A Peer-Reviewed, Open Access Journal, Index in NepJOL

[ORIGINAL RESEARCH ARTICLE]

Forming and Framing Self-Help Groups : A Practice Model for Post-Disaster Social Work Intervention

Abhiyan K. C. [ID][1*], and Sukrita Rai [2]

Abstract

This paper aims to posit forming and framing the self-help groups (SHGs) as an interventional approach and crane tool to mitigate, reorganize, restore, and normalize intra-interpersonal and collective functioning in a post-disaster period. First, it presents a review of the conceptual problematization of disaster and post-disaster situations and its implications for social work intervention. Next, it shows self-initiated frameworks and interventional models initiated and followed by rural migrants appropriately suited to the contexts of restoring social functioning in post-disaster periods based on the lived experiences and narrations of rural migrants. This inquiry of lived experiences was based on thematic analysis outlined by Denzin and Lincoln and Chang et al. Criteria sampling was chosen, and 10 families of rural migrants were interviewed who faced similar life transitions and trajectories during and post-earthquake periods. Next, it identified three dominant themes: a) capability failure and gaining capability sets, b) rebuilding livelihood, social business and becoming solopreneur-entrepreneur, and c) forming and framing self-help group(s) and inclusive participation. Finally, this paper posits the forming and framing of SHGs from social business, entrepreneurship, capability, livelihood, and active meaningful participation as a practice model-interventional frame to help and uplift the social functioning of individuals, groups, and communities in post-disaster periods. In addition, it offers the implications of this practice, i.e., forming SHGs as a first step to tackle post-disaster earthquake situations by social workers and stakeholders and framing SHGs efficiently from the empirically grounded conceptualizations and practices initiated and followed by the sufferers during and in post-disaster periods.

Keywords: Disaster, self-help groups, entrepreneurship, livelihood, capability, participation, social work intervention

[1] Abhiyan K.C. is the Head of Central Department of Social Work, and Assistant Professor, Tribhuvan University. Nepal

[2] Sukrita Rai is an Assistant Professor at Department of Social Work, Padmakanya Multiple Campus, Tribhuvan University, Nepal
Corresponding Email: abhiyan.kc@dsw.tu.edu.np

Introduction

The Ministry of Home Affairs (MoHA) and Disaster Preparedness Network-Nepal (DPNet-Nepal) reported the major catastrophic earthquakes of 25 April and subsequent earthquakes of 12 May, 2015 killed, injured, and displaced thousands of people and families in Nepal and neighbouring countries. In Nepal, 8,896 and 22,303 people were killed and seriously injured, respectively (MoHA & DPNet-Nepal, 2015). In addition, the National Planning Commission (NPC) reported 6,04, 930 houses were destroyed completely, and 2,88,856 houses were damaged partially (NPC, 2015; MoHA & DPNet-Nepal, 2015). The long-term repercussions on local communities and on the entire country are yet to be known.

The Government of Nepal had rapidly established and implemented various legislations, institutions, and programmes to address the consequences of disaster in post periods nationwide in disaster-affected areas. Although the government has been providing the multidimensional supports to resettle and restore social functioning in the localities, individuals have chosen migration as a strategy to rebuild themselves and the community. National Statistics Office (NSO) (2023) states among the reasons for migration, 0.7% occupy natural disaster as the reason for current migration. Currently, 9,341,408 people have been migrated due to various reasons (NSO, 2023), and 2.8 million were displaced due to the April 2015 earthquake (NPC, 2015). Out of 2.8 million, the stories and the interventional frames practiced by 10 rural migrants who have been migrated and engaging in cow farming were presented.

There are different stories and frames practiced by governments, non-governmental organizations, communities, and individuals to tackle devastating situations. However, stories and frames that are self-initiated and grounded in the everyday struggle of sufferers' experiences, frames and practices are unheard and conceal pertinently that have implications and relevancy to social work methods and interventional practices in post-disaster periods. These implications and relevancy are empirically sought to establish in fourfold. Firstly, it presents a review of the conceptual problematization of disaster and post-disaster situations and its implications for social work intervention. Next, it examines self-initiated frameworks and interventional practices initiated and followed by rural migrants appropriately suited to the contexts of restoring social functioning in post-disaster periods based on the lived experiences and narrations of rural migrants. Thirdly, it seeks to identify dominant themes. Lastly, it presents the implications of forming and framing SHGs for social workers as an interventional approach and tool. In doing so, this paper posits the foundational significance of forming and framing the self-help group(s) (SHGs) as an interventional approach and crane tool to reorganize, recover, and normalize intra-interpersonal and collective functioning in post-disaster periods.

Reviewing the Problematization of Disaster and Post-Disaster Situations and Implications for Social Work Framework and Intervention

DPNet-Nepal (2015) states mitigation, preparedness and response planning, institutional arrangements and legislation are necessary conditions to bring relief and recovery to those communities who suffered from adverse disastrous effects. NPC (2015) adopted the Sendai Framework for Disaster Risk Reduction (SFDRR). The integrated model of recovery, underlying vulnerabilities and community knowledge, and recognizing various stakeholders and partnerships to uplift the devastated communities as a 'Build Black Better'. Moreover, NPC identifies recovery needs and resilience as a core step to tackle disaster effects.

Barton (1969; as cited in Hossain, 2011) argues disaster scenarios may be translated as one of collective stress, and fail situations of a social system. Moreover, Siporin (1973; as cited in Hossain, 2011) states, "a disaster may be defined as a catastrophic situation in which five or more families or households are rendered helpless or lack the basic necessities of life" (p. 92). Fritz (1961; as cited in Hossain, 2011) defines:

> Disaster is an event, concentrated in time and space, in which a society, or a relatively self-sufficient subdivision of a society, undergoes severe danger and incurs such losses to its members and physical appurtenances that the social structure is disrupted and the fulfillment of all or some of the essential functions of the society is prevented. (p. 92)

In addition, Reuter and Kaufhold (2018; as cited in Karki et al., 2024) write:

> … a serious disruption of the functioning of a society, causing widespread human, material, or environmental losses which exceed the ability of affected society to cope using only its own resources. (p. 3203)

Morris (1997) highlights three phases of disaster management and working fields for a social worker: pre-disaster, during disaster and post-disaster. In addition, alternatively three phases are termed as pre-impact periods (warning and exposure to the disaster events), impact periods (disorganization and reorganization, damages, rescue and evacuation, immediate remedy, and post-impact periods

(reorganization, recovery, normality of personal and collective functioning). Hossain (2011) states disaster management as:

> …management means using men and resources to achieve the goals of an organization, a programme, a project or a venture. In the process, a manager is to make effective use of a number of management strategies involving men, materials, money, machines, methods, moments, movements and, above all, motivation. (p. 93)

Moreover, the objective of disaster management is to prevent and mitigate the disaster. Rahman (2001; as cited in Hossain, 2011) defines management as "systematic observation and analysis of disaster to improve measures relating to prevention, mitigation, preparedness, emergency response and recovery" (p. 93). Karki et al. (2024) highlight the basic roles of social workers during periods of disaster as enhancing community participation and providing support to the most excluded and marginalized at the meso level. At the macro level, social workers are to engage in disaster planning and advocacy and social justice as core guiding values. Karki et al. highlight the different perspectives to look at disaster: religious, scientific, ecological, social psychological, and disaster justice.

