



Happier, Healthier and “Earning a Little Extra!”

**WEvolution Self-Reliant Groups (SRGs)
Impact Report 2021-2022**



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It helped me realise that my ideas don't have to be on the scale of starting a multi-national company to succeed. Simply earning a little bit extra from a business venture is enough to give it a go and who knows how big it could become in the future!

SRG Member

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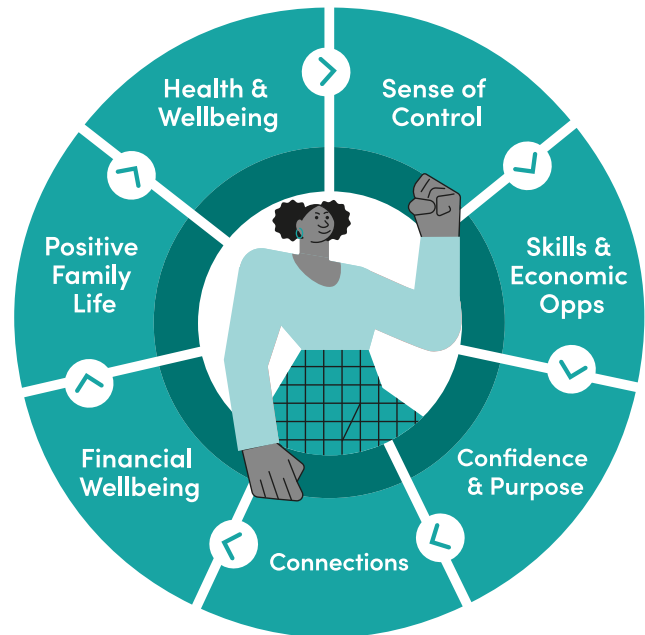
Introduction

To better understand the impact of SRGs on individuals' lives, WEvolution designed a digital questionnaire where SRG members self-reported the impact of SRGs on a number of areas of their lives and family.

Statistics in this report have been derived from the data shared by 33 members representing SRGs in Scotland and extrapolated data.

While the pandemic and the digital approach placed some constraints on participation, the data that has emerged is significant in terms of the impact of SRGs on its members. SRGs continue to deliver a cobweb of impacts (pictured, right).

These impacts are intermeshed, dynamic and incremental. SRGs, as a context that seeks to connect rather than treat, continue to provide great value to its members in a number of the areas of their lives. It also provides WEvolution a better understanding of areas where it can continue to innovate its offerings to garner greater impact in the long-term.



Cobweb of Impacts

COVID as an impetus for change

The COVID pandemic propelled WEvolution into a critical decision making spot. Faced with the choice of either continuing with little to no opportunity for face-to-face meeting or moving things digital, WEvolution chose the latter. It was this pivot to the digital that scaling SRGs beyond Glasgow, Paisley and Inverclyde finally became more imaginable. With the COVID restrictions ongoing, 2021 became the first full year where the staff team and SRG members truly grappled with the hows and what of a movement driven largely through digital means. WEvolution welcomed its first virtual SRGs with one SRG boasting of members in London, Lithuania and Glasgow. Suddenly the possibilities for SRGs became endless. We had people in Greenock starting groups with old friends in Sri Lanka and people that were strangers in the physical

world deciding that they wanted to connect virtually as a group.

However, with all the new possibilities there also came new challenges. How do we ensure people still experience meaningful transformation? How do we still help people to connect and feel less isolated when they might never meet face-to-face? How do we share the idea of SRGs when we aren't pitching it in person? While we still are in the early stages of committing to this new way of creating pull towards our movement, this impact survey comes at the right time. It is a reminder that SRGs continue to impact people positively whether digitally or in person. We have work to do in ensuring that we don't lose the "magic" of SRGs but, finally, we truly have the potential to scale and reach people further afield.

Background of Model

Back in 2011, a group of women from Glasgow embarked on a journey to India to learn more about community development practice in a context where there is no formal social security system (some form has slowly begun to emerge but is nowhere close to the UK equivalent). One of their key discoveries was that of Self-Help Groups (SHGs), where women met regularly, saved together and used their savings to fund their entrepreneurial endeavours and help each other in hardships.

