposits, and the use of loans to increase household income. Staff members have incorporated anecdotes from the experiences of savings groups to offer realistic situations.

Facilitators use role play, discussion, drama, presentations, and games in the classes. The program provides manipulatives (fake money, pebbles, and kernels of corn) and real materials like passbooks to help the women learn math.

Phase III: Continuing Education and Livelihoods Workshops. According to the program design, the savings groups form after the women complete the three-month post literacy program. Some groups form at this time; some start saving during the *Thalani* program. Other women joined WEEL, already members of established savings groups. WEEL encourages group members to decide how much they want to save on a monthly basis and to elect a treasurer who will maintain the group ledger and accounts. WEEL encourages groups to meet twice a month: once for the savings group meeting and the second time for the continuing education phase of the program.

In this phase of the program, group members read and discuss one continuing education booklet per month for a period of twelve months. Each group chooses a group leader from among their membership to lead the discussion of the booklets. The first five

booklets address issues of revolving credit. The last seven booklets focus on livelihoods; seven livelihoods workshops support what is introduced in the seven booklets. Group leaders and NGO members lead the seven livelihoods workshops. In the livelihoods workshops the women assess their current livelihoods situations: perform a feasibility study, a SWOT (strengths, weaknesses, opportunities, and threats) analysis, and a marketing study; practice business skills; assess potential linkages; and plan for the future.

Support and Guidance to NGO Partners. Two series of trainings support program activities. The first series supports program activities throughout the three stages of the program. This series includes the facilitator and group leader trainings. The participants in these trainings are NGO representatives, facilitators, supervisors, and group leaders from the women's groups. The second series of trainings focuses on building the capacity of the NGOs that manage the program in the field.

Math has been difficult for the women. WEEL staff members experimented with various approaches to strengthen facilitators and learners math skills. In March 2001, they ran a five-day math refresher training for facilitators from three districts for the first time.

Tharu Community Development Forum

The Tharu Community Development Forum is the nongovernmental organization responsible for training and supporting the women's literacy classes that I visited for this study. The Tharu Community Development Forum (TCDF) was established in Bardiya district in 1993. The offices are located in Burigaon, a bazaar town along the East-West highway and to the north of Bardiya's district capital, Gulariya.

The Tharu Community Development Forum (TCDF) was established by a group of Tharus residing in Bardiya district. The NGO members all had studied in the formal school system, graduated high school, and in some cases continued onto further education. The leadership positions in TCDF at the time of the study were held by members residing in the district.

TCDF has matured as an organization. The organization started out as a very small organization with limited capacity. TCDF helped form 48 savings groups in three Village Development Committees in Bardiya during the first two years of the WEEL program. They continue to offer the WEEL program in the district. In the beginning, World Education staff traveled to Bardiya to conduct the facilitator and group leader trainings. Now, TCDF trainers do most of the trainings themselves. By 2006, TCDF had more than 6000 women actively participating in savings groups, the majority of whom had participated in the WEEL program.

Conclusion

In Chapter 2, I provided background information on the Tharu Community Development Forum, the WEEL program, and the political, economic, and social forces that influence the program design and activities. It is in this social, economic, and political context that I conducted the research for this study. Chapter 3 provides an overview of the research design, choice of methods, the chronology of the research activities, and my location in the research.

CHAPTER 3

RESEARCH METHODS

Introduction

As I began my research, I intended to draw from the literature of the New Literacy Studies as a point of departure for the research. As I conducted the literature review, my focus shifted to adult learning theories. I begin this chapter with an explanation of my shift in focus. In the sections that follow this introduction, I briefly present characteristics of and issues in case study, qualitative, and feminist research design that guided me in my research decisions. I conclude this chapter with a chronology of the research activities.

Baynham (1995) writes that the New Literacy Studies is attempting to re-theorize literacy in such a way that its interaction with social structure, its embedding in social practice and its status as social practice become central (p. 48). The New Literacy Studies continues to expand, resulting in rich, detailed studies of literacy practices worldwide (Barton & Hamilton, 1997; Fiedrich & Jellema, 2003; Martin & Prinsloo, 1996; Robinson-Pant, 2001). Out of the New Literacy Studies have emerged numerous critiques of adult literacy education's reliance on an autonomous model of literacy and uniformity in the face of a great diversity of literacies (Rogers, 1995; Street, 1995). Researchers and others active in the New Literacy Studies field have called for reform of adult literacy education practice (Maddox, Milllican, Jones, Papen, Robinson-Pant & Rogers, 1999; Robinson-Pant, 2001; Street, 1995). Nonetheless, specific recommendations for programs to take into account the socially, historically, and politically situated nature of literacy practices have been scant. The use of real or

authentic materials in classes (Rogers, 1999) and learner generated materials like stories, newspapers, and poetry (Meyer, 1996; Rogers, 1997) are two such recommendations.

Amidst the calls for change in adult literacy education practices, the silence around the entire teaching and learning enterprise was curious to me. The critiques of literacy education practices have been on *what* was learned. Questions concerning the meaning and significance of learning in literacy programs are rarely addressed in the New Literacy Studies literature (for exceptions, see Papen, 2005; Robinson-Pant, 2001). The practice of literacy education is comprised of more than literacy events, the act of reading and writing for a certain purpose in a certain time and space. Just as literacies are situated, so too is learning. Recent studies on adult learning emphasize the domain specific and sociocultural nature of cognitive processes (Cromley, 2000; Rogoff, 1990; Wertsch, 1993) and situated learning (Engestrom, 1995; Lave & Chaiklin, 1996; Wenger, 1998). My interest, that of a practitioner, shifted from a focus on literacy practices to concepts of learning in an adult literacy program.

Case Study Research

The research that I undertook is a qualitative case study of the Women s Economic Empowerment and Literacy program. In this study, I chose to focus on the concept of *learning* as it is used and understood by participants, facilitators, and WEEL program staff. I believe that any discussion of learning in the WEEL program, disengaged from its setting and the larger institutional, socio-cultural, and political environment, is not possible. As an example, a description of the act of learning, whether taking place in a formalized class setting with a teacher or facilitator or tacitly through day-to-day experience, cannot be separated from its context. Program staff members,

who typically work for nongovernmental organizations or governments, develop educational activities to promote learning with particular learning environments and purposes in mind. People's recollections of their learning experiences, or denial of opportunities to learn, are framed by the settings and conditions in which their learning took place or was denied.

Case study research is characterized by the researcher's in-depth analysis of a bounded situation (Yin, 2001; Merriam, 1998) and a desire to understand complex social phenomena (Yin, 2001, p. 2). Researchers use case study research when they believe that the context is relevant to what they are studying. According to Yin (1999), case study research tolerate(s) ambiguities in the boundary between a phenomenon and the context (p. 1211).

The scope and purpose used in case study research resonated with what I wanted to accomplish in the dissertation. I chose case study research for the opportunity to engage in in-depth research and analysis of the WEEL program as a bounded system and with the people most closely involved in that system: staff, participants, and facilitators. Importantly, case study research allowed me to focus on the Women's Economic Empowerment and Literacy program and its interrelationship with the wider context of literacy education in Nepal and internationally.

Yin (1999) writes that the all-encompassing feature of a case study is its intense focus on a single phenomenon within its real-life context (p. 1211). Case study research leaves the flexibility for researchers to study the case and the context, as they unfold over time. Using this kind of research, researchers are able to retain the holistic and meaningful characteristics of real-life events (Yin, 2003, p. 2).

Definitions of case study research differ. Yin (2003) describes case study as a comprehensive research strategy involving design, techniques of data collection, and data analysis (p. 14). Merriam (1998) refers to case studies as intensive descriptions and analyses of a single unit or bounded system such as an individual, event, group, intervention or community (p. 2). Wolcott (2002) views case study in a narrower sense as simply a format for reporting (p. 101). Stake (1995) claims that it is not possible to define case study research exactly because of its use across a variety of disciplines. Despite these differences, some generally agreed upon common characteristics of case study research include in-depth research on a bounded system, use of multiple data collection techniques, and the significance of the context in the research (Merriam, 1998; Stake, 1995; Stevenson, 2004; Yin, 2003). For this study, I refer to case study as a method or a form of inquiry.

Researchers using case study inquiry seek deeper understanding of a case. Stake (1995) differentiates between researchers' use of case study inquiry to acquire a deeper understanding of the case itself and to connect understanding of the case with a wider body of knowledge or theory. He calls the former study 'intrinsic' in nature and the latter 'instrumental' (p. 3).

The purposes of case study research outlined by Yin (2003) are more closely affiliated with the latter, instrumental form of case study research identified by Stake. The research that I have undertaken can be associated with the instrumental form that Yin describes. According to Yin, case study research can be used for exploratory, descriptive, or explanatory purposes (p. 3). The type of research question the researcher asks determines the type of case study developed. Descriptive and exploratory studies, used to

answer *how* and *what* questions, are most often affiliated with qualitative research methods. Exploratory studies are undertaken when literature on the subject is limited. Explanatory studies, which researchers use to understand *why* something occurs, are usually affiliated with experimental research methods. Case studies are used in situations that are too complex to explain using experimental or survey methods.

Qualitative Research Methods

Patton (1990) describes two competing paradigms of inquiry. The first paradigm, logical-positivism, is associated with experimental and quantitative methods. Research activities are often carried out in settings that are isolated from their everyday occurrences so that variables can be isolated and studied. Focus is on explanation and determination of cause and effect.

The second, the phenomenological paradigm, is associated with qualitative and naturalistic approaches to inductively and holistically understand human experience in context-specific settings (Patton, 1990, p. 37). The settings are real world situations where researchers make observations as the situations unfold naturally (p. 40).

Garman (1996) claims that the controversy between these two paradigms is rooted in the question of legitimacy and differences in philosophical perspective. She challenges assertions that the controversy is grounded in the difference between quantitative and qualitative forms of inquiry. Garman raises the question, What forms of representation are considered legitimate as knowledge? (p.13). She believes that the controversy is multi-issued and cannot be placed on a continuum (p. 14).

Differences cited by Garman are found in researchers' beliefs about how truth is defined, the nature of social and educational reality, the relationship of the

researcher and the researched. and the values embedded in the approach (pp. 27-28). These are some reasons why a researcher chooses one paradigm instead of another. More pragmatic reasons are also involved in the choice of using one particular study design over another. Audience receptivity to qualitative research: the researchers' training, experience, and tolerance for ambiguity ; a lengthy research and analysis process: the qualities of the subject under study. and the nature of the problem have also been cited as reasons (Creswell, 1994, p. 9).

Lincoln (1998) describes three kinds of educational researchers – constructivist, critical, and action researchers. These educational researchers differ in their purpose and conduct of research. However, according to Lincoln, the researchers share common understanding of these deeper philosophical differences to which Garman alludes. They hold a commitment to:

a philosophy of *verstehen*, that is, to forms of knowledge which are deep, structural, historical, socially located, context-specific, and accountable to and inseparable from, issues of race, gender and class (p. 17).

Lincoln writes that constructivist, critical, and action researchers:

have abandoned, as individuals, as ideological groups, and as stakeholders in the processes of education, the myths of objectivity, generalizability, reliable prediction, or absolute control. Virtually without exception, they comprehend that solutions, if solutions are to be had, will come locally, rather than nationally (p. 17).

For Lincoln, these three kinds of educational researchers also hold in common a deep empathy for and solidarity with those who enjoy less privilege, and those who typically have no voice in the policy decisions which are made on their behalf (p. 17).

Constructivist, critical, and action researchers seek understanding which is holistic, emic, and intimate (p. 17).

Case study research is not linked to a particular research method. Researchers can choose to use either qualitative or quantitative methods or a combination of both (Patton, 1990; Stake, 1995; Yin, 1994). The use of quantitative and qualitative methods in a research study can be complementary (Fonow & Cook, 2005; Patton, 1990). I chose to use qualitative research methods in this study because the WEEL program and perspectives on learning are too complex and bound in context for quantitative methods. My decision follows trends in the field of adult literacy education (Imel, Kerka, & Wonacott, 2002). Researchers, in their study of adult literacy education, are increasingly turning to qualitative research methods.

My decision to conduct a qualitative study on this topic is also based, in part, on my experience working in international literacy education. Literacy education practitioners, including myself, give little time to try to understand the women who have joined our programs. Donors tend to focus on quantitative results: the number of people trained, enrolled, and completing programs, with little attention or credit given to qualitative reporting, like case studies or anecdotes. Program staff members focus on the requirements of the agencies to which they report. The unique features and attributes of the thousands of women, their learning groups, their villages, and their regions are blurred to fit a program description. Participants become described simply as the women in the program, and program documentation is evaluative in nature. Program staff members are invisible in program descriptions.

In *Women as Learners*, Hayes (2000) calls for a more inclusive understanding of adult learning (p. 228). There is congruency in the values found in qualitative and feminist research concerning the focus on the subjective experiences and meanings of

those being researched (Maynard, M., 1994, p. 11 in Broido & Manning, 2002, p. 443). The use of qualitative research methods gave me an opportunity to engage with women participating in the program and staff members at levels that I had not had the opportunity to experience while I was working in literacy education in Nepal. In this study, I had the opportunity to learn about participants and staff members' experiences of learning and the meaning they drew from these experiences. The issues that we discussed extended beyond what is normally labeled success or failure in the program. It was important for me that the broad themes discussed later in this dissertation emerged in conversation with the participants and the WEEL staff and from my reading of the program documents.

Data Collection Techniques

For this study, I used multiple qualitative data collection techniques: in-depth interviewing, focus groups, document analysis, and observation of class and training events. I drew heavily on the narratives of the research participants. In particular, I drew upon in-depth personal interviewing to explore the concept of learning with program staff, facilitators, and learners. Research on adult learning outside the formal school system, particularly in the Third World, is limited. Weiland (1997) encourages the use of educational biography in research on adult learning. This use of biography, according to Weiland (1997), is interpretive in that it is useful in uncovering and representing the meanings of experience, thinking, learning and feeling over time (p. 192). Connelly and Clandinin (1990) provide a rationale for using narrative inquiry in educational research:

humans are storytelling organisms who, individually and socially, lead storied lives. The study of narrative, therefore, is the study of the ways humans experience the world. This general notion translates into the view that education [and educational research] is the construction and

reconstruction of personal and social stories: teachers and learners are storytellers and characters in their own and other's stories (p. 2).

The themes that the research participants use to describe a particular event or tell a story are their own. Narratives or stories, too, present an opportunity for people to provide a context. As Seidman (1998) writes, "People's behavior becomes meaningful and understandable when placed in the context of their lives and the lives of those around them" (p. 5).

For observation of class and training activities, I drew from an observation framework developed by Barton and Hamilton (1998) for the study of literacy practices. Hamilton explains that this framework "characterises literacy as part of social practices which are observable in literacy events or moments and are patterned by social institutions and power relationships" (p. 1). The elements of social practices include participants, activities, setting, resources, and the institutional domain (Hamilton, 1998, pp. 1-2). In this framework, the notion of "literacy events" is key to empirical investigation of literacy practices (Hamilton, 1998, p. 1). In my observation of two classes in Bardiya district, I noted the teacher and learner activities and roles, the class environment, the tools used in the classes, and the general group dynamics.

Observation of WEEL training events and classes helped me to understand in a more holistic way the approaches to teaching/learning used and promoted in the program. The insights that I gained from observation of the training program and document analysis assisted me in formulating and revisiting interview themes and questions.

Interpretation

Interpretation is a central feature in qualitative research. Given the dynamic and context bound orientation of the case, flexibility is built into qualitative research design so as to allow adaptation as new insights are made. Researchers use an iterative process of data collection, interpretation, refinement of the study questions, and further data collection. Stake refers to Parlett and Hamilton's use of the term "progressive focusing" in describing this activity (Parlett & Hamilton, 1976, p. 148 as cited in Stake, 1995, p. 22). Refining the study questions allows researchers to gain a deeper understanding and present a more holistic and complex portrayal of the case study or research subject.

Researchers seek patterns of unanticipated as well as expected relationships as they review the data (Stake, 1995, p. 41). Interpretation in qualitative research is inductive in nature. Stake (1995) describes the role of the researcher in interpretation.

The qualitative researcher concentrates on the instance, trying to pull it apart and put it back together again more meaningfully—analysis and synthesis in direct interpretation. The quantitative researcher seeks a collection of instances, expecting that, from the aggregate, issue-relevant meanings will emerge (p. 75).

Wolcott (2001) differentiates between analysis and interpretation. For Wolcott, analysis is more closely affiliated with scientific method. Analysis follows standard procedures for observing, measuring, and communicating with others about the nature of what is there, the reality of the everyday world as we experience it (p. 33). Wolcott goes on to describe interpretation:

Interpretation, by contrast, is not derived from rigorous, agreed-upon, carefully specified procedures, but from our efforts at sensemaking, a human activity that includes intuition, past experience, emotion - personal attributes of human researchers that can be argued endlessly but neither proved nor disproved to the satisfaction of all (p. 33).

In qualitative research, the researcher herself or himself is the instrument for data collection and analysis. Researchers use their identity and life experiences as assets and tools for interpretation (Broido & Manning, 2002, p. 442). Contact and interaction with the setting and the people being studied and researcher insight are considered part of the research experience. Researchers have the responsibility to maintain respect, confidentiality, and privacy (Patton, 1990; Stake, 1995; Lincoln, 1998) as well as reciprocity and caring (Lincoln, 1998, p. 23) in their relations with the people they are studying. Researchers are expected to make an effort to understand the world in all its complexity not proving something, not advocating, not advancing personal agendas, but understanding (Patton, 1990, p. 41). In this statement, Patton encourages researchers to maintain a stance of empathic neutrality (1990, p. 41). This is a stance by which the researcher tries to take and understand the stance, position, feelings, experiences, and worldview of others and be nonjudgmental (pp. 56, 58).

Feminist researchers advocate for more interconnectedness in the relationship between the researchers and the people they are studying. In this relationship researchers also share information about themselves (Joyappa & Self, 1996). Issues of representation, power, and the researcher's social location vis-à-vis the individuals or groups under study arise in a discussion of the role of the researcher. I discuss these issues later in this chapter.

Use of Research Findings

Qualitative research studies can provoke deep, knowing, thoughtful and empathetic understanding of social phenomena (Lincoln, 1998, p. 15). At the level of individual or reader, the research can provide a vicarious experience for the reader

(Stake, 1995, p. 48). Readers can use what they learned in qualitative studies to reflect on their own experiences and beliefs. Reading of qualitative research can generate greater empathy for the people who are studied (Jacelon & O Dell, 2005, p. 472). Readers can make comparisons between the case, their own situations, and their knowledge as well as make what Stake (1995) calls "naturalistic generalization" (p. 85).

What researchers learn from qualitative case studies also can serve as a heuristic in the form of analytic constructs or categories that readers can use to reflect on their practice (Stevenson, 2004, p. 46). Case study and qualitative research are also used to further the development of theoretical constructs or what Yin (2003) calls "analytic generalization" (p. 10).

Stevenson (2004) differentiates between the aims of constructivist researchers and critical researchers. Critical researchers want their research to:

move beyond subjective understanding beyond thoughts and feelings to a normative critique of values and ideological interests and a reinterpretation of people's understandings and practices. This analysis is intended to lead to a heightened consciousness about conditions of oppression and emancipation that is directed toward informed actions (p. 49).

In a follow up to her article *Under Western Eyes: Feminist Scholarship and Colonial Discourses* written in the mid-1980s, Mohanty (2002) explains that, in the earlier article, she wanted to convey the message that "cross-cultural feminist work must be attentive to the micropolitics of context, subjectivity, and struggle, as well as to the macropolitics of global economic and political systems and processes" (p. 501). At the time, she advocated for "grounded, particularized analyses linked with larger, even global, economic and political frameworks" (p. 501). In the 2002 follow up article, Mohanty reinforces the need to build from these connections:

In knowing differences and particularities, we can better see the connections and commonalities because no border or boundary is ever complete or rigidly determining. The challenge is to see how differences allow us to explain the connections and border crossings better and more accurately, how specifying difference allows us to theorize universal concerns more fully. It is this intellectual move that allows for my concern for women of different communities and identities to build coalitions and solidarities across borders (p. 505).

Action is an important aim of feminist researchers. These actions are inclusive of the empowerment of women and changes in patriarchal social structures (Fonow & Cook, 2005, p. 2213) as well as the development of coalitions and solidarities across borders (Mohanty, 2002, p. 505).

Representation

Representation (Fonow & Cook, 2005; Patton, 1990), power, and the political nature and potential consequences of research studies (Harding & Norberg, 2005; Mohanty, 1988; Rakowski, 1993) are among the concerns addressed by qualitative researchers in their fieldwork and writing. Qualitative researchers raise issues of status and social power between the researcher and the people under study. Socioeconomic status; class; race; gender; caste; and selective perception, personal biases, and theoretical predispositions (Patton, 1990, p. 56) impact the relations between the researcher and the research subjects and the outcomes. Chambers (1983) reports a domination of urban and middle class professionals (as cited by Jentsch, 2004, p. 264).

Inevitably, the researcher shapes what is being told and the knowledge presented (Broido & Manning, 2002, p. 442). In qualitative research, reflexivity is often referred to as the researcher's presentation of her or his own background in the research. This presentation takes into account the social location of the knowledge producers (and) seeks to bound and frame knowledge in terms of where and from whom it came

(Lincoln, 1998, p. 22). In her discussion of inclusive learning theories, Hayes (2000)

writes that any new development needs to be contextualized in the sense that:

we identify whose experiences served as the basis for our theories and whose experiences are not represented and that we strive to be increasingly aware of and explicit about how our standpoints and values have shaped our theories (p. 228).

In feminist research, reflexivity can be defined more broadly. Reflexivity takes into account more than the researcher her or himself. This term has been used by feminist researchers to reflect on methods and by the people under study to reflect on the meaning of the experiences under investigation (Fonow & Cook, 2005, p. 2219).

Fonow and Cook (2005) share a perspective on reflexivity that means:

the way researchers consciously write themselves into the text, the audiences' reactions to and reflections on the meaning of the research, the social location of the researcher, and the analysis of disciplines as sites of knowledge production (p.2219).

Researchers hold the responsibility of preparing the reports or presentations of the research. It is through their eyes that the findings are presented and the stories are told.

Other strategies that qualitative researchers take to redress the imbalances and increase credibility of the research include member checks; use of multiple sources of data; respondent, data, and investigator triangulation; and reporting of any potential sources of bias or error (Patton, 1990, p. 56). Another strategy to reduce bias in reporting is the proposal of rival explanations (Patton, 1990; Yin, 2003). Broido and Manning (2002) assert that bias cannot ever be completely erased. They write:

The expression of respondents' words, ideas, and interpretations is shaped by the interaction of researchers and respondents. The constructionist concept of mutually shaping interaction means that the reality of the research and of its findings is shaped in the interaction between research and respondents, and between respondents and respondents (p. 442).

Despite actions taken to mitigate imbalance and increase authenticity, researchers only gain partial understanding of the topics under study and therefore are only able to relay a partial accounting.

Rakowski (1993) further raises the issue of unintended use of research findings in ways that harm the individuals or groups studied. Feminists raise awareness of the potential misuse of research findings or methods to maintain imbalances in power relations or the status quo in a way that is harmful to those who were objects of the study. The responsibility of the researcher, then, is to be ethical in her or his own approach to the research participants and the study topic.

The issue of representation is a point of real concern in research on adult literacy education. In my experience, I have found that representation of participants in literacy programs as the Other is rife in literacy education. Rogers (1994) describes this phenomenon in the tendency of literacy education programs to represent participants as deficient or disadvantaged. I believe that researchers who conduct in-depth, qualitative research studies with adult literacy education participants have a responsibility to expand the representation of participants in literacy programs beyond the simplifying descriptors of illiterate or non-literate or deficient and disadvantaged. Researchers can do this through participants' narratives of their experiences and a focus on the context of the participants' lives.

My Location as Researcher

I worked for World Education, Inc., a Boston-based nongovernmental organization, in Nepal at the time that the pilot of the WEEL program was underway. What drew me to this program as a potential site for a case study was the flexibility to

experiment and learn built into the program development process and a willingness to share "lessons learned" that has been borne out over the program's twelve-year history.

What made the Women's Economic Empowerment and Literacy program interesting as a case study is how clearly the evolution in the design is illustrated in the program's three phases. In its pilot year, I witnessed the early struggles and resulting changes in program orientation and practices. After I left World Education to join the doctoral program at the Center for International Education, I continued to learn about the program through conversation and email contact with colleagues involved in the program.

I also chose to study the Women's Economic Empowerment and Literacy program at World Education because of what I see as congruencies in my beliefs about literacy education and WEEL's program design. The first is a commitment to literacy education programs that promote women's empowerment, not just in word but as it is interwoven into the program activities. The second is my belief that literacy and numeracy education is not an end in itself, nor a quick fix through a six-month or nine-month program.

Women choose to acquire literacy and numeracy skills for their own purpose(s). Literacy education is more meaningful when it is integrated into participants' real life activities and the development of literacy and numeracy skills is supported over a longer, more realistic period of time.

Another factor that drew me to the program was the long history that WEEL staff members have with WEEL and women's literacy education in the country. WEEL staff members have firsthand experience and insight into the shifts in program strategies in WEEL. They also have knowledge about earlier literacy programs upon which WEEL was initially modeled.

My predisposition towards the program is apparent from the preceding paragraphs. I did not approach the program with an evaluative agenda. That would not have been fair to the program staff members, who opened doors for me and assisted me in the research, nor to the women learners, who knew that I was affiliated with the organization that supported the program. It would have been foolish for me to approach this study with evaluative questions in mind as well. I am aware of the issues of power and representation that are inherent in the kind of research that I undertook. I hope that my knowledge of Nepal and the Nepali language helped lessen the divide between myself and the women learners and facilitators. My first experience in Nepal was in the mid-1980s as a Peace Corps volunteer. I lived six years in the country over a period of 15 years prior to conducting the research. Nonetheless, as a westerner, a visitor, and a person affiliated with World Education, I would not expect the women learners in the program to be entirely forthcoming in their critiques of program activities. Instead, I hoped that the research findings could have what Stevenson (1993) calls a heuristic in the creation of analytic categories that might expand people's understanding of women's learning in an integrated literacy program.

Research Chronology

In this section of chapter 3, I begin with an overview of data collection activities. Following the overview is a chronology of the research activities.

Overview of Data Collection Activities

The research activities included analysis of literacy-related documents produced in Nepal; observation of class and training activities; personal interviews with WEEL and other World Education staff; focus group and follow up personal interviews with ten

WEEL participants from three classes in Bardiya district: and personal interviews with the facilitators of these three classes. I interviewed WEEL staff members and the three WEEL facilitators two times formally. In each case, the first focus group or personal interview focused on teaching/learning in the program. The second interview, which was a personal interview, focused on the interviewee's personal experiences of learning.

Over the course of the research in Nepal, I had the opportunity to speak with key informants, including WEEL learners and facilitators from other groups, other NGO staff members, and village leaders. The insights from these individuals informed my analysis. In Table 1, I present a summary of the focus group and personal interviews conducted in Kathmandu and the three villages in Bardiya district.

Table 1: Number of Focus Group and Personal Interviews with WEEL Staff, Participants, and Facilitators

	No. of WEEL Staff	No. of World Ed Staff	No. of WEEL Participants	No. of WEEL Facilitators
Total No. Participants	5	2	10	3
Personal interview on program	5	2	-	3
Personal interview on learning	4	-	9	3
Focus group on program (3 persons per group)	-	-	9	-

I had planned to select only nine participants from WEEL classes, three from each group, for the focus group and follow up personal interviews. In one WEEL class, a total of four

women participated in the research. A woman who participated in a focus group interview was not available for the personal interview; instead, I conducted a personal interview with a fourth WEEL participant.

The interviews were taped, transcribed, and when necessary, translated into English either by myself working with the translator or a translator independently. Additionally, I prepared field notes daily while I was in Nepal. I organized the notes by date, theme, and sub-theme so as to help with analysis later.

Preparatory Work and Prior Experience

I began the research prior to my trip to Nepal by collecting and reading WEEL program documents in spring 2000. As part of the document analysis, I reviewed project documents, including the text series, training schedules, project reports, and evaluations, to gain a better understanding of program activities and as well as the ways that the staff members describe the teaching/learning process in the WEEL program. At this time, I also worked with World Education staff in Nepal to prepare a draft report on the development of the WEEL program. A variety of written documents were used to develop the report: field trip reports, newsletter articles, district reports, and personal correspondence with program staff.

Following this initial step, I began reading materials on adult learning. My intent was to locate materials on adult learning theories that not only addressed general issues of adult learning but also specifically dealt with adult learning and women, literacy education, and the Nepal context. I met with limited success in locating materials that addressed these specific issues. I am certain that my lack of success was at least in part due to the fact that I was limited to English language publications. To present a more

inclusive discussion of women, literacy, learning, and Nepal. I made a decision to turn to literature outside the field of adult learning: narratives of women learners in adult literacy education programs and program descriptions. The majority of these latter materials were collected in Nepal.

In the 1990s, I had the opportunity to observe several dozen *Naya Goreto* basic literacy classes and the facilitator trainings for a few basic literacy and post literacy programs. These experiences gave me a foundation for understanding the training processes used in the first nine months of WEEL program activities.

Observation of Group Leader Training

I was in Nepal from March 17 to late May in 2001 for data collection. In these first few weeks in Nepal, I met with World Education staff to identify the district in which I would visit three WEEL classes. I also used the time in Kathmandu to begin the first of a set of two interviews with WEEL staff members.

