



BUILDING RESILIENCE THROUGH SELF HELP GROUPS: EVIDENCE REVIEW



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EXECUTIVE SUMMARY

The resilience of individuals, households, and communities is derived from their capacity to cope, adapt, and transform in the face of shocks and stresses. Adger et al. (2013) identify that resilience, like other facets of human well-being, is comprised of objective and subjective factors.¹ Objective factors refer to more tangible aspects of resilience, such as assets, livelihood strategies, or financial capital. Subjective factors refer to the less tangible aspects and include “a range of issues such as perception of risk, sense of place, beliefs and culture, social norms, social cohesion, power and marginalisation, and cultural identity.”² As resilience gained traction as a concept in the international development and humanitarian sectors, much of the literature focused on objective resilience factors, with a relatively limited attention paid to if and how subjective resilience factors influence individuals’, households’, and communities’ ability to cope, adapt, and transform in the face of shocks and stresses. There is now a growing recognition that it is critical to better account for these less tangible and more subjective resilience factors, and in particular psychosocial factors, in our efforts to advance the theory and practice of approaches to build resilience.

Self Help Groups have been posited as one way to build the resilience of their members and their households by facilitating substantial improvements in members’ psychosocial outcomes. They have been found to increase overall resilience to both idiosyncratic (short-term, e.g., acute crises such as illness) and covariate (chronic or widespread, affecting an entire community) shocks, though to varying degrees. A large body of evidence documenting the effects of Self Help Groups on economic outcomes has emerged in the past two decades; however, relatively less attention has been paid to their effect on members’ psychosocial factors and, more broadly, their subjective resilience capacities.

This report by the Resilience, Evaluation, Analysis and Learning (REAL) Associate Award—jointly written by The Share Trust and Mercy Corps—synthesizes the state of knowledge on the linkages between psychosocial factors and resilience through the lens of Self Help Groups. The objective of the report is two-fold. First, it seeks to provide practitioners and researchers with a better understanding of what is already known about how psychosocial factors contribute to resilience through Self Help Groups. Second, in synthesizing the state of knowledge on this topic, it highlights the gaps in the current evidence base to inform a learning agenda.

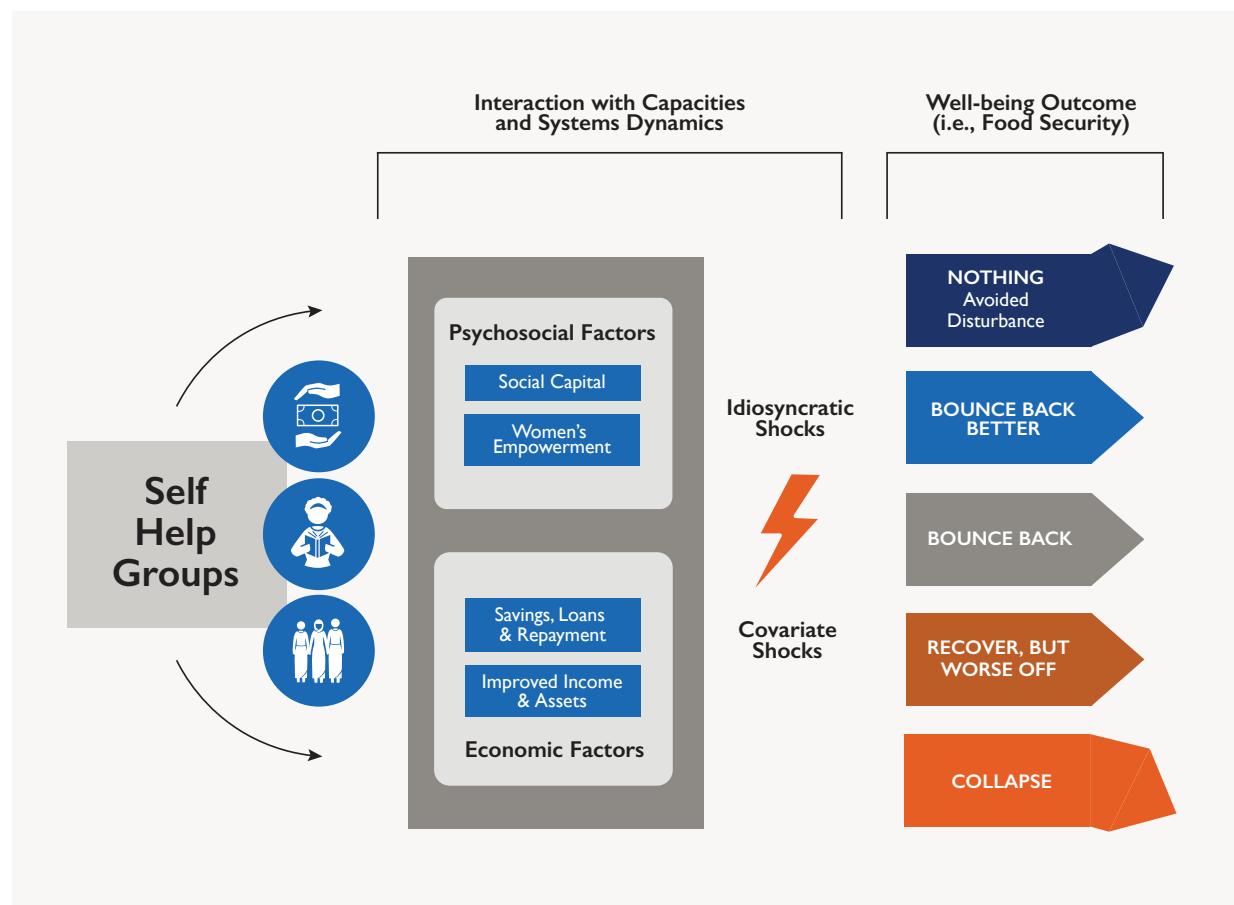
Specifically, this report presents the current state of knowledge relating to:

1. **Self Help Groups and Resilience:** Why do Self Help Groups matter for resilience? In what ways do Self Help Groups facilitate members’ capacity to cope, adapt, and transform in the face of shocks and stresses?
2. **Building Psychosocial Factors through Self Help Groups:** How do Self Help Groups build psychosocial factors, namely social capital and women’s empowerment? In what ways do these psychosocial factors interact with the economic factors that are also facilitated through Self Help Group membership?

1 Adger et al. (2013).

2 Jones & Tanner (2016), p. 232.

Building Resilience through Self Help Groups: Conceptual Framework



Self Help Groups—and in particular their access to savings, loans, and financial institutions; technical training and support; and group solidarity and networks—facilitate their members' psychosocial factors, which in combination with economic factors, strengthen members' and their households' abilities to be more resilient in the face of shocks and stresses.

Although the evidence base is limited and grounded largely in peer-reviewed studies from South Asia, our review indicates that Self Help Groups, and women's groups more broadly, can have substantial consequences for a range of women's psychosocial factors. In reviewing research drawn from a range of sources and geographies, the report concludes that the evidence base strongly suggests that women who are members of Self Help Groups will have greater psychosocial benefits—particularly social capital and women's empowerment. Women's groups and Self Help Groups have been widely shown to expand women's social networks and increase a shared sense of trust amongst women, generating solidarity amongst group members, and creating capacities and institutions for collective action. Further, Self Help Groups have been widely shown to have a positive impact on women's individual and collective empowerment by encouraging women's civic and political engagement and local collective action.

The evidence reviewed for this report strongly suggests that, in combination with economic factors that are facilitated through Self Help Groups, these psychosocial factors strengthen members' and their households' capacity to be more resilient in the face of shocks and stresses. The review also identified a combination of factors central to Self Help Groups and the building of their members' psychosocial factors and resilience, including access to savings, loans, and financial institutions, technical support and advice, as well as group solidarity and networks.

While a great deal of investment has gone into building resilience to disaster and conflict across countries and contexts, the literature highlights that work to-date has fundamentally focused on the more tangible or objective elements of resilience such as material assets, livelihoods strategies, and access to finance. A limited understanding of the key role that subjective elements, and in particular psychosocial factors, can play in resilience investments is a notable gap, particularly in contexts affected by fragility and conflict. The evidence that does exist strongly indicates that psychosocial factors such as social capital and women's empowerment are important sources of resilience. The relevance of these psychosocial factors transcends context; they play a role in resilience globally across a range of both natural disasters and fragile and conflict-affected settings. As highlighted by the growing body of evidence, Self Help Groups offer a promising opportunity to stimulate and strengthen both subjective and objective resilience capacities amongst their members, their households, and communities.