The spirit of entrepreneurship and of self-reliance inspired the group from Glasgow to start Self Reliant Groups upon their return in Scotland (avoiding the phrase Self Help Group due to its connotations here in the UK). Today, the SHG movement in India is vast, with an estimated 11million groups spanning the country. Infrastructure is in place to support groups, with banks and institutions well versed in the financial structure of SHGs. The model is part of India's national poverty reduction strategy.

Since 2011, WEvolution has sought to build a movement of unexpected entrepreneurs in the UK and beyond. Other organisations like Purple Shoots in Wales, Church Action in Poverty in Manchester, Trust Leeds in Leeds and WEmove in the Netherlands have become leading lights in driving forward the SRG methodology in their contexts. The aim is to reach a point of critical mass, where SRGs start to organically emerge within communities. Each SRG will be unique, because SRGs are an expression of people's talents and passion, but groups tend to have four things in common.

Each of these markers mean that groups members transition from being receivers of support to producers of value. Being a collective means that groups are self-determining; saving regularly provides a context for self-generating resources; and, rotating roles and responsibilities provide the framework for groups to become self-led. Members are in control of their progress and begin to produce results on their own terms and at their own pace.

These are the markers which define SRGs:

1. **A Collective**

There is strength in working together, as groups lean on the experience and support of others as they set out to achieve their goals. This collective spirit and shared sense of purpose is a stand-out of any SRG anywhere.

2. **Meet Regularly**

Regular meetings provide a structure and continuity, which are especially important when people connect not only to discuss ideas but also life with its ups and downs. A genuine sense of comraderie can build up allowing group members to get to know each other and to hold each other accountable in moving forward with ideas and projects.

3. **Saving Regularly**

Groups save money regularly into their common fund. The savings can be used to test enterprising ideas or for internal group loans in times of hardship. The simple act of savings goes a long way in building trust, ownership and resilience.

4. **Rotating Roles & Responsibilities**

Sharing roles and responsibilities creates a context of democracy within a group and allows for equal participation and voice. This way of working also allows group members to build confidence and learn transferable leadership and administration skills.

Impacts

Key Finding 1:

Increased sense of Happiness & Confidence

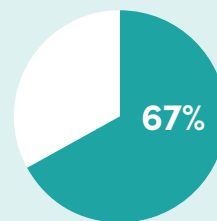
SRGs are a safe space where people feel enabled and a sense of purpose is recovered or found. To qualify this increased sense of purpose, survey respondents were asked whether they felt able to think more clearly about their future, whether they felt optimistic, happier overall and whether they had an interest in new things.

Seventy percent of respondents reported they felt happier overall, and that they now had an interest in new things (67%). Fifty-two percent of respondents felt that they had more clarity about the future and 52% reported to have experienced an increased sense of optimism. As one respondent put it: "[I] feel I have hobbies and interactions that have led to more social connections and a positive outlook on life"

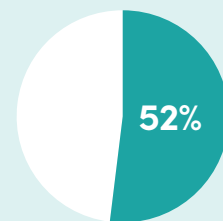
Seventy-nine percent of respondents reported an increase in confidence since being involved in an SRG. Some of this was put down to having the opportunity to socialise and be in community with others. This is in alignment with one of WEvolution's key principles: to provide the context for people to make their own change. By giving people the context and opportunity to connect with others, both within their group and outwith their group in the wider SRG community, respondents are able to build their own social capital.

Newfound confidence might also be the result of an improved skill-set since joining an SRG. Seventy percent of SRG members responding to the survey said that they had developed more skills since joining an SRG, with 58% of these respondents reporting that these skills had contributed to them feeling more confident. Whether its context, increased skills, or a combination of factors, this improved self-confidence plays a key role in the members' transformational journeys.

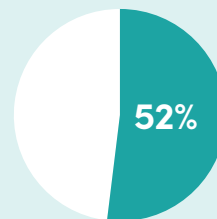
My SRG community has...



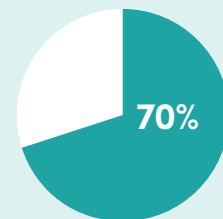
given me an interest in new things



helped me think more clearly about my future



helped me be optimistic



made me happier overall



My confidence has grown with each WEvolution event I attend where I don't know anyone and it goes positively.