Chow and Lou (2015) state a post-disaster scenario in China as the simultaneous state of social exclusion and surge of rural-urban migration. Mitigation of such scenarios: Chow and Lou suggest a community-based approach, i.e., broader participation as a social work intervention. Berman and Phillips, Percy-Smith, and Henderson (2000/2000/2005; as cited in Chow and Lou, 2015) outlined exclusion as a post-disaster scenario, and broader active inclusive participation and empowerment of disaster-affected communities in the following areas: community physical quality, economic participation/opportunities, service availability and access, community safety, identification with the community, and participation within the community are interventional concerns.

Chenoweth and Stehlik (2001) apply the notion of community resiliency and alliance-building as a model to build resilient, strengthening and sustaining rural communities. Chenoweth and Stehlik state, "communities can be considered as being 'resilient' when they respond to crises in ways that strengthen communal bonds, resources, and the community's capacity to cope" (p. 47). Moreover, resilience and risk are interrelated. Risk factors such as disaster, poverty, transition, behavioral and social competence, and poor neighborhoods, and protective factors such as support, alliance building, communal coping, and service coordination are essentially linked to building resilient individuals and community.

The implications for social work practice are to increase human services, build networks, and form alliances in collaborative and cooperative terms to build resilient communities and form the core of the social worker's repertoire of knowledge and skills. Chenoweth and Stehlik write:

> Social work's core values are sympathetic to community resiliency building. These include a commitment to redressing exclusion and marginalization, principles of social justice and upholding self-determination for communities. Social work has resolutely fostered the empowerment of individuals, groups and communities, and this is of particular importance in working with rural communities. (p. 53)

Pyles (2007) writes about the post-disaster community practice where key areas of intervention are focused on disaster service coordination, informal/ grassroot organizations/self-help groups in the relief and recovery process, community participation in disaster management, and community assessment in disaster assessment rather than social work focusing on traumatic stress situations. Harrell and Zakour (2000; as cited in Pyles, 2007) highlight the importance of local grassroots informal self-help groups/organizations/networks in post-disaster scenarios. These self-help groups provide mutual aid/ help, networks, and volunteer workforces and ensure broader participation in disaster responses. Moreover, Pyles highlights the post-disaster community organizing as ensuring the participation of the most vulnerable members, strengthening capacities of local communities, assessing the developmental needs, and the supportive/facilitating/catalytic role of outsiders.

Larson et al. (2013) clearly suggest the importance of self-help groups (SHGs) in post-disaster rehabilitation efforts. Researchers argue for the SHGs model to address the disaster effects in India. These SHGs were reported as providers of social and economic resources, and sources of status and power. This suggests the implication of the utility of SHGs to mitigate and respond to disaster situations. SHGs represent the collective forms of action, service coordination, self-management and development.

Effectiveness of SHGs has been found in income generation and poverty reduction, elimination of discrimination, ensuring opportunities and resources, political involvement and participation, and social action. Tesoriero (2005; as cited in Larson et al., 2013) concludes that "SHGs may not change 'income poverty' but may be effective in changing 'capability poverty' through empowerment of women" (p. 4). He further adds in post-disaster rehabilitation "all communities reported a change for women in employment options, independence, banking, family decision-making, and a voice at public meetings" (p.

7). In addition, Humble et al. (2013) recognize strong social ties often missing in urban areas serve as a source of resilience for groups. In addition, formal and informal support groups are found to bolster the rural communities who are facing adverse life, risks and vulnerabilities along with them; they are helpful to break the social barriers faced by the vulnerable communities.

Mok (2005) argued self-help groups are directed to form coalitions and seek professional help to strengthen and widen their power base, and social change. Many research studies have shown that self-help groups are both intra-personal and collective empowerment, not only changing the lives of individuals but also suggesting changes in public policy. In many countries of the world, such as India, America, Europe and Hong Kong, SHGs represent a new political front (Mok, 2005; Pyles, 2007; Larson et al., 2013).

It is well noted in empirical studies that self-help groups empower their members, such as by helping members gain power, enhancing members' adaptive potentials, providing a context for members to gain benefits, offering a venue for shared experiences, social learning, and emotional support. They also develop members' identity, involves political advocacy-coalition formation, higher level of self-efficacy of members, increase mutual support and self-confidence, reduced family burden-loneliness-guilt feelings among members, and ensuring collective participation at the broader level of society.

Mok writes SHGs are for empowerment at the three levels: intrapersonal, interpersonal and community levels. Parsons (1995; as cited in Mok, 2005) defined empowerment "as a process through which members of self-help groups gain power at intrapersonal, interpersonal and community levels" (p. 55). Mok writes:

> Intrapersonal empowerment was measured by members' perceptions of their abilities to make personal changes or choices. Measures of interpersonal empowerment include the extent to which members can relate positively to others. Community empowerment was measured by members' perceptions of their abilities to influence community attitudes and social policies. (p. 55)

Mok indicates many researchers have clearly indicated positive senses of members after joining the SHGs at the intrapersonal empowerment level, such as being more hopeful, more positive, more open, more decisive in action taking, more gregarious, and more confident in problem solving. Moreover, at the level of interpersonal empowerment, it is reported that members were found to be more capable of helping others and learnt to care for others. At the community empowerment level, members agreed that SHGs should impact social changes and policies and reduce discrimination against vulnerable people. In sum, findings indicate members' senses of intrapersonal and interpersonal empowerment were stronger than members' senses of community empowerment.

Yunus (2010) and Faza (2022) argue the microcredit model and evolving 'social business' model to reduce poverty and empower the poor marginalized communities. Faza describes "social business is a business designed to meet social deeds" (p. 58). Likewise, it is not a profit-sharing system; rather, "the profit remains in the cycle of the business, for the costs of expansion, creating new products or services, and doing more for the world" (p. 58). It encompasses economic and social benefits, meets sustainable development goals, promotes entrepreneurial activities of the poor/solopreneurs/ setting small and medium enterprises, and provides financial access and economic recovery for those who needed it most during adverse periods. In addition, Alston (2005) states an entrepreneurial model and service delivery model, along with applying social justice and empowerment to uplift the marginalized and excluded communities in rural areas. Moreover, models are required to be embedded in the community and "draw on its existing strengths, networks and infrastructure" (p. 281).

Ku and Ma (2015) argue rural-urban alliance model for post-disaster social work practice to rebuild community. The model encompasses capacity and asset building, rural-urban alliance, sustainable livelihood, and community reconstruction. This model focuses on a capacity- and asset-building approach, focusing on the strength of the community rather than a problem-centred approach and an emergency relief approach. The intervention activities are based on participatory action and generate ground-up indigenous approaches to mitigate disaster effects. Kretzmann and Mcknight (1993; as cited in Ku & Ma, 2015) suggest:

> various tools to identify individual and community assets: their 'neighbourhood needs maps', 'community assets maps' and 'capacity inventories' can be modified to reflect the local context… The asset-based model in post-disaster community development was recognized and its principles were put into practice in the social reconstruction process following Hurricane Katrina (Pyles, 2007; Zedlewski, 2006). (p. 745)

Ku and Ma argue asset-based community development is to ensure and enhance the sustainable livelihood of the local community to rebuild a resilient community to cope with stresses such as disaster. Ku and Ma found that community organization skills

and roles of social workers are more as organizers, mobilisers, facilitators, coordinators, and capacity builders than resource and service providers, and the guiding principles are relationship and cooperation.