In preparation for my field visit to Bardiya, I accompanied two WEEL staff members to a district to attend a series of two two-day trainings for WEEL learners selected to lead discussion in the continuing education series. Trainings were offered in three districts in April and May. I had hoped to observe training programs for groups at different phases of the program: the *Thalami* facilitator training, the group leader training, and the livelihoods workshop training. Due to scheduling and the security situation, I was only able to observe two consecutive two-day group leader trainings offered in one district in April 2001. I was in the district with two program officers from April 3 to 11.

The participants of the group leader training were group leaders and treasurers from the savings groups that had recently completed the *Thalami* post literacy series and

were receiving training for the later continuing education phase. The majority of the participants were learners. In some cases, the savings groups had elected their facilitators to become group leaders or treasurers.

As part of this preparatory trip, I and a WEEL program officer who assisted with translation piloted the focus group and personal interview questions with the women participating in the workshop and a group that had completed the WEEL program a few years before. Women from two active savings groups who had completed the WEEL program approximately three years ago participated in the first focus group. Group leaders and treasurers, including two former facilitators who attended the second group leader training, participated in the second focus group. The focus groups served two functions. First, they provided an opportunity for me to learn if the questions were the ones that I wanted to ask or if adjustments needed to be made in the translation. Secondly, these women had longer experience in the WEEL program than the women I would later meet in Bardiya. They offered insights into the program, as they reflected on their savings activities and learning experiences.

Site and Participant Selection

World Education was working directly with nongovernmental organizations in six districts across the country in spring 2001. My intention was to select a district in which groups were participating in the program at different phases: post literacy, continuing education, and livelihoods. I also wanted to select classes whose dominant language was Nepali. The presence of Maoist insurgents and the security situation in the program districts precluded using those as primary selection criteria for the study site. With the

agreement of World Education staff and the staff members of the local nongovernmental organization running the WEEL program. I selected Bardiya district for study.

Bardiya was selected due to the security reasons mentioned above as well as the long history of the partner organization, the Tharu Community Development Forum, with World Education and the WEEL program. While in Kathmandu, I identified a woman who had worked as a trainer in a World Education-funded program to assist me with the research in Bardiya. She lives in Bardiya and speaks Tharu, the predominant language of the women participating in the TCDF programs, and Nepali. She acted as a translator when the interviewees spoke Tharu and also transcribed the full tape-recorded interviews into Nepali.

At the Tharu Community Development Forum office in Bardiya district, I and the organization's president developed a schedule to visit the classes. Two classes in a village that I call Thuwa and one class in a village that I call Munigaon were selected as the research sites. In a third Village Development Committee, I informally interviewed women who had participated in and completed the WEEL program two and more years ago. Munigaon and Thuwa were chosen as the primary research sites because of these attributes:

Stability in group membership. With stability in group membership, both learners and facilitators, it was possible to ask them about their experiences of learning through the different phases of the program and group activities.

Groups are considered to be fairly standard for the project by the program staff. This means that the groups consist of approximately 25 women, predominately age 20 and over. Each group has a facilitator who attends class regularly, and each group has a president and treasurer.

Proximity and access.

Class Observation and Interviews

For the study, I observed classes in Thuwa village over a 10 day period of time. Two evening classes were being held in this village. I observed classes on alternating dates. I originally intended to spend a week in a village about a half hour ride by motorcycle from the NGO office after my stay in Thuwa. In the end, I decided to stay in Burigaon for the last set of interviews. I spoke to the NGO president, and we chose a third site, Munigaon, walking distance from Burigaon. I was not able to spend nights in the village due to security, and I could not walk back and forth to the village in the evenings because of the proximity of the walking trail to the Bardiya National Wildlife Park. I only had the opportunity to interview the women participants in Munigaon: I did not have the opportunity to observe classes in the village.

The women knew that I was in some way affiliated with the organization that supported the WEEL program. In our discussion about the purpose of my visit and the interviews, I informed them that I would not link any one woman's name to a response. However, I would share what I learned from them concerning their perspectives on learning with the World Education staff. The women wanted to share their opinions with a wider audience. I believed that this was a more culturally acceptable and understandable practice as well. Nepal is a country where privacy is not a norm, nor desirable in ways that are typical in the U.S.

I gave the women in focus groups and in personal interviews the option of not recording our conversation, either by not using a tape recorder or jotting notes anytime during the interviews. One day, after the formal focus group interview was completed, one group, the translator, and I continued talking. The group exercised the option not to

have the conversation recorded. There was no other time when this option was exercised by the WEEL participants. In fact, in most cases, the women wanted me to replay the tapes immediately after our conversations to hear themselves and did not mind when others came to listen.

When I visited the classes in Thuwa, I asked group members to identify three persons from their three post literacy classes to participate in a series of two interviews. In Munigaon, I asked the facilitator to ask the learners to identify three members. I began with focus group interviews with three women from the WEEL class, followed by a personal interview with each group member who participated in the focus group. The criteria that the three groups used to identify the research participants were: knowledge of the savings group and its activities, regular attendance in the post literacy class, and the willingness to "speak" with outsiders. Each group chose members who had taken or were in a leadership role - treasurer, vice president, secretary, or president - in the group. Altogether, I had the opportunity to speak with a total 10 participants and three facilitators of the three savings groups.

The interviews with the members of the three savings groups were in a local Tharu dialect that has been modified and mixed with the Abadhi language (Sherpa, personal correspondence, 2006). In a third village in Bardiya, where I conducted additional informal interviews with participants of a fourth WEEL class that had already been completed, the participants speak Dangaura Tharu as their native language; those interviews were conducted in Dangaura Tharu. I worked with the translator to translate and transcribe the focus group interviews with the three WEEL groups into English in the evenings of the interviews so that the themes that women raised in the focus group

interviews could be identified and used to inform our work in the follow up personal interviews.

I refined the personal interview questions after the first round of focus groups with the participants. Kegan, Broderick, Drago-Severson, Helsing, Popp, and Portnow (2001), in their research on adult development and literacy students in the U.S., mentioned that in the first set of interview questions with adult literacy students, their questions focused on the students as individuals. The researchers later revised the questions, after learning the importance that the individual learners placed on their cohort or learning group. I made the same mistake. In the focus groups, the women spoke about the importance of the group and of gaining voice. I added questions about the group and also focused more closely on the concept of voice as a result of what I learned from the initial focus groups.

I additionally had the opportunity to conduct personal interviews with the NGO president and vice-president, other NGO members in the district, and the Village Development Committee chairman. I prepared summary notes of these interviews. The translator interviewed a family member of one learner as a key informant to gain background information on the village. I used the information from the summary that she prepared.

The questions were designed to elicit narratives of the learners, facilitators, and staff members' significant learning experiences; especially those events that helped shape how they view the learning process and their roles in the program. A learner's family member, the non-governmental and governmental organization members, and political representatives shared historical perspectives on development and education in their communities. Interviews with key informants in Thuwa, Burigaon, and Gulariya, the

district center. helped me to understand the broader context in which the program operates and the people participating in the program live and work. After I returned from Bardiya to Kathmandu. I conducted interviews with Kathmandu-based staff members of The Asia Foundation and PACT. These two organizations jointly offered the Women s Empowerment Program: the WEEL participants in two classes had participated in that program.

After my return to the U.S., I followed up with program staff on specific questions by email. I used notes from these discussions to inform my analysis.

Limitations in the Research

As I thought earlier, the personal interviews were not as private as I intended. In all three personal interviews, the interview with the first woman to arrive was a personal interview. She then stayed for the second interview. The two women stayed for the third interview. After the interviews were concluded, we talked about a variety of issues, and on a few occasions I replayed the tape at their request. Somehow that process felt natural, and there was an ebb and flow to it. The women wanted privacy from onlookers so we conducted the interviews in a learner s or facilitator s home, but they didn't mind and seemed to welcome - visitors from their own group. This was not the case in the third village, where I informally spoke with WEEL learners. We went upstairs with three group members for more privacy. I counted 20 people filing in after us. One woman responded to my question concerning the large number of people by simply informing me that people came to learn.

Scheduling of Field Visits

I was concerned about the scheduling of my visit to Bardiya. Would the women have time to participate in the interviews? My visit to Bardiya was in April, at the height of the hot season. The timing worked out better than I had hoped. The women were free midday. No one wanted to be outdoors or engage in heavy physical activity at this time of day.

Caste, Class, Ethnicity, and Power

The translator and I were two strangers to the three savings groups and the others in their villages. The women knew that I arrived in some capacity as a representative of the organization sponsoring the WEEL program. Although the translator was born and raised in Bardiya and spoke Tharu fluently, she was of a higher caste. While a female Tharu translator not from the community would have been ideal, I was not able to identify one at the time that I could visit.

The women's sensitivity to the issue of caste came out early in our visit in conversations that were quite disturbing to me. Hinduism divides castes and ethnic groups into three main groups: the highest caste; the *matwali* or middle, alcohol drinking castes; and the untouchable or *Dalit* castes. In Hinduism, Tharus are members of the *matwali* group. A higher caste should not drink liquid touched in any way or eat food prepared by the lower caste. The most religious high caste members will not drink any liquid or eat any food prepared by an unclean member of his or her own high caste without conducting a purifying ritual afterwards. An unclean member of a high caste is someone who drinks liquid prepared or touched by lower caste members or others outside

the caste system. In practice, high caste members follow these rules differently with regard to the middle castes.

The sensitivity of one learner was aired in reference to our own eating and drinking habits. She asked us if we didn't drink water offered by Tharus or eat their food. The translator and I both said that we did. During our time with the women, we both made a point of drinking water from their water source. The translator is also a trainer by profession: she had a gift of making the women feel at ease in the interviews. Additionally, we spent many hours talking with the women and joining them in classes. The unease that I felt dissipated as we spent time with the women, especially as we spent time in the classes with the women.

Language issues

There are always limitations in translation and time. Interviews were conducted in Nepali, two Tharu languages, English, and combinations of these languages. With the translations comes a loss of nuance in language, despite efforts to mitigate the loss through member checks and spot checking of the translations. All the interviews were taped and then transcribed into Nepali, with the exception of the interview responses in English.

I conducted interviews with the World Education and other NGO staff members in English, in Nepali, and in a mix of both languages. I can speak Nepali with a level of fluency; however, the people I interviewed needed to simplify their language so that I could understand. Some of the nuances in the staff members' responses, I am certain, were lost in the simplification of the language or translation.

Data Analysis and Interpretation

In this phase of the research, data analysis was conducted as an activity simultaneously with interpretation and narrative report writing. The translator and I met in Nepalgunj, a city about a three and a half hour ride by bus from the village where we stayed, a few days after we completed the interviews in Bardiya. We used that time to review our work. We discussed our impressions of our time in Bardiya and what we had learned about research and interviewing. Prior to our meeting, I put together an initial list of themes that I heard in people's interviews and conversations. She reviewed that list, and we discussed her impressions of the list that I had generated. We also put together short descriptions of the villages, classes, and people whom we visited. These descriptions were based on field notes, memory, and taped transcriptions. In Nepalgunj, the translations from Tharu into Nepali were spot checked by someone with fluency in Nepali and the two Tharu dialects spoken in the interviews.

At the request of the director of World Education, I presented my initial impressions to WEEL staff individually and the World Education staff as a group after I returned to Kathmandu. I sought feedback from the staff at that time. One interesting commentary from a staff member concerned Tharus' growing interest to learn literacy in their own language vis-à-vis Nepali. At the time that I worked in Nepal in the literacy field, the few programs that introduced native language literacy found that women lacked interest in learning literacy in their native languages. They wanted to become literate in Nepali, the official language. Tharu men's and women's interest in gaining literacy skills in their mother tongue was a shift from prior program experiences.

In the U.S., I used an iterative process to analyze the interview transcripts. I first read the interview transcripts in their entirety. I then used the Ethnograph qualitative software program in coding the interview transcripts. After coding the interviews in Ethnograph, I returned to the interview transcripts in their entirety. I expanded my literature review to reflect themes that were raised in the interviews. These themes - access to knowledge, situated learning, and life-long learning - are discussed in chapters 5 and 6.

Conclusion

In this chapter I presented a rationale for using qualitative case study inquiry in the research, the research methods, and a chronology of the research process. The following chapter introduces 10 participants and the facilitators of 3 WEEL classes in Bardiya district. At the time of the interviews, these groups, supported by the Tharu Community Development Forum, were studying *Thalani*, the phase two post literacy program. In our conversations, the learners and the facilitators described their own educational backgrounds, the aspirations that they held for themselves and their groups, and their activities in the groups. Their narratives provide an introduction to the themes that I discuss in chapters 5 and 6.

CHAPTER 4
WEEL LEARNERS AND FACILITATORS NARRATIVES

Introduction

This chapter introduces 10 participants in the Abhilas, Shakti, and Prerana savings groups and the facilitators of their WEEL classes. Although I intended to select groups that had only participated in WEEL activities, this did not turn out to be the case. Shakti, Prerana, and Abhilas members, individually and as groups, took advantage of various educational and other activities available to them in their villages over the years. In this chapter, I provide background information on the women's prior educational experiences, the motivational forces behind their participation in the WEEL program, and their groups' activities and accomplishments. The information presented in this chapter is taken from focus group and personal interviews with the facilitators, participants, and key informants from Bardiya district.

Abhilas Savings Group

Janaki, Pramila, Nalini, and Sheela are members of Abhilas, a women's savings group. Munigaon is located near Burigaon, where the Tharu Community Development Forum office is located. The path to the village runs along the edge of Royal Bardiya National Forest.

The residents of Munigaon are Tharu and members of other caste and ethnic groups who primarily migrated from the hill districts. Approximately two thirds of the homes are owned by people from the hills; the homes were sold by Tharus who subsequently left the area. The WEEL class is held in an area of the village where the

WEEL participants do not live. The group shifted to that site because too many people were watching the class.

Agriculture is the primary means of livelihood in the village. Many of the Tharu community engage in daily labor for income. Men from the village often work in India. Many people in the area, both Tharu and hill people, have studied up to the masters level.

Pramila is president of Abhilas. Pramila completed the fourth grade after she participated in the six-month basic literacy class. She also took a seven-day legal literacy training that was offered to girl students in the formal school system. She wanted to complete her studies before getting married but was not allowed. Her parents arranged her sister's wedding and her own wedding to be held at the same time in order to save money on expenses. She quit school after she married. She now lives alone with her husband and needs to take care of the household chores. She would like to learn more and to learn a skill that will sustain her. She said:

The mind is there to learn. I am alone. Nobody is at home. I can't do farming all by myself. That's why, if I did sewing and cutting, then I would be able to take care of my life, feed myself and have some clothes. That's my hope.

Pramila considers reading and writing to be important because, If you know reading and writing, it is not possible to be cheated in the marketplace. She mentioned that no one can request 40-50 rupees instead of charging 20 rupees without her and other group members knowing it.

Nalini is married and has two sons. When she was young, she was sent to another household to work. She later returned to her village. She has also worked as a laborer.

Nalini's and her husband's fields are small. Her husband works in India. Nalini would like to study in the advocacy class. She expects that, after completing *Thalani*, perhaps she could participate in additional training. She believes that, if I studied like this then I would move ahead, be able to read other books, would be knowledgeable and be able to move very much ahead. Nalini is a member of two savings groups. She explained that her:

future will be good in two groups. When we fall sick we can take our savings. We do not have to get it from the money lender. If we keep our savings here, we can take it out properly. There isn't high interest. That's why. And thinking about children's future.

After the money in the group fund has grown, Nalini believes that she can use that money to educate her children. Her children will become educated and earn money to support her later. Nalini believes that knowing how to read and write is important because then, she and her fellow group members:

can move forward, can go about, can recognize the alphabet [what is written] here and there. If we go out of here, we can read what is written. And after reading the writing, we can come home.

Janaki is the secretary of Abhilas. She has one brother and seven sisters. Her brother studied up to class five; the sisters did not go to school. Janaki married at age 15. She has one son. She lives in a large joint family. Janaki studied *Naya Goreto* in the Nepali year 2054 (1995/1996). She signed up for the basic literacy class, thinking that she will know and understand. She wanted to be able to read signboards and to be able to go and come from far away. Janaki was concerned about her inability to read and write after she married. Her neighbors and her sister and brother-in-laws asked her if she knew how to read and write. She felt bad when she had to say, No, I don't.

One change for Janaki after the literacy class was her behavior in the marketplace. She explained that she used to pay whatever price the shopkeeper gave. Now she talks to the shopkeeper and bargains. She also lists out the details of the items that she purchases: this is important to her. Her brother-in-law used to go to the rice mill to de-husk the paddy. Nowadays the family says, You have studied. You know it: then you should go.

Janaki learned simple reading and writing and basic addition and subtraction in the *Naya Goreto* class. In the *Thalani* class, she learned how to write better and complete more complicated mathematical operations. That is why she was chosen to be the secretary for the group. Janaki would like to study more, for example, law. She would like to know what the laws are regarding women's rights. Janaki can't write as well as she reads: she is worried about that. She shared those worries:

Even if I can't write a letter, I give it a try. But when I can't do it, then I call a neighbor and ask [that person] to write. At the time when my man [husband] goes far away and sends a letter. If it comes, then I will try to read and write.

As a daughter-in-law, Janaki doesn't have the time to put aside her household chores to sit and read. The opportunity to attend class gives her the space to practice and improve her writing skills. She explained:

There is work in the house. That's why for us it would be good if the class were to be conducted for reading, writing. I worry as how I can be able to write well. It's difficult to write by saying it through the mouth.

Abhilas is an offshoot of a savings group that was established four months before our visit with the assistance of Backward Society Education (BASE), a nongovernmental organization whose headquarters are located in a nearby district. The 57 women who

participated in the savings group organized by BASE separated into two groups. Some of the group members, like Nalini, are also members of one of the women's savings groups established with BASE's assistance. Abhilas was formed early April, approximately two weeks into the WEEL program. Janaki, Pramila, Nalini, and the other group members initially participated in the basic literacy class run by BASE. Each woman in the women's savings group contributes five rupees per month. The women's contributions come from money that they bring from their homes. A participant from Abhilas group explained:

Earlier they used to say that other people will gobble it up; we should not save. Having explained, now they understand a little bit. They have started giving us money at home for saving. During hardships we withdraw money from the same group; that's why our home-family members have helped us immensely. (Kancha Chaudhary, field notes, August, 28, 2001)

Pramila and Sheela joined the *Thalani* class to learn how to read, write, and do accounting. According to Sheela, these skills will be good for us. It will be good for our future. She linked group members' greater mobility with their participation in the program. She told us, If we study then we can go any place and read, even if we reach some place by getting lost, we can find the name and village. Janaki hopes that, after time, when the group fund is larger, the group will become institutionalized.

Sunita, the facilitator for the group, decided to teach the class because she wanted to educate the women in her village and to make them informed. The people in the village oppressed the women in money matters. Sunita believes that the women, by participating in the program, can become freed from this kind of domination. She

declared. Let the money be collected and the women of the village be educated and not fall under the dominance of men.

Sunita thinks that it is important that the women become educated because, at one point, some money was embezzled from the group. She believes that group members think that this would happen again. Now the contributions to the group fund are given to members who have also saved, and everyone knows what they do with the money.

A men's savings group was also established with assistance from BASE about eight months before the women's group. Each member of the men's savings group contributes 20 to 100 rupees monthly to the group fund. This difference, according to the facilitator of the *Thalani* class, is because men have more ready access to cash.

Fifteen married women and 10 unmarried women founded Abhilas. The ages of the women participating in the group range from 15 to 36 years. The high number of unmarried women in the group is unusual for the WEEL program. This high number of unmarried women in Abhilas is due to the fact that membership is made up of only the women who earlier participated in a *Naya Goreto* class that was run independent from the WEEL program.

Over the course of the three-month *Thalani* class, three members, all unmarried, left the *Thalani* class and joined the formal school system. Even in relatively stable groups, there is always turnover due to migration, marriage, death, and the decision to join their husband. New members join. Sometimes the new members are women whose families did not allow them to participate earlier but then almost force them to join after understanding that the family is missing out on access to financial capital.

After completing *Thalani*, group members felt:

There is a lot of difference between earlier and now because earlier our group had not been formed. We saved. We could take loans. After the savings, we came to know that it would be the door to our future. We knew that we could make our household expenditures. During the time when we did not know, we went to meetings and learned many things.

The group members hope that, after having completed the *Thalani* class, there will be opportunities to learn other similar additional new information and hope that from time to time they will be called for training. They would like continued assistance in the form of advice and suggestions once the program has been completed. They would also like to see other programs offered that are practical in nature. Pramila believes that from their learning experiences, they know that they have the capacity to take on future programs and other opportunities. Group members can also go any place and speak.

Thuwa: Home of Shakti and Prerana Savings Groups

Thuwa is a village situated alongside a road that runs from the bazaar town of Burigaon to the district center in the southern part of the district. Thuwa is located in a Village Development Committee a few kilometers south of Burigaon. A resident of Thuwa, whose family emigrated from the hill district of Syangja to the Terai, explained that the agricultural land is fertile. The residents grow a rich variety of vegetables, pulses, and grains. However, the area lacks markets. Without a marketing system, there is no outlet for the villagers to sell their produce. About half the people in the village farm on their own land; half engage in tenant farming. Some people from the village go to India to earn and feed their families. Earlier, bonded laborers used to live in their village. They were moved to resettlement camps and squatter settlements after this form of labor was outlawed in 2000.

A few small offices are located in the village: a Family Planning office, a Community Forestry Office, and SAGUN. The Mother s Group has its own building on the main road. The men s saving group and Prerana share a building in the village.

In past years, South Asian Partnership/Nepal (SAP/Nepal) ran development projects in the area. SAP/Nepal and a local nongovernmental organization offered basic literacy classes. Sagun Co-operative Society Ltd (SAGUN) was responsible for overseeing the two women s groups in Thuwa for the Women s Empowerment Program offered by PACT. Shivani, a SAGUN staff member, was the women s empowerment motivator for these groups. SAGUN has provided two trainings to Shakti and Prerana groups on group management and the management of savings. Women from these groups deposit their savings into a shareholders account. Shivani explained that the Prerana group formed itself. A local NGO helped form the Shakti savings group.

The Village Development Committee (VDC) chairman said that there were many six-month basic literacy classes offered in Bardiya. Just now, continuing education classes are being offered. He would like to see more continuing education classes offered and resource centers in every village. He spoke at length about the growth in the number of primary school students.

Both the men and the women in the Tharu community have formed savings groups. A youth club puts on cultural programs and offers tuition scholarships. The groups in the village save and conduct adult classes and campaigns. The groups in the village have earned a lot. The men s savings group traveled to Tiger Tops, an expensive resort for tourists in the Bardiya National Forest, Thakurdwara, to dance during the *Tihar* celebration and earn money. Saraswoti, the facilitator for the Shakti group, believes that,

after the formation of the men's group, *raksi* (a locally made alcohol) drinking and card playing were reduced a little.

Shakti Savings Group

Dhan Kumari, Thagrani, and Durpatee are the members of the Shakti savings group who provided information on Shakti's activities. Shakti was formed in *Jestha* 2056, late May 1999. The women, however, have studied together much longer. The group members have read many books, with gaps of several months to a year between opportunities. As a result, a member noted, "We could not progress in our education as we should have, but we got information on many subjects." In 1992/93, the women participated in the six-month *Naya Goreto* basic literacy program. Two years later, they completed the three-month Education for All post literacy program. They later participated in a six-month legal literacy and advocacy program, followed by a book *The Girl in Darkness* that they read as self study at home. The legal literacy and advocacy program comprised the first phase of the Women's Empowerment Program (WEP), coordinated by the Tharu Community Development Forum and sponsored by The Asia Foundation.

At the encouragement of a staff member of SAGUN, the women formed Shakti and began participating in the second phase of the Women's Empowerment Program, an 18-month integrated literacy and savings and credit program sponsored by PACT. In that program, Shakti members read *Women Entrepreneurs*, a self study program that integrated literacy and numeracy education with information about savings and credit; they also participated in other activities associated with the program. Early 2002 they began the first phase of the WEEL program.

Durpatee, Dhan Kumari, Thagrani, and the other Shakti members attend monthly group meetings. One day a month, the women each contribute 25 rupees to the group fund. The group members are shareholders in SAGUN. This money is deposited into their shareholders account with SAGUN. The group meets more than one time in a month if someone needs a loan or other business arises. The group started with individual contributions of 5 rupees each month: this amount was raised to 10 rupees, then to its current level of 25 rupees monthly. The group began by saving five rupees monthly because they didn't know anything then. As the women began to understand the usefulness of the money that they saved, they increased their monthly contributions to the group fund. Thagrani explained:

We started collecting five rupees per month. It became useful. We could take loan from the money collected by saving five rupees to do our work, to do business, to educate our children, to do other work. In case of a problem, that money could be used to do work. Money saved will come into our own use. That's why nowadays we collect 25 rupees.

The money that the women have raised for their savings fund individually comes from a variety of sources, including family members: savings from cutting down on expenses for *tikas*, bracelets, and cloth; and sales of items such as spices, chickens, eggs, garlic, bananas, milk, and other vegetables.

Tharu women's capacity to engage in intensive physical labor has been instrumental in building the group fund. Thagrani described this capacity:

The best I like [about being Tharu] is we can do all the work more than everyone. Agriculture. Our madam [facilitator of the class] is a hill person; she won't be able to carry heavy loads like us. She won't be able to plant like us. Madam also works very hard but won't be able to work like us. Whether there is sun or it's raining, dew or cold, we have to bear it.

Shakti members have cut sugar cane and wheat, tilled agricultural land, and engaged in garlic farming to increase the amount of money that they have available to loan out within their group. Group members grow vegetables to sell to build their group funds. They take turns growing the vegetables on their own fields.

Twenty-five women are in the group; they include 21 married and 4 unmarried women. The youngest member is around the age of 20; the oldest member is about 36 years of age. None of the women participating in the WEEL program attended primary school. Shakti members made a decision early on not to allow hill people to join the savings group; however, two women who are not members of the savings group participate in the *Thalani* post literacy class. The families of these two women migrated to the Terai from the hills.

Saraswoti, the facilitator for this class, mentioned that two women stopped coming to class because their children cried during the class, and the women had no one at home willing to take care of them. Saraswoti's interventions with the participants' husbands were not successful. There are unmarried women who would like to join the class. Saraswoti jokingly explained that some unmarried girls in the village want to get married so that they could have an opportunity to participate in the program.

Dhan Kumari, Thagrani, and Durpatee joined the program because they, first, wanted to learn more about savings and the management of the group. They wanted to improve their math and reading skills enough to do the simple accounting required for the savings group and to be able to read and remember the books that they will come across in the future. Monetary transactions were difficult for them: they could not identify the different rupee notes. The women anticipate that the WEEL program will help the

women in leadership positions gain a better understanding about how to conduct themselves and bear the responsibility as position holders well. By studying, the women hope they can progress and take on more challenging tasks. One woman explained both her group's fears and confidence in their own capacity to learn over time.

Some things will be known, for example, people who have studied very much run large businesses, something like that. We keep thinking, When will we learn well? At the same time, we help our minds by thinking that keeping on learning will make us understand.

Saraswoti, the facilitator of the class, had expectations that the women would gain the most information about:

things especially for practical life. Things for the development of knowledge. For [the] unmarried [women], a lot of knowledge as to what we should do to provide them benefits.

The group, Saraswoti expected, would also gain information about savings, selection of group leaders, approaches to leading the group, and the group in general. For herself, she hopes to find more permanent work in this field so that she can sustain her household. She hopes to help the group and learn something from her participation in the program as well.

Many of the expectations that the group members had for the three-month post literacy program were fulfilled. Group members learned to read and write better and are able to perform the simple calculations that they need. One group member mentioned that she can look after her children's homework now; that is a very big thing for her. Group members believe in the importance of further education. In a discussion with WEEL staff after the completion of the *Thalani* program, a group member explained:

Finally, after five, six years books came to our group. In three months we learned many things from this. In this way we go on learning as we go on

studying. Earlier, staying quietly [doing nothing] after studying in the adult class, we had forgotten even those things that we had learned. [Field notes, Laxmi Ghimire, August, 2001]

Two group members mentioned that they would like to learn more arithmetic: calculating interest is difficult. The continuity or regularity in attendance of the savings group has increased: giving and taking loans is easier. The chairperson and treasurer have started maintaining the accounts better. A woman shared one reason for their motivation to learn math:

Our interest to learn arithmetic has also increased because if we do not maintain the account properly, then what do we reply when the members ask questions?

During the interviews, I felt that the women in the Thuwa groups did not just want to learn the math. They wanted to conquer it. They seemed highly focused on what would be the most beneficial to their savings groups and themselves, as members of the savings group.

Dhan Kumari is currently the secretary: she was president the first year. She is also a board member of a Tharu cultural and development organization and a SAGUN subcommittee member. She has three children.

Dhan Kumari explained the Tharu community's earlier lack of interest in formal education:

When we didn't understand about studying, we used to say if you earn, then you can see, be able to eat. What will you do with studies? Does studying give food? There is a saying, if you plough paddy all around, then what good is studying?

For Dhan Kumari, personally, she would like to study more. She first said, We will study whatever comes, if good ones (programs) come. Then, when asked what she

would like to study, she responded that they will study if other program(s) like sewing and cutting come. We will go higher, learn.

Thagrani is the former secretary of the group and is currently an advisor. She is 28 years old and has two sons, ages three and a half and seven years. Thagrani has learned to read and to save. Compared to what she knew earlier, she has learned how to deal with people through her participation in the program. At one time, she recalled, she stood up to a mailman who did not want to give a registered letter to her because he believed that she could not sign her name. At the time she attended the legal literacy class, Thagrani used to gather her family together and share what she learned in the group what she understood by being in the group so many days, what they used to talk about, and what things were on her mind. During our conversation, I asked Thagrani why people in the classes say, I've learned *everything* after coming to the class? Thagrani replied:

How can we know without studying? We could not go outside. We did not know reading, writing. We did not meet the people of the village that often, could not get to speak. That's why we did not know anything.