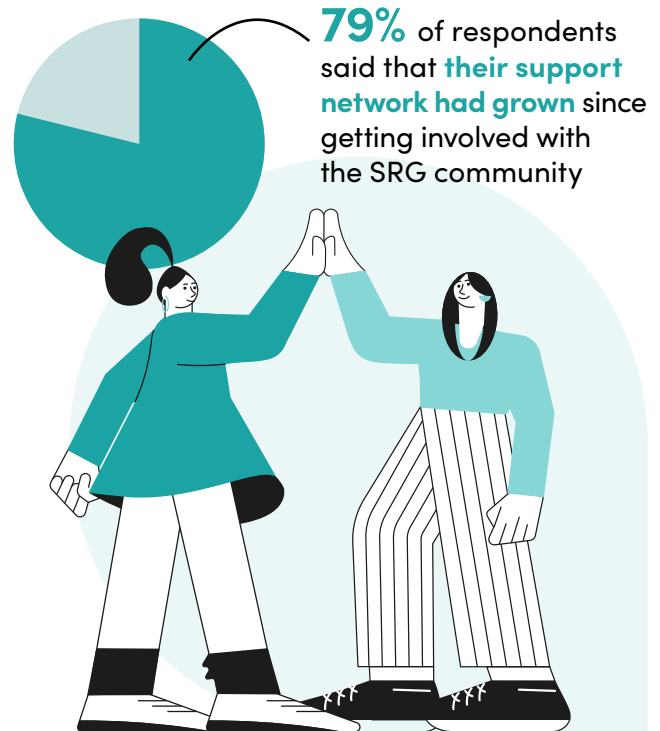
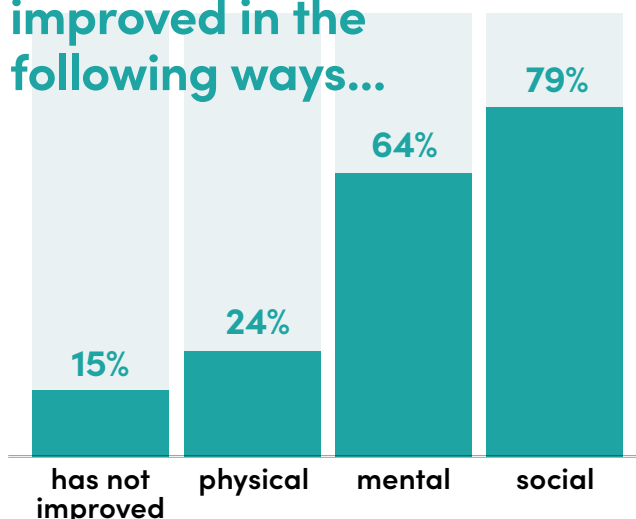
SRG Member

Key Finding 2: Improved Health & Wellbeing

Eighty-five percent of participants agree that being in an SRG has improved their health in some capacity. When probed about which areas their health was impacted the most, the largest impacts could be seen in their social (79%) and in their mental (64%) health. Interestingly, 24% of people also reported that their physical health had improved. When it comes to understanding the impact on their social and mental health people referred to the importance of social connections, having something to focus on, and realising their own potential.

Participants elaborated on their reasons for improved mental health through explaining the transformational nature of having regular contact with friends. As one SRG member put it: "Regular contact with my SRG has helped me face and reduce negative and destructive thought patterns". Talking and working through challenges together were often mentioned as contributing factors in SRG members experiencing increased wellbeing. One SRG member explained that having the opportunity to discuss ideas with group members reduced their feelings of anxiety, whilst another explained that they looked forward to meetings with their group despite having been a "life-long introvert" who previously found "all social interaction scary and tiring". Another explained that they no longer felt as isolated, saying: "Having a social network has helped my mood and reduced isolation".

My health has improved in the following ways...



The importance of the social aspect of being in an SRG was clear to see within the results of the survey, with 79% of respondents saying that their support network had grown since getting involved with the SRG community. One member explained; "before meeting the SRG community I felt isolated so my mood was very low. Being part of an SRG has improved my mental and social health significantly. I now have a group of supporting friends around me".