Ting (2013) states the asset-building model, policy and practice have been important approaches to address the post-disaster periods and rebuilding livelihoods of communities in different parts of the world, including Sichuan, China. Two forms of assets generated in asset-based policy and practice are financial assets and human assets. In addition to asset-based policy and practice, an integrated model composed of three types of assets, namely, financial assets, human assets, and social assets, is a model to rebuild post-disaster periods. Alternatively, in multi-asset intervention, cultural assets have been added to financial assets, human assets, and social assets

The Sustainable Rural Livelihoods (SRL) framework is used to structure and restructure the livelihoods of peoples. One of the mitigating approaches during post-disaster periods is to work on recovery/restructuring livelihoods so that fast recovery and normalcy of life could be gained. Chambers and Conway (1992) define SRL as:

> 'The capabilities, assets (including both material and social resources) and activities required for a means of living. A livelihood is sustainable when it can cope with and recover from stresses and shocks and maintain or enhance its capabilities and assets both now and in the future, while not undermining the natural resource base' (DfID 2000, p. 3). (p. 16)

Moreover, the framework suggests four elements to be considered to enhance livelihoods: "a vulnerability context, an asset pentagon, transforming structures and processes, and livelihood strategies" (p. 16). In addition, the capabilities, assets, activities, coping and being resilient from stresses, continuation of enhancement of capabilities and assets, and utilizing and preserving the natural resources have been central aspects highlighted in SRL (Chambers, 1989; Chambers & Conway, 1992; Prowse, 2008; Scoones, 1998/2015).

Many studies have shown exclusion, vulnerability, poverty, capability deprivation, stigmatization, and marginalization have been concomitant life transitional parts of life courses of individuals, groups, and communities during and post-disaster periods (Morries, 1997; Mok, 2005; Pyles, 2007; Hossain, 2011; Larson et al., 2013; Chow & Lau, 2015; Karki et al., 2024). Silver (2007) defines social exclusion as a process of progressive multidimensional rupture of 'social bonds' at various levels: individual and collective. This process of exclusion is identified as structurally excluders deny access to societal resources, identity and recognition, sociability, self-respect and limit the capabilities of excluded people to achieve their personal goals.

Moreover, the European Commission (1997: as cited in Silver, 2007) provides an overarching definition of social exclusion:

> Social exclusion refers to the multiple and changing factors resulting in people being excluded from the normal exchanges, practices, and rights of modern society. Poverty is one of the most obvious factors, but social exclusion also refers to the inadequate rights in housing, education, health, and access to services. It affects individuals and groups, particularly in urban and rural areas, who are in some way subject to discrimination and segregation, and it emphasises the weakness in social infrastructure and the risk of allowing a two-tier society to become established by default. (p. 34)

For Amartya Sen, capability deprivation is a central intellectual problem to address the issues of social exclusion (Sen, 1999/2002; Robeyns, 2005). For him, capability deprivation is an overlooked non-material dimension of poverty and a constitutive and instrumental cause of social exclusion. Sen writes, "Social exclusion can, thus, be constitutively a part of capability deprivation as well as instrumentally a cause of diverse capability failures" (p. 8). The capability approach, according to Robeyns (2005):

> normative framework for the evaluation and assessment of individual well-being and social arrangements, the design of policies, and proposals about social change in society… the focus on the plural or multidimensional aspects of well-being. The approach highlights the difference between means and ends and between substantive freedoms (capabilities) and outcomes (achieved functionings). (p. 93)

For Sen, well-being, development and justice should be framed in terms of people's capabilities to function. According to Robeyns, "people have the freedoms or valuable opportunities (capabilities) to lead the kind of lives they want to lead, to do what they want to do and be the person they want to be" (p. 95).

Moreover, Sen states exclusion means capability failure. Capability failure occurs when people are denied participation and access. Broader participation and access to opportunities are fundamental to enjoy valued freedom and create a fair society. Providers of these valued freedoms and fair societies are our social institutions and arrangements. Sen adds, "as a result, the sharing of 'protective security' is an important instrumental freedom, and non-exclusionary social arrangements for safety nets cannot but be an integral

part of development itself" (p. 8).

Many implications from empirical studies suggest different theoretical frameworks and interventional approaches to tackle post-disaster devastating circumstances and aftermath situations are: integrative partnership model (DPNet-Nepal, 2015), rural-urban alliance model (Chenoweth & Stehlik, 2001; Ku & Ma, 2013), asset building model (Ting, 2013; Ku & Ma, 2015), inclusive and participatory model (Silver, 2007; Chou & Lou, 2015), disaster justice model (Karki et al., 2024), resiliency model (Chenoweth & Stehlik, 2001), relief and recovery model (DPNet-Nepal, 2015), self-help group model (Mok, 2005; Pyles, 2007; Humble et al., 2013; Larson et al., 2013), capability model (Sen, 2002), group coalition model (Mok, 2005), entrepreneurial and social business/micro-credit model (Alston, 2005; Yunus, 2010; Faza, 2022), and livelihood model (Chambers & Conway, 1992; Ku & Ma, 2015). Moreover, various effective organizational skills and roles of social worker are organizers, mobilizers, facilitators, coordinators, catalytic, capacity builders, advocacy, planners, providers, and enhancers (Mok, 2005; Pyles, 2007; Chou & Lou, 2015; Ku and Ma, 2015; Karki et al., 2024), and social justice, empowerment, participation, cooperation, and sympathize as core guiding values and principles.

Materials and Methods

The study had chosen 10 families of rural migrants who were currently living in the Lalitpur Metropolitan City, ward-18 since the April 15 Nepal earthquake as a criteria sampling to collect data. These rural migrants originally lived in Bagmati Rural Municipality in Province No. 3, *Pyutar* villages of central Nepal. From *Pyutar* villages, families belonging to different caste-ethnic groups *(Timilsina, Dahal, Ghimire, Magar and Sanjel)* migrated. The rural migrants from *Pyutar* village had completed a 10-year cycle of living in their current place of residence. NSO (2023) reported 31.8% of total migrants (9,341,408) whose duration of stay in the current place of residence is between 10 and 24 years. The migration was triggered mainly due to the earthquake and its devastating impacts on life in *Pyutar* village. These migrants not only successfully adjusted in social functioning to the new environment by forming self-help groups (SHGs) and adding capability sets but also initiated many livelihoods activities and social business-entrepreneurship. These social businesses, entrepreneurship, and livelihoods were self-initiated and supported and coordinated based on networks of family/kinship/friends' groups. Mitigating damages and disruptions, migrants were assimilated into new communities, and their self-initiated approaches present their stories of broader active participation, rebuilding and being resilient not only at the intra-interpersonal level but also at the group and community level. These migrants hadbeen living a relatively inclusive life in the outskirts of Lalitpur Metropolitan City-18. These situations, sequences, activities, and similar life courses of rural migrants were the criteria upon which sampling was based.

Interview as a method was chosen to approach 10 rural migrants as an informants. and narrative and thematic analysis as a presentation. Rural migrants' anecdotes, plots, and subplots were recorded and transformed into transcripts. Labov's (1972; as cited in Riessman, 1993) structural approach to storytelling and analysis consists of six common formal properties: an abstract, orientation, complicating action, evaluation, resolution, and coda (for an extensive review, see Riessman, 1993; Czarniawska, 2004). However, many investigators follow a plot to be narrated rather than a structured approach in storytelling (Czarniawska, 2004). This paper did not abided by the structural approach.

Besides this, thematic analysis was carried out manually in the sequential steps. Chang et al. (2013) suggest four steps: reviewing data/transcripts; micro-coding, categories and relationships; and finding core themes. Moreover, Chang et al. and Denzin and Lincoln (2005) suggest three ways to link meaning making: searching for missing information/data, linking themes with broader socio-cultural contexts, and linking themes with practices and models. This study presented the narratives (sub-plots) and core themes to illustrate self-initiated practices followed by cow farmers (rural migrants') to mitigate adverse disaster and post-effects from the framework suggested by Denzin and Lincoln, and Chang et al.

