

# CommonHealth Briefing

## Papers Series: Paper Number 3



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In January 2011, 13 women from 7 different communities in Glasgow travelled to India to study Self Help Groups; groups which have been used to address social and financial exclusion. Inspired by what they saw, the women returned to Scotland to explore how they could apply their learning to their own communities. Initially the Yunus Centre for Social Business and Health funded an internship to explore how the early stages of this project would impact on the 13 women involved. The research expanded when the intern went on to study the project as part of a Masters programme and then a PhD. The groups that were the result of the visit to India came to be known as 'Self-Reliant Groups' and were supported by WEvolution, an organisation working to develop Self Reliant Groups (SRGs).

### **Two broad questions were of key interest:**

1. How and why were SRGs forming in Scotland?
2. What are the experiences of the women involved?

WEvolution was established as an independent organisation in 2014, borne out of the original trip to India in 2011. Both the SRGs and WEvolution fit a broad definition of social enterprise and therefore the project was brought into the CommonHealth programme of work as an in-depth case study. As part of the CommonHealth programme the questions evolved and, whilst exploring the experiences of women involved the research, was able to offer insight into conceptualisations of wellbeing.

WEvolution acts as a facilitator to emerging groups, providing key training opportunities and offering loans to groups as they start to scale up their businesses. They also sell training to other organisations who are interested in introducing the SRG model to their work and are currently investigating social franchising models to scale up their activities. Some of the businesses set up by SRGs have been established as community interest companies, a common legal structure for social enterprises in the UK. The groups also have a collective ethos which builds on the co-operative and mutual ideals that guides some concepts of social enterprise.



SRGs are groups of people, predominantly women, who meet regularly, providing space for peer support, participation in savings and loans activities and sharing and learning new skills, with a view to starting small enterprises. Between 2011 and 2015 a researcher was embedded in the WEvolution and worked alongside the emerging SRGs to capture their experiences. The researcher accompanied the organisation as it developed in response to the needs of the newly-formed SRGs. WEvolution encouraged the researcher to act as a 'critical friend', asking challenging questions and helping the organisation to reflect on emerging issues and findings.

The findings that are summarised are the result of 5 years of ethnographic research. The researcher observed and participated in SRG activities and WEvolution meetings. This was accompanied by in-depth interviews with SRG members. The findings contribute to the CommonHealth Programme with regards to methodological insights and the conceptualisation of wellbeing.

## Key Findings

- There are two key characteristics of an SRG which SRG members identified, savings and productive activity, both of which offer valuable experiences and have led to specific positive impacts for the SRG members.
- The weekly savings are a way that women signify their commitment and membership of the group. This offers women a sense of belonging and ownership that many do not experience in other areas of their lives.
- The weekly savings allow SRGs to provide loans, offering a financial safety net for members. The loans that have been issued are for items that would otherwise been purchased through high interest weekly payment retailers or would have led women to turn to loan sharks. This form of in-group lending gives SRG members a valuable sense of control.
- With respect to productive activity, the two SRGs at the heart of the research followed different paths; one has established a weekly lunch club

and opened a laundrette, and the second group made craft products for sale in the local church. In both cases women feel they are being useful and spending their time in a more meaningful way.

- The productive activities in the groups are a source of pride for SRG members who feel they are contributing to the community in some way and learning new skills that may prove valuable in the future. The proceeds from these activities contributed to the internal loan fund and helped one of the groups scale up their business.
- SRG members have experienced increased confidence, enabling them to engage with people in new and different ways. For some this has been from a position where making eye contact, or talking to people outside of their immediate family, was difficult to women talking to large, public audiences, giving interviews to the media and engaging with figures of authority.
- Both SRGs established income generation activity, though the scale was different in each case. By taking a loan from WEvolution one SRG set up a business and was able to employ one SRG member on a part time basis. The second SRG progressed more slowly as they sought to remain focused on working towards a collective enterprise in which they could all be employed. In both cases SRG members have worked to find balance between the development of income generation activities and their commitment to the peer support and informality of the groups.