Durpatee is also a *solakar* or advisor; she was treasurer the past year. She is 22 years old. Durpatee was visiting her parents at the time the WEEL class was announced. Her mother-in-law signed her up for the class and as treasurer for the group. When the translator and I visited Durpatee at her home, Durpatee was quickly preparing *chapattis*, a kind of bread. Durpatee is responsible for preparing the evening meal. She prepares the food in the afternoon so that she can make it to class on time in the evening. Durpatee's mother-in-law watches her son during class. Her husband is studying at the university.

Durpatee, like her fellow group members, has never attended school. She participated in a basic literacy class prior to joining the Shakti basic literacy class. She participated in a basic literacy class twice in hope that an opportunity to participate in a continuing education program would follow. She was not given the chance to study as a girl. Durpatee explained. Poor Tharus did not send their daughters to school, only their sons. That was the problem. Durpatee's elder mother, her father's first wife, had eight children. Her own mother had seven children. Later, her elder mother lived separately, since at that time, there was insufficient food for the household.

Durpatee shared her strong desire to become literate from childhood onward:

The changes I have known. Earlier when I was small, I did not have the knowledge. I used to laugh and sing songs. When told to study, I used to say no. My parents did not send me to study. When I told (my) mother that I want to go to study, mother said if the daughter goes to study, then who will take care of the brother and sister? How will the chores be done? If you go to study, who will do the babysitting? You have to work. We cannot send you to study. I used to give examples. I used to say, mother, everyone's children study. I also wish to study. I don't know how to write the names of the village. As I did recognize the letters of the alphabet, I liked to learn. My grandfather had studied a little bit.

So I requested my grandfather to teach me to recognize the letters of the alphabet. I used to sit with him at night by the light of the kerosene lamp and with a page of a notebook I had found. First grandfather taught me to write my name. I learned how to write the name of the village and house.

Durpatee couldn't study during the rainy season because of the workload. While eating, she used to ask her grandfather to teach her how to count.

Durpatee spoke to us about her in-law's acceptance of the group members participation in the savings group:

As part of the program, there was a family gathering. During the family gathering, persons who had not understood were saying, Why do you always go for meetings? What kind of meeting? What happens there?

You collect a lot of money? Family members scold when you ask for money: husband scolds. After the family gathering, people came to know that the money is being used in this and that way. Everybody is aware. Earlier we did not go out of the house. Used to scold us saying there is a lot of work.

Of all that Durpatee has learned, she likes learning about savings the most because by saving it helps all kinds of work. She likes to read and enjoyed learning in the earlier programs. She said that if there is work to be learned, then we will learn. She has a strong desire to recognize the numbers on the measuring tape used in the sewing and cutting [tailoring] training. She wants to learn how to sew because it is possible to buy enough cloth for two sets of clothing for the cost of one set completely sewn. She is very interested in learning to speak Nepali.

Saraswoti, the facilitator for the *Thalani* class, studied until the ninth grade; she was always the first in her class. She was married at the age of 12 and left school at that time. At 38 years of age, Saraswoti is married and has two sons, who are studying in 8th and 9th grades. Her husband is working in the Middle East. Saraswoti was born in the area and speaks Tharu fluently.

Saraswoti's occupation is social worker. She is a ward member and president of the Mothers' Group in the area and teaches at the Bal Bikas Kendra, a preschool, in the mornings. Saraswoti was a facilitator for the six-month legal advocacy class. She also sells her own kitchen garden produce to others in the area.

Saraswoti explained that she was requested to become the class facilitator because she had experience as a facilitator, social worker, and representative of women. She knew the women because she was their facilitator for the legal literacy and advocacy class. Saraswoti mentioned that no Tharu women in the village, besides the facilitator for

Prerana's group had passed class eight, the minimum requirement to become a facilitator. Saraswoti wanted to become a member of the savings group but was told at the beginning that the group wanted to maintain a Tharu-only membership. She was disappointed about that; however, as a Mothers' group member, she is a SAGUN share member. There are a few possible explanations for the resistance of the savings group members. One reason might be because the group feared an educated Brahmin woman would dominate the group. Another reason might be because savings group members thought she would not be able to contribute her own physical labor to earn money for the group at a level equal to the Tharu women in the group.

According to Saraswoti, group members can read but their writing is a bit weak. Some of the group members would like to write to their relatives who live farther away, but they really don't know how to yet. The women have also had difficulty in learning multiplication: they didn't know how to count well. More than anything, however, is the capacity to recognize letters. Saraswoti explained, "Whenever a person doesn't know how to read or write, the person is scared to speak."

Most helpful in teaching is her knowledge of Tharu and Nepali. Most difficult for her as a facilitator are the times when women bring small children to class. The disruption by children to the class and to the mothers, who are not able to pay attention, is what Saraswoti considers to be the most difficult.

Saraswoti is concerned that educational programs for men in the village are not available. This issue has come up in meetings in the village. She explained that the men are suppressed. Women know how to sign their names now. Men feel that they are

lagging behind and under the pressure of women. They feel that women will know everything, and we won't.

Prerana Savings Group

Tara, Chameli, and Kanti are members of Prerana, a savings group formed in 1997. Prerana and Shakti members have participated in the same educational programs: a six-month basic literacy class, a three-month post literacy program, and the legal literacy class and women's entrepreneurship program offered as part of the Women's Empowerment Program. Additionally, one or two Prerana members attended a smokeless *chulo* (stove) training sponsored by a non-governmental organization in Kathmandu. These women have given training to others in the area.

Thirty eight teenage and older women participated in the legal literacy class. Out of the 38 group members, 29 women began the WEEL program in early 2001. In the class, five members are unmarried. Three will continue to live in the same village after their marriage; two will leave.

Tara, Chameli, and Kanti are all in their early to mid 20s. One thing that was striking for me the day that I first visited the *Thalani* classes for Shakti and Prerana members was the difference in age between members of the two groups. Prerana members, who formed their group two years before Shakti, were markedly younger on average than Shakti group members. I asked the Shakti group facilitator, Saraswoti, why this was the case. She explained that younger women were freer from household and family responsibilities than older women, so it was easier for this first group of women to begin participating in educational programs. This was particularly the case with regard to the serving of meals: class hours coincided with the evening meals. Additionally, Prerana

members were younger on average because the group's membership was drawn from the legal literacy class, which was for girls and women age 14 and older.

The group has experience in collective action and campaigning. For these campaigns, Chameli stated, group members have shouted slogans in the name of a campaign against prostitution, child marriage, rape, and polygamy. The group also conducted a cleanliness campaign. The group members cleaned up places where garbage and water accumulated and conducted a domestic program, sweeping houses. They also conducted a door-to-door campaign to promote awareness to make toilets and not defecate in open places. As a group, the women were instrumental in putting speed bumps on the road. The group, according to Chameli, intends to do more.

Chameli has learned that running a campaign can become merely something like noise so group members have gone house-to-house to educate others on issues like constructing toilets or to provide explanations why polygamy should not be practiced. She has learned through the group activities that, We have to do it also, and it will be good only if we can do it and show. Just thinking will not work.

At the onset, group members each contributed two rupees monthly to the group fund. They gradually raised their individual contributions to three rupees, five rupees, 10 rupees to the current amount of 25 rupees monthly. They only loan out their savings within the group and have stipulated a six-month threshold on any loan. Tara shared her group's belief that it is difficult to provide loans to outsiders because they do not understand anything. So far, the largest loan has been 1,500 rupees. Earlier, the group charged 16 percent interest; currently, the rate is 18 percent. The group gets together on

the 29th of every month to collect 25 rupees and meets regularly on the 10th of every month. The members are also SAGUN shareholders.

Chameli, Kanti, and Tara joined the *Thalami* class to learn how to read and write well, to perform simple calculations, and to enhance their skills and knowledge. The ability to read signboards gives the women in the group a greater mobility. This is important to Chameli. She and Kanti also share a concern that, being uneducated, they might be cheated in the marketplace. The math skills that they will gain, said one member, would be good for us in our lives. Tara hopes that, if we studied like this, then maybe we will not forget. Tara hopes that the program would help make the group closer and more cohesive: Chameli hopes that, with the opportunity to study further, the group would stay together longer and progress.

The group would like to have the opportunity to take part in a skills-based program in the future, like sewing and cutting or bag knitting. They want to learn how to sew because of the high sewing fees charged by tailors. Six weeks into the program, we asked if their hopes have been fulfilled. Chameli responded by asking, in return, How could they be fulfilled? If they had been fulfilled, then we would think of others.

Tara is currently the vice president of the group. She has been a member since the group's formation four years earlier. She has been married for one year. Her husband is in his final year of high school; they do not have any children. Tara grew up in the village.

At the end of an interview with Chameli, Tara, and Kanti, I asked if anyone had anything to add. Tara took the tape recorder from my hand and spoke into the microphone about the reason why she did not go to school. At the time that she was

school-age, she lived in a joint family, in which the finances were controlled by her father's elder brother. This is a practice common in Tharu households. Three brothers all lived in the same house with their families. Tara's brother went to school. Tara's uncle didn't give her family money for her brother's school clothes, fees, or materials. Her father engaged in daily wage labor to pay his son's school expenses. Because it was so hard to pay for her brother's schooling, Tara didn't get a chance to go to school. At a later time, the joint family separated into different households, and the property was divided. After that, Tara's younger sisters have been able to go to school.

Chameli is the former president of the group. Chameli is married and has two sons. She moved to Thuwa upon her marriage. Chameli was not allowed to join the formal school system as a child. When she asked her mother, her mother replied that the race or caste (*jhat*) of women is to move to another family's house after marriage; therefore, she could not go to school. At age 12 or 13, an adult education class was offered in her village. She wanted to join but, instead, had to work day and night. After her marriage at age 15, she joined an adult education class. Now she is secretary of the group. Chameli mentioned that her husband works outside the village. In class one day, Chameli read aloud a poem that she wrote for her husband. The poem was written in Nepali.

Kanti is the treasurer for the group. She and Durpatee are sister-in-laws. Kanti has two a daughter and a son. Kanti did not go to school because she had to look after her younger siblings and engage in other work at home. Kanti is married to the oldest brother in that household. Her husband is a high school graduate and studied at the university for one or two years. Her husband is a *mistri*. He installs tubewells.

By studying, Kanti believes that she can move ahead somewhat. She would like to continue studying and learning. With further education, she can do other things and help the people in the village. While we were in the village, Kanti borrowed money from the group savings to pay for her travel and medical expenses for her sick child.

Indra, the facilitator for the Prerana group, has completed the 10th grade. She is in her late teens. She has taken the School Leaving Certificate exam but did not pass it on her last attempt. She is the youngest daughter in her household. Indra believes that her participation in the program as a facilitator is an important task for her in her life. She would like to see the women in the village able to read and write, do simple calculations, and be learned.

Conclusion

Chapter 4 introduced 10 savings group members from 3 classes and their 3 facilitators. Each woman brings her own motivations, energy, and background to WEEL and her savings group. Each savings group, too, has its own history, constraints, capacities, and opportunities. In the following chapters, I discuss the aspirations of the women and their perspectives on learning in the context that has been outlined in Chapter 4.

CHAPTER 5

ASPIRATIONS

Introduction

Chapter 5 has two sections. In the first section, I continue a focus on the narratives of savings group members, facilitators, and WEEL staff that I began in chapter 4. This section introduces the aspirations of the savings group members, the facilitators, and staff members of the Tharu Community Development Forum and World Education. In the second half of this chapter, I introduce the concept of metaphors of literacy and provide examples of metaphors found in the literature on adult literacy education. These metaphors are associated with a variety of development aims held by stakeholders of literacy education programs. Three metaphors of literacy used by Scribner (1984) to describe trends in adult literacy education - literacy as adaptation, literacy as power, and literacy as a state of grace - resonate with the aspirations voiced by the WEEL learners, facilitators, and program staff. I discuss these aspirations and program design decisions made by staff members in relation to these three understandings of literacy. The third metaphor, literacy as a state of grace, is discussed together with literacy as power. Scribner's use of the three metaphors is program bound. A fourth category - the understanding of learning as life-long, life-wide, and long-term - concludes this chapter.

Aspirations

Kassam (1977) speaks eloquently on the issue of motivational forces in his article, *The Voices of New Literates from Tanzania*. No matter the agenda of the government or an implementing agency, non-literates are cognizant of what is most important to them and join literacy programs for specific purposes. Self-respect: the ability to assist

children in their homework, read books, and maintain personal correspondence: greater mobility: economic well-being: and driving away the uncertainty and feelings of helplessness associated with using one's thumb print as a signature are among the many reasons why adults opt to join literacy programs.

The aspirations of the women participating in WEEL illustrate the complexity and range in people's decisions to join literacy programs. In our conversations, the women in the three savings groups shared aspirations at a personal level that resonate with what Kassam describes. Greater mobility: escape from the embarrassment of being non-literate: and the ability to perform monetary transactions with accuracy, communicate in Nepali, and help children with their homework were among the aspirations shared by the women during our conversations. Some women expressed their desire to practice their literacy skills in order to make sure that they are not lost or forgotten. Access to credit through their savings groups was also a motivational factor.

In our conversations, women expressed their aspiration to become educated. For them, being educated is associated with an opportunity denied to them as children. This desire to become educated is also connected to an elevation of the status of the Tharu community vis-à-vis other caste groups who have higher levels of education. One facilitator expressed her hope that women in her community will have expanded opportunities as a result of their participation in educational programs.

Now we should all get together. We should also educate our children. By educating the sisters, maybe some improvement can be brought in their future. Instead of washing dishes in other's home, maybe it is better to use one's brain to do something.

Her aspirations are a rebuke of the Tharus' practice of not sending their children to school.

Each WEEL learner who participated in the interviews is currently or was in the past a position holder - treasurer, president, vice president, or secretary - in her savings group. Women in all three groups articulated a desire for their savings groups to become stronger, more cohesive, and more skilled in management. These sentiments were echoed by WEEL staff and facilitators. Life-long learning as an aspiration is evident in the women's assertions of their hopes for and capacity to take advantage of new learning opportunities.

A Tharu Community Development Forum representative believed that the women want to study because they want to learn how to manage their households and become more self-reliant in their work. He believed that the women want to sell the agricultural products that they grow. Before the women participated in educational programs, they had to go to other people for assistance in buying and selling things.

WEEL staff's aspirations for the women are firmly grounded in the development of savings groups' long-term sustainability, the women's improved livelihoods, and reduction of their poverty. Savings groups' self-sufficiency in accounting, management, and decision making are WEEL staff's primary objectives. Their criteria for the groups' success change over time. In the first half year of the program, WEEL staff members want to see the women develop a level of reading, writing, and numeracy skills sufficient enough to take on the responsibility of recordkeeping from the time that they first begin their savings and credit activities. For WEEL staff, this is the first step in group self-

sufficiency. Women, then, are not dependent on NGO staff, facilitators, or others for recordkeeping or account maintenance.

In conversations about the later phases of the program, WEEL staff members no longer identified further literacy skills development as an objective. The focus of *Thalani*, according to one staff member, is on building that commitment forming the strong savings group, motivation for the long haul. Seeing that long-term road in front of you and being ready for it. Staff members, however, continued to place some emphasis on the development of math skills.

Strengthened decision making capacities of the women and increased group self-initiative are high priorities for the WEEL staff. So too are savings group s expanded linkages and networking with other savings groups and federated savings and credit organizations. One objective of the program is to help groups reach a point where they make decisions independent of outsiders. Sherpa writes:

You give women a chance to access information about how others have dealt with issues to create financial and social capital share ideas and best practices give them the space and environment to think and discuss and they will come up with their own variation and solution and keep it going if there is a need. WEEL groups have done that and come up with very different solutions in Bardiya compared to Sankhuasaba (personal correspondence, August 9, 2006).

Literacy as Metaphors

The women s aspirations reflect the wider aims that they hold for themselves as individuals and as group and family members. Many are functional in nature. Others have to do with gender relations, ethnic and personal identity, and power relations. All, in some way, are envisioned to contribute to the overall well being of the women and their families.

This kind of association of literacy with wider development aims is prominent in definitions of literacy. In a 2004 Action Aid survey, adult literacy program staff and experts in more than 35 countries offered definitions of literacy in which the development of reading, writing, and numeracy skills are interwoven with wider program aspirations (Archer, 2005). Active citizenship, improved health, and livelihoods are the three most widely mentioned; agencies also defined literacy in terms of its association with critical analysis skills, community development, social development, and its status as a human right.

These connections between literacy and wider development aims are made because the acquisition and development of literacy skills are not ends in themselves (Oxenham, 2005, p. 2). People use their literacy skills for specific purposes; people read *something*. Oxenham himself chooses to use the term *literacy* to mean programmes of adult education and training that combine reading, writing and calculating as central components with equally important components concerned with family, social, economic, or political life (p. 2).

The academic literature refers to literacy in terms of the technical or decontextualized skills required to learn reading and writing, its personal and social uses, its functional nature, its associations with power, and further learning opportunities. Literacy as skills (Fransman, 2005; Hunter, 1987; Lytle, Wolf & Reumann, 1993) refers to an aim for adult literacy education participants to learn technical and neutral skills of reading and writing. Literacy as the necessary foundation for a higher quality of life (St. John Hunter, 1987), literacy as adaptation (Scribner, 1984), and the instrumental value of literacy (Rogers, Cohen-Mitchell & Manandhar, 2000) bring up the applied and life-

related nature of literacy. Issues of power are brought up in references to literacy as a reflection of political and structural realities (Hunter, 1987), literacy as critical reflection (Lytle, Belzer & Reumann, 1993), literacy as power and as a state of grace (Scribner, 1984), and the symbolic value of literacy (Rogers, Cohen-Mitchell & Manandhar, 2000). Literacy as social practices (Lytle, Belzer & Reumann, 1993; Street, 2006) raises issues of both the situated nature of literacy and power. Literacy as a bridge to the future (Bingman & Stein, 2001), as opportunity, and as access to formal schooling (Rogers, Cohen-Mitchell & Manandhar, 2000) refers to aspirations that extend beyond the confines of the adult literacy class.

Scribner (1984), in her article *Literacy in Three Metaphors*, writes of many policy makers and program developers tendency to search for an essence or one best way of conceptualizing literacy (p. 7). She explains that literacy is not an individual achievement: rather, literacy is a social achievement, as literacy requires participation in socially organized activities (p. 7). These activities are situated: they take place in a certain time and space and have a specific purpose. The activities' time, space, and purpose change over time. So too does the meaning of literacy. The meaning of literacy differs from group to group and individuals as well.

Scribner asserts that social analysis is needed to understand what literacy is (p. 8). She asks which activities use written symbols, are significant, and convey status to the people who use these symbols. She asks if literacy can be considered:

a social right or a private power? Does the prevailing distribution of literacy conform to standards of social justice and human progress? What social and educational policies might promote such standards? (p. 8).

Scribner points out that discussion of this nature brings in philosophy, values, and ideology reminiscent of debates over the purposes of the formal schools. She concludes that we may lack consensus on how best to define literacy because we have differing views about literacy's social purposes and values (p. 8).

Scribner identifies three metaphors that typically characterize how literacy is perceived: literacy as adaptation, literacy as power, and literacy as a state of grace. Each metaphor, Scribner writes, carries certain assumptions about the social motivations for literacy in the country, the nature of existing literacy practices, and judgments about which practices are critical for individual and social enhancement (p. 8). The different metaphors reflect different perceptions concerning the scope of the problem, the characteristics of illiterates, and program objectives (Scribner, 1984, p. 6) as well as the policies, significance of literacy on human development, and instructional methods (Street, 2006, p. 1).

Demetrio (2005) refers to two of the metaphors mentioned by Scribner - literacy as adaptation and literacy as power - and a third metaphor mentioned earlier in the chapter, literacy as social practices, as *Conflicting Paradigms in Adult Literacy Education* in the title of his book. Lytle, Belzer and Reumann (1993) point to these metaphors or paradigms as profound tensions and disjunctions in the wider field of adult literacy education and as sources of tension or dissonance for practitioners (p. 17). In literacy programs, teachers and programs operate with explicit and implicit theories and definitions that guide daily practice (p. 17). Practitioners' roles, the range of allowed activities, methods of assessment, and materials used in the program are, in varying degrees, shaped by these perceptions of literacy.

In a typology for understanding adult literacy education practices in the Third World, Rogers (1994) points out the implications of program staff's differing perceptions of learners. Rogers suggests that organizations have viewed learners in adult literacy education initiatives from the 1950s and 1960s to the present day as having *deficits*, being *disadvantaged*, and having *diverse* practices. These perceptions are, respectively, most closely aligned with three metaphors: literacy as skills, literacy as power, and literacy as social practices. According to Rogers, the development practices associated with the first two metaphors are characterized by their top-down approaches to literacy education. Content and purpose are typically defined by provider agencies. Literacy education programs using these models see their primary roles as providing inputs for people who are resource poor or disadvantaged. For literacy programs working from a deficit perspective, this means that participants in literacy programs need to be given new, technical, or neutral literacy skills to improve their lives. Kelder (1996) argues that this perception of literacy as an abstract set of skills or a cognitive toolbox and a perception of learners as poor in resources are still prevalent today (p. 1). These programs reinforce these stereotypes of non-literates as disadvantaged by paying little regard to the participants' diverse experiences and existing strengths. Literacy practitioners who view literacy as social practices strive to create programs that are more inclusive and reflective of the diversity of the learners.

Scribner's three metaphors - literacy as adaptation, literacy as power, and literacy as a state of grace - most closely reflect aspirations voiced by WEEL learners and staff in our conversations. I use the three metaphors to frame my discussion of the aspirations of WEEL participants, facilitators, and staff members and the evolution of the WEEL

program design. A fourth category is the life-long, life-wide, and long-term nature of learning. Scribner's discussion of literacy as three metaphors is program bound. The women learners, facilitators, and WEEL staff, however, share aspirations that are life-long, life-wide, and long-term in nature. These aspirations are more congruent with the metaphors - literacy as opportunity and as access to formal schooling - introduced by Rogers, Cohen-Mitchell, and Manandhar (2000) as well as literacy as a bridge to the future introduced by Bingman and Stein (2001). While other metaphors, such as literacy as tasks, adaptation or literacy as power, focus on class activity, these metaphors emphasize learning and activity that take place beyond the boundaries of a literacy class, in terms of space and time. In the remaining part of the chapter, I discuss the three metaphors and the life-long and life-wide nature of learning. I begin with the metaphor of literacy as adaptation.

Literacy as Adaptation

Literacy as adaptation refers to concepts of literacy that capture a survival or pragmatic value (Scribner, 1984, p. 9). Literacy as adaptation is also associated with functional literacy education. Functional literacy is often understood to be the level of proficiency necessary for effective performance in a range of settings and customary activities (p. 9). These skills, ideally, are applicable, relevant to daily life, and immediately useful. Who might determine what constitutes the range of settings and customary activities - a program, funder, learner, or a combination of any of the three - varies in practice. This issue is controversial.

I begin this section on literacy as adaptation by presenting aspirations voiced by the WEEL learners, facilitators, and staff members that are functional in nature. These

aspirations are dynamic and evolve over the life of the program. Staff members understanding of functional literacy education and its design evolved as well. In the second half of this section, I document changes made to the program as a result of staff members changing beliefs about the role of functional literacy education.

Learners and Facilitators Aspirations. In my conversations with women who have participated in the basic literacy program in Nepal over the years, I found that, while women often articulated the reading, writing, and math skills that they aspired to learn, they were often vague in their response about what they wanted to learn *about* before joining the basic literacy program. A response that I often heard in conversations with women in the basic literacy program was, I want to learn something or to know well. One WEEL participant offered a similar response in our discussion about why she joined a *Naya Goreto* class in 1995:

Why go to study? I will understand. Thinking that I will try to read and write. Signboards to be able to go and come from far away. If unable to do so, then any one can sell us, cheat us by saying one rupee instead of two rupees and taking it. At that time when I was not studying, I used to worry very much. Coming here after the marriage, the neighbors, and brothers and sisters in the house used to ask, Sister-in-law, do you know reading and writing? I used to feel bad saying, no, I don't. I used to worry.

She explained later in the interview:

Earlier, my husband's elder brother used to go the rice mill to de-husk the paddy. Nowadays they say that you have studied. You know it. Then you should go. I go. Going to the market, I am able to make the details of the items I have purchased. That has become the most important thing for me.

Another participant referred to education and literacy status as a tool for survival in society and her own and other women's mobility:

To survive (live) properly, one has to study. If you have not studied, while going somewhere on the bus, the name of the places are written on

signboards. Being illiterate, we do not know what that is. But now we know a little bit to read. That is how now we can read what is written on the signboard. We know this is the place to go.

The women's aspirations are functional in nature: whether their aim is to read and write letters, not get cheated at the bazaar, travel without the fear of getting lost, read signboards, or help children with the homework.

The desire to gain functional skills is associated with issues of power and identity as well. The first WEEL learner described underlying issues regarding her status in the family. One WEEL staff member believes that *read the signs* shouldn't be taken too literally (personal correspondence, August 9, 2006). The ability to read bus numbers and signboards is not typically a survival skill. Women can deal with emergencies and ask for directions and information. As an example, one savings group member explained that when she could not read, she used to use landmarks as a way to get around. The WEEL staff member attributes the importance that women give to these abilities to the confidence that the women gain in dealing with the outside world. The confidence or feeling of power from the knowledge that the women know how to read the signs is actually more important to the women than the skill of reading.

In all these cases, the opportunity to gain skills for use in daily life is a stronger motivator to the women than the opportunity to gain knowledge in functional areas, like health or agriculture. Robinson-Pant (2001) came to a similar conclusion in her ethnographic research in Nepal. That is not to say that the women do not learn from, enjoy, or sometimes resist, as Robinson-Pant (2001) describes, what they read and discuss. Literacy programs not only need to attract learners: program activities and content need to be provided in ways that hold participants' interest. This is to say that

their aspirations are associated with their ability to use their reading, writing, and numeracy skills for their own purposes.

One response notable for its absence in our conversations was the decision to join a *Naya Goreto* class for the opportunity to join the WEEL savings program. WEEL is designed so that women from the very beginning know that they will eventually form a savings group. This was not the case for the three savings groups interviewed in Bardiya. Members of the three groups attended basic literacy classes a few years before WEEL was introduced to their groups. It is very possible that women who enter the basic literacy course as part of the WEEL program might have other aspirations that are more closely associated with savings group activities.

In phase two of WEEL, the *Thalani* post literacy program, the acquisition of reading and writing skills was secondary to the tasks that the women wanted to accomplish. A participant hoped that what she and her fellow group members learn in WEEL will help create a more cohesive and longer lasting group. Another participant hopes that, when her group has saved a lot of money, she and her fellow group members will be able to make their group an institution. Another participant hopes that the program will help savings group position holders (president, vice-president, and treasurer) better understand how to save, form a group, and manage their groups well. In a focus group interview after completion of the three-month *Thalani* course, one group member mentioned group members' continued interest in re-reading *Thalani*:

Those who used to be irritated on hearing adult class are now turning the pages of the book as soon as they have some free time even after three months of the completion of *Thalani* class. Most probably they would not do it had it not been for our group because there are many similar things to savings money in it. They must be trying to know due to the reason that

they have deposited money with the group (field notes by Laxmi Ghimire, August, 2001).

Women from all three groups were interested in improving their math skills so as to keep better accounts and calculate interest rates. One group member cited her responsibility as a position holder and her accountability to the other women in the group as the reasons for her growing interest in math because if we do not maintain the account properly, then what do we reply when the members question?

Math instruction is an area where adult literacy education is typically quite weak. In the WEEL program, it makes sense that the women in a savings and credit program want to focus on math skills. The women most likely did not receive proper or adequately focused instruction in the earlier literacy programs, and math is an important aspect of their group activities. *Naya Goreto* introduces basic math operations. *Thalani* focuses on the application of math skills in the savings group. Calculation of interest rates and the use of basic literacy and math operations required for filling out passbooks and ledgers are key savings group activities.

WEEL staff members have emphasized the association of strong math skills with transparency in groups savings and credit activities. A facilitator for one *Thalani* class touched on this issue when she explained that she would like to see the women become educated. When queried further, she explained that money had been embezzled from this group previously; the women were concerned that this might happen again.

WEEL Staff Members Aspirations. WEEL staff members are concerned about the skills, knowledge, and personal attributes of learners that can help the savings groups achieve a measure of sustainability. Staff members believe that WEEL, with its focus on

savings and credit and livelihoods, addresses the needs and interests of the participants. The content of the program, a WEEL staff member described, is what women want, not what the donor organization wants. The knowledge that women are satisfied and progressing is important to her. Another program officer with WEEL emphasized the practical nature and usefulness of the program. He explained that the women who join the program are involved or want to become involved in savings groups and want easy, simple to handle bookkeeping systems. That's why they come to class. He believes that, Education (is) for practical life: whatever I learn, I am using.

Although staff members did not mention the further development of reading and writing skills after participants complete the six-month basic literacy program, they do mention that they want women to improve their math skills. This lack of interest in developing literacy skills is consistent with the organization's belief that, in the early phases of a literacy program, the focus should be placed on the introduction and practice of reading and writing skills. Gradually, the program shifts to a greater emphasis on content. A WEEL staff member explained the women's increased focus on the content of the program vis-à-vis skills practice in the second, post literacy phase of the program. She said, They are reading and they are keen to read. [The participants are] far more caught up in the learning because they want to engage in savings group activities. She believes that the women's motivation comes from their desire to be sure they understand all the ins and outs so that they can manage where they are going with this.