Results

This paper had identified three self-initiated practices which enhanced rural migrants' social functioning. . These practices were titled as the high themes applied by rural migrants in a daily basis to address post-disaster consequences in a migrated places. Social work scholars and practitioners have been identifying these core themes as an established models, frameworks, and practices applied as an interventional tool to tackle problems of individuals, groups, and communities(Chenoweth & Stehlik, 2001; Alston, 2005; Mok, 2005; Riebscleger, 2007; Pyles, 2007; Humble et al., 2013; Larson et al., 2013; Chow & Lou, 2015). These dominant themes referred as dominant self-initiated practices and frameworks grounded in their struggles-lived experiences stand as an interventional practices were:

a)Capability failure and gaining capability sets
b)Rebuilding livelihood, social business and becoming a solopreneur-entrepreneur
c)Forming and framing self-help group(s) and inclusive participation

a) Capability failure and gaining capability sets

Sen (2002) states capability failure means exclusion. Exclusion occurs due to crisis and inadequacy in capability sets. Capability sets include health, education, human capital, financial capital, social capital and physical capital (Sen, 2002; Laderchi et al., 2003; Mabughi & Selim, 2006; Abraham & Kumar, 2008). Further sets can be concretized into a decent level of consumption, sanitation facilities, healthy sources of energy for cooking, a safe and potable water supply, secure shelter, educational achievement, low-interest-rate credit facilities, self-respect and valued self, thinking and hope.

Q1 Cow Farmers Families Narratives

This section contains three narratives of cow farmers' families after their self-initiation to settle in new places to deal with post-earthquake consequences and initiate livelihoods. Cow farmers and families recalled the stories of settlements and self-initiated livelihoods in new environments. These stories reflect a mixture of life experiences, emotions and the real-life struggle of surviving and thriving. These stories were presented, and linked to literatures, here, one cow farmer retells experiences of weakening capability sets and being excluded after the earthquakes:

> My old house was made of mud bonded stone roof covered with galvanised steel sheets supported by wooden pillars. The house was completely flattened. Back in *Pyutar* everything was totally devastated. My father died as well as the buffalo due to earthquakes. Our livelihoods were based more on livestock, selling of milk, and daily wages than agriculture. We are poor, and we do not have either arable land or savings. How do we survive in a village was a big problem after earthquakes. Those who can shall deal with these problems, but those who cannot – how can it be managed? In villages, we do not have other income sources; further education of children is another problem which constantly stresses me. We decided to migrate to the city and do work there. In short, this was my pain.

The above narrative presents how a natural disaster is sufficient to cause inadequacy of capability, disruptions of socio-economic life trajectory, and psycho-social suffering. In this disjuncture from regular life courses, person was naturally excluded in many domains. The disjuncture was found in many aspects: shelter, work, children's education, pride, livelihoods, psychological health, danger of being chronic poor, hope for the future, and status. These aspects are the capability sets; the more adequate sets more the individual is capable and the less chance of deprivation (Sen, 2002; Mabughi & Selim, 2006; Abraham & Kumar, 2008). More inadequate in capability sets, individuals and families are bound to be excluded in natural ways unless they are intervening institutionally and tackling individually. Another cow farmer recounts his journey of settlement on rented land and initiation of livelihoods:

> First, I had a family network in Lalitpur. I had contacted him and shared all my suffering and motives to come there and start cow farming. He had managed to rent 1 *ropani* for us to live near the bank of the Bagmati River. It was okay, and I had to pay 20 thousand rupees annually. I had brought two cows; each cost 65 thousand rupees. I have made three mud-floor rooms temporary house made of second-hand galvanised steel sheets for wall and roof covers supported by bamboo. Additionally, cowsheds are also made of galvanized steel sheets for wall and roof covers supported by bamboo. And most of the things were managed by borrowing money from friends. We managed bed materials from leftover wooden planks in a vicinity. We had only necessary a few clothes and utensils to start. We had arranged electricity from the houses in the vicinity. We drink water from the stream, and for livestock we had dug a well. For cooking, we used LPG gas. For toileting, some have dug big hollows outside of the house; each side and roof are covered with plastic, and some have arranged steel sheet-based toilets outside of the compound. Children had enrolled in a government school. Every family member has been contributing to the farm for sustaining new life. We shall come out of these problems and will be better in every way possible in the future.

This narrative shows the settlement experiences and initiation of livelihoods of the rural migrants' community. As can be seen, migrants struggle to add capability sets, mitigated disaster consequences, initiate livelihoods, be resilient and hope for future business. Adding resources, assets, tools, using networks, and initiating mitigation are necessary aspects to mitigate rural livelihoods problems and the way towards becoming resilient (Scoones, 1998/2021). Moreover, adding capability sets, fighting back and developing coping mechanisms and hope towards a thriving future are essential efforts to bring adequate capability sets in a family and be inclusive in a broader society (Sen, 2002).

Similarly, another farmer shared his stories of livelihood diversification and intensification, becoming a dairy entrepreneur and farmer at the same time:

I had only one cow and one buffalo when I migrated here the first time. Now I have altogether 23 cows and buffaloes. Now many families have more than 20 cows and buffaloes. Some of the cows and buffaloes were bought with my own savings; others were subsidized purchases. In addition, we have a subsidized milk fat testing machine/ milk adulteration machine. Each livestock is insured and shall be, if necessary, subsidized veterinary services. In addition, for vegetable farming, a tracker is subsidized for each group. We milked each day 60 litres. In each week, we processed dairy products from milk, like butter, buttermilk, yoghurt, and cheese. These products and milk are sold each day. We have a farmers' community. Community is grouped. Each group has three families involved. Each group has established dairy shops in the city and nearby city locations. We sell there. In addition, we have a home delivery mechanism. Besides these, we have subsidized grain and spicy mill machines. Milling grain and other spicy jobs we do. We sell spicy and grain flour too. In addition, we have leased additional lands to cultivate seasonal vegetables and spices. We sell them too. Each family has transportation, primarily bikes, to transfer milk to market, and the community has jeeps to transfer collective goods. Mobile is the most efficient device to communicate, mobilize a network, and share information. We have started up a mini credit account to tackle the financial problems of each family and community. Many farmers like us do these things here, you can see.

The above life experiences presented the thriving and fascinating journey of rural migrants and communities from being victims of disaster and naturally excluded from socio-economic life courses/villages to successfully mitigating and becoming strong, resilient farmers and entrepreneurs by initiating social business adding assets, doing activities, and grasped the access to institutional provision and arrangements.

From the first narrative recounted above, it presented the stories of transient poorer rural migrants. Moreover, it shows their livelihoods were disrupted, with psycho-social trauma from the loss of family members and livestock, flattened houses, disjuncture of daily activities, damage to assets, conditions of inaccessibility of resources and facilities, and coping struggles to regain capabilities. This situation is operationally labeled to define intellectual problems related to disasters, livelihoods disruptions, capability failures, exclusionary processes, traumatized psycho-social status and poverty of rural migrants' community (Chambers & Conway, 1992; Ellis, 1998/2000; Sen, 2002; Prowse, 2008; Scoones, 1998/2015).

The second narrative shows the initial steps taken by each rural migrant in new places to build capability sets and initiate inclusionary processes through social business and entrepreneurship. It highlights the importance of social networks and financial capital (Sen, 2002; Ellis, 2002) and shows the initial settlement/types of built houses.