Along with realising potential, the SRG community offers people focus and routine as group members begin to work on their entrepreneurial projects. Eighty-two percent of respondents said that being part of the SRG community had increased their sense of purpose, and 79% said that they were more able to achieve their personal goals. This is emphasised by a member explaining the improvement in their mental health since getting involved in the SRG movement: "Not being alone and ruminating on my issues. I want to get up in the mornings as I have something to do. I want to go out of the house to meet my group. All this has had a massive impact on my mental health."

Key Finding 3: Increased Sense of Control

The survey demonstrated an increase in respondents reporting to have good or full control over their lives after joining an SRG: Eighteen percent of respondents reported they had full control of their lives prior to joining an SRG. After joining an SRG, 42% of respondents reported to have full control over their lives after joining an SRG.

This aspect of SRGs has been significant during the COVID19 pandemic. With so many life changes taking place, there was potential for a loss of control with many SRG members. However, as one respondent explained, the stability of a group enabled many to continue to have a sense of control throughout the pandemic: "Covid has by far been the most disruptive factor in my life, but my involvement in the SRG movement provides me with the motivation to overcome the many problems of life in Scotland."

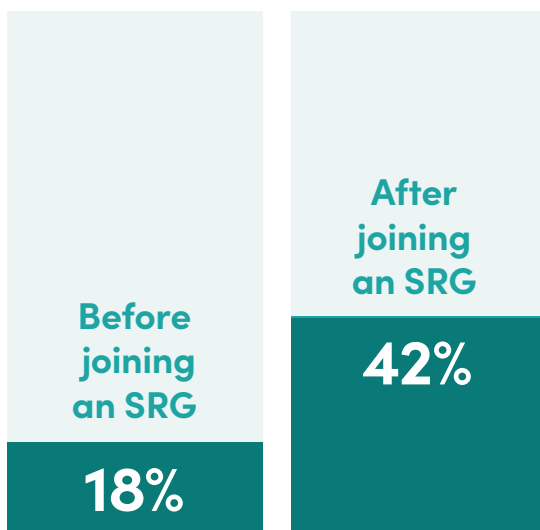
Others explained that building connections within the community had increased their sense of control. Having a supportive group of friends was alluded to by several respondents,

with some adding that the accountability found within the group led to feeling in control of their next steps.

The increased sense of direction which comes along with being in an SRG and the motivation to achieve goals also contributed to an increased sense of control among respondents. The result of this increased sense of control has meant that members become happier within themselves, and more confident in their decision making. An SRG member elaborates; "I am no longer made to feel like I can't do anything right and feel like walking on eggshells, I can choose what is best for me and my son".

The impact of this increased control is making a noticeable difference on people's everyday lives and this SRG member sums it up neatly, "I have choices! I am fully in control of the choices I make. I feel validated by my group and that in turn has supported me to drive changes at home. My family are more connected and constructive than before."

Respondents reporting to be fully in control of their lives



I have choices!
SRG Member

Key Finding 4:

Children are positive beneficiaries from their parents' involvement in SRGs

Another consistent result from the survey pointed to the impact of SRGs on family life. Ninety-three percent of SRG members who have children or grandchildren believed that their families had been positively impacted by SRGs. Children have been impacted in the following ways:

1. Children witness newfound entrepreneurial capacity

Respondents explained that children had witnessed their entrepreneurial activities and the learning which had taken place as a result. They have the opportunity to meet and get to know other entrepreneurs within the group and see the value in teamwork. Children are also susceptible to learning about the positive impact of having the determination and drive to achieve goals. One respondent explained: "They see me being busy with my crochet business and the data SRG which gives them a good example, my son is always suggesting new ideas to make money -he's only nine years old. They also benefit from the fact that I'm happier and more social."

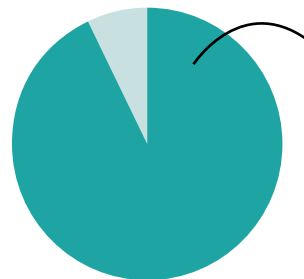
2. Children witness change in parents

SRG members also explained that their improved wellbeing and confidence has not gone unnoticed by their children. They indicate that their children benefit from "see[ing] me grow and become more confident", and are proud of their parents or grandparent's achievements; "My grandkids have come to the lunch club and they are proud of what I've been doing". Respondents emphasised the importance of their children seeing them being more proactive, and improving their own situations, and acknowledge that this has an intergenerational impact as their children show signs of being inspired to do the same. One mother said: "Mum is more focused, mum isn't sitting around the house all day, mum is productive."