Evolving Understanding of Functional Literacy in WEEL. The Women's Economic Empowerment and Literacy program, as I mentioned earlier in this dissertation, has three distinctly different phases: the six-month *Naya Goreto* basic literacy course and

supplemental discussion sessions, a three-month post literacy program called *Thalani*, and a twelve month continuing education phase using booklet discussion and livelihoods workshops. The six-month *Naya Goreto* program was developed in the 1980s. The three-month post literacy text *Thalani* of phase two and the monthly continuing education booklets of phase three were modeled after the Health Education and Literacy post literacy program that was developed by World Education in the early 1990s. *Thalani* and the supplementary poster discussion sessions were developed in the first two years of the program. WEEL staff designed the livelihoods workshops of the third phase in the late 1990s.

The design of these three stages of the program reflect staff members' evolving understanding of literacy education, women's learning, and ways to best support the women in the savings groups. One aspect of that change was an evolution in the staff's understanding of functionality and, as a result, revisions in program design and the addition of the livelihoods workshops. I present a brief overview of that evolution in the following pages.

The functional literacy programs introduced by UNESCO in the 1960s stressed clear purposes and almost immediate applicability in the program's content and pedagogical methods that reflected adults' existing knowledge, interests and abilities to discuss (Oxenham, 2005, p. 4). These programs, later discontinued, were mainly associated with work, vocational skills, and economic development. Levine (1982) writes that the concept of functionality since that time has shifted away from:

an emphasis on integrating one specific content (vocation, work, or employment) with reading and writing instruction, (and) it broadened to encompass life-oriented skills until finally it has come to justify

everything and anything connected with basic skills education for adults (as cited in Smith, 1997, p. 30).

Governments and agencies, including those in Nepal, picked up on the idea of functional literacy and continue to support literacy programs integrated with life-oriented development topics. In the Nepal Ministry of Education's Functional Literacy Program in the 1970s,

the first half was devoted to learning the writing system. During the second half the participants read a series of pamphlets on functional topics such as health and agriculture (World Education, 1989, p. 27).

In the Functional Literacy Program, participants learned by rote; they learned the letters of the alphabet through letters based on the similarity of their shapes (p. 27). The design of the *Naya Goreto* program in the late 1970s and 1980s took place amidst changes in the field of literacy education internationally. Around the time that the *Naya Goreto* program was introduced, the aims of adult literacy education broadened to include a role for adult literacy education in social transformation through helping participants of these programs to read the world. These programs were inspired by Freire's literacy program in Brazil. World Education (1989) describes the Nepal National Literacy Program as an intermediate program:

Their goals often go beyond teaching people to read and write but fall short of mass socialization or large scale social transformation. They are often linked to community development and typically include a broad range of social, economic and personal transformation objectives (p. 13).

Naya Goreto was intended to act as a catalyst for development by exposing participants to new ideas and information and giving them a vision of what was possible (World Education, 1989, p. 28). Program developers believed that the literacy program

could help learners realize their full potential and participate in opportunities for intellectual and personal growth (p. 2).

Naya Goreto was developed at a time when a psychological orientation to learning was prevalent. The aims of the program were rooted in a humanist agenda (World Education, 1989). Humanistic perspectives on learning are associated with both the cognitive and affective dimensions of learning. These theories are characterized by their attention to people's potential for human growth, their innate goodness, and their efforts to create a better world and better themselves. Learners are considered self-directed and internally motivated.

The use of learners' prior experience and teachers' facilitative capacities and respect for learners are important elements in educational practice from a humanistic orientation (Caffarella & Merriam, 1999). Activities in the program assist participants to examine their own practices and consider changing them (World Education, 1989, p. 28). The program developers of *Naya Goreto* stressed dialogue and planning. General reading, writing, and math skills and life-related functional knowledge are taught in the program for later application outside the literacy class.

Kehrberg (1996) likens the focus on life-related issues in *Naya Goreto* to community awareness raising (p. 1). She defines the kind of functional literacy program offered in Nepal in the 1990s:

Functional literacy refers to reading, writing, doing everyday math and acquiring a series of competencies in life enhancing skills: care of the children and family; care of animals and the environment; increased production and use of locally produced nutritious food in the diet; hygiene; sanitation; use of a smokeless stove and income producing skills. Assisting women to identify and discuss their role and relationships in

society is a key aspect of functional literacy programs and increases women's awareness to their condition (p. 1).

According to Kehrberg, functional literacy classes are typically offered in the second year, with increasing life skills and the development of reading centers and community development activities in year three (p. 1). Kehrberg's description of functional literacy education mirrors a program run by her own institution. However, as Rogers (2002) points out, this practice of offering a basic literacy class, followed by a post literacy program that focuses on functional skills or the use of reading, writing, and numeracy is practiced widely (p. 15).

The form of literacy programming that Kehrberg mentions is similar to what is typically called integrated literacy or content based instruction (Smith, 1997). This kind of program, like WEEL, uses literacy as a vehicle for conveying specific information or content which, it is hoped, can use to improve their lives in concrete ways (Smith, 1997, p.4).

A World Education/Nepal representative explained the history behind the organization's decision to create integrated programs like the Health and Education Program (HEAL) and WEEL. He explained that, in World Education's early years, the organization's mission was to develop and expand basic literacy education. He now sees the organization moving from being a literacy organization to more of an education organization that is linked with things that are important to people. World Education's work takes on a wider concept like education for sustainable development.

A direction that World Education intends to pursue further is programming that integrates literacy education and other sectoral development activities that speak to the

needs and interests of rural women. According to the representative, literacy for literacy's sake is no longer a viable option. Organizations working in literacy education recognize that basic literacy education is not enough to fulfill people's demand and achieve their own goal of empowerment and the priority of most rural people, which consists of their daily needs of food, shelter, and more.

Similar to women in the Health and Adult Literacy program, WEEL participants complete the *Naya Goreto* program before they enter a three-month post literacy phase, followed by 12 monthly continuing education sessions. In HEAL, women learn and discuss health issues, presented in the *Diyalo* textbook through comic strip stories, letters, poetry, and so on. Each lesson begins with a picture discussion and vocabulary words for that unit. The HEAL program retains a humanistic orientation. Focus is on dialogue and planning on priority health issues as preparation for later application at home and in the village.

WEEL's post literacy text, *Thalani*, used a similar approach to teaching the concepts of saving in its earlier version. WEEL program staff discontinued the games that are used in *Naya Goreto* to help make learning basic literacy and math more fun and interesting. A WEEL staff member believes that the women in WEEL:

have already moved beyond needing that. Now they want to get very focused actually doing something and going through all the processes needed around group discussions and exercises and interacting around the specific thing that they are going to do.

When the first version of *Thalani* was created, program staff were still of the mind that the women would later transfer what they learned in the classes to their own practice at home or in the savings group. The first version of *Thalani* offered ideas and concepts

around savings groups and their activities (Smith, Sherpa, & Civins, 2002, p. 40). A staff member described how the concept of savings and math was taught in earlier versions of *Thalani*:

We tried to *give* things to them. We thought that we knew everything but participants wanted to do things themselves. You know our proverb. Give someone a fish and they will eat for a day. Teach someone to fish and they will eat for a lifetime. Participants will not forget if they do things themselves.

WEEL staff believed that the introduction of ideas and concepts was sufficient for the women to understand and use later. This view is consistent with psychological perspectives on learning. Hansman and Wilson (2002) explain that, in this perspective, Knowledge, once gained through individual thought and action, is portable and can be easily transferred to any context (p. 142). Advocates of this view of learning believe that there is a sharp dichotomy between inside and outside and that knowledge is largely cerebral (Lave & Wenger, 1991, p. 47). Or, as Brown, Collins, and Duguid (1989) explain, the psychological perspective assumes a breach between learning and use, which is captured by the folk categories *know what* and *know how* (p. 32). In such cases, Brown, Collins, and Duguid argue, context, activity, and culture are, regarded as merely ancillary to learning—pedagogically useful, of course, but fundamentally distinct and even neutral with respect to what is learned (p. 32).

In the case of WEEL, however, participants are expected to do more than learn about and discuss issues. The women are expected to make decisions, act on these decisions, and perform the math operations associated with their savings group and livelihoods activities. The program needed to find a way to become more contextualized

so that the women could engage with the content in a way that would support them in decision making and maintaining accounts.

Smith, Sherpa, and Civins (2002) provide an example of WEEL staff's change in perspective concerning learning in their narrative about the revisions made to the chapter on leadership and group management. The aims of World Education's literacy education programming had changed from "know what" to "know how" in the WEEL program. These changes, based on the program's experience in the field, are reflective of a growing understanding of learning from a situated perspective:

In the first version of the chapter on leadership, we discussed what leaders had to do. In the second version, we focused on how to choose leaders and qualities that leaders need. In other chapters, for example, family accounts, no changes were made. Because our objective is that groups as well as individuals become empowered, we decided that we needed to add several topics to *Thalani*, such as responsibilities of the group, who does specific tasks in the group (secretary, treasurer, etc.), rules and regulations of groups, how to discuss issues when problems arise, and participatory decision making (Smith, Sherpa & Civins, p. 40).

Additionally, materials in the program underwent changes that made them more like the "real literacy" materials promoted by Rogers (2002). Real literacy materials refer to materials that learners might typically engage with outside a literacy class as teaching tools. In the 1990s, the National Study Center on Adult Learning and Literacy conducted research on the use of contextualized or "real materials" and decontextualized materials, which are materials used in the class simply as teaching tools, in adult literacy programs in the U.S. The results from this research support Rogers' view (Purcell-Gates, Degener, Jacobson & Soler, 2000). Use of contextualized materials in the classes had a moderate effect on change in student literacy practices operationalized as increases in frequency of

reading and writing and/or types of texts read and written in comparison to learners who studied in programs using decontextualized materials (Purcell-Gates, et al., 2000, p. 2).

WEEL staff came to a similar conclusion, based on their own experience in teaching WEEL participants how to maintain accounts. Smith, Sherpa, and Civins (2002) explain:

We found that just explaining how to set up a group account ledger and passbook was not enough. Groups needed the actual format and books for keeping their own accounts, as members were curious to know how much money the group had saved. This was important so that groups could run their own groups smoothly and transparently, so that everyone knew how accounts were being kept and that they were being kept honestly. Groups needed to practice using that format while they were reading and studying that lesson, rather than just learn about it for use later.

We discovered that it was much more effective to provide the actual passbooks and ledgers and start the women using them while they were studying that lesson in their books. We found that we needed to develop our own ledgers and passbooks specifically for the WEEL Program because ones in existence used by other microenterprise/savings and credit projects were much too complicated to be used by women with limited literacy skills (pp. 40-41).

WEEL staff then reconfigured the flow of the materials to encourage the women to make decisions about their own groups as part of the learning activity:

Therefore, in the second version of *Thalani* we also set up the expectation that newly formed savings and credit groups would try out what they learned in the text. The text included discussion and analysis activities for the women that would assist them in deciding whether to form a group, what it should look like, and how it should function.

In a review section at the end of each lesson, we reviewed the decisions that Dilmaya's group had made, then asked the class to consider what their decision would be on the same issue. These examples, leading questions, and exercises lead women in each class to consider specific issues, such as how much money each woman should contribute each month, and then to think about what decision they might make in their own group (Smith, Sherpa, & Civins, 2002, p. 41).

The continuing education series and livelihoods workshops of phase three mark the end of the program. This phase ushered in different teaching approaches and participant roles in the program. The coordinator described the rationale for the change from a facilitator-led class to participant-led discussion in the continuing education series.

First, with continuing ed. we want to see them moving to an acceptance that they cannot expect learning to always come through a class. You are not going to be able to always go to a class and get information. You are going to have to learn to take the initiative yourself to read and learn about things. If you want to know how to revolve loans, you are going to have to read and learn it for yourself and discuss it in the group and apply it to your own situation. You are not going to be able to do that with a facilitator always.

The livelihoods workshops are the final stage of the WEEL program. A WEEL staff member explained that the feasibility workshop asks women savings group members, "What are the things we have to think about if we want to expand our livelihoods activities?" By this stage of the WEEL program, functionality is more closely associated with decision making and action. In each livelihoods workshop, the women participate in a series of exercises that lead them to a decision that they will make for their group. A WEEL staff member believes that:

The content remains the critical issue in the livelihood stuff. Learning the steps of a feasibility study, doing a SWOT analysis. You don't have to do it in a workshop. Any of those delivery methods would work. Our concern was more how around (to) ensure that the most women in the group got the opportunity. And if you do it too fast, half the feasibility study, you don't (get) the whole picture.

(The) feasibility study is the hardest one and it is also one of the important ones. (The) women often don't take loans because they are not sure if they take this loan, am I going to lose? Is it going to result in putting me with a debt? An extra load to carry on your back is the way the women describe it. And no profit. No gain.

The livelihoods workshops were added to offset the difficulties that women had in making decisions about investing the money that they had saved. One WEEL staff member mentioned that the workshops are more successful than the continuing education series alone because they deal with more practical issues. As I understand this comment practical issues refers to the fact that the women in the groups are actually using their experience and the exercises to make decisions about the here and now. NGO staff members play a mentorship role, as they guide the savings groups through decision making processes. The women are no longer just learning *about* a topic. The WEEL participants in the three savings groups had not reached that stage of the program at the time of the interviews, so I did not ask them to comment on the continuing education part of the program.

Literacy as Power

The second metaphor proposed by Scribner (1984) is literacy as power. Literacy as power refers to a belief that participation in a literacy program can play a role or be the motivating force in people's or a group's decision to raise themselves up out of an oppressive situation. In her discussion of literacy as power, Scribner questions whether literacy education programs can have this effect or if the attainment of literacy is actually the result of larger social movements and forces.

Scribner refers to the concept of power in a narrow sense. Often, one group that has *power over* another group loses ground to that second group. Neither the women in Bardiya nor the WEEL staff members refer to power in the sense of *power over* another group in the interviews, although this avenue has been pursued by the Maoists in Bardiya since the mid-1990s.

One alternative way to think about literacy as power is in the way that the term *power* is interpreted in the discourse around women's development approaches (Allen, 1998; Kabeer, 1994, 1998; Rowlands, 1998). Empowerment strategies taken by women's organizations have emphasized the generative potential of *power to*, the coalition building of *power with*, and the self confidence and self-reliance of *power within*.

Power to. Writing on a women's literacy program in India, Dighe (1995) suggests that women join literacy programs for the *power to* do more, to become more independent, function autonomously, and be able to better deal with issues that arise in their daily lives. These examples are also related to the metaphor literacy as adaptation in the sense that these skills not only assist the women to be more independent, they are also functional in nature. This concept, as it relates to the women's mobility and confidence in dealing with the outside world, was introduced in the section on learning as adaptation earlier in this chapter.

For women in this program, letter writing is another significant outcome of their participation. The power to read and write letters is particularly important to the women because their husbands often work outside the village for long periods at a time. Women who are literate can read a letter from a husband and not have to expose one self to the *lekhandas* - scribes - or the reader (Sherpa, personal correspondence, 2006). The aspiration to have greater mobility is not shared by all the women participants interviewed. Two WEEL participants consider themselves lucky in that they did not have to move around like men or women with more education.

Rogers, Cohen-Mitchell, and Manandhar (2000) write that adults often join literacy programs for access to formal schooling. Or they join for opportunities that open

up to them after they complete the program. For example, participation in a literacy course can assist learners in gaining employment.

In the WEEL program, the opportunity to access credit is typically the motivating factor. However, in the case of the three savings groups in Bardiya, members already had access to credit through their existing savings groups. The three groups members placed importance on ensuring the sustainability of that access to credit through strengthening their group. One WEEL participant, as mentioned in chapter 4, belongs to two savings groups. In this case, the participant mentioned a long-term benefit for herself in using savings for payment of school fees. If she educates her children, they later can provide for her as adults.

Other women also mentioned the usefulness of savings in times of sickness or hardship. A participant informed us that she had just recently borrowed 1,700 rupees from her group to pay for medical costs. The availability of credit in times of hardship was what secured family approval and support of one learner's participation in the program after their initial distrust of the program. None of the women in our conversations spoke about access to credit as a way to improve their livelihoods, although, in practice, they do this. While this practice of providing loans for reasons of hardship is not unique to the Tharu community, it is practiced relatively more often among the Tharus. Smith, Sherpa and Civins (2002) provide an explanation for the importance of savings that offers some financial security.

NGOs must understand the history and situation of particular ethnic groups in order to refrain from interfering when groups make decisions that NGOs deem irresponsible. As an example, the Tharus (in the Terai area) have a community history of indebtedness, leading to loss of land and becoming bonded laborers (*kamiya*). As a result, the women prefer

to take loans after much more consideration and thought. Groups insist on keeping much larger reserve funds to meet medical emergencies, in particular, a priority of theirs. Their rationale is that savings and access to credit are worthless if the pot is empty in an emergency. This seems to us to be a very logical stance for people living on the very edge. And medical care is expensive: hospitalization can run at least 4,000 to 5,000 rupees, so this is what they keep as their reserve fund (p. 69).

According to a World Education representative, the WEEL program does not advocate for changes in livelihoods practices or make a lot of promises. Instead, the program encourages women to improve and expand upon the livelihoods practices in which they are already engaged. A WEEL staff member explained that the program, too, advocates for issues of empowerment that are not very aggressive. Women come out of the program feeling that they can do something and that they can have their own money.

Power within. The importance of *power within* is linked to the concepts of self-confidence and education (Stromquist, 1992, 1995; Dighe, 1995). Writing on the connections between literacy and empowerment, Alan Rogers proposes that literacy is empowering in that, as people acquire new literacy skills, their confidence and self-esteem rise around this issue of literacy (personal correspondence, 1999). The rise in literacy empowerment affects the whole person and contributes to an overall rise in confidence in other areas of people's lives. It is not just newly acquired literacy skills that foster self-confidence: the fact the women have successfully participated in educational opportunities is a contributing factor.

One group member's changing aspirations exemplify this phenomenon. She shared her aspirations just prior to her participation in the WEEL program. She told us, I had an expectation. I would get some training. It would be even better if I could read

other books. That what I had thought. After beginning the WEEL program, her confidence was reflected in her new aspirations. She explained. I've learned that by studying like this, we can do it if something comes. We can do if some training comes. We can also go any place and speak.

Yet, it is not just participants who feel that they can take on more after participation in educational programs, a facilitator, too, felt that the travel that she needed to do in order to participate in training programs contributed to an overall sense that she could take on more. The trainings that she attended, often outside the village, were on various development topics. The two women's experiences illustrate a spiral effect, where success in one activity generates the belief that they can succeed in other activities.

The concept of voice is implicit in WEEL staff members' aspirations for the women's strength in group decision making. Civins, Sherpa and Smith (2002) offer their own explanation for the phenomenon that Rogers and one participant mentioned:

It is not just that literacy gives women the skills they need to run successful and independent groups and livelihoods, it is that something about being literate also gives them the confidence and assurance that they have the right to speak up, make decisions, and take action (p. 63)

Belenky, Bond, and Weinstock (1997) write, in their research on women's ways of knowing, many U.S. women equated the growth of mind with gaining a voice (p. 56). This concept of voice is closely associated a sense of women's *power within*. Writing from her experience in India, Dighe (2005) maintains that the issue of women's lack of self confidence and low self esteem when women embark upon a new educational program cuts across cultural and class barriers (2005, p. 9). This theme of gaining a

voice runs strong in the literature on literacy education in Nepal and internationally as well (Burchfield, 1997).

A theme 'I can speak' was strong enough in the earliest interviews with WEEL participants that I added a question about this in subsequent interviews. The women participating in the program did not identify voice as an aspiration. Rather, women in the interviews cited a capacity to speak with others as an outcome of their participation in programs. One woman, in an interview after the completion of *Thalani*, linked the savings group members' capacity to learn and speak through the dialogue and information sharing in her group with increased respect from their village brothers :

We did not have any knowledge even on small things of the village. Nobody used to exchange such information with us. When we started studying in our literacy class, formed group, even our women started having discussion, and we started teaching and learning amongst ourselves with the things we knew. Then our village brothers too take notice of us. Asks us about many things. We think that all these are the effect of the things we have learned.

I return to the women's perspectives on voice vis-à-vis their status as non-literates in interaction with people who have education in chapter 6 in a section on the meaning of education.

Self-reliance is another concept associated with the *power within*. The self-reliance of Tharus is a strong theme among the women. Self-reliance is not an aspiration of the women; they consider this an attribute and a mainstay of the Tharu community. Women in all three savings groups spoke of Tharu self-reliance with pride. One staff member of the Tharu Community Development Forum, the organization which oversees the WEEL program in Bardiya, joined a conversation with Prerana members. The staff

member indicates pride in the Tharu community's economic self-reliance and agricultural traditions in his comment.

We have a different culture and our own identity. We Tharus have separate dress of *dhotis* and *kurta*. I like that very much. One [thing I like about being Tharu] is, we are farmers. We do not have to buy much to eat. We say, May we do not have to buy to eat. We grow and we eat that, genuine item, not adulterated. If we eat *masuro dal* (a kind of pulse), then we eat very good quality, not the one purchased from the market. We are self-reliant. We don't follow other's words.

An aim of the WEEL program is to create savings groups that are self-reliant and sustainable over the long-term. The nongovernmental organizations overseeing the WEEL program need to train the savings groups so that they can operate without continued support from the NGOs after funding for the WEEL program ends. The situation of each WEEL group in this respect is unique. Members of two groups participated in an earlier integrated savings and credit program and are shareholders in the SAGUN savings cooperative. A group member remarked on the value of the sustained mentorship of a SAGUN staff member. The third group was newly formed and no longer supported by the organization that had provided training in savings group development initially.

The three groups had not reached that level of self-reliance that WEEL staff envisioned, nor did they mention self-reliance as an aim. In an August 2001 discussion with a WEEL staff member after the completion of *Thalani*, members of the most recently formed, savings group requested additional training and information from WEEL:

For us, other similar additional new information. And time to time call us for training. All these things help us. And giving us advice and

suggestion helps us much. And let other programs be practical. How to collect finance. That s what we want.

None of the groups had completed the entire WEEL program by August that year. Nonetheless, their responses were not different from another group in the district that a WEEL staff member and I visited. This group completed the WEEL program four years before. They did not have the close connections or support from a savings cooperative that Prerana and Shakti have had. The group had quite a large pot of money saved but continued to find it difficult to make decisions regarding use of their money. An NGO in the area helped them at times, and the group members had sought out the advice of government agriculture extension staff. However, in our conversation, they requested the WEEL staff member to visit from time to time in a mentoring capacity. They wanted someone from WEEL to visit to show the way.

These examples illustrate the difficulty that groups have in getting to the level of self-reliance - and, perhaps, more importantly, gaining access to information and services - that WEEL envisions. At the same time, two groups' use of the resources in the village in the form of their connections with SAGUN is indicative of the support that is available to at least some groups.

A third metaphor offered by Scribner and one that is related to the *power within* is literacy as a state of grace. Rogers, Cohen-Mitchell, and Manandhar (2000) refer to this in terms of the symbolic value of literacy. The symbolic value of literacy can describe an individual's desire to become a member of the literacy set (p. 6:5). A literate person is perceived to be endowed with special virtues or being a cultured person (Scribner, p.

13). This distinction between an educated person and an uneducated person is often made in Nepal: I address this issue in the meaning of education section in chapter 6.

Power with. The women participating in the WEEL program are members of multiple groups. As just a few examples, the concept of *power with* can be expressed in terms of the savings group, their status as women in society, and as Tharus. In Nepal, caste, ethnicity, and language group play powerful roles in people's learning opportunities and experiences. Women in two groups spoke of their power as a group to earn money collectively through profits from the sales of garlic and other agricultural products that they grew together and from other labor to add to their group fund. The Tharu women's willingness and initiative to work collectively in this way is a strength not typically found in other WEEL savings groups made up of women from other ethnic groups (Sherpa, personal communication, 2006). Some women in the interviews talked about a power concerning their status and identity as Tharus.

A facilitator spoke of working to overcome women's oppression in the village. She mentioned that a primary reason why she became a facilitator was to help the women overcome their oppression in the village.

In order to make the uneducated women of our village educated. In order to make them informed. So that they know the calculation about savings. How much the people of the village have oppressed them regarding money. How many rupees make one hundred rupees? If they do not throw their money in addiction and if that amount is collected for savings, then for them how much will that be in one month. Such is in there, it can be done one should not lose courage. The women were oppressed. One should walk with courage.

She explained that she learned this through a legal literacy class that she took in school as well as from *Thalani*. Two savings group members from that facilitator's class

would like to learn about their individual rights as women in a legal literacy class. Members of the other two groups participated in the legal literacy and advocacy class offered by The Asia Foundation. One group member brought up the importance of having learned their rights as women. She related an incident that happened in her home. At the time, she was not aware that what occurred was illegal. She only learned that it was illegal in the legal literacy class. She used this incident as an example why it is important for the women to know their rights.

A facilitator related, on one occasion, the group worked together to support a classmate whose husband was violent in his response to his wife's participation in the literacy program. Their intervention was unsuccessful. She told us:

We have gone from the group and told him that he should not do like this. She has also wished to study like us. Let her study and so on. We went to say from the group. He told us, I have understood it. It's all right, please go. It was only for one day only.

In a discussion about the possible ways to deal with issues like the one mentioned above, the facilitator mentioned the potential of the group:

First of all there should be unity in the group. The women of the group are strong. If this and that [someone is mistreated] are done, then they will scold. If it is only the wife, then they will keep her in their control. We will have to say like this in front of the village women. They should not do this. The voice and word of the women of our group should be one. Then no one can do anything.

A group member participating in the conversation was skeptical about the possibility of group intervention in matters like these. She retorted, Did not understand. [Men] do not believe. They say, What can this group do? I will give the group itself a piece of my mind.

Other than this brief exchange, no one spoke of measures for women to work together for the benefit of women. In fact, the opposite occurred. A facilitator raised the issue that men in the village feel that they are being oppressed, as most literacy classes are for women. She encouraged the Tharu Community Development Forum to run literacy classes for men.

The women had developed a power to accomplish their aims as a group. Some of the women from two groups spoke about their collective activities outside the context of the WEEL program. The chairperson of one group described their involvement:

We have shouted slogans. In the name of campaign, we have shouted slogans not to do prostitution, child marriage, rape and polygamy. We did cleanliness campaign also. We will keep on doing it. Still we are thinking. We are determined that if we can get some other program, then we will do it. We will make rules and regulations and move according to the rules and regulations.

It is possible that her group conducted these campaigns as part of the advocacy program. Nonetheless, the program was over at the time that I spoke with the women, and the chairperson mentioned that they were considering further group action. The aims that she has for her group are long-term in nature. The long-term and life-long nature of the women's aspirations for themselves and their groups are discussed in the next section.

Life-Long, Long-Term, and Life-Wide Learning

Learning at least something from birth to death is learning.

The mind is there to learn.

These definitions of learning, one offered by a learner and the other by a facilitator, are associated with a motivational force that Bingham and Stein (2001) identify as a "bridge to the future" in their research with adult literacy learners in the U.S.

(p. 4). Literacy education, in this sense, helps learners to keep learning to *Build a Bridge to the Future* in a rapidly changing world (Bingham & Stein, 2001, p. 6). However, the two women whose quotations are found at the beginning of this section refer to learning in broader terms. Neither woman associates learning solely with a particular setting: informal, nonformal, or formal. One woman defines learning as life-long. The other woman's statement refers to her readiness to learn. Their statements reflect an assumption, not just an aspiration, that learning is life-long in nature.

Three related themes arise in the interviews: life-long learning, the long-term nature of learning and development, and the life-wide nature of learning. Life-long learning refers to learning over the life span or, in the case of the savings and credit groups, over the life of the group itself. The long-term nature of learning relates to the time that it takes for learning and change to occur. The life-wide nature of learning refers to the varied settings and circumstances in which people learn, outside educational settings (Torres, 2003, p. 27). This latter category is closely associated with the life-long and long-term nature of learning.

The life-long nature of learning was a theme that arose in my conversations with WEEL learners, World Education and other NGO staff, a Village Development Committee chairman, and facilitators. At some point in the conversations, they all raised their concern or frustration over the lack of nonformal educational opportunities available in the villages after, complementary to, or, in one case, in lieu of, the *Naya Goreto* program.

The Nepal National Literacy program - *Naya Goreto* - has been offered by the government and nongovernmental organizations far and wide across Nepal since the

1980s. The duration of the program is typically six months, for groups who speak Nepali as a first language as well for groups who do not. Completion and test pass of a *Naya Goreto* class has acted as the de facto standard for attainment of basic literacy in the country, thus eliminating a need for extended or additional post literacy programs.

For a number of years, I have thought that the extensive use of the *Naya Goreto* program, in its role as a de facto standard for adult literacy, has relieved funders, the Ministry of Education and Sports, and organizations of the responsibility to consider alternative or extended programs. In an informal conversation, the Village Development Committee chairperson representing the village where two WEEL groups operate uttered an emphatic *bullah* a word that can be translated as 'Finally!' or 'At last!' - in telling me that, after many years of *Naya Goreto*, post literacy and other alternative programs were now being offered in the area. WEEL and NGO staff at the district level expressed this sentiment and their concern that not enough was done to offer a variety of opportunities for adults at different skill levels. A participant's experience exemplifies the situation described by the WEEL staff, the VDC chairperson, and the NGO staff. She tried hard to become literate in her childhood and at the time of my stay in her village seemed so enthusiastic about the enterprise of learning. She took two *Naya Goreto* classes in hope that a follow up class would eventually be offered. Across the country, there are many more women like her who have chosen to take *Naya Goreto* classes more than one time.

Street (2006) has long advocated for a perspective on literacy that looks beyond its status as a technical and neutral skill to one that is rooted in conceptions of

knowledge, identity, and being (p. 12). He makes the point that the question for policy makers and program designers to consider is:

not simply that of the impact of literacy - to be measured in terms of a neutral developmental index - but rather of how local people take hold of the new communicative practices being introduced to them. Literacy, in this sense, then, is already part of a power relationship and how people take hold of literacy is contingent on social and cultural practices and not just on pedagogic and cognitive factors (p. 13).