NSO (2023) reported 71.1% build structures for residing only. Likewise, 10.1%, 3.1%, and 0.4% build for shed/storage, business, and industry purposes, respectively. About 12.8% resided in rented units. The built-in residual units can be categorized by the types of foundation, types of outer walls, roof, and floor. It was found that mud galvanized sheet roofs, a combination of bamboo and galvanized sheet walls and mud-bonded stone and bamboo pillars as a foundation with mud floors. This suggests shelter was not secure and safe, and primarily used by transient poor people.

Unlike the majority of people in the country (57%), who relied on tap/piped water, people in steam water and uncovered well water were 0.4% and 2.1%, respectively. Rural migrants relied primarily on-stream water for drinking and well water for livestock. Likewise, the main source of cooking (44.3%) and lighting (92.2%) was LPG gas and electricity in a country. Rural migrants had these facilities. Moreover, 95.5% had used any type of toileting. However, toileting was not safe, risk of disease was high. In addition, 49.5% operate small-scale enterprises. Rural migrants established a dairy business. About 50.1% were economically active in the farm and non-farm economy. In rural migrant communities, everyone is economically active. comparing these national facts with the narratives show the inadequacy of capabilities of cow farmers in terms of resident units, facilities, and the activities. These arrangements of capabilities sets set indicate the capability sets of poor individuals rather than affluent groups.

Besides the initial settlement and building of residential shelter, the third narrative presents fascinating growth of capability sets, accumulated assets, multiplicity of the activities, and resilient coping capacities fully being inclusive in a new environment of rural migrants. In addition, rural migrants had full access to government institutional provision (subsidized machines and services). Livestock were reasonably increased. Manufacturing small-scale dairy products and selling them from their owned

enterprise. Along with it, vegetable farming and spicy milling for selling. Network- alliance build-up among farmers and across the local communities, initiation of social business, and startup mini-credit cooperatives among farmers to tackle problems of loans and interests were found. Likewise, each family owned a bike, and the rural migrants' community hired a jeep as a mode of transportation to sell dairy products in nearby markets. Government institutional provision (subsidized machines and services), increased livestock, dairy products and enterprises, vegetable farming and milling spices, network and alliance building, and startup mini-credit cooperatives and so on arranged by rural migrants had proven they were thriving and had fascinatingly mitigated the disaster-led adverse effects from social business, livelihood activities, becoming entrepreneurial , building assets, and adding enhancing capabilities..

b) Rebuilding livelihood, social business and becoming a solopreneur-entrepreneur

Diversification and intensification of livelihood have been regular social business of rural migrants. After post-disaster periods, migrant farmers struggle to mitigate damages by initiating cow farming businesses. Cow farming includes the production of milk and dairy products, selling them into the market by migrant farmers to generate incomes and diversifying and intensifying their business more. This diversification and intensification of livelihood have been regular and universal household strategies in the world to develop assets, activities, networks and resources, as well as to develop coping and mitigating competencies to tackle natural and human-induced stress, shock, and vulnerabilities (Chambers, 1989; Ellis, 1998; Prowse, 2008; Scoones, 2015).

It is a well-noted and popular conceptualization that economic activities have been embedded in social ties (Granovetter, 1985). The social ties of rural migrants have been based on kinship and friendship. This kinship and friendship network has been developed into self-help groups and initiated the cow farming and dairy business. Formation of self-help groups (Mok, 2005; Pyles, 2007; Larsen et al., 2013), initiation of social business entrepreneurship established by self-help groups (Yunus, 2010; Faza, 2022), and proper mobilization of self-help groups based on social networks to tackle disaster (Pyles, 2007; Ku & Ma, 2015), and self-initiated or supported social business have been the practices to tackle poverty, natural and human-induced disasters, stressors and shocks, generate incomes, and broadly to overcome exclusion (Sen, 2000; Yunus, 2010; Faza, 2022).

Q2 Cow Farmers Families Narratives

This section presents the two narratives of rural migrants' becoming entrepreneurs in migrated areas, becoming resourceful and resilient, and returning to previous life courses. These resourceful and resilient farmers, now have more than before: cow farms and livestock, subsidized services, insurance, rented land, business networks, financial services and cooperatives, local community alliance networks, vegetable farming, manure and fertilizer, andmigrants' self-help groups. One farmer-entrepreneur tells his narrative:

I have been engaging in a cow farming and dairy business. Previously I was engaged in rearing and caring for cows and milking and selling them to the local community. Now I have an extended milk business. Along with milk production, my daily activities are producing dairy products and supplying dairy products to the local community and shops in the market opened by rural migrants. In addition, vegetable farming, production of manure and fertilizer, and selling them are the side businesses primarily carried out by the spouses and children.

Another cow farmer recollects his narrative about status and extension of milk and dairy business and becoming an entrepreneur:

We now have 19 cows and buffaloes on our farm. When I started the business back in 2015, I only had two cows and one buffalo. We milked each day more than 60 litres a day. We produced cheese, buttermilk, yoghurt, butter, milk, and sweets. We have our own dairy shop in the nearby market. We sell these products in the market. All families are engaged in the same business, we do the same activities. Each family member has specific tasks to complete on a daily basis. We formed a group comprised of three families. Altogether, rural migrants are able to form 9 groups. We are networked on the basis of kinship, friendship, local alliance, and business interests. We received many subsidized services and facilities. For financial services we are linked with microcredits owned by local women's groups and other credit facilities available in the community. In addition, we have arranged a mini-credit account for lending and borrowing money based on group consensus to address the issues of finance. Each group has these facilities. The business is thriving; many of us do not have loan-interest problems. Everything we have is privately owned. Many of us have bought land nearby these areas and are planning to build houses.

Alston (2005) has noted well that empowering and extending the universal vision of social justice

effectively requires the entrepreneurial projects in rural areas. In addition, one of the fundamental challenges for rural social workers is to reshape practices and prioritize the economic goals of marginalized and excluded groups, linking them to a mainstream service delivery system, access, activities, and resources. This self-initiated social business primarily organized in group modality successfully illustrates that socio-economic entrepreneurial tasks and initiatives initiated by rural migrants were the fine examples which social workers should think and rethink to develop projects and programmes to provide equity, justice, and services to excluded communities. Besides, this economic entrepreneurial task appears to be a fine model to organize rural communities.

Pyles (2007) and Ku and Ma (2015) have argued SHGs' economic model is one way to reconstruct the disaster-suffering community in post-disaster times and tackle disaster-led social exclusion. Likewise, intensification and diversification of economic activities/livelihood are the household strategies to tackle poverty and social exclusion (Ellis, 1998; Chambers, 1989; Prowse, 2008; Scoones, 2015). Moreover, Granovetter (1985) has argued social business is primarily structured by social relationships. Likewise, Mok (2005) and Larson et al. (2013) have argued formation of self-help groups is an effective strategy to tackle various problems of the community. Moreover, Yunus (2010) and Faza (2022) argued economic activities organised in group-based mechanisms benefit all. Besides this, Sen (2000) argued capability failure means social exclusion, and extension of capability sets by individuals and households is the way to tackle social exclusion. Likewise, Lou & Chow (2015) argued community-level intervention/approach to address social exclusion.

From the narratives, it clearly indicates situational transient problems and self-initiated solutions by the rural migrants are:

Situational Transient Problems of Rural Migrants at the Time of Disaster

April and May 2015 earthquakes led to problems: damages of physical property, disruptions of livelihood, social-economic relationships, and capability sets; post-disaster trauma; disruption of children's education; a sense of hopelessness and social exclusion; and worries about future life courses.