ACRONYMS

BRACED	Building Resilience and Adaptation to Climate Extremes and Disasters in Africa and South Asia
CLA	Cluster Level Association
DFID	Department for International Development
DRC	Democratic Republic of Congo
FLA	Federal Level Association
ODI	Overseas Development Institute
RTC	Randomized Controlled Trials
REAL	Resilience Evaluation, Analysis and Learning
SfC	Savings for Change
SfL	Savings for Life
SILC	Savings and Internal Lending Community
TANGO	Technical Assistance to NGOs International
UK	United Kingdom
UN	United Nations
USAID	The United States Agency for International Development
VSLA	Village Savings and Loans Association
WORTH	Women Organizing Resources Together

GLOSSARY

Objective Resilience Factors: The more tangible aspects of resilience, including assets, livelihood strategies, and financial capital.

Psychosocial Factors: The social perceptions, emotions, subjective motivations, and cognitive elements of individuals, households, and communities.

Resilience: The capacity of individuals, households, and communities to cope, adapt, and transform in the face of shocks and stresses.

Savings Groups: Association formed upon a core of participants who agree to make regular contributions to a fund which is given, in whole or in part, to each contributor in rotation.

Self Help Groups: Mutual assistance organizations through which individuals undertake collective action to improve their own lives.

Social Capital: The networks and resources available to people through their relationship within groups (bonding social capital), between groups (bridging social capital), and with people or groups in positions of power (linking social capital).

Subjective Resilience Factors: The less tangible aspects of resilience, including a range of issues such as perception of risk, sense of place, beliefs and culture, social norms, social cohesion, power and marginalisation, and cultural identity.

Women's Empowerment: A term that is widely used by academics, practitioners, and implementing agencies, though to varying degrees of precision. Broadly, it refers to women's power to make important decisions that change their course of life.



Women gather in Aceh Province, Indonesia. Thatcher Cook/Mercy Corps, 2009.

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1. INTRODUCTION

The resilience of individuals, households, and communities is derived from their capacity to cope, adapt, and transform in the face of shocks and stresses. Adger et al. (2013) identify that resilience, like other facets of human well-being, is comprised of objective and subjective factors.³ Objective factors refer to more tangible aspects of resilience, such as assets, livelihood strategies, and financial capital. Subjective factors refer to the less tangible aspects and include “a range of issues such as perception of risk, sense of place, beliefs and culture, social norms, social cohesion, power and marginalisation, and cultural identity.”⁴ As resilience gained traction as a concept in the international development and humanitarian sectors, much of the literature focused on objective resilience factors, with a relatively limited attention paid to if and how subjective resilience factors influence individuals’, households’, and communities’ ability to cope, adapt, and transform in the face of shocks and stresses.^{5,6}

³ Adger et al. (2013).

⁴ Jones & Tanner (2016), p. 232.

⁵ Furthermore, objective and subjective resilience factors are measured using subjective (e.g., with reference to people’s perceptions, preferences and self-assessment) and objective (e.g., using survey data to measure events and behaviors) approaches. For detailed discussions on the distinction between subjective and objective resilience factors and measurement approaches, refer to Maxwell et al. (2015) and Jones & Tanner (2016).

⁶ Béné et al. (2019).

There is now a growing recognition that it is critical to better account for these less tangible and more subjective resilience factors in our efforts to advance the theory and practice of approaches to building resilience.

Indeed, several studies have documented the importance of subjective resilience factors, and in particular psychosocial factors, in people's capacity to cope, adapt, and transform in the face of shocks and stresses. In the climate change literature, Grothmann and Patt (2005) draw on theory and case study evidence to discuss the critical role psychosocial factors such as self-efficacy and perceived adaptive capacity play in determining farmers' adaptation to climate change in urban Germany and rural Zimbabwe.⁷ They highlight that the majority of work in relation to adaptation to climate events has focused on resource constraints as the most significant determinant of adaptation, with almost no study on the psychosocial dimensions of adaptation. They suggest that there is a "failure of communication" between those concerned with climate change adaptation and those concerned with human agency and social decision-making processes.⁸

A 2016 study by Béné et al. considers the influence of psychosocial factors on people's resilience.⁹ The authors draw from literature primarily focused on the contribution of tangible factors to resilience and highlight the need for greater accounting of psychosocial factors such as aspiration, expectations, and motivations, as well as the broader climate change literature that has explored the role of cultural factors, aspirations, self-efficacy, and attitudes towards innovation and learning. In a 2019 paper, Béné et al. highlight the need for research to account for psychosocial factors alongside the more tangible dimensions of resilience when examining resilience in the context of humanitarian and food security crises.¹⁰

In taking stock of the latest evidence on resilience and its implications for policy and programming, a 2018 USAID evidence review finds that many sources of resilience transcend context and cut across sectors, "underscoring the importance of a holistic approach to building and strengthening resilience."¹¹ These include factors related to objective capacities including financial inclusion, diversification of livelihood risk, sustainability of natural resources, and access to markets. The study also finds that a range of psychosocial factors are a strong predictor of whether an individual or household is able to cope with and recover from a shock, uses negative coping strategies, and is able to escape and remain out of poverty. The review cites social capital, aspirations, self-efficacy, confidence to adapt, women's empowerment, and supportive social norms as important determinants of resilience. The review concludes that better insights are needed not only into the institutional and economic mechanisms that influence people's decision-making in relation to shocks, but also around the social perceptions, emotions, subjective motivations, and cognitive elements of individuals, households, and communities—in other words, their psychosocial factors—that fundamentally contribute to their resilience.

7 Grothmann & Patt (2005).

8 Ibid, p. 201.

9 Béné et al. (2016).

10 Béné et al., 2019, p. 206-207.

11 USAID (2018), p. 3.

1.1. SELF HELP GROUPS

Given the importance of psychosocial factors for resilience, a key question remains: how can they be fostered? Self Help Groups have been posited as one way to build the resilience of their members and their households by facilitating substantial improvements in members' psychosocial outcomes. They are "mutual assistance organizations through which individuals undertake collective action to improve their own lives."¹² Self Help Groups are groups of 10-25 members that meet regularly (usually weekly) to share their time and resources (e.g., labor, money, and assets), to work towards personal and group goals. Training and activities are often developed to assist Self Help Group members to meet these goals.¹³ By design, the groups aim to develop mutually supportive relationships through "collective decision-making, determining rules transparently, and promoting accountability in taking loans, all of which are achieved through regular face-to-face meetings."¹⁴

While savings and lending can be a core part of the groups, a unique focus of Self Help Groups centers directly or indirectly around members' non-financial training and peer support. Self Help Groups share many similar characteristics with Savings Groups, but also contrast in several important ways. The primary stated objective of Savings Groups is the building of financial capital. They are "association[s] formed upon a core of participants who agree to make regular contributions to a fund which is given, in whole or in part, to each contributor in rotation."¹⁵ As such, Savings Groups typically form to help a group of people save and start small businesses, although social capital is often cited as a strong outcome of these groups as well.¹⁶ They are an adaptation of traditional savings circle groups and include different methodologies such as the Village Savings and Loans Associations (VSLAs), Savings for Life (SfL), Savings and Internal Lending Communities (SILCs), Savings for Change (SfC), and Women Organizing Resources Together (WORTH).¹⁷

While Self Help Groups and Savings Groups are distinct, there are strong similarities and increasing convergence between the two models (**Table 1**). The key focus of this report is on Self Help Groups because of their link with psychosocial factors; however, this report also draws from literature related to Savings Groups in its evidence review given the noted commonalities between the approaches. Where we pull in Savings Group-specific research, the report will note as such.

¹² Biscaye et al. (2014), p. 1.

¹³ Entz, Karsgaard, & Salomons (2016).

¹⁴ Weingärtner, Pichon, & Simonet (2017), p. 13.

¹⁵ Each participant contributes a standardized amount, and the accumulated sum is loaned out to members with interest. At the end of a year (nine to 12 months), loans and any accrued profits are shared out, often timed to coincide with seasons where households require additional cash flow (e.g. planting season). Refer to: Ardener S. (1964).

¹⁶ Feigenberg, Field, & Pande (2013).

¹⁷ Biscaye et al. (2014).