My children see the impact [of being in an SRG] and it flows through to them too. Feeling better makes me a better mum.

SRG Member



93% of SRG members who have children or grandchildren believed that **their families had been positively impacted by SRGs**

3. Children have improved networks

Children having an increased circle of friends was also seen as a positive impact by respondents. This gives children an opportunity to socialise and participate in SRG activities outside of school, which ensures that they have access to an extra support network and opportunities to develop skills. One parent explains how her child feels meaningfully connected to the SRG movement: "My child has been in the SRG movement for years she absolutely loves it. It is family to her."

Key Finding 5: Increased Financial Wellbeing

SRG members reported an increased control over finances, with 64% of members reporting that they now have more financial options to help them in financially unstable times because of their involvement in an SRG. Sixty-one percent of those participating in the survey said that being part of an SRG had helped them form a habit of saving.

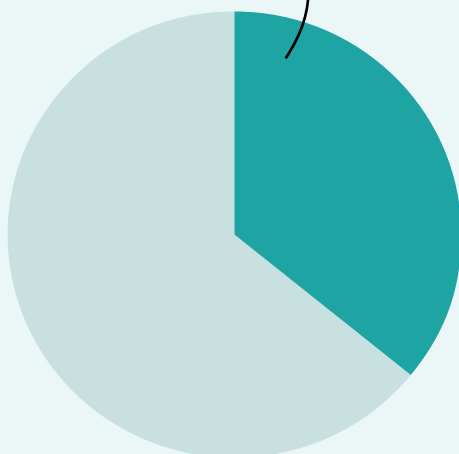
WEvolution is interested in gaining a better understanding of SRGs and savings but it is currently difficult to gain an accurate picture due to a nervousness attached to the topic of finance. There is a common misconception that those who are considered to be vulnerable are unable to save, and that having savings will result in SRG members losing their benefits. As individuals begin to feel an increase in control over their finances, it could be the case that

they feel able to be more open about their savings and the financial benefits of being in an SRG.

There is evidence to suggest that income generation among SRG members tends to materialise once confidence in other areas is gained. Thirty-six percent of SRG members report that being in a SRG has allowed them to make more money for themselves. Many allude to an increased skill set and ability to make decisions about their lives leading to an increase in earnings.

The impact of saving was widely reported to be a positive thing. Some explained that they felt they were now contributing to something important which felt good. Others point to a decrease in anxiety and worry having started

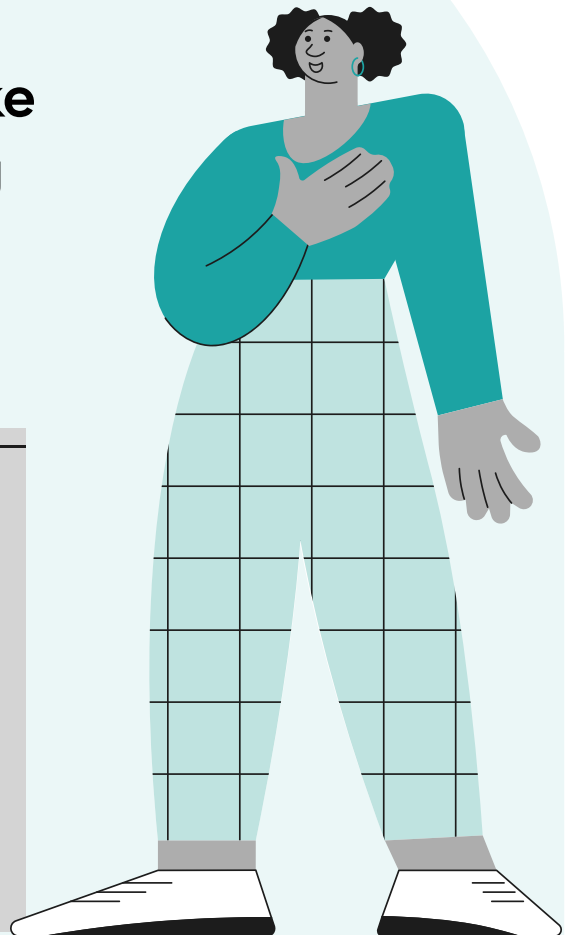
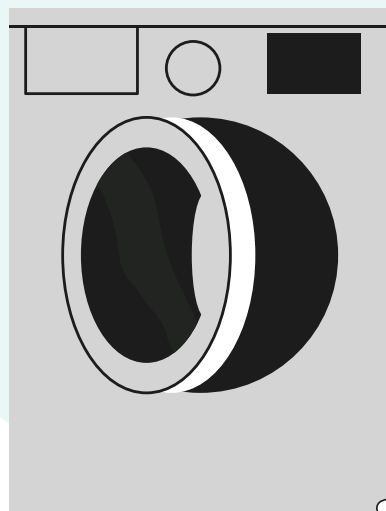
36% of SRG members report that being in a SRG has **allowed them to make more money for themselves**