These situational problems largely indicate the exclusionary processes that rural migrants faced during and post-disaster periods (Sen, 1999/2000; Robeyns, 2005; Silver, 2007).

Self-initiated solutions/interventional approaches in post-disaster by the rural migrants
- Proper utilization of supportive network
- Initiation of social business and becoming an entrepreneur
- Formation of self-help groups
- Formation of a self-help group-led mini-financial cooperative arrangement
- Diversification and intensification of livelihood activities
- Extension of capability sets
- Proper utilization of subsidized services and facilities
- Building alliances, groups, and networks within disaster-suffered groups and with local communities and market agents.

These self-initiated solutions clearly indicate the ways social workers and community workers should follow during and post-disaster periods to reconstruct communities that have suffered from disaster-led effects. Each solution indicates the models/practices/frames that social worker advocate and practice, particularly in post-disaster periods and generally to restructure the community for proper service delivery, equity, justice and empowerment. Group approaches include SHGs coalition approach (Mok, 2005; Pyles, 2007; Ku & Ma, 2015), the livelihood intensification and diversification approach (Ellis, 199; Chambers, 1989; Prowse, 2008; Scoones, 2015), the social network business approach (Granovetter, 1985), the self-help group approach (Mok, 2005; Pyles, 2007; Larson et al., 2013), the self-help micro-credit group, entrepreneurial, and social business approaches (Yunus, 2010; Faza, 2022), the capability sets approach (Sen, 2000), and the social inclusion and exclusion approach (Sen, 2000; Silver, 2007; Lou & Chow, 2015). These community approaches are lived experiences of rural migrants to tackle disaster-led social consequences.

c) Forming and framing self-help group(s) and inclusive participation

Formation of self-help groups and working in groups to mitigate disaster-led damages in post-disaster times are the interventional model practices by the affected individuals, community, state and social worker practitioners (Larson et al.; 2013, Humble et al.; 2013, Ku & Ma; 2015). The types of self-help groups and the needs of the groups are largely determined by the life courses they lived before and the networks they have. Humble et al. (2013) write:

One of the core knowledge areas of the standards specifies that social workers understand "the familial, social, political, and cultural contexts that influence members' social identities,

interactional styles, concerns, opportunities and attainment of their potentials" (AASWG, 2010, p. 3). (p. 251)

The network rural migrants use to capitalize was primarily the kin and friends living in the city areas and belonging to the dairy business. These kin and friends had formed a self-help group. Along it, those who had migrated due to earthquakes had formed and engaged in self-help groups to begin their living. Each self-help group was composed of three migrant families living in a close-knit circuit doing cow farming and dairy business. Along it, those newly migrated farmers wereliving in alliance with local communities benefitting material and non-material resources.

Pyles (2007) states that during and post-disaster periods, one key approach to intervening in devastated communities and groups is to form self-help groups so that the relief and recovery process is initiated immediately. The importance of SHGs is to provide services; provide social, economic, and resiliency resources; help members gain power; enhance members' adaptive potentials; provide context for members to again benefit; provide a venue for shared experiences, social learning, and emotional support; develop members' identity; involve political advocacy and coalition formation; increase mutual support and self-confidence; reduce family burden, loneliness, and guilt feelings among members; and ensure collective participation at the broader level of society (Mok, 2005; Pyles, 2007; Humble et al., 2013; Larson et al., 2013).

Council on Social Work Education (CSWE) (2008; as cited in Humble et al., 2013) states building community capacity/resiliency is an essential part of the curriculum. Moreover, the Association of the Advancement of Social Work with Groups (AASWG) (2010; as cited in Humble et al. 2013) states the International Association for Social Work Group (IASWG) emphasises the strengths and protective factors of group members. In addition, AASWG states that social workers working to improve social conditions and meet human needs is a core value of group work practice and social work.

These aspects were well narrated and illustrated in the stories' subplots of the farmers. The types, network/alliance, and purpose of formation of the group mentioned below were the basic structure and rural migrants' approach to tackle adverse effects of disaster and to reconstruct their life courses thriving towards enhancement and better functioning

Q3 Cow Farmers' Families' Narratives

This section presents the three narratives of building alliances, affiliation, cultural immersion, and forming self-help/mutual help groups by rural migrants. Three families had formed self-help groups: two were family-based and another was friendship-based. The Timilsina family/kin and Dahal family/kin were family-based groups, and the other was more ethnically blended friendship-based group. These families had built extended networks and alliances with existing groups in the local community. The existing groups were women groups, user groups, micro-credit/financial groups, political associations, local community networks, and business networks. These network and alliance groups provide multiple services for rural migrants to aspire to and thrive in their business. And services include microcredit, facilitating subsidized government services, networking dairy products and other sellable products in the markets, and building solidarity with the local community, mutual and self-help groups and people. The narratives from Q3 families were presented below:

My extended kin brother has been working as a cow farmer in this locality. After the earthquake, I was suggested to come to this part of the community to begin a new life. We belong to *the Timilsina* family, and brother support to migrate and settle here was so important to me. Along with us, other *Timilsina* families also migrated. In the initial phase, we were settled differently in the same location; however, after a year and a half, we formed self-help/mutual help groups of three families. My brother linked us with other self-help groups: *the Dahal* family group and ethnically based groups. Along it, we were slowly connected with local groups, people and community: women groups, user groups, ward committee members, micro-credit groups, business groups and technical persons.

Another farmer from the Q3 family added further stories of harmonious affiliation, building alliances, forming support networks of self-help and mutual-help groups, and cultural immersion with the local community:

Most of the rural migrants are from the *Brahmin* caste. Most of the migrants are from *Pyutar* and *Chapagaun.* We do common business: cow farming, production of dairy products, and dairy shop. We have the shared experiences and support socio-economically to each other. We have formed self-help groups. Our group includes three families. Likewise, other families have formed groups. Each family has a self-help group, and other groups are connected with us as the mutual help groups. Along it, we are connected with local communities, people, groups, and committees. We are now culturally

immersed with local communities and groups. We are considered as a part of the community. We are invited to participate in rituals, ceremonies, marriage, and normal informal conversation. Now we are part of the local communities in their sorrows and happy daily life routines. Local communities are our first customers and have shared interactions while selling products, doing agricultural activities, and participating in community engagement. We feel the sense of security with local people. They are good.

Likewise, another farmer retold the experiences regarding jointly organized self-help/mutual-help group-arranged services for themselves to support, tackle challenges and ease their daily socio-economically productive activities:

We do have common interests: cow farming, vegetable farming, spicy and dairy product production, and dairy shop business. So, groups are formed to support each other. We faced many problems in the beginning times and would have financial problems, labour problems, work-activity-related knowledge problems, service and channeling problems, security problems, channeling and selling products in the market, competition, and building unity among us. We are benefitting from collective efforts and arrangements. We arranged micro-credit facilities/services within group members, helped each other to channel and receive subsidized services from government bodies, helped transport milk products and vegetables to market, helped each other to receive services provided by local existing groups, supported each other to connect business networks, helped others to find out locations to initiate dairy businesses, welcomed and supported new rural migrants, and shared experiences among members and groups to build a sense of security.