TABLE 1: Forms of Self Help Groups and Savings Groups¹⁸

Program and Methodology	Self Help Groups	Savings Groups	
		VSLA, SfL, SILC	SfC, WORTH
Primary Focus	Financial services and economic strengthening; non-financial training (e.g. personal attitude, self-esteem, and motivation); social mobilization.	Financial services	Financial services
Role of Groups	Strengthen the individual and serve as center for mutual help between members.	Intermediators of members' money	Primary role is intermediators of members' money, secondary role is to provide non-financial services.
Size of Groups	10-25	~20	~20, often more
Time Frame	Long-term, funds remain in the loan fund. Some groups provide a period dividend.	9-12 months and cycles repeat, a full share-out of groups' funds at the end of each cycle.	12-24 months to graduation, WORTH gives dividend rather than a full share-out at the end of a cycle
Advocacy	An important objective for a group is creating change in society. Cluster Level Association and Federal Level Association structures facilitate advocacy in a tiered structure. ¹⁹	No	Possibly some
Expected Impact	Broader economic and social improvement through network building and advocacy, improved independence, well-being, women's economic and social empowerment, and psychosocial functioning.	Economic improvement	Economic improvement, some social improvement
Sustainability Strategy	Self Help Groups form Cluster Level Associations which encourage the formation of other Self Help Groups and form Federal Level Associations. Federal Level Associations register with the government to obtain legal status and are financially self-sustaining.	Groups graduate after the first cycle (9-12 months), implementing agencies may pay staff to train members after cycle.	Groups graduate after the first cycle (12-24 months).

18 Adapted from Entz, Karsgaard, & Salomons (2016) and originally cited in Mersland & Eggan (2007).

19 While the specifics of the model vary across contexts, more mature ecosystems of Self Help Groups often adapt federated structures over time, such as with the National Rural Livelihoods Program in India. When there are a sufficient number of mature groups in the same area, Cluster Level Associations (CLAs) are formed with Self Help Groups electing members to represent their group. The groups generally focus on broader social, economic, and political issues in their area on behalf of their groups. Once there are a sufficient number of CLAs, a Federal Level Association (FLA) is formed with CLAs paying fees and electing members. FLAs similarly engage in political and justice matters to sustain the social and economic efforts of their CLAs and Self Help Groups.

1.2. OBJECTIVE OF THE REPORT

Self Help Groups have been found to increase overall resilience to both idiosyncratic (short-term, e.g., acute crises such as illness) and covariate (chronic or widespread, affecting an entire community) shocks, though to varying degrees.^{20,21,22} A large body of evidence documenting the effects of Self Help Groups on economic outcomes has emerged in the past two decades; however, relatively less attention has been paid to their effect on members' psychosocial factors and, more broadly, their subjective resilience capacities. Evidence²³ indicates, for example, that participation in women's groups can result in increased aspirations,²⁴ economic²⁵ and political²⁶ empowerment, as well as reductions in violence against women.²⁷ However, these effects have not been tested widely and the evidence base is nascent.

Moreover, there is a limited understanding of the ways in which subjective and objective resilience capacities may intersect to mutually facilitate resilience. The limited evidence base—grounded largely in peer-reviewed research from South Asia—indicates that Self Help Groups can have significant impacts on psychosocial factors, often to a greater degree than economic factors. Further research is required to better understand the linkages between these psychosocial factors and members' and their households' ability to cope, adapt, and transform in the face of shocks and stresses. However, the growing evidence base on Self Help Groups' ability to strengthen members' psychosocial capacities, in combination with the body of literature that highlights the critical role such psychosocial factors play in resilience, indicate the potential of Self Help Groups to facilitate resilience.

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20 Using serious game methodology, Weingärtner et al. (2017) found that Self Help Groups were effective at dealing with idiosyncratic shocks like fires, illness and education expenses in rural Ethiopia through flexible loan repayment mechanisms and exempted interest repayment. They found, however, that covariate shocks like floods, hail and drought were more difficult to address through Self Help Groups since the entire community struggled and could therefore not provide the same level of safety net. Serious game methodology synthesizes a real-world problem into a set of playable activities. By observing play, evaluators can analyze participants' behavior. Serious games also serve as useful learning tools for participants since complex issues are conveyed using simple rules and players gain experiential knowledge through the game.

21 An evaluation of a joint Tearfund/Tear Netherlands program in Somaliland, Ethiopia and Kenya, van Hulst-Mooibroek et al. (2017) stated that the households of Self Help Group members, especially those of longer standing members, were better able to withstand drought (a covariate shock) than those of non-members, and better placed for recovery.

22 Meehan and Mengistu (2016) from Tufts University found a similar relationship during a short term, qualitative assessment of 16 Self Help Groups in Ethiopia.

23 Brody et al. (2015, p. 18) show that by-and-large Self Help Groups, which they define as “groups in which female participants physically come together and receive a collective finance and enterprise and/or livelihoods group intervention”, have generally had a positive impact on women's economic and political empowerment, mobility outside of the household, and control over family size. They further conclude that there has been little to no effect of SHGs on psychological empowerment or domestic violence, however, very few studies of Self Help Groups have evaluated these consequences so this draws on a small sample size.

24 Sanyal, Rao, & Majumdar (2015).

25 Field, Jayachandran, Pande, & Rigol (2016); Feigenberg et al. (2013); Woolcock & Narayan (2000).

26 Parthasarathy, Rao, & Palaniswamy (2017); Prillaman (2018); Datta (2015); Kumar et al. (2019).

27 The evidence on the linkages between women's groups and reductions in violence against women remains inconclusive. Some studies highlight greater reporting of women's public safety issues in Self Help Group villages (Khanna et al. 2015) and greater likelihood of collective action aimed at reducing violence against women (Sanyal 2009). However, other studies have documented that social capital and social mobilization of women may stimulate backlash from men and the community, potentially through increased violence against women (Gottlieb 2016).

Specifically, this report presents the current state of knowledge relating to:

1. **Self Help Groups and Resilience:** Why do Self Help Groups matter for resilience? In what ways do Self Help Groups facilitate members' capacity to cope, adapt, and transform in the face of shocks and stresses?
2. **Building Psychosocial Factors through Self Help Groups:** How do Self Help Groups build psychosocial factors, namely social capital and women's empowerment? In what ways do these psychosocial factors interact with the economic factors that are also facilitated through Self Help Group membership?

In this report, the discussion focuses on women's resilience, motivated in part by the disproportionate and differential effects of shocks and stressors (including natural hazards and conflict-related crises) on women and girls.²⁸ Research in the Sahel found that while men, women, boys, and girls all experience vulnerabilities to shocks and stresses, women and girls are often exposed to "additional, gender-specific barriers—due to socially constructed gender roles and power relations—that consistently render them more vulnerable to the impacts of disturbances."²⁹ Additionally, the focus on women is motivated by their vital role in increasing the resilience of their households and communities to shocks and stressors. Evidence suggests that greater transformation, in which actions are taken to reduce vulnerability to risk, is achieved when women are involved as agents of change rather than merely as recipients of support.³⁰ Further, women are also disproportionately targeted for and represented in Self Help Groups and Savings Groups, given their financial, social, and institutional exclusion, and in order to support their capacities as well as strengthen their position in their households and communities.³¹ Their exclusion often stems from the lack of legal protections, social and cultural norms, codes of conduct, and traditions that prevent many women from accessing formal and informal institutions and key capacity-building resources, a dynamic further compounded (or mitigated) by other social identities including class, caste, indigeneity, ethnicity, and age.³²

The report also narrows its focus on social capital and women's empowerment as illustrative and critical psychosocial factors which are facilitated through membership in Self Help Groups.

28 Moreno & Shaw (2018). With reference to: Dhungel & Ojha (2012); Drolet et al. (2015); Horton (2012).

29 Mercy Corps (2014), p. 2.

30 Sogani (2016); Wëingartner et al. (2017).

31 Rickard & Johnsson (2018).

32 Morrisson & Jütting (2005); Vossenbergh (2013); Khan (2015).

SOCIAL CAPITAL AND WOMEN'S EMPOWERMENT

Social capital refers to the networks and resources available to people through their relationship within groups (bonding social capital), between groups (bridging social capital), and with people or groups in positions of power (linking social capital).³³

Women's empowerment is a term that is widely used by academics, practitioners, and implementing agencies, though to varying degrees of precision. Broadly, it refers to women's power to make important decisions that change the course of their life.³⁴ This definition of empowerment is thus synonymous with women's agency in executing decisions related to their life.

While the selection of social capital and women's empowerment is intended to bound the discussion, other related psychosocial factors—such as aspiration,³⁵ self-efficacy,³⁶ and confidence to adapt³⁷ have also been shown to be relevant links between Self Help Groups and resilience. A number of studies have examined the impacts of psychosocial factors—specifically social capital and women's empowerment—on resilience.