For literacy skills to take hold, the women and men participating in programs need to have opportunities to practice their skills in classes and other domains of their lives.

The recognition of literacy as a bridge to the future as one of four purposes of learning in the Equipped for the Future program is illustrative of the recognition of the life-long nature of learning, which is neither confined to particular basic skills or knowledge nor to a particular setting. Merrifield (2000) further explains. Literacy as a bridge to the future reflected learners' sense that the world is changing. A prime purpose for learning is to be ready for the changes, to learn how to learn, and to prepare oneself for life-long learning (p. 16). Torres (2003) calls for a discussion of literacy within a broader basic education and local development framework, not in isolation (p. 24). Literacy must be meaningful and functional, not only for survival but also for personal and social development (p.24).

Hunter and Harman's (1985) definition of functional literacy alludes to the issue of life-long learning. They define functional literacy as:

The possession of skills *perceived as necessary by particular persons and groups* to fulfill their own self-determined objectives as family and community members, citizens, consumers, job-holders, and members of social, religious, or other associations of their choosing. This includes the ability to obtain information they want and to use that information for their own and others' well-being; the ability to read and write adequately to

satisfy the requirements *they set for themselves* as being important for their own lives: the ability to deal positively with demands made on them by society; and the ability to solve the problems they face in their daily lives (as cited by Hunter, 1987, p. 24).

Barton (1994), Scribner (1984), and Torres (2003) note the responsibility of organizations to offer programs extending beyond that of learners' self-perceived learning needs.

Barton (1994) raises the point that literacy programs that begin with and never extend beyond people's perceived needs is limiting in scope: programs need to help people create and generate new uses of literacy. Scribner (1984) advocates a policy that makes tomorrow's competencies the standards of today. While Barton and Scribner discuss the expansion of literacy needs, Torres (2003) advocates for the expansion of learning needs.

She writes:

The horizon remains human and social development, which go far beyond alleviating poverty. Learning to be, to know, to do and to live together (Delors *et al.*, 1996), is not enough. Learning to adapt to change is not enough. Learning to *change*, to proactively direct or re-direct change for human well-being and development, remains a critical challenge and the mission of education and learning systems, especially in today's highly inequitable world.

The right to basic education that assists every individual is thus a right to satisfy and expand his/her BLN [basic learning needs] through all the means that are necessary (p. 26).

ActionAid calls for a discussion of the continuity of learning in the discussion of quality literacy programs under the Dakar Education for All framework (Archer, 2005, p. 19). Despite growing awareness that literacy education constitutes more than the development of basic skills, adult literacy education programs face enormous pressure to demonstrate quick gains. Archer (2005) describes the tension felt by the adult literacy sector in this regard.

The adult literacy sector often finds itself between a rock and a hard place. Literacy is so low on the agenda of most politicians that it is tempting to grab their interest with the prospect of quick gains, with results that can generate big headlines and potential votes. The conception of 'magic lines' to cross helps this. Yet learning to read and write as an adult takes time and needs to be closely linked with changes in the daily lives of learners (so they are actively using their skills and developing literate habits). Continuity of learning is now widely seen as the most important ingredient of success.

And it is common sense that there is no magic line – no single moment when someone converts from illiteracy to literacy. This is now almost universally accepted and yet programme design remains in tension with this basic good sense (p. 19)

Barton, Archer, and Torres discuss the role of the program in fostering life-long learning. An alternative perspective is offered in WEEL participant and facilitator's responses. These women already recognize the value of life-long learning and seek out opportunities that are available to them. One facilitator offered a definition of learning that is grounded in a belief in the life-long nature of learning. Members of the three savings groups have consistently taken advantage of learning opportunities offered in their villages. The chairperson, in our discussion of her groups' aspirations, responded to my inquiry, 'How could they [our hopes] be fulfilled? If they had been fulfilled, then we would think of others.'

At the time *Naya Goreto* was introduced in the 1980s, only 9.2 percent of women age 15 and over were literate (Manandhar & Shrestha, 2003, p. 239). Since that time, literacy education programs in Nepal have continued to focus their efforts on basic literacy education for non-literate women. These practices have left out women who already possess basic literacy skills and women who have already participated in the basic literacy program and are seeking out additional educational opportunities. The

population's access to formal education, self study, and participation in basic literacy over the years has meant that organizations today cannot assume that all members of a literacy class are non-literate.

WEEL design staff, too, did not anticipate the diversity of the WEEL group's experiences and the members' active engagement in life-long learning prior to joining the WEEL program. When WEEL was developed, staff members understood that the women who entered the program would not be literate. However, this is not the case: the situation is marked by women's varying levels of skill. As an example, in many Village Development Committees (VDCs) in one southern district, approximately 75 percent of the women joining the WEEL program can be considered literate. Women in other VDCs or even the same VDC who live farther away from the formal schools typically do not enter the WEEL program with as high a level of literacy skills (Sherpa, personal correspondence, 2006).

Another assumption made by the designers of WEEL was that women who entered the WEEL program were not members of established savings groups. This was not true for the three groups in this research study. All the women in the groups had been savings group members before the women's entry into the WEEL program.

Long-Term Nature of Change and Development

Related to life-long learning is the long-term nature of literacy learning and development. WEEL learners mentioned the need to continue practicing the skills introduced in the *Naya Goreto* program. One participant knows how to count. She feels that she can read enough to be able to go anywhere. However, she continues to have difficulty writing:

Even if I can't write a letter, I give a try, but when I can't do it then I call neighbor and ask to write. At the time when my man (husband) goes far away and sends letter and if it comes, then I will try to read and write.

Her difficulty with writing is not uncommon among the women who complete the *Naya Goreto* program. Others in the program have expressed similar concerns. In a focus group, one savings group member shared her concern over the length of time it takes to grasp all that she and other group members have been learning in WEEL.

We keep thinking. When will we learn well? At the same time, we help our mind by thinking that keeping on learning will make us know.

It takes time for people to develop writing skills and to learn enough basic math and reading to retain these skills.

Some WEEL staff members caution against holding too ambitious goals for savings and credit groups. Groups by and large do not want to jump into things or take risks. A WEEL staff member communicated that women tend to go slower and act more cautiously than the men. The small things are just as important as the larger, big ticket items. Men tend to want to take out the 10,000 to 12,000 rupees loan quicker than women. Women tend to go slowly but hang in there for the long run. Women feel more comfortable with small, incremental steps (field notes, March 29, 2001).

The three savings groups are at different stages of development. At the time of the study, one savings group had limited experience as a group. The other two groups had a variety of experiences learning and working together as a class and as a savings group intermittently over a number of years. These two groups have engaged in a variety of entrepreneurial activities individually and as a group to earn money for their monthly savings contributions and to increase the group fund. Of the three groups, the members

of the group with limited experience are only saving five rupees monthly. The other two groups have, over time, increased their monthly savings gradually, from 5 rupees to 25 rupees per month. I believe that, because of their experience, these members' responses were more closely attuned to the specific needs of the savings group. These group members also showed a stronger interest in, what I thought at the time, was conquering the math so that they could better track loans and maintain their accounts.

It takes time for the individual women who decide to form a group to acquire the necessary skills and knowledge to operate a savings group. A WEEL staff member advised:

We shouldn't ignore small things. Small, small drops of water make a sea. Our strength (as a program) is that we never want bigger things. We always give importance to small things.

Trust needs to be developed. Trust can refer to a participant's belief that the money that she contributes to the group will be used properly. Trust can also refer to a family member's trust in the capacity of the group to live up to its promise. This phenomenon is evident in the two more mature group members' gradual increase in monthly contributions to 25 rupees from 5 rupees at the start up. The participants' experiences and WEEL staff expectations of the long-term nature of the savings group development stand in stark contrast to earlier notions that literacy education requires no more than short term interventions.

So far, in this section, I have concentrated on learning in the program. The last section of this chapter concerns the life-wide nature of the savings groups' learning experiences. I discuss the life-wide nature of the women's individual learning experiences in Chapter 6.

Life-Wide Learning

Different programs have played different roles in the groups' development. The women have built on what they learned in the previous programs and informally. At the time of the interviews, some group members were using what they learned in a previous integrated literacy and savings and credit program, their participation in the WEEL program, and the mentorship of SAGUN staff to develop their group. Members of two groups learned better how to raise funds for their group and engage in advocacy through their experience in doing so.

The savings group members shared aspirations concerning improved management of the group. WEEL staff members emphasized increased and expanded networking over the long-term. The WEEL staff members identify the possibility of joining federations and cooperatives as a viable alternative for groups. One program officer believes that, for real change and growth to occur, the savings that groups accumulate are not sufficient. Increased and expanded networking between savings and credit groups and linkages between the groups and other agencies and cooperatives are ways to help the groups expand their capacity and become more sustainable. Currently, about 70 percent of loans are for small expenses. He believes the loan size is too small to improve women's livelihoods. If, for example, women in a group want to raise water buffalo, their group would not be able to generate sufficient savings even over a period of two to three years. Raising two goats is not sufficient; fifteen goats are required for the women to create real change. Outside linkages are necessary for real change and growth to occur. The groups need someone who can take the initiative to form linkages.

Conclusion

The role that the aspirations of program staff and the participants play in a program is significant. Aspirations guide us in our decisions, impel us to persevere or to walk away when our aspirations are not fulfilled, and reflect our hope for a better world. In this chapter, I documented aspirations of the WEEL learners, facilitators, and staff members. These aspirations guided World Education staff on the WEEL program in the development of the instructional materials and training activities. The aspirations of the WEEL staff and the participants evolved, as WEEL staff learned better how to support the women in their learning and as the women's savings groups matured over time.

Chapter 6 focuses on the WEEL staff's, learners', and facilitators' perceptions of learning. The first section of the chapter focuses on definitions of learning. This is followed by a discussion of themes that emerged in our conversations: the meaning of education and learning as change.

CHAPTER 6

PERSPECTIVES ON LEARNING

Introduction

In Chapter 6, I discuss the concept of learning from the perspectives of the participants, facilitators, and World Education staff involved in the WEEL program. Different approaches to the study of learning take into account the individual experiences and contextual factors that the participants, facilitators, and World Education staff raised in our discussions. Researchers typically study either individual or the contextual factors associated with learning, with little or no reference to the other (Caffarella & Merriam, 1999; Engstrom, 1999). Engstrom (1999) suggests that the existence of these two prevailing perspectives is a manifestation of the traditional dualistic framework found in the division between the behavioral and social sciences. This division separates the study of socioeconomic structures from the study of individual behavior and human agency (p. 19).

The individual perspective takes into consideration an awareness of individual learners and how they learn (Caffarella & Merriam, p. 4, 1999). The individual, in this case, is the unit of analysis. In contrast, the literature on adult learning from a contextual perspective looks more closely at how the context shapes learners, instructors, and the learning transaction itself (Caffarella & Merriam, 1999, p. 4). The unit of analysis is no longer just the individual. For this latter perspective on learning from a contextual perspective, Caffarella and Merriam distinguish between two strands of research. One focuses on the interactive nature of learning and another on the structural aspects of learning grounded in a sociological framework.

The participants , facilitators , and WEEL staff members descriptions of learning are interwoven with rich description of their prior life and learning experiences, whether in the WEEL program, at home, the community, work environment, or another setting. The learners, facilitators, and WEEL staff make no divisions or demarcate boundaries between their individual learning experiences and the larger institutional or societal structures involved. In our conversations, the learners, facilitators, and WEEL staff articulated gender, ethnic, and caste issues and tensions that have influenced their learning opportunities, experiences, choices, and expectations for themselves and their savings groups.

Their narratives touched on different aspects of the learning process. They include content, purposes, outcomes, strategies, and the roles played by the people involved in their learning experiences. Insights and perspectives into learning in the WEEL program by key informants add to the discussion. I have organized this chapter by two broad themes raised by the learners, facilitators, and WEEL staff in the interviews. These themes are: the meaning of education and learning as a form of change.

Meaning of Education

In the interviews, the learners and facilitators referred to sociocultural and political factors that had an impact on their own educational opportunities and experiences. This section explores the WEEL participants perspectives on education. Two themes highlighted in this section are girls socialization with regard to schooling and the meaning of education for the women participating in the program. The first theme focuses on two aspects of the participants' early learning experiences. The women learned from an early age that girls are not supposed to attend school. The second aspect

to the theme of girls' socialization is the primacy of work-related learning from an early age. In the second theme, the women describe what education means to them as Tharus in Nepali society and in their interactions with others who have gone to school.

Schooling Denied

Although the experience is not uniform, as part of their socialization process, boys in Nepal are expected to go to school while girls are often not allowed to attend school or drop out early. Earth Consult Pvt. Ltd (1995) describes how boys in Nepal are prepared for the world of productive work and decision making and girls for their care giving and domestic roles as effective housewives, mothers, and service providers (p. 11). Maslak (2003), as well, in *Daughters of the Tharu*, asserts that many Tharu women do not support a decision to send their daughters to school (p. 56).

The women participating in the WEEL program described similar experiences in their formative years. Of the women interviewed, only one WEEL participant enrolled in the formal school system. In her case, she began attending primary school after completing the *Naya Goreto* program; she was allowed to attend school until her marriage. Another WEEL participant explained that she was not allowed to join the formal school system as a child. When she queried her mother about registering for school, her mother replied that the race or caste of women is to move to another family's house after marriage; therefore, she could not go to school. Her fellow group member did not go to school because she had to look after her younger siblings and perform other work at home whereas her younger sister attended school until the 10th class. A third participant learned that, because of her domestic responsibilities and the

poverty of the household, she was not supposed to go to school as well. She resisted by informally learning some basic reading and writing from her grandfather.

Education-related literature on Nepal details the socio-economic barriers to girls' low participation in the formal schools (Chitrakar, Comings, Lamichhane, Shrestha, Thapa & Useem, 1986). Poverty, traditions that restrict girls' mobility, the practice of women moving to their husbands' homes after marriage, and the belief that it is necessary to prepare girls for marriage are among the primary reasons cited for the low female participation in the formal education system in Nepal. Poor quality education is another reason. In Bardiya, both boys and girls attend school; however, the student to teacher ratio is much higher in the Terai district than in the hills. For example, Burigaon high school, where the Tharu Community Development Forum office is located, has 1,400 students and seven appointed teachers who teach the children in three hour shifts.

Other factors are more specific to Tharus. Tharu participation in the formal education system historically has been low. The literacy rate for the Tharu population in Bardiya in 1991 was 17.2 percent (Sharma & Thakurathi, 1998, p. 22). In comparison, the literacy rate among non-Tharus in the district at that time was 42.4 percent (p. 22). The *kamaiya* system of bonded labor has restricted many Tharu children's access to formal schools. A further reason for the low participation rate of Tharu children in the formal school system is the limited opportunity for them to study in their mother tongue (SPACE, 2000). Additionally, the women described how the traditional work-related values found in the Tharu community and their joint family structure influenced their families' decision not to allow them to go to school. Traditionally, Tharu households have been made up of large extended families in which the male who holds the senior

position in the family controls the finances for the household. As mentioned in chapter 4, one participant attributed her lack of schooling to the joint family structure.

The participation rate of Bardiya's Tharu population in the agricultural labor force has traditionally been very high. Tharus, according to one WEEL participant, have traditionally placed greater value on agricultural labor and the land vis-à-vis formal education. She illustrated her comment by saying, "When we had not understood, we used to say like this, 'If you earn, then you can see (and) are able to eat. What will you do with the studies? Do studies give food?'"

In a study of the Tharu population in Bardiya, Society for Participatory Cultural Education (SPACE) (2000), a nongovernmental organization, provides a similar expression. "What good is it to study if you plow the paddy?" popular in the Tharu community. This expression, according to SPACE, exemplifies the Tharu belief that "tilling the land is more rewarding than having an educational degree" (p. 24). A second popular Tharu expression that illustrates the value of agricultural labor in the Tharu cognitive system is one that says that the daughter should only be married to a hard working man, which illustrates their belief in hard work and labour (SPACE, 2000, p. 16).

Tharus' beliefs about the value of education are changing. A member of a savings group in a neighboring Village Development Committee, expressed optimism about the changes:

In that time it was said girls need not study. Only some educated daughters. What to do by educating daughters, later on they will go to their husbands' house. Nowadays sons and daughters are equally educated.

In the following pages, I discuss some of the changes in beliefs about the role of formal education in the Tharu community.

Changing Beliefs about Education

Although their origins are disputed, Tharus are considered to be indigenous to the Terai region. Prior to the 1950s, they were the primary occupants of the Terai, at that time infested with malaria. Their genetic make up gave them a degree of resistance to malaria, unlike other groups in the country. The Tharus have traditionally farmed the Terai region, known to be the richest agricultural land in the country. In the 1950s a malaria eradication campaign created the opportunity for other groups to migrate to the Terai region. Tharus lost most of their land to the immigrants at the time the land became officially registered in the immigrants' names.

Today Tharus fault their innocence and lack of formal education in comparison to the immigrants, who ultimately dispossessed many Tharus from their land and compelled them to become daily laborers, bonded labor or *kamaiya*, or sharecroppers. Tharus from the Dang valley to the east, which was the most valuable land, were forced to move and resettled in Bardiya, clearing the jungle. The majority of the bonded laborers were Tharu. Government legislation abolished the institution of bonded labor in July 2000. At the time I was in Bardiya, approximately 70,000 of the population were landless, after being released from bonded labor.

Tharus perceive a vulnerability vis-à-vis the *Paharis* (hill people) (Odegaard, 1997, Expressions of a Tharu Ethnic Unity, para. 11). Illiteracy has been closely tied up with marginalization and social exclusion (DFID, 2000, p. 6). According to DFID, illiteracy and the illiterate person were previously associated with such terms as

unknowing and unthinking (p. 6). As a result, becoming literate has a significance beyond the actual acquisition and use of reading, writing and numeracy skills (DFID, 2000, p. 6). A characterization of non-literates as unknowing or unthinking hails back to Rogers (1994) analysis of the characterization of participants by literacy providers as deficient or disadvantaged. Few Tharus participated in the formal school system until recent years. Villagers themselves get caught up in this characterization of themselves as illiterates. It is this issue that led a TCDF representative to support adult literacy education.

The TCDF representative explained that he had a very personal interest in helping to establish the organization. He felt isolated in his own village because of his formal education. Only two people, himself and his brother, out of a total 3000 people in the area around his village had completed a high school education. The villagers did not want to associate with the two because the villagers felt unknowledgeable [*agyan*] in front of educated people. This distance between himself and his fellow villagers was one of the most important reasons why he wanted to organize literacy education classes. He has been interested in working in women's literacy education because it builds the women's capacity to speak.

A few WEEL learners made similar commentary. One WEEL participant explained, from her perspective, what happens to a non-literate person in conversation with someone who is educated. An illiterate person can't speak with an educated person. They don't know what to do. How to speak? What to say? What will happen? That's why you have to know letters [the alphabet] and behavior. When she spoke to educated people before, she said that she felt scared, felt embarrassed. This person has studied so

much. I have not studied. How to speak? I used to feel embarrassed. She attributes this fear to:

Being ignorant, they were scared of an educated person. Earlier nobody studied. Nobody was knowledgeable. [People] did not know to give answer to a question like this. They did not know about dealing. This is the way to deal with the educated person. Now they know a little bit. While studying, we learned about dealing, too.

One difference of opinion emerged in a response to a question posed by a WEEL staff member in an April 2001 discussion in another district. The WEEL staff member asked, Is there a difference in learning between a person who has never studied and one who has studied? The focus group member shared a perspective on knowledge, education, and experience uncommon in the interviews. She expressed this belief:

There is an educated person who knows to read, can use pen. That person grows in stature, than an uneducated person who has much experience in practical life. [An uneducated person who has much experience in practical life] becomes very much clear in mental knowledge. Such an uneducated person will have the capacity in the society to give knowledge even to an educated person.

For the focus group member, experience in practical life and the clarity of mental knowledge is as importance or more important than the fact that a person has gone to school. The competence or expertise that a person has is as or more important than formal education.

Two WEEL participants explained that the perspective on education in the Tharu community has changed from the previous generation to the current one. One participant noted that she understood many things after studying. Earlier, when told about studying, I used to say, What is there to do after studying? She explained, in her statement, that

she has come to a new understanding of the purpose of education. A third participant spoke of the time when people who were educated were recognized :

When we were small, people recognized the educated people and nobody took notice of the uneducated persons. Earlier it was like that. Nobody noticed that person even if the person was unclothed or hungry. When we were small, now that era has gone. Nowadays everybody is treated equal whether the person is educated or uneducated.

SPACE (2000) calls the Tharus in Bardiyā in a state of transition (p. 25).

Development activities initiated by nongovernmental organizations have played some role in the change process (SPACE, 2000, p. 25). The organization primarily attributes the cultural and economic changes among the Tharus in Bardiyā to three phenomena: the state, the market economy, and intercultural relations with other ethnic groups. SPACE (2000) reports the Tharus :

current skepticism regarding previously held orthodox views about the uselessness of education; sacred bonding with the land and their belief in the traditional healing system clearly exemplifies this gradual transition (p. 25)

In the 1990s, Backwards Society Education (BASE), a Tharu organization with its roots in nearby Dang district, expanded adult literacy education on a wide scale. Their slogan has been first focus on education (Odegaard, 1997, p. 93). The work of BASE spurred on a movement among Tharus to become educated, through adult nonformal education and the enrollment of their children in the formal school system.

Education in Nepal, too, is associated with the modernization aims of the national government (Ahearn, 2001; Skinner, 1990). These modernization themes are prevalent in children's textbooks as well as in the *Naya Goreto* program (Ahearn, 2001).

Modernization has also been promoted by the Tharu Welfare Society, an influential

organization of elite Tharus with an aim to unite the diverse Tharu groups across the Terai belt (Odegaard, 1997).

Skinner (1990) makes the point that formal schooling helps to create a distinction between the more traditional, conservative world that they [students] equate with most of their parents' ways of life - one oriented toward farming and local affairs - and the other, modern end of a traditional-modern continuum that emphasizes the benefits of biomedical models and western development of an educated population (p. 13). One participant's husband, who went on to university studies after his graduation from high school, is a product of the formal education system. The participant and other family members had to teach her husband to do agricultural work. She does not expect people who have gone through the formal school system to know what to do in the fields.

Now the agriculture is done when the person becomes young. We do agriculture work when we come to a husband's house. We have to teach the husband. Being an educated person, he does not know the work. We have to ask him. Let's go to work. He won't go to work on his own. does not care much for the work.

Robinson-Pant (1999), in her research on two women's literacy programs in Nepal, suggested that the women in the literacy classes regarded the adult class as a poor substitute to the formal schooling available to their children (p. 14). With this education, their children could find jobs and status. However, Robinson-Pant wrote, the women often joined the literacy program just to feel educated like their husbands and children (p. 15). The women's ability to sign their name instead of use of their thumb prints indicated some important changes taking place (p. 16). WEEL participants, in the interviews, did not compare formal schooling to adult literacy education in this sense. However, like the women in Robinson-Pant's study, the WEEL participants articulated

important changes in their lives as a result of their participation in adult literacy education programs.

Fiedrich and Jellema (2003), too, in their research on adult literacy learners, mention the self-confidence and prestige that learners associate with being educated. They note that women in the program considered learning the standard register of a language to be empowering. A few women participating in the WEEL program spoke of this phenomenon. The participant's reference to dealing with more educated people is associated with these conventions in the Nepali language. Another participant, too, spoke about this issue. She explained that she learned how to speak properly with friends :

What kind of gathering within the family, how one can speak in family gatherings? How to speak? By sitting with friends. I learned by talking with friends while sitting with them and the friends taught, too. What else to say? Other Miss and Madam taught to speak like this Sir used to teach that when we see some senior people, then we should wish [greet people] with *Namaskar* [a more formal use of *namaste*, a term used to greet people]. They used to teach that we should speak with respect with people coming from outside and so on.

A process of change in the relations between Tharus and other caste groups that migrated from the hills had already begun. Some WEEL savings group members attributed this to the fact that Tharus have become more educated. One participant shared her thoughts on the changes. As far as I know, earlier, hill people used to suppress us and insult us by saying Tharu. Nowadays hill people do not insult. In her case, literacy and numeracy skills mark the difference. She explained that the reason why hill people no longer insult Tharus is because Tharus have become clever in the sense that everybody knows reading and writing. This is important because then people cannot be cheated.

One NGO staff member believes that the relations between Tharus and groups that have migrated from the hills have not improved to the level that this WEEL participant described:

In our context, people think that Tharus are workers only. One says, as I have heard, we are a little bit educated people. Even then, most of the time the landlords are hill people, and while doing anything they say that today no work could be done because the Tharus did not come. At that moment, we find it very bad. When they say Tharu, it encompasses all Tharus. We can't say to a hill person or to anyone from another caste that their race is useless. We have to say that being specific. So and so did not come and no work was done. ..

We will earn again. That's our mentality. Other races do not forgo like that, and this is the most difficult thing in our race. Due to less education in our Tharu community, cooperation has not developed much, I feel. We do not have unity. That's the reason we stay separately. When others find us separate, then anyone can intimidate us. This is because of the society.

As long as people are not educated till then it will not be known. What is community? What is society, and who are we? Now let's say, the constitution is made. Acts and laws are made, but they will not know. The person will be working only due to the society. The person will not know much. Others will not accept the person that much. The person will have difficulty. The person is working and makes a little mistake. Then the society will make that person even a bigger mistake maker. After that, the person will have self-reproach and will not have the capacity, confidence to move forward.

What to say. When my race is behind, we are not educated. What others do, we have to hear it. Makes us demoralized.

In his statement, the NGO staff member referred to caste norms in the country in his discussion of the individual and the group. Odegaard (1997) refers to these as the normative rules of the caste system which adhere to the group and not the individual (Chapter 5, Tharu Welfare Society, para. 6). In the case of the Tharus, then, Odegaard writes. If some caste members succeed in raising their social and ritual status, this is

therefore something the whole caste may benefit from (Chapter 5, Tharu Welfare Society, para. 6).

Thoughts about the Meaning of Education. The concept of education, for the women participating in the WEEL program and the TCDF staff member, is powerful. Education is interlinked with issues of the women's social identity, issues of gender and caste, concepts of modernization, and, importantly, their hopes for the future. In our conversations, education plays a significant role in the women's vision for a more equitable world. On a personal level, education is associated with gaining something that was denied in their youth and with voice, the self-confidence to speak with others who are more educated. Some of the women also spoke of their husbands and other family members' willingness to listen to them in discussions at home because of their participation in educational programs. Education, too, was perceived in terms of its power to create a more level playing field vis-à-vis other caste and ethnic groups. One of its consequences, however, is the potential to create a rift between the people who have the opportunity to go to the formal schools and others who do not. This phenomenon is evident in the narrative by one participant of her husband's lack of interest in agricultural labor.

This section focused on the meaning of education from the perspective of WEEL learners and the staff members of the Tharu Community Development Forum. The next section of this chapter is on learning as change. In this section, I discuss the meaning or definitions of learning raised by WEEL learners, facilitators, and WEEL staff members.

Perspectives on Learning as a Form of Change

This section explores what the participants, facilitators, and staff members understand by the concept of learning. In our conversations, the participants in the WEEL program, facilitators, NGO representatives based in Bardiya, and World Education staff responded to the question, *Siknu Baneko Ke Ho?* This question can be translated as 'What is it to say, to learn?' or 'What does it mean to say, to learn?' In this section, I have incorporated responses from the WEEL participants and facilitators who took part in a discussion at the group leader training. At the time of the focus group in this district, the women had completed the entire *Thalani* post literacy program, and a few had participated in bridging activities. Bridging activities are for groups that had already participated in a literacy program and needed to brush up on their literacy and numeracy skills before beginning *Thalani*. The insights of the discussion on the bridging activities add to the discussion.

As the participants, facilitators, and staff members explained what they understood by learning, they provided examples of their learning strategies and preferences of how they and others learn. Clear themes emerged in the conversations. Each theme is associated with a form of change. Learning is described in three ways: learning as access to information, learning in doing, and learning as seeing things in a different way. Additionally, I discuss a fourth theme not mentioned in the interviews - learning as understanding - in relation to the responses of WEEL participants. I have organized this section by these four themes. For each theme, I discuss the conceptions or understandings of learning, the learning strategies, and preferences shared in the interviews.

Learning as Access to Information

One definition of learning raised in our conversations was associated with gains in knowledge. In the interviews, WEEL savings group members, facilitators, and staff members discussed their definitions, the purposes associated with these descriptions of learning, and the strategies that they have used to gain knowledge. This section focuses on these three aspects of learning as access to information.

Learning as to Know. The Department for International Development (2000) asserts that the understanding of literacy needs broadening to that of communication and information strategies (p. 3). Literacy, in this case, is perceived in terms of its role in opening up poor people's access to information (p. 2). DFID (2000) points out that this understanding of literacy includes:

access to many types of information that individuals may want or need to achieve a more satisfying life, to carry out responsibilities more efficiently / effectively, even to challenge/ reject what has been learnt through socialisation in an unequal society. It thus provides the potential (but not the guarantee) for a better life politically, culturally, socially and economically (p. 6).

A perspective of learning as knowledge gain was a common theme in interviews across the different groups: participants, facilitators, and WEEL and Tharu Community Development Forum staff. In an early interview, one Tharu Community Development Forum staff member defined learning as *boudhik gyan* - translated as intellectual or material knowledge - not a kind of knowledge associated with moral or spiritual knowledge. After consulting a teaching manual, he changed his definition of learning to to know and to understand. Some women participating in the WEEL groups described learning in similar terms. One facilitator and WEEL participants offered perspectives of

learning as access to information that occurs in the give and take of conversation. The facilitator described learning as:

Learning means everyday we learn at least some thing. That learning process is learning. To teach others what they don't know, to know from others what you don't know is learning.