The shared lived experiences and narratives vividly revealed the disaster- and post-disaster-led life trajectories and transitional life courses of rural migrants. During the periods of disaster, rural migrants suffered from capability failure and transitioned to exclusion within their community and villages. After post-disaster time, rural migrants migrated to new communities and places transitioned from three life courses: a) *capability failure and gaining capability sets,* b) *rebuilding assets, livelihoods and becoming solopreneur-entrepreneurs, and c) forming and framing self-help groups and inclusive participation.* These three stages/life courses are the foundation not only to tackle disaster and its effects but also to become more pragmatic and resilient at the ground day-to-day interactional level, becoming inclusive towards broader societal levels.

The formation of group(s) and framing each other were creative and innovative pragmatic measures to mitigate disaster and be resilient in various forms and substances on a daily basis in post-disaster periods were vividly reflected in the narratives. The mitigating pragmatic measures had found effective in producing not only at the personal/group level but also to all those migrants at the community level. Personal benefits were found in tangible terms in terms of capability sets, membership, income/credit, solopreneur, social business, securities, services assistance, self-confidence, cooperation, emotion and solidarity. At the group level, benefits were tangible in terms of the formation of groups, networking, making alliances, mutual support, member identity, gaining power and coalition formation, collective participation, increased levels of self-efficacy, emotional and psychological security, venues for shared experiences, and resource distribution. At the community level, they were successful in mitigating and restoring previous conditions, preserving solidarity and participation on a broader level moving forward into prosperous life courses.

Chow and Lou (2015) present a synthesis of indicators of community-level social exclusion and inclusion. Berman and Phillips, Percy-Smith, and Henderson (2000/2000/2005; as cited in Chow and Lou, 2015) outlined inclusive active participation of community as community physical quality, economic participation/opportunities, service availability and access, community safety, identification with the community, and participation within the community. The exclusionary criteria were narrated in the theme: *capability failure and gaining capability sets* where they were found living with poor housing facilities in a degraded environment near a river bank. Other than that, rural migrants experienced the economic participation/opportunities, and service availabilities/access and were pragmatically realized in the migrated areas/community. Likewise, community safety, identification with the community, and participation within the community were sensed, lived, and reflected in the narration of the rural migrants. These scenarios of rural migrants reflected the almost inclusionary position of rural migrants at the macro level in various layers of realities.

At the intra and inter-personal levels, individuals and family members were found securing their basic capability sets and achieved relative inclusive functioning. At the group level, each family and group were found successfully mitigating effects of disaster and being resilient and materialized in terms of identity, asset buildings and capability sets, entrepreneurs, mutual support and services, resources distribution, self-efficacy, emotional and psychological security,

social business, coalition formation and power sharing, and collective participation. (Chenoweth & Stehlik, 2001; Alston, 2005; Pyles, 2007; Larsan et al., 2013; Ting, 2013; Humble et al., 2013; Ku & Ma, 2015).

Discussion

The Ministry of Home Affairs (MoHA) and Disaster Preparedness Network-Nepal (DPNet-Nepal) reported the major catastrophic earthquakes of 25 April and subsequent earthquakes of 12 May, 2015 killed, injured, and displaced thousands of people and families in Nepal and neighbouring countries. This catastrophic post-disaster consequential situation commonly categorized and mentioned in terms of collective stress, fail situations of a social system, disruption of essential functions of society, physical and environmental loss, capability failure, exclusion, stress and shock, traumatized and stigmatized events, vulnerability, marginalization, and poverty in many research studies (Morris, 1997; Hossain, 2011; Pyles, 2007; Mu & Ma, 2015; NPC, 2015; MoHA & DPNet-Nepal, 2015; Karki et al., 2024; Khatri & Timsina, 2023).

Many empirical studies and thematic analysis of stories of rural migrants suggest different theoretical frameworks and interventional approaches to tackle post-disaster devastating circumstances and aftermath situations are: integrative partnership model (DPNet-Nepal, 2015), rural-urban alliance model (Chenoweth & Stehlik, 2001; Ku & Ma, 2013), asset building model (Ting, 2013; Ku & Ma, 2015), inclusive and participatory model (Silver, 2007; Chou & Lou, 2015), disaster justice model (Karki et al., 2024), resiliency model (Chenoweth & Stehlik, 2001), relief and recovery model (DPNet-Nepal, 2015), coalition model (Mok, 2005), self-help group model (Mok, 2005; Pyles, 2007; Humble et al., 2013; Larson et al., 2013), capability model (Sen, 2002), entrepreneurial and social business/micro-credit model (Alston, 2005; Yunus, 2010; Faza, 2022), and livelihood model (Chambers & Conway, 1992; Ku & Ma, 2015).

Although there are various frames to approach disaster management in social work. This research found the SHGs model is dominant in reorganizing devastated rural migrants and social businesses, capability deprivation, asset building, and livelihoods to frame SHGs to get successful impact and benefits to help and uplift the social functioning of individuals, groups, and communities.

In the thematic analysis of stories, this paper clearly orients to the foundational significance of forming and framing SHGs as an interventional approach and crane tool to reorganize, recover, and normalize intra-interpersonal and collective functioning in post-disaster periods. Likewise, the paper clearly pointed emerging theoretical frames of SHGs are social business, rebuilding capability-asset building-livelihood, and active meaningful participation in the ten years of struggle to mitigate post-disaster effects. *Henceforth,* this paper proposes the forming and framing of SHGs, social business, capability, rebuilding assets-capability sets-livelihood, and active meaningful participation as a practice model for social workers to tackle disaster pre-post continuum phases.

In the thematic sections, stories revealed the similar devastated situations such as displacement and settlement problems, inadequacy of capability sets and functioning, stresses and vulnerabilities, and traumatized and stigmatized emotions of rural migrants mentioned in many research studies (Pyles, 2007; Hossain, 2011; Chow & Lau, 2015; Karki et al., 2024). Kinship and friendship networks and forming SHGs are cornerstones to initiate social business, settle in localities, become solopreneur-entrepreneurs, rebuild assets, capability sets and livelihoods, initiate services and coordination, and build identity and participation to mitigate, cope and be resilient in post-disaster periods. AASWG (2010; cited in Humble et al., 2013) mentioned cultural, familial, and social factors determine the identity, instructional style, and attainments of their potentials. The forming of SHGs and strengthening/framing are largely determined by the familial and cultural contexts found in the analysis. This context has been similar to the formation of SHGs in India (Mok, 2005).

Moreover, once SHGs have been formed, members and the groups start social businesses to initiate cow farming, vegetable farming, manufacturing dairy products, opening shops, and milling spices and selling. This social business has been functioning informally and operated by the SHGs to provide various services such as solidarity, credit facilities, skills, transfers, facilitating the receipt of subsidized government services, and networking dairy products. SHGs establish alliances and networking with other groups in localities, such as women groups, user groups, micro-credit/financial groups, political associations, local community networks, and business networks. These network and alliance groups provide multiple services for rural migrants to aspire to and enhance better social functioning. These characteristics and activities of SHGs are researched, explained, and suggested as an effective frame and have interventional significance when apply to address post-disaster effects (Sen, 2002; Mok, 2005; Pyles, 2007; Yunus, 2010; Ting, 2013; Larson et al., 2013; Humble et al., 2013; Ku & Ma, 2015; Faza, 2022).

The National Association of Social Workers

(NASW) (1973; as cited in Hossain, 2011) has highlighted enhancement or restoration of capacity for social functioning and creating favorable conditions to help and uplift individuals, groups and communities. This restoration of displacement to settlement and disruption of basic social functioning to stable functioning where SHGs have been cornerstones to create various favorable conditions to help and uplift communities, groups, and individuals. In addition, Boehm (1959; as cited in Hossain, 2011) restates social work as helping professionals to enhance social functioning by restoring impaired capacity, provisioning individual and social resources, and preventing social dysfunction. This restoration of impaired capacity, provisioning, and social dysfunction can be rebuilt, as revealed from the analysis of stories if social workers or community practitioners are skilled to form and frame SHGs. Findings reveal forming and framing SHGs from social business, asset-building, capability sets, livelihood, and meaningful participation as a practice model for social workers to tackle disaster pre-post continuum phases.