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It has helped in little but important things at home like being able to buy a washing machine with my savings.

SRG Member



saving with an SRG; “There is an emergency fund now. I no longer worry about the ‘what if’.” Respondents also share that they are able to buy treats for family members, and are under less pressure at home now that there is a pot of money at their disposal. This indicates a strong correlation between saving and wellbeing for individuals and their families.

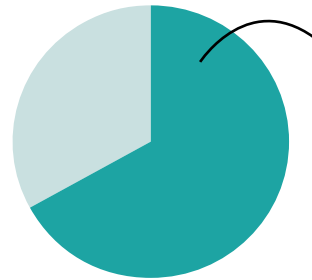
Further to this, SRG members reported that they had taken a loan from their SRG to help in financially trying times, and had been given support to budget responsibly.

The significance of this is not restricted to finance, as groups build trust through supporting each other financially, as there is a strong sense of accountability where money is involved. There is great power in groups being able to make decisions in order to avoid a situation where a member is required to take a loan from a high street lender.

Key Finding 6: Improved Business Confidence

Sixty-seven percent of respondents to the survey said that since joining WEvolution they had felt more driven to try out a business idea. This signifies that the increased confidence, skills and financial benefits of savings can translate into a motivation to start entrepreneurial activities. One respondent said that being involved in WEvolution had helped them believe in themselves and in what they are able to create.

The importance of being part of a community also had an impact on people's business confidence, as some pointed towards accountability from their group, and text messages and emails from people within the SRG movement which ensured they felt supported. "...My SRG group have kept me going and the emails, texts, FB messages etc from WEvolution have helped me feel part of something and included - it's like someone else cares what I do, in a good way".



67% of respondents said that since joining WEvolution they were **more driven to try out a business idea**

On a more practical note, six SRG members said that they had received a loan from WEvolution, with others sharing that they used this money to set up their business. Having finance to back up a business idea, as well as providing online support were all mentioned as positive ways in which WEvolution has helped people start their own businesses.



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WEvolution was a great [help] in getting extra recourses as well as extra finances for my business.

SRG Member

Recommendations

The findings from this study have presented a number of areas where WEvolution might want to focus its attention.

Digital Upskilling

If we are going to pivot to a more digital model, how can we ensure the people we have worked with in the past have the digital skills to be included in this transition? How can we ensure that with a largely digital model, we also include in-person pathways for those who are more vulnerable?

Understanding Money Making

If one of WEvolution's aims is to help people have more financial control over their lives, how can we better enable women to make more money from their SRGs? What barriers exist? What products do we need to create to support them in this direction?

Promoting New Skill Development

While many respondents (70%) did report that the SRG community increased their skills, it will be important for WEvolution to ensure SRGs have access to relevant skillsets that help them to be 'job/business ready'. Less than 15% of those 25 women reporting increased skills felt more job ready or prepared to grow a business. Further discussions into "job readiness" would also prove fruitful to ensure we begin to offer the right support.

In the future, having follow-up focus groups to dive deeper into the aforementioned areas will give us a better understanding of the overall picture. We also want to better understand the SRG impact on a continuous basis. With the help of our learning partner, Ratio, a group of SRG members have formed a design group to work out an approach that allows women to own their own data, benefit from feedback loops at an individual and SRG level, and provide funders with real time information on reach, quality and impact of the movement (<https://ratio.org.uk/category/women-in-control-of-their-data>).