In its discussion, the report also briefly describes the state of knowledge on Self Help Groups and resilience in contexts affected by fragility and conflicts, an area of nascent inquiry. As conflict and fragility, compounded by natural disasters, continue to affect a growing number of people—disproportionately affecting women³⁸—effective and sustainable investment in the resilience of those affected is paramount. The nascent body of evidence suggests that women's groups may offer a promising pathway to resilience in these contexts even when other interventions have had limited success. The report concludes that the evidence base strongly suggests that women who are members of Self Help Groups will have greater psychosocial factors—particularly social capital and women's empowerment. However, additional research is required to better understand whether and how Self Help Groups facilitate resilience. In its conclusion, the report highlights the limited evidence base and outlines areas for further research.

33 The literature relies heavily on the term "social capital", and for the sake of consistency this report refers to the term accordingly. However, others reject the notion that complex social relations can be reduced to some form of "capital" and prefer to analyze social networks and/or social connectedness in a more holistic manner by explicitly accounting for the social hierarchy, marginalization and exclusion inherent to social connectedness. Refer to: Maxwell et al. (2016); Humphrey, Krishnan, & Krystalli (2019); Kim et al. (2020).

34 The Inter-American Development Bank (2010) defines women's empowerment in terms of "expanding the rights, resources, and capacity of women to make decisions and act independently in social, economic, and political spheres" (p. 3). Relatedly, the UN (2014) frames women's empowerment in terms of its five constituent dimensions: "women's sense of self-worth; their right to have and to determine choices; their right to have access to opportunities and resources, their right to have power to control their own lives, both within and outside the home, and their ability to influence the direction of social change to create a more just social and economic order, nationally and internationally."

35 Bernard, Dercon, Orkin, & Taffesse (2017); Bernard & Taffesse (2014); Ray (2006); Frankenberger (2017).

36 Frankenberger (2017); Bené et al. (2016); Yusuf, Butterfield, & Miettunen (2016).

37 CARE Bangladesh (2017); Forcier Consulting (2016); Downie, Hudson, Mock, & Tornros (2018); CARE (2015a); Yusuf et al. (2016); Smith, Frankenberger, Aguiari, & Presnal (2016).

38 Office of the United Nations High Commissioner for Human Rights (2019); United Nations Environment Programme (2011).



Biba Hamadou is the President of one village savings and loans association (VSLA) in her village in Niger. Sean Sheridan/Mercy Corps, 2014.

2. EVIDENCE REVIEW

The research documented in this study is drawn from a range of sources. The aim is to present a summary of the state of knowledge, with a focus on research that is (i) rigorous, (ii) geographically varied, (iii) specifically focused on women's groups, and (iv) examined psychosocial factors or resilience in some way. Research at the intersection of these four factors is still limited and a growing field. The first line of action was to identify academic publications in peer-reviewed journals. This was done through our existing evidence databases, further scans of evidence databases through academic libraries, and in-depth review of bibliographies of the relevant publications. These resources form the backbone of the review. However, the evidence base in peer-reviewed journals often lacked geographic variation or did not specifically focus on women's groups. The second line of action was to broaden the scope to evaluation studies and program-specific research that outlined a clear methodology. Given the difficulty in clearly delineating the bounds of evidence to be included when such scope is broadened, there is likely much more evidence that could inform such a review.

SOCIAL CAPITAL AND RESILIENCE

Despite the challenges of measuring social capital—and the underpinning context-specific norms, identities, power dynamics, and social structures—research on resilience across a range of contexts demonstrates the importance of social capital, particularly in times of crisis, in enabling individuals, households, and communities to manage shocks and stresses. Analysis by Mercy Corps in Uganda, Somalia, Nepal, and the Philippines provides evidence that bonding social capital, the networks and resources available to households within their social groups or communities, is strongly linked to improved resilience. Following shocks in these settings, households with bonding social capital were more food secure, were more able to recover through investment in productive assets, had better quality shelter, and believed they were better able to cope with risks. Evidence on the role of bridging social capital, the networks and resources available to households from different social groups or communities, in making households more resilient was weaker. The evidence from linking social capital, or the networks and resources available to households from groups or people in positions of power, was mixed. These insights highlight the importance of and variability in context, actors, and type of relationship when assessing the effects of social capital on household resilience.³⁹

Through their case studies on Ethiopian funeral societies and Filipino migrant networks, Bernier and Meinzen-Dick (2014) found that local social support systems can play a positive role in individual, household, and community risk-smoothing and risk-sharing practices, though it was generally easier for community groups to deal with shocks that affected individuals rather than the entire community.⁴⁰ In Somalia, Maxwell et al. (2016) also found that social capital was a central factor that determined how well people survived the 2011 famine.⁴¹ Through 260 narrative interviews conducted post-famine, the study found that the way in which social networks were mobilized varied by context and clan. Clans with longer histories of migration, education, urbanization, and emigration were more able to call upon members located outside of the rural economy for assistance in times of need. While social connectedness was a critical factor in people's ability to cope with the crisis, the study also found that social networks were at times mobilized in exclusionary and violent ways to secure resources and power. Bernier and Meinzen-Dick (2014) similarly outlined some limitations of social capital: it can be potentially exclusive since the wealthy tend to have larger social networks and it can be limited in its ability to mobilize external resources and deal with idiosyncratic shocks.⁴²

39 Petryniak (2017).

40 Bernier & Meinzen-Dick (2014).

41 Maxwell et al. (2016).

42 Bernier & Meinzen-Dick (2014), p. 12.

WOMEN'S EMPOWERMENT AND RESILIENCE

Women's empowerment, in its various conceptualizations and measurement, has been shown to be a strong predictor of whether households can escape and remain out of poverty in the face of shocks and stresses. A study in Bangladesh of a CARE-implemented program found that women's empowerment was strongly associated with resilience to the 2014 floods although not with a greater likelihood of recovery from flooding.⁴³ While the study did not indicate why this is the case, they found that households exposed to more shocks, female-headed households, having a younger head of household, and lower diversity of livelihoods are all correlated with households that were less likely to recover. Following the 2014 floods in Bangladesh, women with high empowerment scores maintained household food security, a key measure of resilience, for a longer period of time as compared to women with low empowerment scores.

In Somalia, when a combination of drought, political instability, conflict, and food price spikes led to famine conditions in 2010/2011, Mercy Corps' research with TANGO International (2013) showed that women who were more empowered to make decisions in their home had greater confidence to negotiate access to essential services like health clinics and markets.⁴⁴ Women's involvement in decision-making was also strongly linked to a greater ability to maintain diverse and sufficient food intake for their family members, supporting the findings of previous studies that demonstrated similar linkages between women's empowerment and household nutrition outcomes.⁴⁵ In Nepal, Mercy Corps also found that women's increased confidence in household-level decision-making had positive spillover effects for participation in community-level events; however, these results were not found in Dalit women, a traditionally marginalized caste.⁴⁶

As described above, the growing body of evidence suggests that both social capital and women's empowerment are noted sources of resilience across contexts. There is, in turn, an opportunity for resilience initiatives to more intentionally understand and accordingly program (e.g., working through Self Help Groups) to strengthen social capital and facilitate women's empowerment.⁴⁷ Viewing resilience through a social capital and women's empowerment lens highlights not only the vulnerability of women, their households and communities to shocks and stresses, but also their stories of agency.⁴⁸

2.1. SELF HELP GROUPS AND PSYCHOSOCIAL FACTORS

In the two sections to follow, the report presents evidence on the effects of Self Help Groups on psychosocial factors, specifically social capital and women's empowerment, and then discusses the evidence on the factors that increase members', their households', and their communities' resilience through Self Help Groups. In both sections, the review draws from studies that examined women's groups, men's groups, and mixed groups given the few evaluations that specifically investigate the impact of women's groups on women's resilience. This lack of evidence around women's groups and resilience is a notable gap in the literature, though key insights can still be drawn from mixed-gender studies as women tend to participate much more frequently than men in Self Help Groups.

GROUP COMPOSITION: WOMEN ONLY VS. MIXED-GENDER SELF HELP GROUPS

There is limited evidence on the effects of Self Help Groups' gender composition on its members' resilience and groups' overall success. The existing literature, however, suggests that women-only Self Help Groups are more likely to improve women's psychosocial factors. These studies highlight the importance of creating and fostering solidarity amongst group members, which is generally rooted in a shared identity as women. There is some evidence that heterogeneity within the group along other identities, such as ethnicity, may help to create a shared sense of being women, but this does not appear to be a necessary condition to achieve solidarity.