- The activities and impacts of the SRGs indicate a move towards active citizenship as the groups seek to adhere to the expectations from external agencies to become 'responsible individuals' who are 'ready for work' through government mandated programmes and activities. However they have sought to negotiate what active citizenship looks like by starting to challenge some norms and stereotypes. Many of the women involved have found that the SRGs are a better way to ready for work through increased confidence and skills development, though often this was not recognised by Job Centre Plus advisors. SRGs are a way for women to conform to societal expectations and policy requirements on their own terms, finding collective solutions to the issues they face.

## Recommendations

In response to some of the challenges that the groups face the following recommendations are suggested. These were originally written for WEvolution and the other organisations interested in using the SRG model. However, it is possible that some of these are applicable to social enterprises more generally. These recommendations will help build the capacity of service users, and strengthen (or create) relationships between organisation and service users.

## Maintain engagement with decision makers

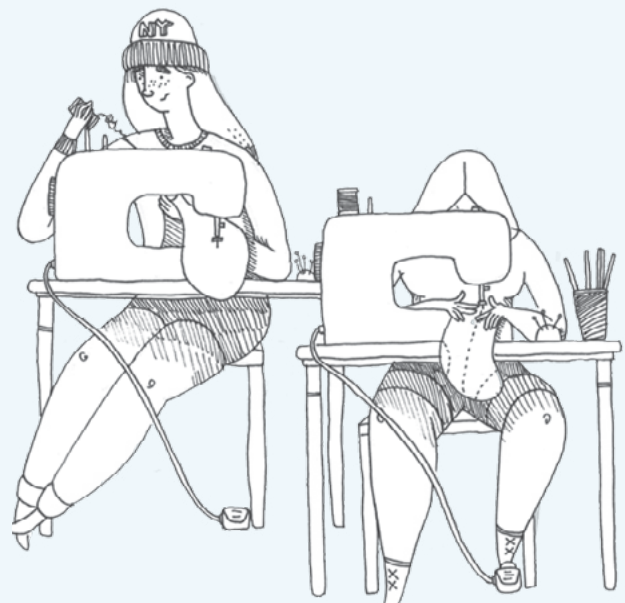
- Members of SRGs have been involved in meetings with representatives from Job Centre Plus, ministers, civil servants and, the Scottish Government's Independent Advisor on Poverty and Inequality. They have shown enthusiasm for being involved in macro-level discussion around policy so further opportunities for SRGs to engage with decision-makers should be maintained. Members of the SRGs are currently involved in 'experience panels' that are part of the ongoing engagement and consultation on the new Scottish social security system.

## Maintain communication flow and continuous feedback

- WEvolution have always sought feedback from groups and the organisation bases many of its support activities on these responses. This practice should continue, with specific focus on business support. The SRGs in this study were keen to establish income generating projects but often showed a lack of confidence, or concern over some of the institutional barriers they faced. Consulting with SRGs on these issues would allow WEvolution to respond to the changing needs of the groups and offer tailored support where required.

## SRG members to continue to input in the evaluation process

- WEvolution continues to expand to meet the support needs of SRGs and have funding from the Scottish Government to do so. As they apply for funding from other funding bodies, formal monitoring and evaluation will be necessary to report progress and address issues as they arise. It is recommended that, as in other areas of the organisation (such as the WEvolution board) there is considerable input to the design of a monitoring and evaluation process by SRG members. This will mean that the range of impacts and experiences throughout the groups are fully represented.



## Lessons for CommonHealth programme

### Methodological

- There was significant value in taking an ethnographic approach to this research. Taking on the role of participant observer gave the researcher the opportunity to explore the lived experience of involvement in a social enterprise. Not only was the researcher able to go beyond the formal narratives that are often given in interviews, but was able to participate in the everyday physical and emotional practice of being an SRG member. This combination of data that has generated rich qualitative understanding of what it means to be an SRG member and how it can contribute to improved wellbeing. (For a more in-depth discussion of the methods used see here).

### Wellbeing

- Confidence was the benefit that was most often referred to. Over time the increased confidence meant that women were able to communicate better, make decisions more easily and feel more of a sense of control. These are important aspects of wellbeing which is often conceived of as including concepts of happiness, community, social cohesion and the ability to realize his or her own potential. Therefore, whilst the term wellbeing was not used, the confidence did allow women to start to realize their own potential and cope with some of the challenges they face in their lives. As the CommonHealth programme continues it will be important to further explore the other aspects of wellbeing and how they might be connected to the impacts of social enterprise.