In a focus group discussion, different Shakti members shared these definitions of learning:

To be able to tell. To be able to do a task or job [*kam garni*]. To be able to talk and discuss. To be able to know.

We get to know the things we do not know. For example, now learning, we are learning through talk and discussion. Today how our morale and confidence/motivation (*hausalo bardeko*) has increased. With conversation, we hear the things we do not know. When we do not go outside, nothing is known [we will know nothing].

To say learning, it is to be able to talk with our friends about the things learned from you and to talk with others about the things that we have heard. That is learning. To be able to say to people, to say to your family that in such and such place, I learned this thing. To be able to tell somebody what you ve heard is learning.

This thing can refer to what group members have learned while participating in the group. One participant, explained. The things we do not know are in the book. We did not know how to receive interest. We learned from the book. She and others refer to the concepts about savings, credit, and group formation found in *Thalani*, the textbook for the post literacy class.

Mobility - the opportunity to go outside the village and learn new information through that experience or exchange with an outsider - is associated with learning in this sense. Many times over the years, I have talked with women in adult literacy classes who say that they knew nothing before attending the literacy class. The same occurred in

my conversation with the WEEL learners. In a conversation with two participants, I asked them why this is the case. The first participant explained:

When we ask our friends in Tharu language what do you know, then to say I don't know anything has become our practice. To say I don't know anything even when you know. While studying also when the person knows everything and can know even more but it has become a practice to say I don't know anything. For example, there is this word. Everybody is reading. My turn has come and I say, I don't know but when I have to read it, then I can read.

The second participant countered her response:

How can we know without studying? We could not go outside. We did not know reading writing. We did not meet the people of village that often, could not get to speak. That's why we did not know anything.

The first participant concurred with the second's later comment on the earlier restrictions placed on women's mobility then described changes in these restrictions after women started participating in educational programs. She explained that men did not allow women to join meetings in the village. The men used to tell the women to go home and do their chores. The men would ask, 'What do the women know?' Nowadays, she told us, 'The men also do not get together. If the women have any work to do, then we get together ourselves. Talk about it. Decide and write. We can say, 'You are doing this. Don't do this.'

Pratt (1998) describes learning as an increase in knowledge as an increase in the amount of information they can recall. [People] liken it to filling a container with discrete items: information or knowledge need not be related to anything (p. 26). As Pratt explains, simply an increase in the quantity of information signifies learning (p. 26). Learning as an increase in knowledge and the understanding of learning as memorization are often called a 'received view of knowledge' (p. 27).

Smith (2005) claims, from this perspective, the outcome of learning is a product, not the deeper form of learning associated with an understanding of learning as a process. Baumgartner and Merriam (2000) provide further explanation on this topic:

Much of adult learning is utilitarian in nature in that we add to a stock of knowledge and skills. Other learning can be developmental: that is, learning, particularly that derived from life experiences, can lead to some aspect of self-change (p. 261).

Pratt (1998) differentiates between quantitative and qualitative views of learning. Learning as an increase in knowledge is an example of a quantitative view. According to Pratt (1998), the conception of learning as an increase in knowledge is additive in nature (p. 26). Learning as understanding or learning as personal change are qualitative views of learning. A qualitative view of learning signifies greater depth of learning. Learning as the acquisition of information and procedures so they can be used or applied in practice is a bridging conception between qualitative and quantitative views (Pratt, 1998, p. 27).

The WEEL learners' descriptions of learning contain elements of a conception of learning that is additive in nature, as Pratt suggests. However, the conceptions of learning that the learners share have an active element in them. They are not simply absorptive in nature. Learning takes place in conversation and dialogue with others. This kind of learning is found in cultures with oral traditions.

Dahlin and Regmi (2000) also identified this phenomenon in their cross-cultural research on Nepali and Swedish students' conceptions of knowledge. Most Nepali students participating in their study showed a belief in the social nature of knowledge whereas Swedish students viewed knowledge in a personal sense (p. 56). Nepali students

expressed the notion that knowledge exists only as communicated and used in society (p. 55). A connection is made between the sharing of knowledge and religious traditions. In their study, a Nepali student referred to a Hindu traditional saying that knowledge increases by being given away. A student also commented that teaching others what you know is a religious obligation (p. 53).

Dahlin and Regmi (2000) identify the collectivist culture and the oral traditions in Nepal and the individualistic culture and literate traditions of Sweden as the primary reasons for the differences in beliefs. The researchers expressed their belief that, for the Nepali students, If one knows something, it is one's duty to share it with others, otherwise one's knowledge has no significance and it may as well not exist at all (p. 57).

In this conception of knowledge, Dahlin and Regmi comment:

The personal and binding teacher-student relationship in collectivist cultures means that knowledge is viewed as being transferred from teacher to student in social interactions that have affective and moral implications (p. 57).

They make the point that, in countries where literacy rates still need to rise, the need seems to be to develop the awareness of individual interpretation - that knowledge is also something created between the ears of the learning person (p. 58).

Knowledge, in the sense that the WEEL participants describe, has some affinity to what Hamilton (1998) has called vernacular knowledge. Hamilton describes vernacular knowledge in terms of the expertise developed by people outside the formal educational structures and shared with others, as the occasion arises. One WEEL participant described learning in her savings group in this way:

What did we do in the group (thinking). Learning things. We used to do lot of meetings. We used to learn things. Make conversation. When one

has finished speaking, then the other one says her things. In this we used to speak turn by turn and understand it.

Earlier, I did not know about treasurer, secretary and chairperson. Came to know about it in the group. Knew here about reading. Earlier did not know about it also. Who is called a member, did not know about it. Now the treasurer has to be elected; it won't do just by saying that you have to be it. We have to write the names on small paper chits and have to let others read the names. Other persons will announce looking at it. And we will learn.

Another participant, too, provided an example of communicating what she learned while she was participating in the legal literacy program. What she shared becomes transformed by her own understanding and interpretation:

While reading Legal Book, I gathered the family together and informed the things I knew from the group. What did I understand by being the group for so many days, what kind of talking we used to do, things that were in my mind.

A facilitator, in her description of what she learned in the various training programs which she attended, emphasized the active nature of gaining new knowledge. The opportunity to travel outside the village for training was important for her as well. She felt that she learned to speak because of these opportunities for training outside the village. She learned through videos, study visits, and conversation with others. She dispels the notion of learning as a passive recipient of knowledge in her description of some training programs:

When some trainings are given, then only others are talking. Only the person who is giving the training is speaking. There are sirs who give training. They are talking and finishing their lessons. We can't raise any questions on that. Listening to what they are saying, we feel sleepy. And while listening to what they are saying, we just take it lightly as joke and do not concentrate on what they say. I used to feel sleepy; it used to be like that.

The facilitator, however, is alone in her recommendation among the women in Bardiya that someone above our level helps people learn:

Besides, we teach each other the things we know. Others will also get the opportunity to learn. People above our level, if they teach some work, too, then we will know. They give training. Then, learning is to learn to know the things you do not know. Only if you learn from others, then you will know. It's very less that you learn, hear, and know by yourself. Whatever it may be, if others teach then, even if it had been heard earlier, while doing it practically you will understand it exactly.

Real Life Knowledge that is Useful and Relevant. Kasworm (2003) studied the conceptions of knowledge among undergraduate students over the age of 30 with varied life and educational experiences. In comparison to younger college students, she writes that older college students:

bring more complex and varied backgrounds of life experiences and prior knowledge and skills; complex educational histories; wide-ranging maturity levels, motivations, and attitudes; and limited time, resources, and access for collegiate engagement (p. 82).

The students in her research made clear distinctions between what they considered academic knowledge and real world knowledge. Academic knowledge for these students is knowledge in the classroom that focused on theory, concepts, and rote memorization, of book learning (pp. 84-85). Real world knowledge, on the other hand is directly focused on the adult's daily actions in the world, knowledge that has immediate application and life relevance, of learning from doing (p. 85).

My conversations with WEEL participants, facilitators, and staff were marked by the absence of the former, academic knowledge, distinction. Knowledge, as a rule, was only related to the kind of information that is functional in nature: useful, relevant, and applicable to people's lives. As an example, members of two different savings groups

connected what they learn to its potential usefulness. One woman told us that learning is something that:

one does not know. It will be good for me if I know something that I had not known. If there is something I do not know, if I learn it, then it will be useful for me; that is why it should be learned.

The other participant, however, does not specify what is learned: knowledge, a skill, or something different altogether. She commented, "Whatever you learn that will help your life be good and will be useful in the future as well, that is learning."

An interesting exchange occurred between two World Education staff members during an informal conversation at lunch. I asked one staff member, "What is learning?" He responded that learning is to improve our lives. The second World Education staff member interjected and asked, "What if you learn just for the sake of it? For example, a show on penguins on the Discovery channel?" The first staff member replied to the negative:

I don't think that is learning. Learning is to help us get educated, better jobs. [Name of friend] is the same. He went to the U.S. to study so that his children would get a better chance of education (field notes, March 30, 2001).

According to this staff member, watching the Discovery television show could not be considered a learning activity because there was no element of usefulness in what was being learned. The participant's description of learning as useful and the staff member's responses share similarities with what Kehrberg (1996) writes about the reading environment:

The reading environment in Nepal is limited, even among many educated urbanites. Books and periodicals are read in order to do one's work or to get a better job. Rarely, do people read for enjoyment; therefore, children do not see the act of reading as a "normal" enjoyable activity (p. 8).

At the same time, this does not mean that the women in Bardiya were not curious about life and events that did not fall into the realm of useful. As an example, at the request of some WEEL participants, I shared experiences of life in the U.S. after our focus group concluded.

Access to information - and gains in knowledge - that the women and WEEL staff described are closely related to the women's desire to create sustainable savings groups. WEEL staff, in their narratives, linked the savings groups' increased access to information to better informed decision making.

Access to Information for Informed Decision Making. Organizations working in the micro credit sector in Nepal have cited a number of challenges in the development of women's savings groups. Sharma and Acharya (1997) write:

Women lack technical know-how, capital, managerial skills, and access to credit, market and resources to make any significant improvement in their economic condition. Access of women to credit is severely limited due to the lack of tangible collateral with them, high transaction costs, misconceptions about women's capability as a potential borrower, low literacy rate leading to procedural barriers, low profit margin of the activities in which the women are usually involved, limited time available to women due to their involvement in time-consuming household activities and ritual performances, etc. (p. 1).

The National Savings and Credit Development Project (1998) proposed a set of micro-finance best practices. These best practices include a vision for growth, effective governance, financial sustainability, credit services, and institutional development (p. 8). All the issues mentioned contribute to the long-term sustainability of savings groups. Some issues are related to the capacity of the women in and as savings groups; others are institutional factors outside the control of the groups. All the issues require a depth of

knowledge about group dynamics, group rules and regulations, an understanding of the opportunities available to them in their locality, and many more aspects concerning savings group development and maintenance.

WEEL staff members, similar to members of the three savings groups, made connections between the participants' gains in knowledge from their participation in the WEEL program and the sustainability of the group. Three WEEL program staff stress the importance of linkages after the 21-month WEEL program has concluded. Another program staff member stressed the relationship between gains in knowledge and informed decision making. She believes that:

real control over knowledge and information leads to real economic empowerment which means women will make decisions that they have decided are in their own best interests that may not conform to the received wisdom or motivations driving development programs.

She cites women's group activities in Bardiya as an example:

In Bardiya as the conflict got worse and the economy shrunk harassment by army and Maoists resulted in many groups building up a cash reserve as members struggled to find a viable investment. Cash lying about in a war zone is a risk so they went and loaned it to Gulariya and Nepalgunj businessmen at high interest no partiality to Tharu businessmen (personal correspondence, October 10, 2006).

An important aspect of program design is selection of content that is appropriate, relevant, and easy to understand. Early in the program, WEEL staff discovered that the content that they selected for the program did not match prevailing beliefs about women's savings and credit group development, nor did it closely connect with what the staff felt to be the women's needs. The first version of *Thalani* focused on income generation. The current, revised version covers issues associated with the formation of savings groups. A staff member referred to that time and stresses the fact that the program now

reflects what the women want. She is considering the development of materials that can be more easily read and understood by women from different ethnic groups who do not speak Nepali as a first language. She also believes that the program needs to assist the women in developing stronger linkages with other institutions. She believes:

Women need more linkages. WEEL needs to think more about that. Now it is just savings and loan. Groups can belong to a federation, go to the bank, join a cooperative.

We are showing them skills and providing knowledge so that they can do this work on their own. We need to help them with sustainability. In our national context, women don't want to join cooperatives because they are confusing. Women feel that joining is hard and that the cooperatives are undemocratic and not transparent. Or maybe they just fear cooperatives.

A program officer mentioned the difficulties that the women face in sustaining their groups if a flow of information to the group is not available.

The group members have the feeling how to continue this. Whatever they started, how to continue, sustain the groups, what to do in the future, who will assist us. They want to become involved in some activities, but they are not sure what will be the suitable activities for them. That's why they want support from others. From outsiders.

While visiting one village, a participant told this program officer how agroforestry helps a lot. He cites the village mentioned below as an example:

Sir, look at our *baris* (fields). They were dry. Not a single tree was there. Now fodder trees are there. Grass is there. Before, there were people once or twice a year, people had accidents went to take grass on a steep hill and died. Now they don't have to. They started saving then took their money and became share members.

Not all savings groups find themselves in that position. The program officer further explained how women in other areas might react:

Okay now we can read these things very fluently. What to do in the future? We don't know exactly. Where the money comes. What to do?

Plant rice maize in a scientific way fruit trees, cottage industries. Where to get ideas, support They are looking for that.

In the staff members narratives, access to information refers to what the women learn in the program and outside the program as a part of everyday learning.

Livelihood workshop activities towards the end of the WEEL program address issues of linkages and networks. Nonetheless, what the women s groups learn outside the program depends a great deal on institutional factors outside the control of the group and the WEEL program, like the availability and accessibility of credit facilities and other government line agencies.

Using Drama and Stories as a Way to Help Women Access Information. The WEEL participants brought up a number of ways that they have learned in the program. The use of drama and stories is one approach mentioned by WEEL participants, facilitators, a WEEL staff member, and an NGO representative based in Bardiya. I highlight two themes in particular: stories and the use of comic strips because of their connection to a conception of learning as knowledge gain and their recurrence as a theme in interviews with participants and staff members alike. I discuss a third category, group discussion, as it relates to a conception of learning as an increase in knowledge. A fourth category, mentorship, emerged in the discussions as well: this is discussed in the section on learning in doing.

WEEL participants and facilitators read and discuss savings and credit topics introduced in *Thalani* and the continuing education series. These lessons are presented in story format. The stories follow a comic strip format, first introduced in the *Naya Goreto* program. WEEL staff created a character, Dil Maya, whose group activities and

discussions the WEEL participants follow over the course of the three-month *Thalani* program. Continuing education materials follow a similar format to the Dil Maya stories that began in *Thalani*. The stories all pertain to some aspect of the development of a savings group. They are either created by WEEL staff or adapted from real life events of WEEL groups.

Other characters in *Thalani* are comic strip characters. A playing card talks about the dangers of gambling. A talking piggy bank urges WEEL participants to feed it money as savings. One facilitator described the piggy bank in an overview of the chapter:

It is very effective. the piggy bank. To say what type it is. it is nicely smiling. First it is sitting like this and says the money you spend for smoking cigarette. chewing tobacco. other addictions like drinking alcohol instead you drop only one rupee a month in it for me. When I am also getting to eat. then I will also become happy. The piggy bank is saying I have not. We also do the same. isn't it? We can't speak; we do not get strength until we eat. The piggy bank seems like it is very angry.

And if one rupee is given saying that the piggy bank has said like this. let's see what happens. This kind of thinking came to them. When they started saving little by little. they discussed it with their friends. After the discussion. having saved for one month. they say. Look it seems to be a little happy and is smiling a bit. Having smiled. what does it say? It said.

If you spend one rupee per day then you spend 30 rupees per month. Similarly. in a year. for 365 days you spend 365 rupees. If you give me that much money which you spend. imagine how happy I will be. If I get to eat. then I am fully satisfied. I smile.

The sisters in the group discussed this and understood that it is such and such. Recently. after reading the piggy bank lesson. the two sisters who used to smoke cigarettes gave it up. It was good thing. It made a good impact on them. Another friend said. I wear many bangles; it is not necessary to have many bangles. Wearing one or two will be enough; I will save some money. The piggy bank has made much impact on them.

The participants in the facilitator's class. too. read the newspaper series produced through the Women's Empowerment Program. One night. during a visit to the class. the

facilitator began the evening by reading a section from *Mahila Shakti* (Women Power) aloud to the women and then talked about what was in the newsletter. *Mahila Shakti* is a monthly newsletter produced by PACT for the groups participating in the Women's Empowerment Program (WEP). The newsletter contains articles by and about the women's groups participating in the Women's Empowerment Program. The women listened with interest. Although I did not see a copy, most likely the other savings group involved in WEP received a copy of this publication as well.

Some groups engage in bridging activities. These are groups that had already participated in a *Naya Goreto* or another literacy program but need to brush up on their literacy and numeracy skills before starting *Thalani*. The three groups in Bardiya did not engage in these activities; however, representatives of the savings groups who participated in the group leader training that I observed had. The women in these groups read stories from the *Pipal Pustak* series, created by the United Mission to Nepal. The *Pipal Pustak* series document the stories of women in Nepal. Kehrborg (1996) writes that the *Pipal Pustak* series was created to increase readers' awareness of other peoples (sic) situation, of ethnic and cultural diversity and the power and importance of choice (p. 9). Scribes recorded these stories, which were then adapted for publication.

In an informal discussion, the WEEL coordinator mentioned how popular the *Pipal Pustak* materials are with the women. The reason she cites for their popularity are the real people trying out development activities, like growing a certain kind of agricultural product or starting a tree plantation. The women who read this series know that others like themselves have tried out an innovative practice and succeeded. It was

not a government official who never tried out the practice writing about it. (field notes, March 20, 2001).

The range of information that the *Pipal Pustak* series offered is also attractive to women. In a focus group with Makwanpur group leaders and facilitators, one group leader listed many topics covered in the series, including the consequences of eating beetle nut, HIV infection, the support of people with AIDS, and treatment of leprosy. She likes the books because of their interesting stories, life experiences in misery all of which shows the path towards light. Concerning *Thalani*, she explained:

The groups in the *Thalani* book who have done things are the concept of women like us. We too should form a group and, being big, should present an example. All these concepts have increased our knowledge very well.

This participant in the group leader training identified with the difficulties that the women in the stories experienced. Hart-Landsberg, Reder, and Wikelund (2005) raise the point that these kind of vicarious experiences help to build self-efficacy (p. 94). This is an approach also employed in the *Naya Goreto* program. These stories also create an emotional impact on the people who read them. Ahearn (2004), in her research in Nepal, found that the comic strip stories in *Naya Goreto* had that kind of impact on residents of the village where she conducted her research. Men and women in the village cited the comic strip characters in *Naya Goreto* as cautionary tales, especially regarding men with drinking problems and multiple wives, or women who are dissatisfied with their fates and decide to leave their husbands (p. 170). Importantly, in *Thalani*, the stories or *nathak* - drama - as the women called it - in the book contain comic strip characters that illustrate the events described in the text. The illustrations make it easier for WEEL

participants who had difficulty reading due to poor eyesight or reading skills to follow along with the story. One facilitator comments that when the women perform in a drama, they get a chance to speak as well. Then, she explained, Even if you don't know, while performing in a drama, one will understand something.

WEEL participants and staff members perceive learning from multiple perspectives. Learning as knowledge gain or access to information is only one perspective. The following section focuses on an understanding of learning in doing.

Learning in Doing

This section has two parts. In the first part, I discuss the work-related nature of the women's early learning experiences. The second part focuses on the WEEL learners, facilitators, and staff members' understanding of learning in their adult lives and the WEEL program.

Early, Work-Related Learning. In a workshop document on work-related adult learning, UNESCO (1997) reports that almost 85 percent of the working population acquires the necessary skills for conducting an economic activity outside the formal system of education (p. 9). These skills are acquired through informal apprenticeships in which the young learn the roles that they are expected to play through imitation and identification and an early integration into daily working life (p. 9). According to Rogff (1990), children are:

Apprentices in thinking, active in their efforts to learn from observing and participating with peers and more skilled members of their society, developing skills to handle culturally defined problems with available tools, and building from these givens to construct new solutions within the context of sociocultural activity (p. 7).

Rogoff refers to this process by which older generations teach the younger generation as guided participation in that both guidance and participation in culturally valued activities are essential to children's apprenticeship in thinking (p. 8).

The WEEL participants' learning experiences as children were similar in nature. The women often learned by working with an older, more experienced individual, usually a family member, acting as coach and scaffolding the experience for them. They gradually took on greater responsibility over the course of their activity. The skills that the women learn prepared them for their roles as adults and contributed to the maintenance of their families.

A member of one group spoke of learning how to cook food, to plant, and to harvest rice. She learned how to perform these tasks from her parents, who taught by saying, "It will be as such if cooked like this." The facilitator of a *Thalani* class described activities that children learned through observation:

These skills, winnowing, fishing are picked up at young age during the childhood. Fishing is learned by looking at the parent's doing. Our children are not scared of going into the water if it's muddy or they are being bitten by insects. Here, if there are small girls and when they see their mothers weaving baskets then they say, "Please teach me to weave baskets." And they learn.

Another WEEL participant, as a child, learned farming and other domestic skills for the upkeep of the household. Learning these skills was important to her because, without them, it would not be possible to earn her livelihood. She commented that she did not know about studying. In her childhood, she learned:

First of all, agriculture, beating and grinding, going to the forest to cut firewood, collecting water and cow dung, sweeping the house and courtyard, washing the dishes, cooking food.

She learned how to do this work, little by little, while working with mother, aunt, and sister-in-law.

Due to their poor economic conditions, Tharus often send their children to work at the homes of people who have migrated from the hills. According to a facilitator, Tharu children need to learn how to work early on because of these circumstances. She explained:

Good or bad, they learn by the age of 10 years old. In this way, the children learn household chores. Over here they have to teach household chores as they might stay at a hill people's house for two to four years. If they are not taught till they are youth, then they can not earn their livelihood at hill people's home.

Girls, too, are trained in preparation for their marriage and subsequent move to their husband's household. The facilitator described how girls are taught to cook rice at home:

Cooking just this much of rice will not be enough at home. When there are 12 to 15 or 20 to 25 persons, then while cooking rice (food), you have to estimate. It's difficult if you do not learn this. All these are taught at home, thinking that the daughters will have difficulty at their own home when they get married. Over here, this happens after your study and you learn later. If you have not studied, then later you have to do something. You have to eat. That's the thinking over here.

The women learned early on what they needed to know to fulfill their domestic and agricultural responsibilities from their parents and other family members. What the women learned as children and youth is related to responsibilities that they are expected to take on as adults. The early learning that they describe is useful, hands on, and practical in nature. They learn from others who are more experienced than themselves through observation, application, and mentorship or as what Hansman (2001) calls participation in cultures of practice (p. 46). In the next section, I discuss a conception

of learning as doing associated with the everyday lives of the women in Bardiya and their participation in the WEEL program.

Learning by Doing in Adulthood. The academic literature on learning and experience is extensive. A few examples include the experiential learning cycle (Kolb, 1984); learning as applying (Marton, Dall Alba, & Beaty, 1993; Watkins & Regmi, 1992, 1995); apprenticeship (Rogff, 1990; Wonacott, 2000); informal learning (Marsick & Watkins 1999); everyday learning (Biggs, 1991); and situated learning (Lave & Chaiklin, 1996; Lave & Wenger, 1998). Smith (2005) refers to the concept of experience as double-barrelled in that process and content are both implied. He draws on Dewey's differentiation between primary experience and secondary reflective experience. Primary experience comes out of a minimum of incidental reflection and secondary experience comes through what Dewey has said to be the intervention of systematic thinking (Dewey, 1929, p. 4 as cited in Smith, 2005, para. 4). These writings reflect understandings of learning from experience or reflection: learning for later application or use, as in a structured educational setting; and learning in doing or learning in the process of engaging in a task, as in making a pot or harvesting rice.

Women in Bardiya and the WEEL staff touch on these different perspectives of learning in doing in their narratives. A group member in a neighboring Village Development Committee spoke for her group in an interview. She referred to the connection between learning and use, as raised by Brown, Collins, and Duguid (1989) in their discussion of the folk categories of know what and know how (p. 1). She explained that learning is, To know. To know how to do. And to know from doing.

A WEEL participant focused on the concept of learning in doing and the effort that it takes to learn a skill. She responded:

Whatever work we do, that is learning. When it is put into (effort is made), it can be learned. Making a pot by hand, clay items, weaving a basket, sewing dresses, all of these are learning.

One WEEL staff member believes that women in the program focus on the skills that they learn and their engagement in the learning process. He believes that the women participating in the WEEL program would define learning as, To read and write, To do math, To listen. Learning is also by experience. By doing something, I learn it. For women, when they can read and write, they say, I learn.

One Tharu woman with whom I spoke is a president of a local non-governmental organization based in Bardiya. She is not affiliated with the WEEL program; however, she has worked with World Education extensively through another literacy program. She, like the participant earlier, described learning in doing, by experimentation and engagement. She also shared an understanding of learning that comes from the give and take of conversation. Through conversation, she ultimately aims to expand or improve her repertoire of practices. Following are the field notes from her description of what it is to learn:

In life, learning is doing. At home in the kitchen I don't have the feeling I know how to cook everything. I like trying *naya, naya* (new, new) ideas. I want to use a new process to learn how to do something new. That's why I don't want to sit alone. Sitting with friends, other people I learn about implementation, process, new models.

Sikna jamne. [I learn as I go.] In life, I learn. It is learning as you go. I don't have just one focus. I like what is *simit* (integrated), e.g., environment. I like to learn. *Me gareko* [I have done] what I am not supposed to do. I want a jeep. Ladies can't drive so I want to learn. I

asked my husband to buy one for me. It s useful. I ve been this way from my youth. What I see, I want to do. (field notes, April, 2001)

The WEEL participant and staff member and the NGO representative all referred to learning in doing in terms of individual effort. Three WEEL participants shared group and individual experiences learning from mentorship and modeling behavior. One participant spoke of the mentorship of the SAGUN female motivator. She commented:

There is SAGUN. While saving, they also give some help by saying this will happen if done like this. They give training also, in between, such as, while going to the institution they teach at least something. This is how they explain: The group is formed. How do you collect savings? they ask. Or, do you make meeting? they ask. We explain.

Every month, we do regular saving, regular meeting, once a month. If something befalls on someone, needs loan, where the letter comes, then we go two three times in month. During that time, there is conversation. They teach and we do.

Two additional WEEL participants in personal interviews spoke about the power of mentorship and modeling behavior or learning from the experience of others. The first participant explained:

When this woman does it, I can also do the same. Household chores. Seeing agriculture work. New seedlings are planted for better production. I will also do the same. When you plant two seedlings, then they bear more fruits. We used to plant many seedlings thinking they will bear many fruits, but at the time of fruit bearing they did not bear well. With the method of agriculture, they bear well.

The second participant spoke about her own group s advocacy experience. She learned from that experience that the group needed to target certain individuals and model behavior for the other villagers as well. Following is a conversation with the second participant and a TCDF staff member. In this conversation, they explained how the group members learned how to do better advocacy work in the village. The participant began:

We had not done other campaigns like that. But we have shouted slogans. In the name of the campaign, we have shouted slogans not to do prostitution, child marriage, rape, and polygamy. We did cleanliness campaign also. We will keep on doing it.

By seeing ongoing campaign, we knew that such and such has to be done. We knew better by organizing campaign. If somebody does polygamy, then we go to his house and explain that this should not be done. We learned like that, too.

We even explained to the parents who let their children marry underage. We understood even better. For example, regarding the cleanliness what can happen by running a campaign, only that becomes something like noise only. That is why we went house to house and gave information to construct toilets.

The WEEL participant then explained the kind of improvements that the group would do if it ran a new campaign. She said, We have learned, but only learning is not enough. We have to do it also, and it will be good only if we can do it and show, just thinking will not work.

A TCDF staff member added:

It s not only thinking. Earlier we used to think only, but now we have been doing in action. Now we are not only in campaign. We use it and show, such as: cleaning in the village, making toilet, staying clean, drinking clean water. First we do it ourselves. People in the village who can, make toilets. We installed water taps. We thought that children have to be educated. Earlier it was not there. It was there but not so much. Now they are doing it themselves.

The participant continued with a description how she learned as a savings group member and president of the group:

Earlier things learned in the group I could not tell it at home that much. Doing all these [activities], I knew and understood that people at home have to be explained, so I explained to the people at home. They have understood. That s why if I hear a new thing and say that doing it will be good, then they listen to it and do it.

I have to say that I came to know by being in the group. In the beginning I was made chairperson. It became my duty to speak up everywhere, whether I knew or not. That's why I learned while doing it. Confidence grew. I learned few things by speaking up, learned other things. And by doing these things, I was able to collect the savings. I did not know how to keep the responsibility of the Chairperson. Later on when I was given the responsibility, I learned accounting, came to recognize rupees and paise very well. Even if I was asked to keep it, my confidence grew because of knowledge.

She believes her confidence grew when:

I became the Chairperson. I was thinking that I should do this work lightly. As I did not know the work [not understood] ... I thought that I will get support from people of my home or from the village. With this my confidence grew.