Important insights have emerged from research on groups that resemble Self Help Groups but which may take other forms, such as community action groups. Using a behavioral experiment where the gender composition of community-driven reconstruction committees was randomized in Northern Liberia, Fearon and Humphreys (2017) found that women were more likely to coordinate and invest in public goods when the committee was composed only of women as opposed to mixed-gender.⁴⁹ They show that this is entirely a function of solidarity with other women and a shared gender-based identity, as opposed to a fear of sanctioning or expectation over output. Westermann et al. (2005) similarly investigated the role of gender and social capital in natural resource management groups, and found that collaboration, solidarity, and conflict resolution all increase in groups where women are present.⁵⁰ Norms of reciprocity are more likely to operate in women's and mixed groups. Similarly, the capacity for self-sustaining collective action increased with women's presence and was significantly higher in the women's groups.⁵¹

Furthermore, a few studies demonstrate that mixed-gender group composition may limit or act as barriers to women's economic and psychosocial gains. In Mali, Gottlieb (2016) randomized the delivery of a civics education program to mixed-gender groups and showed that contrary to the intended aims of the program, women's community engagement, political participation, and social ties diminished.⁵² She argues that this is driven by backlash against women and stricter enforcement of gender-biased norms as a result of mixed-gender nature of groups.⁵³ Beath, Christia, and Enikolopov (2013) similarly show in a study of mixed-gender community action groups in Afghanistan that, while providing women with institutionalized leadership positions did increase women's engagement in service delivery and general mobility, it did not increase their number of social ties or degree of socialization.⁵⁴ Furthermore, CARE's

(2012) program evaluation of VSLAs in Rwanda found that mixed-gender VSLAs limited women's social and economic gains because of men's control of household financial decision-making that spilled over into group meetings. They argue that this is particularly important in regions with strong and biased gender norms.⁵⁵ Similar results were found in the DRC in a program evaluation by CARE (2015).⁵⁶ Further evidence is needed to test strategies to foster group solidarity, particularly within heterogeneous groups.

Rigorous evidence on the effects of Self Help Groups on psychosocial factors remains limited. This is in part due to the relatively limited attention paid to these psychosocial outcomes of what is largely deemed an economic intervention, but also due to the methodological challenges of accounting for endogenous social ties. Most women's groups are not a random set of disconnected women being brought together for the first time. Instead, women self-select into groups. As a result, it is difficult to determine whether changes in psychosocial factors are the result of having been in the group or the women who choose to join the groups have greater psychosocial assets to begin with and are more inclined to acquire them outside of the group.

Moreover, with the exception of social capital, few studies isolate the effect of Self Help Groups on specific psychosocial factors. In turn, the discussion included in the evidence review may compound the effects of Self Help Groups on building social capital, women's empowerment, and other related psychosocial factors. With these gaps in mind, the report presents the evidence base on the ways in which Self Help Groups facilitate social capital and women's empowerment amongst their members.

2.1.1. Social Capital

A growing consensus—largely grounded in peer-reviewed research from South Asia—is emerging around the role that Self Help Groups play in increasing women's social capital. As Putnam et al. (1994) notes, “networks of civic engagement are an essential form of social capital” because they “increase the potential costs to a defector in any individual action..., foster robust norms of reciprocity..., facilitate communication and improve the flow of information about the trustworthiness of individuals..., [and] serve as a template for future collaboration.”⁵⁷ Women's groups and Self Help Groups in particular have been widely shown to expand women's social networks even when there have been negligible effects to women's economic indicators. Some studies also document the mechanisms by which Self Help Groups have facilitated members' social capital, namely by increasing a shared sense of trust amongst women, generating solidarity amongst group members, and creating capacities and institutions for collective action.

In Ethiopia, Dercon et al. (2011) found that households' membership in iddirs (burial societies or funeral associations) deepened members' bonding social capital.⁵⁸ Members of iddirs meet once or twice a month and contributed a small payment to support members' surviving family upon their death. These groups were based on bonds of trust and reciprocity. Similarly, longitudinal data from Quisumbing, McNiven and Godquin (2012) showed the critical importance of social capital for Filipino migrant networks.⁵⁹ The networks helped members connect with information sources and resources (signs of linking social capital), therefore increasing adaptive capacity by potentially diversifying against local shocks, encouraging proactive investment, and enabling accumulation of human capital through education.

In the Southern Nations, Nationalities, and Peoples' Region of Ethiopia, Weingärtner et al. (2017) assessed the role Self Help Groups play in reinforcing social capital and their contribution to informal social protection.⁶⁰ This study used serious game methodology with about 200 participants to determine how Self Help Groups can contribute to building resilience in chronic crises. They found that Self Help Group membership enhanced pre-existing social capital and intensified norms of reciprocity: "Self Help Group members reported that the process of attending weekly meetings strengthened the intra-group relationships and allowed them to discuss issues they had not addressed communally before."⁶¹ During the game, Self Help Group members were more consistent in their determinations about when to help each other and were more likely to share benefits from investments they had bought through community savings than non-members.

Based on qualitative interviews with more than 400 microfinance lending group members in India, Sanyal (2009) demonstrates that participation in these groups led to stronger social ties and a strong sense of trust among group members.⁶² She argues that this is a function of: (1) regular meetings and interaction and (2) economic ties among group members resulting from shared stakes in group finances. Sanyal argues that "requiring women to conduct economic transactions at regular intervals deepens preexisting kinship and neighborhood-based ties and promotes prosocial behavior. It does so by providing a direct, unmediated economic interest in the relationship and by providing opportunities for frequent interactions. Continuing economic relations inculcate trust, intimacy, and mutual concern among women belonging to the same group. Prior to the introduction of these groups, women often lacked these feelings for one another, even though they resided within close physical proximity."⁶³ While Sanyal is not able to compare groups with and without economic relations, she notes that many women were only allowed to join and stay in these groups because of the financial aspect. Her findings highlight the critical importance of a shared economic interest among group members for gains to social capital and question the ability of women's groups that lack such economic ties to generate trust.⁶⁴

Also in India, Feigenberg et al. (2013) evaluated microfinance lending groups and randomized the frequency of group meetings between one week and one month.⁶⁵ They demonstrated that groups that met more often had 37% more social contact outside of group meetings and groups that met more often were more inclined to pool risk (32% more likely to share lottery with group members) and less likely to default on loans, which they argue is indicative of greater trust and stronger norms of reciprocity among group members.⁶⁶ Strikingly, these gains in trust and group solidarity were captured during a data collection exercise two years after the formation of groups, suggesting that it does not require many years to develop lasting social returns.

Taken together, these studies demonstrate the potential of Self Help Groups and Savings Groups to generate and strengthen women's social capital. Furthermore, they illustrate the synergistic effects of these groups' facilitation of both psychosocial and economic factors. In fact, there may be additional economic benefits to the social capital gains from Self Help Group participation separate from any direct economic gains from access to finance.

60 Weingärtner et al. (2017).

61 Ibid, p. 25.

62 Sanyal (2009).

63 Ibid, p. 543.

64 The study was not able to directly compare economic and non-economic women's groups but did compare women's trust in informal social networks (friendship networks) and trust in women's groups. This comparison shows substantially more intra-women trust as a result of economic networks as opposed to socially-based networks. Sanyal (2009) also notes that women were not allowed to join non-economic formal associations, further suggesting the impracticality of non-economic groups.

65 Feigenberg et al. (2013).

66 Norms of reciprocity, as explained in Putnam (1994), refer to the general expectation/trust that others will repay benefits and harms.



Women chat in Makwanpur, Nepal. Miguel Samper/Mercy Corps, 2014.

2.1.2. Women's Empowerment

In the only meta-analysis of the impacts of Self Help Groups currently available, Brody et al. (2015)⁶⁷ show that by and large Self Help Groups have generally had a positive impact on women's economic and political empowerment, mobility outside of the household, and control over family size.⁶⁸ Their conclusions are derived from a meta-analysis of 23 quantitative and 11 qualitative studies, largely from South Asia but with a few studies based in East Asia, sub-Saharan Africa, and the Caribbean. While this meta-study demonstrates the ability of Self Help Groups to facilitate women's empowerment, it does not explain the mechanisms by which these effects were facilitated. However, the authors do note that improvements in women's economic empowerment—measured as increases in ownership and access to and control over resources—were statistically significant among Self Help Group members when groups provided training in economic empowerment and income generation.

Studies show that Savings Groups have both increased women's involvement in household decision-making and their economic empowerment across several country contexts. In Nepal, Savings Group participants cited their increased confidence in household decision-making as a primary way in which their membership has changed their lives.⁶⁹ In Zimbabwe, an evaluation of CARE Savings Groups found that participants reported 20% increase in joint marital decision-making.⁷⁰ Finally, in Burkina Faso, Plan VSLA participants noted having greater control over household assets and financial resources, with their control increasing with the tenure of the groups.⁷¹

67 The authors define Self Help Groups as "groups in which female participants physically come together and receive a collective finance and enterprise and/or livelihoods group intervention." Brody et al. (2015), p. 18.