Conclusions

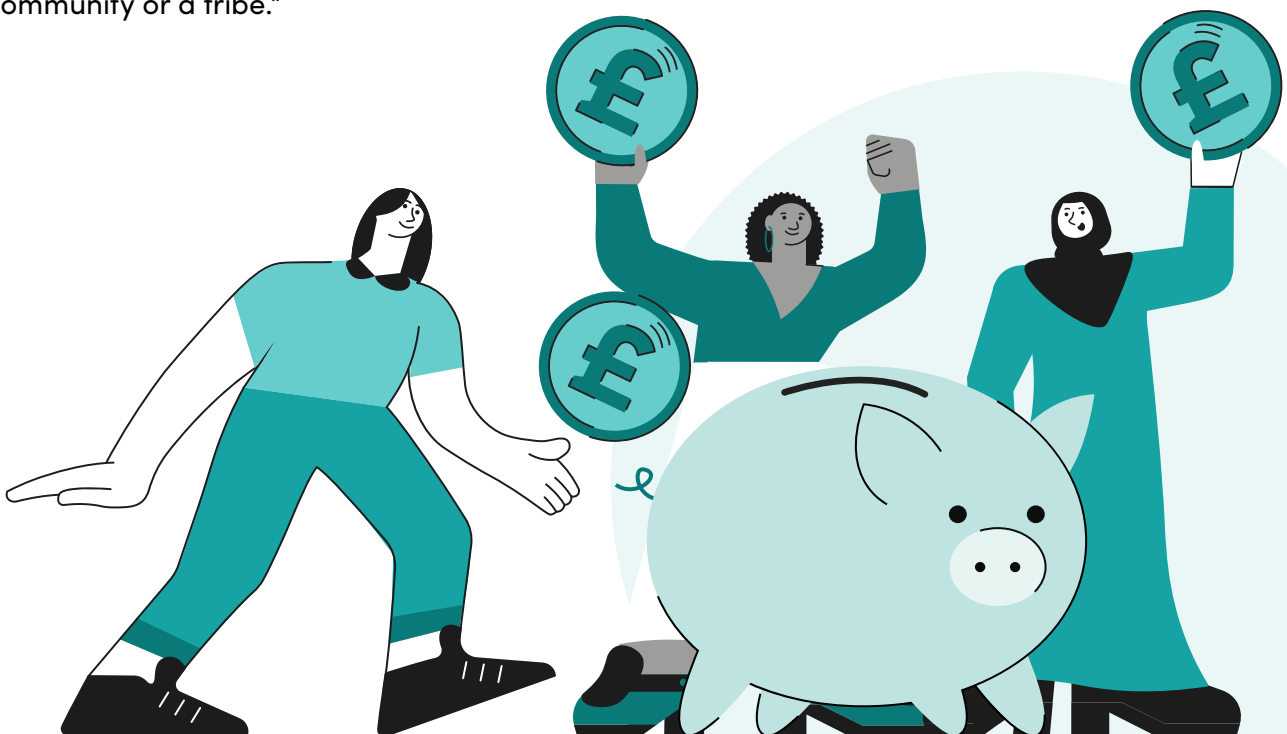
This survey has found that SRG members' lives have been impacted in a number of different ways since joining an SRG.

Increased happiness & confidence, healthy social networks, improved skill sets, better health and wellbeing, improved business confidence have all contributed to SRG members feeling more in control of their lives, which has often translated into positive family life. Whilst we have evidence that SRGs are having a largely positive impact on the respondents' lives, it's equally as important for us to understand where we might be improving and this survey provided us with some guidance for the future. However, in an increasingly fragile world where many of us have felt powerless over the past two years it's important to remember how much power and control SRGs give back to people. These groups become the place where people build alternative financial systems; share in life's ups and downs; regain their confidence; realise their untapped potential- all while doing it together. It only feels right to end with this quote from an SRG respondent, "I wish more people would recognise how much power there is in a community or a tribe."

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There is such a genuine camaraderie that I have been searching for my whole life and never found till now. It is such a welcoming and interesting group to be a part of. Thank you.

SRG Member



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Covid has by far been the most disruptive factor in my life, but my involvement in the SRG movement provides me with the motivation to overcome the many problems of life in Scotland.

SRG Member



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