The WEEL participants, WEEL staff member, and NGO representative articulated conceptions of learning that do not fit neatly into one category. Their emphasis, however, is on the active and social nature of learning. One participant and the TCDF staff member spoke of the value of demonstration. The NGO representative and the WEEL learner spoke about learning as they participated in the activity. The participant also learned from reflecting on her experience. These themes are also found in the WEEL staff members' narratives on learning in the WEEL program.

Learning in the WEEL Program. A common theme in the narratives on learning in the WEEL program is the need for practical application of what the participants have learned in the program. A program officer with WEEL offered his understanding of learning:

Learning means that change should come in practice. Sometimes discussion. Learning is something experienced. Learning is behavioral change. should have tactical and field experience, not just class. Practical. With this, he can learn. Experience is most important. If you do by yourself, you can understand better.

He gave an example of a training activity in which trainees are asked to make a star:

In the beginning we explain the rules how to make the star. And tell them not to take the piece of paper. And pay attention to me. I explain the rules how to make the star. Out of these 20 to 25 [participants] only two participants can make the star. That's the problem, you see. How they could not learn the star.

Because the objective is not achieved, so I should change the methodology. Okay I will make the star. So please pay attention [to] how I make the stars. Then try. You pay attention to me, and I make. Make this star, you see. Make the triangle. And the opposite side. Then I open the star. Okay this is a star. Six corners. Okay.

Can you make this? We can make. Again I give one sheet of paper to them. After that, only 10 to 12 persons can make the stars. The rest of them can't, you see. The practical. Okay. You heard me [talk about] what I made.

Then I am not satisfied because the maximum number is not this. Then, I say, okay, I take one piece of paper. You follow these steps. And I help everyone. By hearing, the less percentage can learn. By seeing, more percentage can learn. By making the practical, maybe the 100 percent can learn. In this way, they will teach and change the methods. If the learners cannot [learn] the things, they should change the methods.

The program officer spoke from his experience as a trainer for the *Naya Goreto* and WEEL programs. There is a strong experiential learning element to these programs. Trainees, at times, are placed in the position of learners so that they can feel what it is like to be a participant in the program. At other times, trainees carry out micro-teaching or other activities that require them to practice what they are learning.

Among the interviews with WEEL participants and facilitators, only one facilitator of a WEEL class in another district is explicit in her belief that the WEEL group needs to take the initiative to practice what they have learned:

In the capacity of a facilitator, what I have understood is many things were useful. What is the most interesting? In that way, you move to find new thing. It is not that they bring and feed our group but we ourselves have to

provide our food. We have to move our hands and feet. In any kind of learning, studying and practical has to be done. And without practical, you will not be able to learn any kind of work. It is possible to forget when it is done verbally. Anything should be done in writing or practically. When we work, we will get experience only when we have experienced it. Any job is easier said than done. We see some work easy, but while doing, it is difficult. That's why we have to look at it by putting it into practice. Only then we will learn.

I interviewed the Bardiya WEEL participants at a time when they were involved in phase two, the post literacy program. The focus of the post literacy program was on the formation of a savings group and development of math skills so that the women could keep track of their own accounts. Their responses concerning their participation in WEEL were limited to the *Thalani* program. The livelihoods workshops would only start after a few months time.

The livelihoods workshops were added to the program after staff members learned that the WEEL groups would benefit from the guidance that the workshops provided. A WEEL staff member explained that the staff considered putting much more detail in the continuing education series but then realized that a lot of the groups would not be able to cope with no facilitator and no help to understand that. In the end, the staff decided to provide the general concepts around livelihoods in the last seven books of the continuing education series for self study by the savings groups. Staff members felt that the information in the books would whet their appetite to learn more about livelihoods matters and help mentally prepare the participants for the activities in the workshops. The livelihoods workshops are intended to provide guidance to the women through the planning exercises that are in each workshop.

Learning as Understanding

A conception of *learning as understanding* came up rarely in my conversations with WEEL learners, facilitators, and staff. In another district, one facilitator commented on understanding the meaning of words, but still placed emphasis on the importance of practice:

If the picture also taught us new things, then there also is for learning by putting into use. Look, at the time of studying if they read casually, then nothing is going to happen. But if they say it is difficult and try to find the meaning of each word then they will say, oh, it is different when you know the meaning of the word, then it becomes deep. Earlier we thought we had become great when we could read fluently. But they have to be taken practically; our verbal will not work just with speech only. We have to do practical.

Researchers taking a phenomenographic perspective consider learning as understanding to be one of five conceptions of learning held by students (Marton, Beaty, & Dall Alba, 1993). This conception of learning, as mentioned earlier in this chapter, is associated with a deeper, qualitative form of learning. Understanding is more closely associated with a learner's intent to master a subject. The motivations behind the study of a particular subject are intrinsic in nature and not driven by testing or other extrinsic motivators. Learning, in this sense, is associated with relating parts of the subject matter to each other and to the real world (Ramsden, 1992, p. 26 in Smith, 2005, para. 6).

Women from Bardiya did not use the word *buznu* (to understand) in the focus group discussions and interviews. This might be an issue of translation from Tharu to Nepali. However, I did not hear the word 'understand' used in most other interviews that I conducted, in Nepali or English. While neither the participants nor the WEEL staff made a distinction between 'to know' and 'to understand' as Marton, Beaty and

Dall Alba (1993) do. I understood that the motivations of WEEL participants to be intrinsic in nature. Sherpa noted the use of the Bardiya savings groups' knowledge-in-action in their decision to provide loans to businessmen. Watkins and Regmi (1995) suggest the need for further research on the conceptual equivalence of approaches to learning in other cultures, based on their research on conceptions of learning with students in Nepal (Conclusions, para. 3).

Learning as Seeing Something from a Different Perspective

A World Education staff member who has worked on the WEEL program since its inception emphasized the long-term nature of learning. For her, learning is continuous. Reflection is part of learning. She explained, "After doing something, we look at it."

Another WEEL staff member believes that learning is gaining, developing, and evolving new ideas and information. The ideas that are generated might evolve based on what (is) being formed in your own mind, based on things that are coming in. Or they may be ideas that come already packaged. She illustrated a range of ways that a person can develop or gain new ideas and information:

People observe what other people are doing. Through trial and error. Trying things and when they are not working. Through reading or someone else sharing an idea with you. Be it verbally, radio, you know, whatever.

What other ways? I think sometimes it is a gradual process, a role play that people do. Putting themselves in somebody else's shoes can often spark an idea about what it might feel like for another person where if they had read about it, it wouldn't have struck home. I think acting out things is often very interesting the way people suddenly realize what it must feel like for that person. So in terms of understanding or gaining an idea or feeling about what somebody else might be feeling, I don't know if

that comes from reading. I think that comes from putting yourself in their position.

Some people can do that mentally. Some people need to act that out. I mean, everyone learns differently . . . and differently at different times. I think that sometimes someone can tell you something fifty times and it doesn't go in. And then for some reason, just a combination of factors, what is happening in your life, somebody presenting this way, [it becomes] just crystal clear. I don't think it is straightforward.

These two staff members' descriptions of learning as seeing something from a different perspective are the only two found in the interviews. Similarly, Dahlin and Regmi (1997), in their research with high school and university students in Nepal, identified few references to learning as seeing something from a different perspective.

Learning as personal change is a category of description found in the framework developed by Saljo (1979) and adapted by Marton, Beaty, and Dall Alba (1993). They wondered if this category, learning as personal change, is really equivalent to conceptions in the West. They suggest that, "It is possible that the emphasis on values education in Nepal (as in other Asian countries) results in moral conceptions of learning at a lower cognitive level than in Western countries" (p. 473). Although the WEEL participants in Bardiya do not offer a definition or conception of learning in terms of personal change, the outcomes of their participation in the literacy program allude to personal change in the form of voice and the greater respect that they reported from family members. Their examples, described earlier, are found in their new ability to speak with people who are more educated than themselves and in the way that some family members interact with participants.

Conclusion

In this chapter, I discussed central themes from the interviews and focus groups with WEEL participants, facilitators, and staff. In the first section of this chapter, WEEL participants from the three savings groups shared their experiences and beliefs about education and their understanding of what it means to be educated. Their experiences and beliefs about education are closely intertwined with gender and caste issues and their experiences at the level of community and society. In focus groups and personal interviews, WEEL participants shared their experiences of work-based learning in their childhood and adulthood, learning as a savings group, and learning in the WEEL program.

The second section of this chapter focused on these topics and the WEEL staff members' perspectives of learning in the WEEL program. In this section, I discussed understandings of learning as an increase in knowledge, learning in doing, learning as understanding, and learning as seeing something from a different perspective. These different conceptions of learning are associated with what Watkins and Regmi (1995) explain are approaches to learning. The notion of an approach to learning captures how people choose a particular learning strategy that coincides with the purpose of the learning activity, be it mastery of a task, a grade on an exam, or understanding of a certain process.

While I divided the participants and staff members' conceptions of learning into categories for the purposes of discussion and analysis, the different conceptions of learning were not neatly divided. The women in the program and the WEEL staff members' interests are in building the foundations of sustainable savings groups. WEEL

participants, facilitators, and staff members articulated conceptions of learning that are associated with the development of competence and expertise. The aspirations that the WEEL staff and participants have for the savings groups are associated with a perspective of learning as apprenticeship and the traits of master practitioners (Pratt, 1998, p. 93).

Chapter 7 concludes the dissertation. In this chapter, I return to the themes identified in the interviews: the life-long and long-term nature of learning, and the diversity of experiences, backgrounds, and beliefs about learning that participants and program staff alike bring to programs.

CHAPTER 7

CONCLUSIONS & RECOMMENDATIONS

Introduction

From the 1970s onward, much of the discourse in adult literacy education has centered on the overall aims of literacy programs. The debate has taken place mainly on ideological grounds. Do programs offer functional literacy? Or do they offer literacy education that is emancipatory in nature? Decisions based on these grounds have had implications for the choice of program content, methods, and the roles that the facilitator and learners play. Underlying this debate has been a consensus concerning an appropriate format for programs. Programs have a beginning and an end. Basic literacy programs might last six or nine months; these classes might be followed by post literacy and continuing education. Participants of the program attend classes taught by facilitators or, in some cases, a group leader.

In my experience, literacy programs in Nepal have followed a similar pattern to what is described above. Nonformal adult literacy education has its place squarely in the education sector. Programs have followed a continuum: basic literacy education, followed by a post literacy program and continuing education. These programs are sometimes coupled with or followed by other sectoral activities. In most cases, literacy is treated as an entry point to other activities: a basic literacy program is offered independent from the other sectoral activities in which they might engage later. At various points in time, organizations in Nepal have raised questions concerning the overall aims and direction of adult literacy education in the country. Issues of

functionality vis-à-vis emancipatory literacy practice and to a lesser extent, the gender and caste dimensions of program design and implementation have been discussed.

Torres (2003) raises this perspective on nonformal education as a concern, as it is typically associated with remedial education for the poor in framing the discourse in the South (p. 17). The use of the term nonformal and basic education vis-à-vis the use of life-long learning in the North reinforces a gap between the two parts of the world (p. 19). Torres offers life-long learning as an alternative conceptualizing framework for both the South and the North. Recognition of the life-long nature of learning has begun to take hold in the international adult education community in recent years and to figure prominently in the discourse. The Dakar Framework for Action offers a beginning, in that it acknowledges the vital role of literacy in life-long learning and of literacy and continuing education in women's empowerment and gender equality. UNESCO Institute for Education's change of its name this year to the UNESCO Institute for Lifelong Learning is another indicator of this shift.

The life-long nature of learning runs strong as a theme in the narratives of the WEEL participants, NGO staff, and WEEL staff members. Participants' aspirations are life-long and life-wide, encompassing group and personal domains. WEEL staff members' aspirations are associated with the sustainability of the program, women's decision making, and their improved livelihoods. Education, for the Tharu women, holds a special significance that is associated with past events and wider socio-cultural issues. The participants, too, are concerned with group stability.

The discourse in the field of international literacy education places emphasis on life-long learning. In practice, however, organizations have not caught up with these new

insights. Funders have an aversion to duplication of efforts when programs are offered in the same or nearby locales and participants might join more than one activity. Rogers, Patkar, and Saraswathi (2004) point out that a single injection model of instilling literacy continues to prevail (p. 121). This kind of literacy program is designed to train the learners once and for all so that they can become functionally literate and engage in income-generation programmes for the rest of their lives (p. 121). According to Rogers, Patkar, and Saraswathi, lifelong functional literacy, from this perspective, is a contradiction in terms (p. 121).

Programs tend to view participants as *tabula rasa*. The diversity of participants backgrounds, environments, prior learning experiences, motivations, and competencies in literacy, numeracy, and other domains are only nominally taken into account. This tendency is reflected in the program design. In the case of WEEL, the program was designed for non-literate women who had never participated in a savings group; as a consequence, staff members, over time, needed to make adjustments to the program to account for the women's diversity of environments, motivations, and competencies.

The 10 savings group members view the educational opportunities that open up in their village differently from the organizations that fund and operate literacy education programs. WEEL was not the first program in which the savings group members participated, nor will WEEL be an end point. The WEEL participants' literacy and numeracy skills, along with their groups' experience with savings and credit, varied upon entry to the program. For the members of the three savings groups, different programs have taken on different roles in their educational development. A great deal of their

learning, too, has taken place informally, within the group and through the mentorship of the SAGUN staff.

Ethnographic research in the New Literacy Studies has opened up new avenues for understanding literacy practices: findings from these research studies have strong implications for literacy education policy and practice. Yet little has been accomplished in terms of adult learning. In my literature review, I found few English language research studies on adult learning in adult literacy or basic education. Most of the international studies on learning were phenomenographic studies, conducted in academic settings (Biggs & Watkins, 1995; Regmi, 1994; Watkins & Biggs, 1996; Watkins & Regmi, 1992). Similarly, research on women's learning, especially research on women's learning in the South, was scant.

Educational practices in international literacy education, like the practices of the Freire-inspired *Naya Goreto* and REFLECT, are often imported from abroad and implemented wide scale in the countries in the South, including Nepal. REFLECT, a program developed by ActionAid that uses participatory rural appraisal methods in literacy education, is based on Freirean ideals. The literacy programs that Freire created and inspired reflect a broader vision and educational philosophy, drawing from writings in Western philosophy and education, particularly Marxism and Christianity. Freire's work is rooted in humanist and modernist traditions. The locus of learning is in the participants' changing beliefs and understandings that lead to action.

In this research, I asked the question, what meaning do literacy learners, facilitators, and WEEL staff give to learning in the context of the WEEL program and in their everyday lives? Motivation plays a powerful role in program design. Program

designers and other practitioners who better understand participants and facilitators priorities and perspectives on learning are better able to create program strategies and activities that reflect the patterns and diversity in participants lives in ways that imported educational practices cannot. Additionally, this kind of research on learning broadens the knowledge base in the literature in the field of adult learning. A second motivation of mine to conduct this research was to document the perspectives and experiences of people who shape a literacy program. Literacy practitioners *practice*: documentation, weighed against field activities, becomes a lesser priority. Documentation of this kind helps bring to light the complex, dynamic situations in which program staff, facilitators, and learners navigate their own participation in a program.

Learning and Experience

Learning from reflection on experience is seen as central to the learning process in adult literacy education. Reflection on personal, community, and socio-historical experiences is a point of departure for dialogue in many adult literacy education practices, including those in Nepal. However, learning and experience carry a meaning that is more expansive for the learners and the WEEL staff. Experience, for the women, is associated with the history of their communities, their formative years, and their adulthood. To an extent, their personal and group experience as females and as Tharus has spurred some of the women on to join the literacy program. Women in the WEEL program have learned from reflection on their experience in their savings groups. As an example, the experiences of two savings groups led the women members to the decision to increase their savings rate from 5 rupees per month to 25 rupees. WEEL staff members expect women to make informed decisions, using the knowledge of their own environments and

life circumstances and what they learn in the program in decision making. Experience and learning, too, are associated with doing or creating. Some women shared their understanding of learning in the tasks that they have performed, like making a clay pot or cooking. WEEL staff adjusted teaching and learning activities, particularly in math, to take into account an active and authentic dimension of learning.

Watkins and Regmi (1994) found, in their research in Nepal, that university students tended to define learning differently by profession (p. 144). Adult literacy education has tended to approach the design of literacy programs from a psychological orientation. It is not surprising to me that educators prioritize the growth of participants' minds. Many program staff associate adult literacy education with and are inspired by the ideals of emancipatory literacy education. Additionally, many program design staff members' formative professional experiences were in the formal education system: adult literacy education still carries with it the notion of schooling. In formal schools, an understanding of education as the formation of learners' minds and learning for later application prevails over understandings of learning by doing or learning in context.

WEEL staff learned that, in an integrated literacy and savings and credit program, they need to reconceptualize women's learning in a way that took into account the active and situated nature of learning. WEEL has begun to shift the emphasis from learning for later application or transfer to learning in doing. Context-based theories of learning provide conceptual tools to better understand women's learning in integrated programs such as WEEL. Staff members of programs, especially programs that integrate literacy education and other sectoral activities, can identify authentic practices that foster the development of activities that are more meaningful and relevant to the participants in the

program. These include existing practices as well as those to which participants aspire, not only those in which they are engaged at the time.

What can adult educators learn from an orientation that is centered on the life-long and life-wide nature of learning and experience? In adult literacy education, practitioners' perceptions of literacy and learning are intimately connected to how programs are designed. People's use of the different metaphors of literacy, as Scribner (1984) describes, reflects differing views about literacy's social purposes and values (p. 8). Often, however, practitioners approach these aspects of literacy and learning in program design independent from one another, resulting in a gap between what the program sets out to accomplish, on the one hand, and educational practice, on the other. To address this kind of issue, another avenue for practitioners to explore in the design of a program is the intersection between conceptions of literacy as metaphor and perspectives on adult learning. As an example, a clear connection exists between the conceptions of literacy as adaptation and learning in doing. In both, emphasis is on the functional and applied nature of literacy and learning. The meaning or purpose of literacy and learning in this sense cannot be separated from application or use. In such cases, learning often becomes associated with themes of apprenticeship, mentorship, guided participation, and the act of learning in the experience or simply trying it out. People's priorities and strategies used will differ. What is important is the fact that, when this intersection between literacy and learning is brought to the forefront, the potential exists for programs to design educational practices that are more reflective of and appropriate to the situations, backgrounds, and aims of the participants in adult literacy programs. The overlay between other metaphors of literacy, like literacy as power and as a state of grace,

and understandings of learning are less direct. However, the connections exist. For example, programs can draw insights from conceptions of literacy as power and as a state of grace that encompass the generative potential of power as power to, power with, and power within in learning and educational practices.

Scribner (1984), in her discussion of the three metaphors of literacy, states that it is possible to consider all three metaphors - literacy as adaptation, literacy as power, and literacy as a state of grace - in program design. This holds true for other metaphors of literacy as well. In this research study, the participants, WEEL staff, and facilitators narratives encompassed a range of beliefs and priorities concerning literacy and learning. Program staff should not ignore the role a particular orientation to literacy and learning can play in adult literacy education at the expense of another or issues of social justice as they expand their own conceptions of learning in integrated and programs.

The Need for Time and Alliances Across Sectors

Literacy programs are not known for their long-term horizons, yet community change is often incremental, taking place over time. Torres (2003) states that the role of the educator is more than addressing the basic learning needs required for human satisfaction and development (p. 19). She writes:

Expanding perceived learning needs and enhancing the capability to demand them is particularly important for learners in the most disadvantaged situations - the poor, the most excluded from information and knowledge sources and opportunities whose *perceived* learn needs tend to be limited in scope, and who have more difficulties in translating such needs into effective *demands* (p. 19).

Two WEEL staff members noted that the women who complete the six-month basic literacy course articulate their aspirations in much broader categories, like income

generation and health. Towards the end of the WEEL, the savings groups are much more focused and specific. In the livelihoods workshops, savings groups identify further development of their livelihoods as priorities. They have other priorities as well. Recently, WEEL groups have identified irrigation and plastic ponds; legal literacy to address issues of second marriage; citizenship; land ownership; community based treatment of alcoholism; and the prevention and management of prolapsed uterus.

As indicated above, the groups' aspirations reach far and wide and are related to issues and opportunities in their communities, beyond the scope of what WEEL has to offer. A change in mindset from education to life-long and life-wide learning requires alliances across the sectors that affect women's lives. Some areas for programs to explore are alliances with other sectors and advocacy with donors to fund programs that take into account the life-long and life-wide nature of learning. For example, integrated programs, like literacy and savings and credit or agriculture, have natural starting points in cross-cutting activities with government and NGO-supported micro credit and agriculture programs.

This change in mindset requires programs to reconsider how to go about doing literacy education outside a silo of typical educational practices. In the case of integrated programs, the adage, "The whole is greater than the sum of the parts" holds true. WEEL staff emphasized the contributions that savings groups' linkages with agencies and larger savings cooperatives can make to the overall development of the women's livelihoods. WEEL already provides training to the women's groups in making these linkages in their livelihoods workshops. Nongovernmental organizations, like World Education, and the government can help the women's groups by creating

institutional mechanisms at the national or district headquarters level to foster these linkages. Additionally, WEEL staff can learn about teaching and learning practices within the field of microfinance. This step towards learning about microfinance education practices began with the introduction of the livelihoods workshops. One question that program staff can ask is, "What are ways that the WEEL program can build on the women's own priorities and learning strategies in their own program?" This kind of approach can be used in other integrated programs, like integrated literacy education and forestry or health, as well.

The formation of alliances and linkages of this nature is difficult to accomplish in the world of development, where funding is typically awarded by sector, such as education, health, or forestry. Programs are not rewarded for initiatives of this nature. Donors need to commit to this kind of approach, with the understanding that educational programs that aim for lasting change do not come as quick fixes. Donors themselves can play a role in fostering these alliances.

Issues of Gender and Caste

Gender issues are at play in a program such as WEEL. In a review of literacy education programs in the country, DidiBahini (2000) makes the claim that donors and agencies that run literacy programs "meant to address poverty and equity" in actuality, have created an agenda that:

badly ignores the living complexities of hierarchy among the target constituencies. The oppression of women, disenfranchised by class, race and nationality, needs to be understood to ensure equitable development. Gender inequality pervades all forms of inequality: economic, racial, ethnic, religious, and political (p. 28).

DidiBahini makes that case that development cannot occur unless these interrelated issues are addressed simultaneously (p. 28). In Nepal, literacy programs avoid the issue of gender equity because it is too difficult to attack, or because they do not understand the need of gender perspectives for a sustainable change in women and girls' lives (pp. 28-29). DidiBahini also raises the issue of women's lives in a conflict situation. At the time that they wrote their review, agencies did not address issues of domestic and community insurgency in their literacy programs.

These issues of gender, caste, and the conflict are not directly addressed in *Thaluni* and the continuing education series. The program takes up the issue of gender discrimination, as it relates to financial decision making, in a poster discussion early in the program and at a later stage in a livelihoods workshop. WEEL staff use this approach as a way to make the program seem less threatening to men. Too, the women's own creativity and knowledge cannot be ignored. In some cases, the women themselves already decided how to address these issues. In the case of savings groups in Bardiya, the women themselves were using education as one means to uplift themselves and therefore, in part, their group vis-à-vis the relative position of other caste groups. Some groups in Bardiya also made business decisions that take into account the insurgency and precariousness of keeping cash on hand. The question remains: How do programs encourage the involvement of men in the programs? They are half of the gender equation. Furthermore, issues of caste are not addressed head on. A beginning is for the program to identify core gender and caste issues that participants are facing on a deeper level. These core issues can inform program design. Just as women should not be expected to change institutional practices by themselves, so they should not be expected

to change gender and caste relations on their own. Alliances on the part of WEEL staff and advocacy at the institutional level can help change some practices.

Recommendations for Additional Research

Much of the theoretical development in adult learning and research on adult learning has taken place in the North. Additional research like this dissertation, in a variety of settings and cultures, can help broaden the understanding of learning and its meaning. Torres (2003) urges the development of understanding of adult learning from the South. She writes:

There is no *what works* and *what doesn't work* in general, regardless of specific conditions. Thus, overgeneralizations in diagnoses and recommendations must be avoided, and diversity, indigenous research and experimentation must be encouraged and supported, not only given the heterogeneity of realities but also given the complexity of education and learning, and the need for people's active ownership, participation and learning in the shaping and implementation of solutions that respond to their needs and possibilities (p. 22).

For programs like WEEL, research on the literacy classes and in conversation with learners, facilitators, and staff members to gain a holistic picture of learning is not sufficient. Research on the actual activity in the savings groups meetings and other group activities can contribute to the development of a more holistic understanding of learning. Program design staff, in turn, can use what is learned about group dynamics, decision making, and activity in the meetings and other events in creating program activities that are better suited to the Nepal and local context. Additionally, research on facilitator practices, understanding of learning, the role of mentorship, and their own aspirations for the women's groups can guide practitioners and trainers in the development of training programs better suited for the facilitators.

Concluding Thoughts

This research is just a small step in understanding the perspectives on learning in one program. Differences will most likely emerge from region to region, and from one ethnic and caste group to another. Patterns can emerge as well. Clear to me was the commitment of the WEEL staff and the nongovernmental organization in Bardiya to the women in the program and of the WEEL participants and facilitators to creating change in their own communities. The length and breadth of the program, unusual in a world of sudden changes of programming over two to five year periods, helped to make this happen.

BIBLIOGRAPHY

- Acharya, S. (1998). Empowerment, literacy, and community organization: A case study of self-help women's groups in rural Nepal. Unpublished doctoral dissertation. University of Massachusetts Amherst, Amherst, MA.
- Acharya, S., & Koirala, B. N. (2006). A comprehensive review of the practices of literacy and nonformal education in Nepal. Kathmandu, Nepal: UNESCO.
- Ahearn, L. (2001). Invitations to love: Literacy, love letters, and social change in Nepal. Ann Arbor, Michigan: University of Michigan Press.
- Ahearn, L. M. (2004). Literacy, power, and agency: Love letters and development in Nepal. Language and Education, 18(4), 305-312.
- Allen, A. (1998). Rethinking power. Hypatia, 13(1), 21-40.
- Amstutz, D. (1999). Adult learning: Moving toward more inclusive theories and practices. In G. Talmadge (Ed.), Providing culturally relevant adult education (pp. 19-32). San Francisco, CA: Jossey-Bass.
- Archer, D. (2005). Writing the wrongs: International benchmarks on adult literacy. London: ActionAid.
- Archer, D., & Cottingham, S. (1996). Reflect mother manual: Regenerated Freirean literacy through empowering community techniques. London: ActionAid.
- Asian Development Bank. (1999). Women in Nepal. Kathmandu, Nepal: Asian Development Bank.
- Barton, D. (1994). Literacy: An introduction to the ecology of written language. Cambridge, MA: Blackwell Publishers.
- Barton, D., & Hamilton, M. (1998). Local literacies. New York: Routledge.
- Bastola, T., & GC. R. K. (2005). A perspective on population census 2001. In Central Bureau of Statistics Population monograph of Nepal 2003 (Vol., 1, pp. 1-35). Kathmandu, Nepal: National Planning Commission Secretariat, HMG/Nepal.
- Baumgartner, L., & Merriam, S. (Eds.). (2000). Learning in adulthood. In Adult Learning and Development (pp. 261-266). Malabar, Florida: Krieger.
- Bayhnam, M. (1995). Literacy practices. New York: Longman.

- Belbase, L. N., Shrestha, K. N., & Singh, S. (1997). Status of girls' and women's education in Nepal. Kathmandu, Nepal: Centre for Development Education.
- Belenky, M., Bond, L., & Weinstock, J. (1997). A tradition that has no name: Nurturing the development of people, families, and communities. New York: BasicBooks.
- Belenky, M., Clinchy, B., Goldberger, N., & Tarule, J. (1986). Women's ways of knowing. New York: BasicBooks.
- Bierema, L. L. (1999). A model of executive women's learning and development. Adult Education Quarterly, 49(2), 107-121.
- Biggs, J. (1991). Teaching for learning. Hawthorn, Australia: Australian Council for Educational Research.
- Bingman, B., & Stein, S. (2001). Results that matter: An approach to program quality using Equipped For the Future. (Report No. R01-1804-084-001-02). Washington, D.C.: National Institute for Literacy.
- Broido, E., & Manning, K. (2002). Philosophical foundations and theoretical perspectives in qualitative research. Journal of College Student Development, 43(4), 434-445.
- Brown, J. S., Collins, A., & Duguid, P. (1989). Situated cognition and the culture of learning. Educational Researcher, 18(1), 32-42.
- Burchfield, S. (1997). An analysis of the impact of literacy on women's empowerment in Nepal. Washington, D.C.: Academy for Educational Development.
- Burchfield, S., Hua, H., Baral, D., & Rocha, V. (2002). A longitudinal study of the effect of integrated literacy and basic education programs on women's participation in social and economic development in Nepal. Washington, D.C.: Office of Women in Development. United States Agency for International Development.
- Caffarella, R., & Merriam, S. (1999) Perspectives on adult learning: Framing our research. Retrieved May 12, 2002 from <http://www.edst.educ.ubc.ca/aerc/1999/99caffarella.htm>.
- Central Intelligence Agency. The world factbook. Retrieved June 6, 2006 from <http://www.cia.gov/cia/publications/factbook/geos/np.html>.
- Chitrakar, R., Comings, J., Lamichhane, S. R., Shrestha, G. M., Thapa, B. K., & Useem, M. (1986). Determinants of educational participation in rural Nepal. Comparative Education Review, 30(4), 508-522.