68 They further conclude that there has been little to no effect of Self Help Groups on psychological empowerment or domestic violence, however, very few studies of Self Help Groups have evaluated these consequences so this draws on a small sample size. Psychological empowerment is defined in the study as women's ability to make choices and act on them and is operationalized as self-efficacy or agency; feelings of autonomy; and sense of self-worth, self-confidence, or self-esteem.

69 Valley Research Group & Mayoux (2008).

70 Allen & Hobane (2004).

71 Boyle (2009).

In addition to women's individual empowerment, their membership in Self Help Groups and Savings Groups have also been associated with an increase in their collective empowerment and an expansion of their civic and political engagement. Several studies of Self Help Groups, all based in India, have shown that Self Help Group members are substantially more likely to participate in politics. Parthasarathy et al. (2017) utilized a matched pair study design in India alongside text-as-data from audio recordings of local assemblies to show that access to Self Help Groups doubled women's attendance at assemblies and increased their likelihood of speaking up in these deliberative spaces.⁷² The Self Help Group intervention did not, however, change the response they received from elected officials. Using propensity score matching between villages with Self Help Groups and those without Self Help Groups, Khanna et al. (2015) similarly found that membership in Self Help Groups in Southern India increased women's participation in local assemblies and interaction with political officials.⁷³ Prillaman (2018), leveraging a natural experiment with respect to which villages had access to Self Help Groups in India, found that women were twice as likely to attend local assemblies and make claims on local politicians if they were members of Self Help Groups.⁷⁴ Similarly, the positive effects of Self Help Group participation on women's political participation have been found.⁷⁵ It is clear that Self Help Groups play an important role in shaping women's political behavior. As Prillaman (2018) documents, this seems to principally be rooted in women's increased capacity for collective action as a result of stronger and more mutually supportive social networks.⁷⁶ Through Self Help Groups, women in India have been able to effectively advocate against issues such as child or orphan marriages and prevention of bigamy.⁷⁷

An important thread of research has focused on the second-order consequences of women's heightened social capital, and particularly women's collective action, for the functioning of local governments and the content of service delivery. It is thought that when women become politically active and gain access to politics via group-based collective action, governments will become more responsive to their demands. Further, women are argued to be more likely to demand improved public services and governance, both as a result of the broader division of labor and due to a desire to reduce pervading inequalities. Casini et al. (2015) use survey data from India to demonstrate that when women collectively act, local governments are more likely to respond through the provision of public services and improved governance.⁷⁸ The researchers claim that this is because women's collective action is usually centered around public goods. Similarly, using an instrumental variables approach with Pan-India data, Das et al. (2016) show that participation in Self Help Groups increases the likelihood of women's participation in village assembly meetings and this in turn increases the provision of goods in favor of women's preferences.⁷⁹ Kumar et al. (2019) further show that participation in Self Help Groups both increases women's awareness of and demands for government entitlement schemes.

A growing body of evidence suggests that Self Help Groups and Savings Groups positively impact women's individual and collective empowerment. While additional research is required to better understand how women's Self Help Group membership shapes local governance, these studies provide clear evidence that Self Help Groups can have broader, community-level consequences, particularly as a result of the way they structure local collective action.

72 Parthasarathy et al. (2017).

73 Khanna, Kochhar, & Palaniswamy (2015).

74 Prillaman (2018)

75 Datta (2015); Kumar et al. (2019).

76 Ibid.

77 Sinha (2006).

78 Casini, Vandewalle, & Wahhaj (2015).

79 Das, Maitra, & Sanyal (2016).

KEY TAKEAWAYS

- The limited evidence base—grounded largely in peer-reviewed research from South Asia—indicates that Self Help Groups, and women’s groups more broadly, can have substantial consequences for a range of women’s psychosocial factors.
- The evidence review highlights the effect of Self Help Groups on social capital and women’s empowerment, two key psychosocial factors:
 - **Social capital:** Women’s groups and Self Help Groups have been widely shown to expand women’s social networks and increase a shared sense of trust amongst women, generating solidarity amongst group members, and creating capacities and institutions for collective action.
 - **Women’s empowerment:** Self Help Groups have been widely shown to have a positive impact on women’s individual and collective empowerment. Evidence to-date highlights that Self Help Groups can have broader, community-level effects by encouraging women’s civic and political engagement and local collective action.
- Rigorous evidence on the effect of Self Help Groups on psychosocial factors, including but not limited to social capital and women’s empowerment, remains limited. Few evaluations investigate the impact of women’s groups directly on women’s psychosocial outcomes. Only a limited number of studies examine the unique effects of Self Help Groups on specific psychosocial factors.

2.2. HOW DO SELF HELP GROUPS FACILITATE PSYCHOSOCIAL FACTORS AND RESILIENCE?

Studies that explore Self Help Group-resilience linkages heavily focus on the groups' building of objective dimensions of resilience, with limited attention paid to the ways in which Self Help Groups may be facilitating psychosocial factors such as social capital and women's empowerment. Moreover, few studies assess the mechanism by which the groups facilitate their members' resilience. In turn, there are gaps in our understanding of the stepwise causal pathway by which Self Help Groups build subjective and objective dimensions of resilience, which in turn influence people's ability to cope, adapt, and transform in the face of shocks and stresses. With these gaps in mind, the review identified a combination of the factors which appear to be critical in the Self Help Groups' strengthening of their members' psychosocial factors and resilience:



(1) Access to Savings, Loans, and Financial Institutions



(2) Technical Training and Support



(3) Group Solidarity and Networks

2.2.1. Access to Savings, Loans, and Financial Institutions



The evidence is clear that access to savings, loans and financial institutions play an essential role in allowing households to mitigate the effects of a shock or stress. It is important to note, however, that each of the studies cited below also calls out the critical role that psychosocial factors—specifically social capital, confidence, self-esteem, and empowerment—play in facilitating resilience. The complementarity between psychosocial factors and access to financial resources and institutions appears to be a key feature for Self Help Groups to strengthen members' resilience.

Using a Positive Deviance framework, Downie et al. (2018) identified that one of the determining characteristics of households with better food security and coping ability in Somalia is VSLA membership. Positive Deviance allowed the team to identify positive outcomes of interest and work backwards to explore possible determinants.⁸⁰ The mixed-methods approach of 2,300 participants in 40 rural and urban communities showed multiple pathways through which VSLAs made their members more resilient. The access to loans and the focus on savings were crucial. Loans were used for new and/or enhanced business activities, planting crops, migrating in search of better pasture, and selling water. The groups were also cited as specifically contributing to capacity building and participants felt they built social capital, self-esteem, and empowerment, allowing them to better cope with shocks.⁸¹

⁸⁰ Downie et al. (2018).

⁸¹ Ibid, p. 15.

In Ethiopia, researchers from The Feinstein International Center at Tufts University evaluated the impact of the 2015 drought on the Self Help Groups started by Tearfund and its local partners.⁸² The qualitative study focused on 16 Self Help Groups in four priority drought hotspots in Wolayta, Kembata, Sidama, and Shashemene. It found that key factors in greater drought resilience were group savings and loans, increased confidence, social bonds and mutual support, and advice and technical support. Echoing findings from Downie et al. (2018), Meehan and Mengistu (2016) found that saved financial assets were used to cushion shocks through provision of loans.⁸³ Some of the more mature Self Help Groups established social funds that operated as drought insurance. They used their financial assets for group mitigation and adaptation activities such as purchasing and storing food supplies to be sold and distributed later when market supplies were low.