Conclusion and Implications

Disaster disrupts the very basic social functioning of individuals, groups, and communities, and restoration of social functioning from social work intervention is a complicated process. Disaster and post-disaster catastrophic consequential situations are not similar for individuals, groups, and communities, and so are the framing ideas-activities and intervention approaches to restore impaired social functioning. The foundational significance of forming and framing SHGs as an interventional approach and crane tool to reorganize, restore, and normalize intra-interpersonal, group and collective functioning in post-disaster periods has been revealed in the high themes-narratives. Henceforth, this paper posits the forming and framing SHGs from social business, capability, building assets-livelihood, and active meaningful participation as a practice model for social worker. The implications for social work practice are: paper offers multiple theoretically significant lived experiences-activities led forming and framing of SHGs; future research can further illuminate and strengthen relevancy of this forming and framing SHGs as a practice model for post-disaster social work intervention that guides the pragmatic frameworks, grounded knowledges and skills to help and uplift the social functioning at multiple levels; the forming and framing SHGs to intervene impaired social functioning initiated and followed by rural migrants-farmers efficiently from the grounded contextual experiences, activities and practices is proven framework and first step to tackle post-disaster earthquake situations pragmatically to restore affected individuals, groups and communities.

References

Abraham, R. A., & Kumar, K. S. (2008). Multidimensional poverty and vulnerability. *Economic and Political Weekly, 43*(2), 77-87.

Alston, M. (2005). Forging a new paradigm for Australian rural social work practice. *Rural Society, 15*(3), 277-284.

Chambers, R. (1989). *Vulnerability, coping and policy (IDS Bulletin 20)*. Institute of Development Studies.

Chambers, R., & Conway, G. R. (1992). *Sustainable rural livelihoods: practical concepts for the 21st century (Discussion Paper 296)*. Institute of Development Studies.

Chenoweth, L., & Stehlik, D. (2001). Building resilient communities: Social work practice and rural Queensland. *Australian Social Work, 54*(2), 47-54.

Chow, J. C. C., & Lou, C. W. M. (2015). Community-based approaches to social exclusion among rural-to-urban migrants in China. *China Journal of Social Work, 8*(1), 33-46.

Czarniawska, B. (2004). *Narratives in social science research*. Sage Publications.

Ellis, F. (1998). Household strategies and rural livelihood diversification. *Journal of Development Studies, 35*(1), 1-38.

Ellis, F. (2000). *Rural livelihoods and diversity in developing countries*. Oxford University Press.

Faza, A. R. D. (2022). Social business contribution of Grameen bank Muhammad Yunus in the development of poverty reduction discourse in Indonesia. *International Economic and Finance Review, 1*(1), 54-84.

Government of Nepal. (2015). *Nepal disaster report 2015*. Ministry of Home Affairs and Disaster preparedness Network-Nepal.

Government of Nepal. (2015). *Post-disaster needs assessment*. National Planning Commission.

Government of Nepal. (2023). *National population and housing census 2021: National report*. National Statistics Office.

Granovetter, M. (1985). Economic action and social structure: The problem of embeddedness. *American Journal of Sociology, 91* (3), 481-510.

Hossain, Md. F. (2011). Disaster management in Bangladesh: regulatory and social work perspectives. *Journal of Comparative Social Welfare, 27*(1), 91-101. https://doi.org/10.1080/17486831.2011.532978

Humble, M. N., Lewis, M. L., Scott, D. L., & Herzog,

J. R. (2013). Challenges in rural social work practice: When support groups contain your neighbors, Church members, and the PTA. *Social Work with Groups, 36*(2), 249-258.

Karki, D., Yadav, R., & Davis, C. (2024). Disaster and social work in Nepal: A discussion. *British Journal of Social Work, 54*, 3199–3220. https://doi.org/10.1093/bjsw/bcae087

Khatri, B. B., & Timsina, T. R. (2023). Status of agricultural stagnation in Nepalese economy: A descriptive analysis. *NUTA Journal, 10(*1-2), 1-14. https://doi.org/10.3126/nutaj.v10i1-2.62827

Ku, H. B., & Ma, Y. N. (2015). Rural-Urban Alliance as a new model for post-disaster social work intervention in community reconstruction: The case in Sichuan, China. *International Social Work, 58(*5), 743-758.

Labonte, R. (2004). Social inclusion/exclusion: Dancing the dialectic. *Health Promotion International, 19*(1), 115-121.

Laderchi, R., Saith, R., & Stewart, F. (2003). Does it matter that we do not agree on the definition of poverty? A comparison of four approaches. *Oxford Development Studies, 31*(3), 243-272.

Larson, G., Drolet, J., & Samuel, M. (2013). The role of self-help groups in post-tsunami rehabilitation. *International Social Work*, *0*(0)1-16.

Lau, K.Y., Ma, L. C. J, Chan, K.Y., & He, L. (2008). A resilience perspective on family adjustment to cross-border work arrangements of Hong Kong residents. *China Journal of Social Work, 1*(3), 208-220. https://doi.org/10.1080/17525090802404781

Mabughi, N., & Selim, T. (2006). Poverty as social deprivation. *Review of Social Economy, 64*, 181-204.

Mok, B. H. (2005). Organizing Self-Help Groups for Empowerment and Social Change. *Journal of Community practice, 13*(1), 49-67.

Morris, R. (1974). *Encyclopedia of social work.* National Association of Social Workers.

Oommen, T. K. (2010). Evolving inclusive societies through constitutions: The case of Nepal. *Contributions to Nepalese Studies, 37*(1), 139-149.

Prowse, M. (2008). *Locating and extending livelihoods research*. Overseas Development Institute.

Pyles, L. (2007). Community organizing for post-disaster social development. *International Social Work, 50*(3), 321-333.

Riebscleger, J. (2007). Social workers' suggestions for effective rural practice. *The Journal of Contemporary Social Services, 88*(2), 203-212.

Riessman, C. K. (1993*). Narrative analysis*. Sage Publications.

Robeyns, I. (2005). The capability approach: A theoretical survey. *Journal of Human Development, 6*(1), 93-117. http://dx.doi.org/10.1080/146498805200034266

Scoones, I. (1998). *Sustainable rural livelihoods: A framework for analysis (IDS Working Paper 72).* Institute of Development Studies.

Scoones, I. (2015). *Sustainable livelihoods and rural development: Agrarian change & peasant studies (3rd ed)*. Practical Action Publishing.

Sen, A. (1999). *Development as freedom*. Oxford University Press.

Sen, A. (2000). *Social exclusion: Concept, application, and scrutiny (Social Development Papers No.1)*. Asian Development Bank.

Silver, H. (2007). *The process of social exclusion: the dynamics of an evolving concept (CPRC Working Paper 95)*. Chronic Poverty Research Centre. https://doi.org/10.2139/ssrn.1629282

Ting, W.F. (2013). Asset building and livelihood rebuilding in post-disaster Sichuan, China. *China Journal of Social Work, 6*(2), 190-207. doi: 10. 1080/ 17525098.2013. 797360

Yunus, M. (2010). *Building social business: The new kind of capitalism that serves humanity's most pressing need*s. Public Affairs.