- Civins, P., Ladner, D., & Rana, C. (1997). Participant profiles. Kathmandu, Nepal: World Education.
- Clandinin, D. J., & Connelly, F. M. (1999). Narrative inquiry: Experience and story in qualitative research. San Francisco: Jossey-Bass.
- Coffey, A., & Atkinson, P. (1996). Making sense of qualitative data. Thousand Oaks, California: Sage.
- Connelly, F. M., & Clandinin, D. J. (1990). Stories of experience and narrative inquiry. Educational Researcher, 19(5), 2-14.
- Cortazzi, M. (1993). Narrative analysis. Washington, D.C.: Falmer.
- Creswell, J. W. (1994). Research design: Qualitative and quantitative approaches. Thousand Oaks, CA: Sage Publications.
- Cromley, J. (2000). Learning to think, learning to learn: What the science of thinking and learning has to offer adult education. Washington, D.C.: National Institute for Literacy.
- Dahal, D. R. (2003). Social composition of the population: Caste/ethnicity and religion in Nepal. In Population Monograph of Nepal 2003 (Vol. 1, pp. 87-135). Kathmandu, Nepal: National Planning Commission Secretariat, HMG/Nepal.
- Dahlin, B., & Regmi, M. P. (1997). Conceptions of learning among Nepali students. Higher Education, 33(4), 471-493.
- Dahlin, B., & Regmi, M. P. (2000). Ontologies of knowledge, East and West - A comparison of the views of Swedish and Nepalese students. Qualitative Studies in Education, 13(1), 43-61.
- Department for International Development. (2000, December). Report on literacy for livelihoods: DFID conference, Nepal. Kathmandu, Nepal: Author.
- Department for International Development. (2002). Improving livelihoods for the poor: The role of literacy. London: Author.
- DidiBahini. (2000). Issues in Literacy: A critical review and experiences of women's literacy in Nepal. Kathmandu, Nepal: Author.
- Dighe, A. (1995). Women's literacy and empowerment: The Nellore experience. In C. Medel-Anonuevo (Ed.), Women, Education, and Empowerment: Pathways to Autonomy (pp. 39-46). Hamburg: UNESCO Institute for Education.

- Dighe, A. (2006). Pedagogical approaches to literacy acquisition and effective programme design. Biennial Meeting of the Association for the Development of Education in Africa (ADEA). Retrieved August 15, 2006 from http://portal.unesco.org/education/fr/file_download.php/10dfa4c63cee51ce4a240c171003c270Dighe,+A.+Pedagogical+Approaches+to+Literacy+Acquisition.doc.
- Donovan, M. S., Bransford, J., & Pellegrino, J. (Eds.). (1999). *How people learn: Bridging research and practice*. Washington, D.C.: National Academy of Sciences.
- Earth Consult Pvt. Ltd. (1995). Study of socio-cultural factors impacting the development of women in the water and energy sectors in Nepal. Kathmandu: Author.
- Engestrom, Y., Miettinen, R., & Punamaki, R. (1999). Perspectives on activity theory. New York: Cambridge University Press.
- Fenwick, T. (2001). Experiential learning: A theoretical critique from five perspectives. (Information Series No. 385). Columbus, OH: ERIC Clearinghouse on Adult, Career, and Vocational Education.
- Fenwick, T. (2001). Sociocultural perspectives on learning through work. San Francisco, CA: Jossey-Bass.
- Fiedrich, M., & Jellema, A. (2003). Literacy gender and social agency: Adventures in empowerment. Sevenoaks, UK: DFID.
- Fonow, M. M., & Cook, J. (2005). Feminist methodology: New applications in the academy and public policy. Journal of Women and Culture in Society, 30(4), 2211-2236.
- Fransman, J. (2006). Understanding literacy: A concept paper. Paper commissioned for the *EFA Global Monitoring Report 2006, Literacy for Life*. For further information, please contact efareport@unesco.org. Retrieved August 15, 2006 from <http://unesdoc.unesco.org/images/0014/001459/145986e.pdf>.
- Fredo, D. (1995). Women's literacy, indigenous form and authentic co-learning: A research approach to participatory training for national language literacy in rural Senegal. Unpublished doctoral dissertation. University of Massachusetts Amherst, Amherst, MA.
- Fries-Britt, S. (2000). Identity development of high-ability black collegians. In M. Magolda (Ed.), Teaching to promote intellectual and personal maturity (pp. 55-65). San Francisco: Jossey-Bass Publishers.

- Garman, N. (1996). Qualitative inquiry: Meaning and menace for educational researchers. In P. Willis, & B. Neville (Eds.), Qualitative research practice in adult education (pp. 11-29). Ringwood, Victoria, Australia: David Lovell Publishing.
- Gillespie, M. (1991). Becoming authors: The social context of writing and local publishing by adult beginning readers. Unpublished doctoral dissertation. University of Massachusetts Amherst. Amherst, MA.
- Gluck, S. B., & Patai, D. (1991). Women's words: The feminist practice of oral history. New York: Routledge.
- Gordon, R. Jr. (Ed.). (2006). Ethnologue: Languages of the world. (15th ed.) Retrieved July 24, 2006 from http://www.ethnologue.com/show_language.asp?code=thl.
- Gunerate, A. (2002). Many tongues, one people: The making of Tharu identity in Nepal. New York: Cornell University Press.
- Gurung, H. (1997). Linguistic demography of Nepal. Contributions to Nepalese Studies, 24(2), 147-185.
- Gurung, H. (1998). Nepal social demography and expressions. Kathmandu: New ERA.
- Haggis, T. (2003). Constructing images of ourselves? A critical investigation into 'approaches to learning' research in higher education. British Educational Research Journal, 29(1), 89-104.
- Hamilton, M. (1998). Becoming expert: Using ethnographies of everyday learning to inform the education of adults.
- Hamilton, M. (1999). Ethnography for the classroom: Constructing a reflective curriculum for literacy. Curriculum Studies, 7(3), 429-444.
- Hamilton, M. (2000). Sustainable literacies and the ecology of lifelong learning. Working papers of the global colloquium on supporting lifelong learning [online] Retrieved July 30, 2006 from <http://www.open.ac.uk/lifelong-learning/papers/393CCAC1-000B-67AA-0000015700000157.html>.
- Hamilton, M. (2006). Understanding the everyday: Adult lives, literacies, and informal learning. In A. McKeough, L. Phillips, V. Timmons, & J. Lupart (Eds.), Understanding literacy development: A global view (pp. 137-150). Newark, NJ: Erlbaum.
- Hansman, C. (2001). Context-based adult learning. In S. Merriam (Ed.), The "New" Update on Adult Learning Theory. (pp. 43-51). San Francisco: Jossey-Bass.

- Hansman, C., & Wilson, A. (2002). Situating cognition: Knowledge and power in context. Adult Education Research Conference Proceedings 2002. Raleigh, NC: North Carolina State University.
- Harding, S., & Norberg, K. (2005). New feminist approaches to social science methodologies: An introduction. Journal of Women and Culture in Society, 30(4), 2009-2015.
- Hayes, E. (2000). Creating knowledge about women's learning. In E. Hayes, & D. Flannery (Eds.), Women as Learners (pp. 217-245). San Francisco: Jossey-Bass.
- Hayes, E. (2001). A new look at women's learning. In S. Merriam (Ed.), New update on adult learning theory (pp. 35-42). San Francisco, CA: Jossey-Bass.
- Hayes, E., & Flannery, D. (2000). Women as learners: The significance of gender in adult learning. San Francisco: Jossey Bass.
- Hayes, E., & Smith, L. (1994). Women in adult education: An analysis of perspectives in major journals. Adult Education Quarterly, 44(4), 201-221.
- Heath, S. (1983). Ways with words. Cambridge: Cambridge University Press.
- Hodge, R., & Hudson, K. (2000). Literacy, communication and access to information: Report of the baseline study in Dhanusha district, Nepal. Kathmandu: Community Literacy Project Nepal.
- Holland, C., Frank, F., & Cooke, T. (1998). Literacy and the new work order. Leicester: NIACE.
- Horsman, J. (1990). Something in my mind besides the everyday. Toronto: Women's Press.
- Hunter, C. (1987). Literacy: What do the definitions tell us? Convergence, 20(3-4), 22-26.
- Imel, S. (1996). Adult literacy education: Emerging directions in program development. (ERIC Digest No. 179). Columbus, OH: ERIC Clearinghouse on Adult, Career, and Vocational Education.
- Imel, S., Kerka, S., & Wonacott, M. (2002). Qualitative research in adult, career, and career-technical education practitioner file. (Report No. ED472366). Columbus, OH: ERIC Clearinghouse on Adult, Career, and Vocational Education.

- Isaacson, J., Skerry, C., Moran, K., & Kalavan, K. (2001). The history of U.S. assistance to Nepal 1951-2001. Kathmandu, Nepal: United States Agency for International Development.
- Jacelon, C., & O'Dell, K. (2005). Uses of qualitative research, or so what good is it? Urologic Nursing, 25(6), 471-473.
- Jalongo, M., Isenberg, J., & Gerbracht, G. (1995). Teacher's stories: From personal narrative to professional insight. San Francisco: Jossey-Bass.
- Jarvis, P. (1999). The practitioner-researcher. San Francisco, CA: Jossey-Bass Publishers.
- Jentsch, B. (2004). Making Southern realities count: Research agendas and design in North-South collaborations. International Journal of Social Science Research Methodology, 7(3), 259-269.
- Jha, U. (1999). The power of women's learning: A history of the Women's Economic Empowerment and Literacy (WEEL) program in Nepal.
- Joyappa, V., & Self, L. S. (1996). Feminist research methodologies as collective self-education and political praxis. Convergence, 29(3), 16-22.
- Kabeer, N. (1998). 'Money can't buy me love'? Re-evaluating gender, credit and empowerment in rural Bangladesh. Brighton, UK: Institute of Development Studies.
- Kabeer, N. (1994). Reversed realities: Gender hierarchies in development thought. New York: Verso.
- Kassam, Y. (1977). The voices of new literates from Tanzania. Convergence: An International Journal of Adult Education, 10(3), 10-13.
- Kasworm, C. (2003). Adult meaning making in the undergraduate classroom. Adult Education Quarterly, 53(2), 81-98.
- Kegan, R., Broderick, M., Drago-Severson, E., Helsing, D., Popp, N., Portnow, K., & Associates. (2001). Toward a new pluralism in ABE/ESOL classrooms: Teaching to multiple "cultures of mind". (NCSALL Reports No. 19). Cambridge, MA: NCSALL.
- Kegan, R., Broderick, M., Drago-Severson, E., Helsing, D., Popp, N., Portnow, K., & Associates. (n.d.). Toward a new pluralism in ABE/ESOL programs: Teaching to multiple "cultures of mind": A NCSALL research brief. Retrieved July 9, 2006 from <http://www.ncsall.net/fileadmin/resources/research/brief19.pdf>.

- Kehrberg, N. (1996) "Not What Is But What Can Be": Women empowerment and adult functional literacy. Retrieved December 10, 2000 from <http://www.literacy.org/products/ili/pdf/ilprocnk.pdf>.
- Kelder, R. (2000). Rethinking literacy studies: From the past to the present. Retrieved December 9, 1999 from <http://www.literacy.org/products/ili/pdf/ilprocrk.pdf>.
- Kilpatrick, S. (1999). Learning on the job: How do farm business managers get the skills and knowledge to manage their businesses? (Discussion Paper D3/1999). Launceston, Australia: Center for Research and Learning in Regional Australia. University of Tasmania.
- Kvale, S. (1996). InterViews. Thousand Oaks, CA: Sage.
- Ladbury, S. (1993). Social policy in Nepal with special reference to the education sector. London: Overseas Development Administration.
- Lave, J., & Chaiklin, S. (1996). Understanding practice: Perspectives on activity and context. New York, NY: Cambridge University Press.
- Lave, J., & Wenger, E. (1991). Situated learning: Legitimate peripheral participation. New York: Cambridge University Press.
- Leve, L. (1997). Taukukot - Maij Lakuribot 10 year retrospective literacy and empowerment. Kathmandu, Nepal: Save the Children/US.
- Leve, L. (n.d.). Failed development and rural revolution in Nepal: Rethinking subaltern consciousness and women's empowerment. Retrieved September 12, 2006 from <http://www.yale.edu/agrarianstudies/papers/faileddevelopment.pdf>.
- Lillis, K. (2000). Literacy livelihoods and lives - Some challenges. Retrieved June 18, 2006 from www.livelihoods.org/post/Docs/lillis1.rtf.
- Lincoln, Y. (1998). From understanding to action: New imperatives, new criteria, new methods for interpretive researchers. Theory and Research in Social Education, 26(1), 12-29.
- Lincoln, Y., & Guba, E. (2000). Paradigmatic controversies, contradictions, and emerging confluences. In Y. Lincoln, & E. Guba (Eds.), Handbook of qualitative research (2nd ed.). Thousand Oaks, CA: Sage.
- Luitel, S. (1996). Empowerment? What being literate means to Maithili women in Nepal. Unpublished doctoral dissertation, University of Alberta, Edmonton, Alberta.

- Lytle, S. (1990, April). Living literacy: Rethinking development in adulthood. Paper presented at the American Educational Research Association Annual Meeting Boston.
- Lytle, S., Belzer, A., & Reumann, R. (1993). Initiating practitioner inquiry: Adult literacy teachers, tutors, and administrators research their practice. (NCAL Technical Report TR93-11). Philadelphia, PA: National Center on Adult Literacy.
- Majupuria, I. (1996). Nepalese women (rev. ed.). Bangkok: Teccpress Books Co., Ltd.
- Manandhar, T. B., & Shrestha, K. P. (2003). Population growth and educational development. In Central Bureau of Statistics. Population monograph of Nepal 2003 (Vol. 1, pp. 213-271). Kathmandu, Nepal: National Planning Secretariat Commission. HMG/Nepal.
- Manandhar, U. (1993). A diminutive study on the dilemma of literacy in a multi-lingual environment. Kathmandu, Nepal: Save the Children, US Nepal Field Office.
- Marsick, V. J., & Watkins, K. (1999). The nature and need for informal learning. In V. J. Marsick, & K. Watkins (Eds.), Informal learning on the job. San Francisco: Berrett Koehler.
- Marton, F. (2005). On the unit of description in phenomenography. Higher Education Research & Development, 24(4), 335-348.
- Marton, F., Dall'Alba, G., & Beaty, E. (1993). Conceptions of learning. International Journal of Educational Research, 19, 277-300.
- Marton, F., & Saljo, R. (1976). On qualitative differences in learning. British Journal of Educational Psychology, 46(1), 4-11.
- Maslak, M. A. (2003). Daughters of the Tharu: Gender, ethnicity, religion, and the education of Nepali girls. New York: Routledge Falmer.
- Maslow, A. (1993). The farther reaches of human nature. New York: Arkana.
- Maynard, M. (1994). Methods, practice, and epistemology: The debate about feminism and research. In M. Maynard, & J. Purvis (Eds.), Researching Women's Lives from a Feminist Perspective (pp. 10-26). Bristol, PA: Taylor & Francis.
- McDonaugh, C. (1989). The mythology of the Tharu: Aspects of cultural identity in Dang, West Nepal. Kailash: a Journal of Himalayan Studies, 15(3-4), 191-206.
- Merriam, S. (1998). Qualitative research and case study applications in education. San Francisco, CA: Jossey-Bass.

- Merriam, S., & Caffarella, R. (1999). Learning in adulthood: A comprehensive guide (2nd ed.). San Francisco: Jossey-Bass Publishers.
- Merriam, S., & Simpson, E. (1995). A guide to research for educators and trainers of adults. Malabar, Florida: Krieger Publishing Company.
- Merrifield, J. (2000). Equipped for the Future research report: Building the framework, 1993-1997. (Report No. EX 0106P). Washington, D.C.: National Institute for Literacy.
- Meyers, C. (1996). Learner generated materials in adult literacy programs as a vehicle for development: Theory and practice in case studies in Nepal. Unpublished doctoral dissertation. University of Massachusetts Amherst. Amherst, Massachusetts.
- Mezirow, J. (1996). Toward a learning theory of adult literacy. Adult Basic Education, 6(3), 115-126.
- Ministry of Education and Culture. (1989). Naya Goreto: Dosro Pahila. Kathmandu, Nepal: Author.
- Mishler, E. (1986). Research interviewing. Cambridge, Massachusetts: Harvard University Press.
- Mishler, E. (2000). Storylines: Craftartists' narratives of identity. Cambridge, Massachusetts: Harvard University Press.
- Mohanty, C. T. (1988). Under Western eyes: Feminist scholarship and colonial discourses. Feminist Review, (30), 61-88.
- Mohanty, C. T. (2002). Under western eyes revisited: Feminis: solidarity through anticapitalist struggles. Signs: Journal of Women in Culture and Society, 28(2), 499-534.
- Mueller-Boeker, U. (1999). The Chitawan Tharus in Southern Nepal. Stuttgart: Franz Steiner.
- National Savings and Credit Development Project. (1998). In search of best practices (draft report). Kathmandu, Nepal: CECI.
- Neumann, A., & Peterson, P. (1997). Learning from our lives: Women, research, and autobiography in education. New York: Teachers College Press.
- Odegaard, S. E. From castes to ethnic group? Modernisation and forms of social identification among the Tharus of the Nepalese Tarai. Retrieved October 19, 2006 from http://www.anthrobase.com/txt/O/Oedgaard_S_01.htm.

- Oxenham, J. The quality of programmes and policies regarding literacy and skills development: a study commissioned for the 2005 EFA monitoring report. Paper commissioned for the *EFA Global Monitoring Report 2006. Literacy for Life*. Retrieved August 15, 2006 from www.ncert.nic.in/sites/unesco/Oxenham.%20Literacy%20and%20skills%20development.%2007%20May.doc.
- Oxenham, J., Diallo, A., Katahoire, A. P.-M. A., & Sall, O. (2002). Skills and literacy training for better livelihoods: a review of approaches and experiences. Washington, D.C.: The World Bank.
- Pantha, R., & Sharma, B. R. (2003). Population size, growth, and distribution. In Central Bureau of Statistics Population Monograph of Nepal 2003 (Vol. 1, pp. 37-86). Kathmandu, Nepal: National Planning Commission Secretariat, HMG/Nepal.
- Papen, U. (2005). Reading the Bible and shopping on credit: Literacy practices and literacy learning in a Township of Windhoek, Namibia. In A. Rogers (Ed.), Urban literacy: Communication, identity and learning in development contexts. Hamburg, UNESCO Institute for Education.
- Patton, M. Q. (1990). Qualitative evaluation and research methods. (2nd ed.). Newbury Park, CA: Sage Publications.
- Popp, N., & Portnow, K. (2001). Our developmental perspective on adulthood. In Kegan, R., Broderick, M., Drago-Severson, E., Helsing, D., Popp, N., Portnow, K., & Associates, Toward a New Pluralism in ABE/ESOL Classrooms: Teaching to multiple "cultures of mind". (NCSALL Reports No. 19). Cambridge, MA: NCSALL.
- Pratt, D., & Associates. (1998). Five perspectives on teaching in adult and higher education. Malabar, Florida: Krieger Publishing Company.
- Prinsloo, M., & Breier, M. (1996). The social uses of literacy. Philadelphia, PA: John Benjamins North America.
- Purcell-Gates, V., Degener, S., Jacobson, E., & Soler, M. (2000). Affecting change in literacy practices of adult learners: a NCSALL research brief. Boston, MA: NCSALL.
- Rakowski, K. (1993). The ugly scholar: Neocolonialism and ethical issues in international research. American Sociologist, 24(3/4), 69-86.
- Regmi, M. (1994). The Himalayan mind: A Nepalese investigation. Jaipur, India: Nirala Publications.

- Robinson-Pant, A. (1997). The link between women's literacy and development. Unpublished doctoral dissertation. University of Sussex. Sussex. U.K.
- Robinson-Pant, A. (1998). Investigating the linkages between participation in HEAL courses and family planning and health outcomes in Nepal. Kathmandu, Nepal: The Center for Development and Population Activities/Nepal Field Office.
- Robinson-Pant, A. (1999, October). Questioning the ABCs of women's literacy. UNESCO Courier, 14-16.
- Robinson-Pant, A. (2001). Why eat green cucumbers at the time of dying?: Exploring the link between women's literacy and development. Hamburg: UNESCO Institute for Education.
- Rogers, A. (1994). Women literacy income generation. Reading, U.K.: Education for Development.
- Rogers, A. (1999). Improving the quality of adult literacy programmes in developing countries: The 'real literacies' approach. International Journal of Educational Development, 19(3), 219-234.
- Rogers, A. (2002). Re-thinking adult literacy and post-literacy from an international perspective: the Roby Kidd memorial lecture. Rutland, UK: Uppingham Press.
- Rogers, A., Cohen-Mitchell, J., & Manandhar, U. (2000). Widening literacy: A training manual for managers of adult literacy learning programs. Newport, CT: Save the Children.
- Rogers, A., Maddox, B., Millican, J., Jones, K., Papen, U., & Robinson-Pant, A. (1999). Re-defining post-literacy in a changing world (No. 29). London: Department for International Development.
- Rogers, A., & Patkar, A. S. L. S. (2004). Functional literacy, gender and identities: Policy and practice. In A. Robinson-Pant (Ed.), Women, literacy and development: Alternative perspectives (pp. 117-138). New York: Routledge.
- Rogoff, B. (1990). Apprenticeship in thinking. New York: Oxford University Press.
- Rowlands, J. (1998). A word of the times, but what does it mean? Empowerment in the discourse and practice of development. In H. Afshar (Ed.), Women and empowerment (pp. 11-34). New York: St. Martin's Press.
- Schon, D. (1987). Educating the reflective practitioner. San Francisco: Jossey-Bass.

- Schwandt, T. (2000). Three epistemological stances for qualitative inquiry. In Y. S. Lincoln, & N. K. Denzin (Eds.), Handbook of Qualitative Research (2nd ed., pp. 189-213). Thousand Oaks, CA: Sage.
- Scribner, S. (1984). Literacy in three metaphors. American Journal of Education, 93(1), 6-21.
- Scribner, S., & Cole, M. (1981). Psychology of literacy. Cambridge, Massachusetts: Harvard University Press.
- Seidman, E. (1998). Interviewing as qualitative research: A guide for researchers in education and the social sciences. New York: Teachers College Press.
- Sharma, S. R. A. P. (1997). Improving access of women to formal credit facilities in Nepal. Kathmandu: Institute for Integrated Development Studies.
- Sharma, S., & Thakurathi, M. (1998). A revisit to the Kamaiya system of Nepal. Kathmandu, Nepal: INSEC.
- Sherpa, H. (n.d.). "We can keep our accounts now": Enabling women in Nepal to independently manage savings and credit groups and benefit from improved livelihoods.
- Sherpa, H., Ghimire, L., Rai, I., & Gautam, B. (1998). Report on visits to NGO, savings and credit groups, Thalani and other classes, livelihood workshop trainings, project site and other organizations involved in livelihood activities. Kathmandu: World Education/Nepal.
- Shtrii Shakti. (1995). Women development democracy: A study of the socio-economic changes in the status of women in Nepal (1981-93) executive summary. Kathmandu, Nepal: Author.
- Sissel, P. A. (1997). Participation and learning in Head Start: A sociopolitical analysis. Adult Education Quarterly, 47(3/4), 123-137.
- Skar, H. (Editor). (1999). Nepal: Tharu and Tarai neighbors. Kathmandu, Nepal: Biblioteca Himalayica.
- Skerry, C., Moran, K., & Calaron, K. (1991). Four decades of development: The history of U.S. Assistance to Nepal 1951-1991. Kathmandu: United States Agency for International Development.
- Skinner, D. (1990). Nepalese children's construction of identities in and around formal schooling. Himalayan Research Bulletin, 10(2&3), 8-17.

- Smith, C. (1994). Health education and adult literacy (HEAL) project final evaluation report. Boston, MA: World Education.
- Smith, C. (1997). Women's acquisition of literacy skills and health knowledge in Nepal: a comparative study of non-formal education approaches in Nepal. Unpublished doctoral dissertation. University of Massachusetts Amherst. Amherst, Massachusetts.
- Smith, C., Sherpa, H., & Civins, P. (2002). The story of the women's economic empowerment and literacy program. Kathmandu, Nepal: World Education.
- Smith, M. K. (2005) 'Learning theory', the encyclopedia of informal education. Retrieved October 23, 2006 from www.infed.org/biblio/b-learn.htm.
- Society for Participatory Cultural Education . (2000). Issues and experiences. Kathmandu, Nepal: Author.
- Spradley, J. (1980). Participant observation. New York: Holt Rinehart & Winston.
- Stake, R. (1995). Art of case study research. Thousand Oaks, CA: Sage Publications.
- Stevenson, R. (2004). Constructing knowledge from educational practices in case studies. Environmental Education Research, 10(1), 39-51.
- Street, B. (1984). Literacy in thought and practice. New York: Cambridge University Press.
- Street, B. (1995). Social literacies: critical approaches to literacy in development. New York: Longman.
- Street, B. (2006). "Understanding and defining literacy": Scoping paper for EFA global monitoring report 2006. Paper commissioned for the *EFA Global Monitoring Report 2006. Literacy for Life*. For further information, please contact efareport@unesco.org. Retrieved August 15, 2006 from http://ueapolopoly1.uea.ac.uk:8080/polopoly_fs/1.812!Street_B.pdf.
- Stromquist, N. (1992). Women's literacy and the quest for empowerment. In J. Claessen, & L. Van Wesemael-Smith (Eds.), Reading the word and the world (pp. 52-70). Oegsteest: Vrouwenberaad Ontwikkelingssamenwerking.
- Stromquist, N. (1995). The theoretical and practical bases for empowerment. In C. Medel-Anonuevo (Ed.). Women, education, and empowerment: Pathways towards autonomy (pp. 13-22). Hamburg: UNESCO Institute for Education.

- Stromquist, N. (1999). Gender and literacy development. In D. A. Wagner, R. L. Venezky, & B. L. Street (Eds.), Literacy: An international handbook (pp. 271-276). Boulder, CO: Westview Press.
- Thapaliya, K. (2006). Voices of rural women in Nepal: Impact of literacy on the lives of women. Unpublished doctoral dissertation. University of Massachusetts Amherst, Amherst, MA.
- Tisdell, E. (1995). Creating inclusive adult learning environments: Insights from multicultural education and feminist pedagogy (Information Series No. 361). Columbus, Ohio: ERIC Clearinghouse on Adult, Career, and Vocational Education.
- Tisdell, E. (1998). Poststructural feminist pedagogies: The possibilities and limitations of feminist emancipatory adult learning theory and practice. Adult Education Quarterly, 48(3), 139-156.
- Torres, R. M. (1994). Literacy for all: Twelve paths to move ahead. Convergence, 27(4), 50-73.
- Torres, R. M. (2002). Lifelong learning in the North. Education for all in the South. In Medel-Anonuevo (Ed.), Integrating lifelong learning perspectives (pp. 3-12). Hamburg: UNESCO Institute for Education.
- Torres, R.-M. (2003). Lifelong learning. Stockholm, Sweden: SIDA.
- Tuladhar, S. (1997). Literacy in Nepal: The CERID/CIE Project. Asia Literacy Regional Forum. National Center on Adult Literacy, International Literacy Institute, UPenn/Graduate School of Education, Literacy Online. Retrieved December 11, 2000 from <http://www.literacyonline.org/products/ili/pdf/alrfst.pdf>.
- UNDP. (2002). Nepal Human Development Report 2001. Kathmandu, Nepal: Author.
- UNESCO Institute for Education. (1997). Work related adult learning in a changing world. Hamburg, Germany: Author.
- Watkins, D. (1995). Assessing approaches to learning in non-Western cultures: A Nepalese conceptual validity study. Assessment and Evaluation in Higher Education, 20(2), 203-212.
- Watkins, D., & Biggs, J. (1996). The Chinese learner: Cultural, psychological and contextual influences. Hong Kong and Australia: Comparative Education Research Centre and The Australian Council for Educational Research Ltd.

- Watkins, D., & Regmi, M. (1992). How universal are student conceptions of learning? A Nepalese investigation. Psychologia, 35, 101-110.
- Watkins, D., & Regmi, M. (1995). Assessing approaches to learning in non-western cultures: A Nepalese conceptual validity study. Assessment & Evaluation in Higher Education, 20(2), 203-212.
- Weiland, S. (1997). Adult learning and the uses of biography. In Proceedings of the Sixteenth Annual Midwest Research-to-Practice Conference in Adult, Continuing and Community Education East Lansing, MI: Michigan State University.
- Wenger, E. (1998). Communities of practice. New York: Cambridge University Press.
- Wertsch, J. (1993). Voices of the mind. Cambridge, MA: Harvard University Press.
- Wolcott, H. F. (2001). Writing up qualitative research. Thousand Oaks, CA: Sage Publications.
- Wolcott, H. F. (2002). Writing up qualitative research ... better. Qualitative Health Research, 12(1), 91-103.
- Wonacott, M. (2000). Apprenticeship. Columbus, OH: ERIC Clearinghouse on Adult Career and Vocational Education.
- World Education. (1989). The Nepal national literacy program. Kathmandu, Nepal: World Education.
- World Education. (1996). "Women's Economic Empowerment and Literacy" (WEEL): A proposal to the Ford Foundation/India from World Education/Nepal.
- World Education. (n.d.). Thalani. Kathmandu, Nepal: Author.
- World Education/Nepal. (n.d.). Diyalo. Kathmandu, Nepal: Author.
- Yadava, Y. (2003). Language. In Central Bureau of Statistics Population Monograph of Nepal 2003 (Vol. 1, pp. 137-171). Kathmandu, Nepal: National Planning Commission Secretariat, HMG/Nepal.
- Yin, R. K. (1999). Enhancing the quality of case studies in health services research. Health Services Research, 34(5, Part II), 1209-1224.
- Yin, R. K. (2003). Case study research: Design and methods (3rd ed.). Thousand Oaks, CA : Sage Publications.