In a synthesis of seven Randomized Controlled Trials (RCTs) testing the impacts of rural Savings Groups, Gash and Odell (2013) also highlight the importance of access to funds in case of emergencies, among other resilience indicators.⁸⁴ Though none of the RCTs explicitly measured resilience, the researchers suggest that the groups' expansion of financial access could lead to increased resilience since "having access to savings tools, credit, and insurance can make the poor more resilient to the shocks and challenges that they are certain to face."⁸⁵ The seven studies were conducted between 2008 and 2012 in Malawi, Uganda, Ghana, Mali, Kenya, Tanzania, and Burundi, with five out of the seven RCTs studying VSLAs. In the CARE RCTs in Malawi, Uganda, and Ghana, VSLA households in treatment areas were more likely to take a loan in response to a shock. Since there is suggestive evidence that Savings Group participation supports food security and that "the evidence from all seven RCTs shows that Savings Group participation increases total savings without reducing consumption and that members actively use the credit mechanism"⁸⁶ it is possible that Savings Group membership increased individual and household resilience. This is in line with a 2015 Mercy Corps study about the resilience of individuals after the Gorkha earthquake in Nepal that found that households with savings were better off after the shock. Those with formal savings were better able to meet short-term food needs and those with informal savings were more likely to have maintained or regained shelter conditions and had a reduced likelihood of moving below the poverty line. This varied drastically based on the product or service however and the level of access in times of crisis.⁸⁷

Haworth et al. (2016) discuss the importance of access to emergency loans for VSLAs in their paper for ODI, commissioned to understand the potential contributions financial services can make in building climate resilience as part of the UK Department for International Development (DFID)-funded Building Resilience and Adaptation to Climate Extremes and Disasters (BRACED) program in Africa and South Asia.⁸⁸ The team focused on Mali, Myanmar, and Ethiopia as they conducted a desk-based literature review and consulted with 16 key stakeholders. However, Haworth et al. caution that VSLAs alone may not effectively protect against covariate shocks, which can affect most or all members, as can be seen in the gradually eroded VSLA financial security in Ethiopia during the 2015/2016 El Niño-driven drought.⁸⁹

82 Meehan & Mengistu (2016).

83 Ibid.

84 Gash & Odell (2013).

85 Ibid, p. 37.

86 Ibid, p. 37.

87 Petryniak, Kurtz, & Frischknecht (2015).

88 Haworth, Frandon-Martinez, Fayolle, & Simonet (2016).

89 Ibid, p. 68.



Women participate in a workshop in Jalalabad, Afghanistan. Colin Spurway/Mercy Corps, 2006.

2.2.2. Technical Training and Support



The evidence further indicates that inputs of technical training and support to groups can significantly enhance outcomes. For example, Meehan and Mengistu (2016) emphasize the importance of technical support and advice to the success of these groups in their qualitative evaluation of Self Help Groups in Ethiopia.⁹⁰ The facilitators played a crucial role in a group's performance and all groups received advice on conservation, management of resources, avoidance of waste, savings culture, and diversification of income generation through loans for business activity. Groups that received training on conservation agriculture and disaster risk reduction showed greater mitigation and adaptive behaviors than those that did not.

Similarly, van Hulst-Mooibroek's (2017) mixed-methods study shows that Self Help Groups have an even stronger potential to enhance resilience when paired with targeted training in disaster risk prevention, business development, and conservation agriculture.⁹¹ Their evaluation of Tear Netherland and Tearfund UK's food security programs in urban and rural Somaliland, Kenya, and Ethiopia sought to determine the extent to which the Self Help Group program implemented by five local partners increased the food security of marginalized groups and their resilience to crisis in a sustainable way. They met with 425 Self Help Group members and

⁹⁰ Meehan and Mengistu (2016), p. 37.

⁹¹ van Hulst-Mooibroek (2017), p. 51.

determined that Self Help Group member households did in fact seem better able to withstand drought and seemed more resilient to shocks in general when they applied income diversification strategies learned through the training. The groups eliminated their dependence on predatory moneylenders, effectively helping to increase household income. This was possible through collective savings, consumption loans, a social fund for emergencies, and by shifting member behavior towards more efficient use and organization of existing resources.

2.2.3. Group Solidarity and Networks



Self Help Groups appear most effective when trust and solidarity are built among group members through the development of stronger social ties. Trust is developed when groups meet at frequent and consistent intervals and are highly institutionalized with clear and consistent structures for meeting, organization, and leadership.⁹² While these findings show that women's groups can passively (i.e., without intervention) generate a sense of shared identity and trust, it is likely that interventions delivered to the group or group characteristics may facilitate the development of such trust.

For example, Sanyal (2009) notes that the appointed leader of the microfinance group played an important role in ensuring regular meetings and consistent attendance and that variation in the quality of such leaders may have conditioned the social gains to group interaction. Specifically, Sanyal notes that leaders were selected by the groups and were usually the women with the highest levels of education; however, leaders with the internal agency, motivation, and initiative often fostered the greatest action by uniting the group.⁹³ Conceptualizing and subsequently evaluating such potential interventions may further unlock social gains resulting from women's groups.

While solidarity is connected to trust, it goes a step further than simply trusting others to provide social support to highlighting the need for unity among group members in interests and actions.⁹⁴ Meehan and Mengistu (2016) emphasize how passionately the Self Help Group members discussed their connections to each other. The social bonds operated at times like a social insurance policy in moments of crisis.⁹⁵ For the most vulnerable, the social support provided by the Self Help Groups was invaluable, whether it involved pooling money to buy medication or group discussions about sensitive topics.

In conservative and patriarchal societies, however, solidarity among women may be particularly challenging given cross-cutting identities (such as ethnicity) that may inhibit women from feeling a shared sense of identity. Leveraging data from qualitative interviews and focus groups across four villages in India that stratified a randomized experiment of Self Help Groups, Sanyal et al. (2015) show that Self Help Groups created stronger social capital and networks amongst women because of cross-cutting gendered identities, economic resources, and broader collective entities (federation structure). In particular, they argue that Self Help Groups provided women with symbolic resources to see their identity as rooted in the Self Help Group and in being a woman, which created solidarity amongst group members.⁹⁶

While additional research is required to further understand these and other potential mechanisms by which Self Help Groups build their members' resilience, the review strongly suggests the importance of facilitating both psychosocial and economic factors. At its core, the Self Help Group approach is fundamentally grounded in building psychosocial factors by bringing women together to create change for themselves and their

92 Putnam et al. (1994); Sanyal (2009); Feigenberg et al. (2013).

93 Sanyal (2009), p. 537 & 544-545.

94 Baland, Somanathan, & Vandewalle (2008); Fearon & Humphreys (2017); Westermann et al. (2005); Sanyal et al. (2015).

95 Meehan & Mengistu (2016), p. 37.

96 Sanyal et al. (2015).

communities, however, the groups also provide critical economic strengthening opportunities. Through (1) access to savings, loans, and financial institutions, (2) technical training and support, and by building (3) group solidarity and networks, Self Help Groups facilitate both objective and subjective resilience capacities. These psychosocial and economic factors intersect to synergistically facilitate members' ability to learn, cope, adapt, and transform in the face of shocks and stresses.

KEY TAKEAWAYS

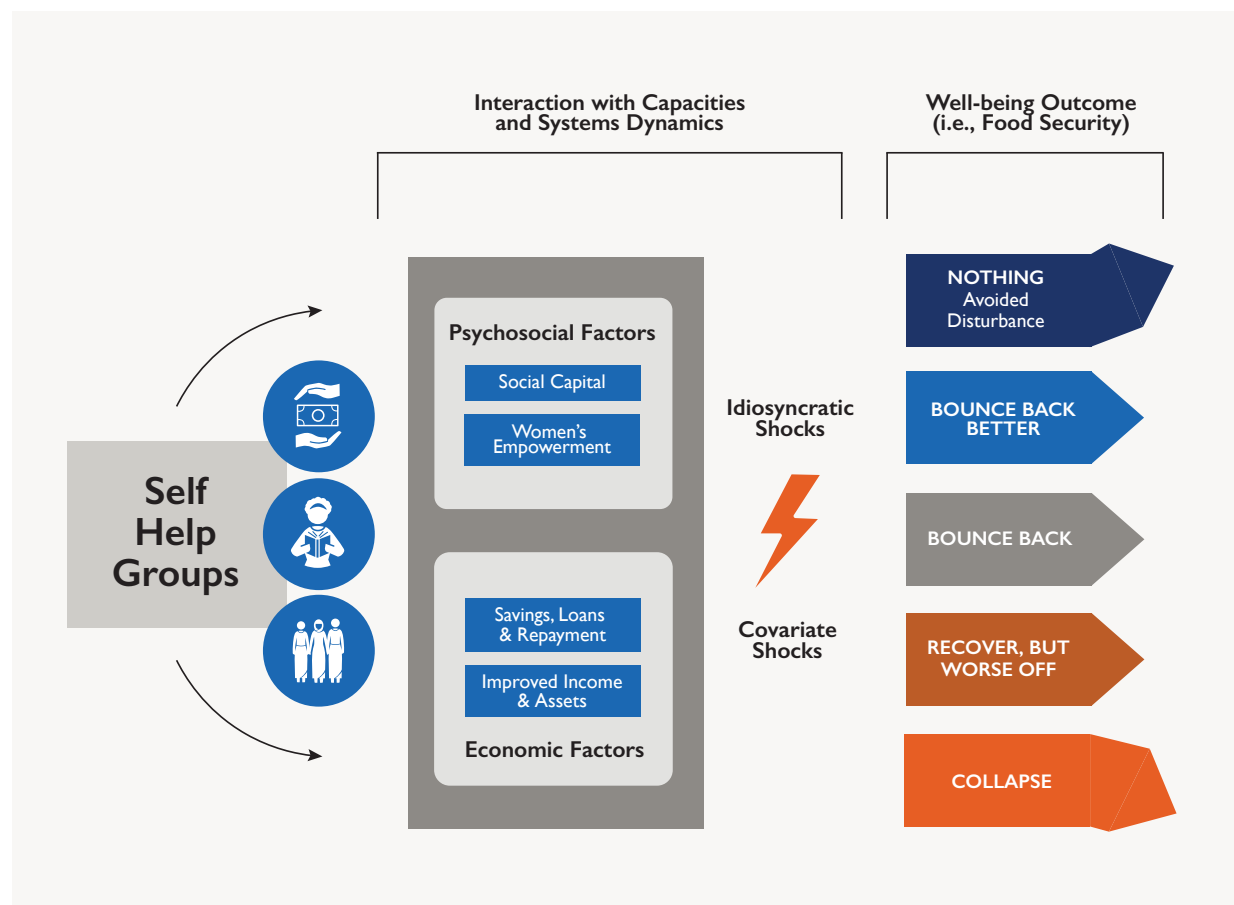
- Studies that explore Self Help Group-resilience linkages heavily focus on the groups' building of objective dimensions of resilience, with limited attention paid to the ways in which Self Help Groups may be facilitating subjective resilience factors such as social capital and women's empowerment. The review identified the following combination of factors that appear to be central to Self Help Groups and the building of their members' psychosocial factors and resilience:
 1. Access to savings, loans, and financial institutions;
 2. Technical support and advice, such as training; and
 3. Group solidarity and networks
- Additional research is required to better understand these and other mechanisms by which Self Help Groups facilitate resilience and members' objective and subjective capacities. In future studies, it is critical to further examine the ways in which these objective and subjective capacities intersect and synergistically contribute to members' resilience.



Adela Cucul and Vilma Quim (left) practice a script they'll perform in Guatemala about the importance of women's role in resolving land conflicts peacefully. Miguel Samper/Mercy Corps, 2012.

3. DISCUSSION

This report showcases the ways in which Self Help Groups can facilitate their members' resilience, thereby shedding light on what types of support to Self Help Groups and similar groups hold the greatest potential to contribute to strengthening resilience. The evidence base reviewed in this report strongly suggests that women who are members of Self Help Groups will have stronger psychosocial well-being—in particular, social capital and empowerment (**Figure 1**). Self Help Groups use savings and micro-loans as a means to provide economic strengthening. However, at its core, the Self Help Group approach is fundamentally grounded in building members' psychosocial factors and centered on peer support. Studies to-date strongly suggest that such psychosocial factors, in combination with economic factors which are also facilitated through Self Help Groups, strengthen members' and their households' abilities to be more resilient in the face of shocks and stresses.

FIGURE 1: Building Resilience through Self Help Groups: Conceptual Framework

Self Help Groups—and in particular their access to savings, loans, and financial institutions; technical training and support; and group solidarity and networks—facilitate their members' psychosocial factors, which in combination with economic factors, strengthen members' and their households' abilities to be more resilient in the face of shocks and stresses.

While our review of the evidence showcases the potential of Self Help Groups to facilitate their members' psychosocial factors and resilience, it also highlights numerous gaps. A limited number of studies have highlighted that women's participation in Self Help Groups and Savings Groups can have some unintended consequences such as increases in girls' and women's work burden as well as backlash against women's mobilization.⁹⁷ Additional research is required to ensure that future groups identify and appropriately program to mitigate these unintended consequences.⁹⁸ In addition to the need for better accounting of unintended consequences of women's participation in Self Help Groups, the evidence review highlights the following opportunities for future research.

⁹⁷ Several studies have recorded slight increases in child labor (e.g. household or farm chores, assistance with income generating businesses) as a result of parents' participation in these groups, (Allen 2009, Bundervoet et. Al. 2011 and Beck 2013 cited in Entz). With some indication that the additional burden falls disproportionately on girls (Allen 2009, this gendered burden was found only with Saving Group members' children). Women's mobilization may also stimulate backlash from men and the community, potentially through increased violence against women. Gottlieb (2016). On the other hand, women's greater awareness of legal rights resulting from broader networks and increased information may make members more likely to report incidences of abuse. It is therefore uncertain whether Self Help Groups will reduce overall levels of violence against women. In line with the increased awareness hypothesis, Khanna et al. (2015) shows that villages with Self Help Groups saw greater reporting of issues around women's public safety. Additionally, Sanyal (2009) reported greater likelihood of collective action aimed at reducing violence against women among women who were members in microfinance lending groups.

⁹⁸ Biscaye et al. (2014).

1. How do psychosocial and economic factors intersect, and either disrupt or complement each other within these groups? Self Help Groups contribute to both psychosocial and economic factors. Anecdotal evidence suggests that external transfers of cash and assets can disrupt the formation of psychosocial factors. Equally, for some groups, cash and asset transfers can provide a much-needed step up out of poverty; and a shared economic interest among group members has been found to be essential to generating trust and other forms of social capital. Given that both psychosocial and economic factors are key determinants of resilience, how can the intersection of the two best be maximized?

2. How do Self Help Groups compare with Savings Groups in their facilitation of women's psychosocial factors? Both types of groups aim to build social and financial capacities. However, Savings Groups typically have a shorter-term focus on financial capacities, whereas Self Help Groups use a longer-term programmatic approach with a greater focus on collective action and psychosocial factors. What is the differential effect of these two approaches and which approach (or hybrid) maximizes resilience? Along similar lines, how can these groups be layered with other types of activities, such as health or business skills training? In fragile and conflict-affected contexts, how could specific types of training such as peacebuilding and reconciliation enhance outcomes?

3. How do women's groups in particular respond to shocks as opposed to men's groups and mixed groups? Evidence on the inclusion of men in Self Help Groups is limited and mixed. Mixed-gender groups in contexts with conservative gender norms have been shown to actually inhibit women's psychosocial factors as a result of backlash when groups are focused on economic or general educational programming. Can men be incorporated into women's groups in such a way as to make them more gender sensitive and encourage women's social capital growth?

4. How can Self Help Groups facilitate resilience in fragile and conflict-affected contexts? And how does this pathway to resilience through the lens of Self Help Groups compare to that in contexts characterized more by natural disasters and economic shocks? The nascent body of evidence suggests that women's groups may offer a promising pathway to resilience in fragile contexts, including to political and conflict shocks. Similar to relatively stable contexts, research on Self Help Groups and resilience in contexts affected by fragility and conflict suggest that through availability of savings and credit, the diversification of livelihoods, increased social capital, improved women's decision-making power, and confidence, Self Help Groups and Savings Groups have facilitated members' and their households' resilience to idiosyncratic and covariate shocks.⁹⁹ The limited literature again highlights that it is the combination of psychosocial and economic factors built through group membership that offers a pathway to resilience in these contexts. However, the majority of these studies assessed the effects of VSLAs, which are related but distinct from Self Help Groups in their primary focus on financial capacities. Additional research is required to understand if and how Self Help Groups can facilitate resilience through psychosocial factors, in combination with economic factors, in contexts affected by different types of fragility and conflicts.

99 Flynn (2014); CARE (2015b); Yusuf et al. (2016); Forcier Consulting (2016).

3.1. CONCLUSIONS

While a great deal of investment has gone into building resilience to disaster and conflict across countries and contexts, the literature highlights that work to-date has fundamentally focused on the more tangible or objective elements of resilience, such as material assets, livelihoods strategies, and access to finance. A limited understanding of the key role that subjective elements, and in particular psychosocial factors, can play in resilience investments is a notable gap, particularly in contexts affected by fragility and conflict. The evidence that does exist strongly indicates that psychosocial factors such as social capital and women's empowerment are important sources of resilience. The relevance of these psychosocial factors transcends context; they play a role in resilience globally, across a range of both natural disasters and fragile and conflict-affected settings. As highlighted by the growing body of evidence, Self Help Groups offer a promising opportunity to stimulate and strengthen both subjective and objective resilience capacities amongst their members, households, and communities.



Women gather as part of a land mapping celebration in Bolivia. Jennifer Dillan/Mercy Corps, 2013.

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