



BUILDING RESILIENCE THROUGH SELF HELP GROUPS: EVIDENCE REVIEW

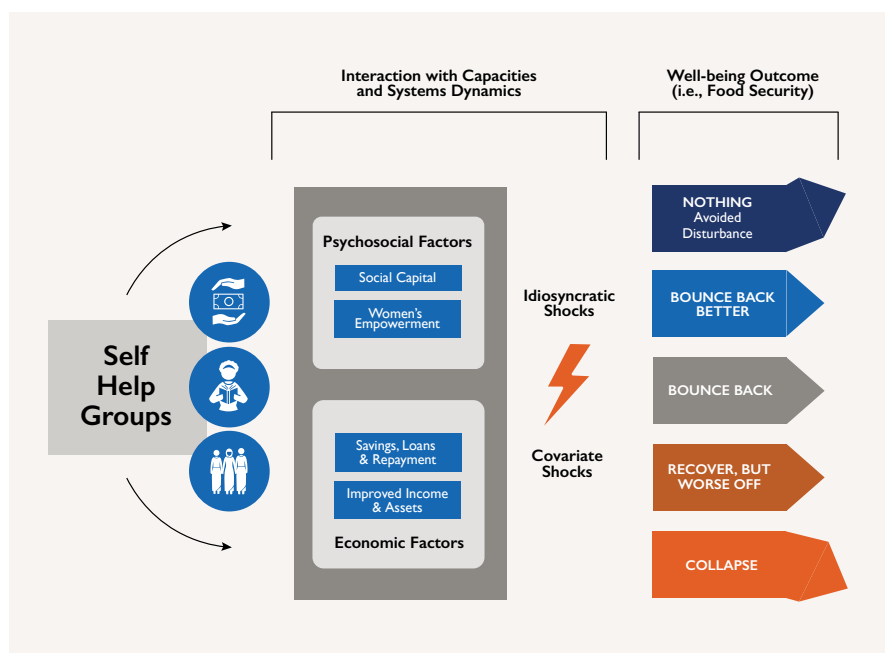
SUMMARY BRIEF

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. Objective factors refer to more tangible aspects of resilience, such as assets, livelihood strategies, or financial capital.¹ 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 brief highlights some of the key messages in a [report](#) by the Resilience, Evaluation, Analysis and Learning (REAL) Associate Award—jointly written by The Share Trust and Mercy Corps—that provides a synthesis of 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?



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.

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

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

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.

OPPORTUNITIES FOR FUTURE RESEARCH

While our review of the evidence showcases the potential of Self Help Groups to facilitate their members' psychosocial factors and resilience, it also called attention to the numerous gaps. In addition to better accounting of unintended consequences of women's participation in Self Help Groups, the evidence review highlights following opportunities for future research.

First, additional research is needed to understand **how 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. Cash and asset transfers can provide a much-needed step out of poverty for some groups. A shared economic interest among group members is also essential for generating trust and other forms of social capital. On the other hand, anecdotal evidence suggests that cash and asset transfers can disrupt the formation of psychosocial factors. Given that both psychosocial and economic factors are key determinants of resilience, how can the intersection of the two best be maximized?

Moreover, future studies should also seek to understand **how Self Help Groups compare with Savings Groups in their facilitation of women's psychosocial factors**. Although both types of groups aim to build social and financial capacities, the latter have a shorter-term focus on financial capacities, whereas the former 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?

Additionally, evidence on the inclusion of men in Self Help Groups is limited and mixed, and mixed-gender groups in contexts with conservative gender norms have been shown to actually inhibit women's psychosocial factors. As such, **how do women's groups in particular respond to shocks as opposed to men's groups and mixed groups?** Further research should aim to identify ways in which men can be incorporated into women's groups in such a way as to make them more gender-sensitive and encourage women's social capital growth.

Finally, 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. In light of these findings, **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?** 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.

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.

1 Adger, N., Adams, H., Evans, L., O'Neill, S., & Quinn, T. (2013). "Human Resilience to Climate Change and Disasters: Response from University of Exeter." <https://royalsociety.org/~media/policy/projects/resilience-climate-change/parts1-20.pdf>.

2 Jones, L. & Tanner, T. (2016). "'Subjective Resilience': Using Perceptions to Quantify Household Resilience to Climate Extremes and Disasters." *Regional Environmental Change*, 17: 229-243.

ABOUT THE RESILIENCE EVALUATION, ANALYSIS AND LEARNING (REAL) AWARD

Resilience Evaluation, Analysis and Learning (REAL) is a consortium-led effort funded by the USAID Center for Resilience. It was established to respond to growing demand among USAID Missions, host governments, implementing organizations, and other key stakeholders for rigorous, yet practical, monitoring, evaluation, strategic analysis, and capacity building support. Led by Save the Children, REAL draws on the expertise of its partners: Food for the Hungry, Mercy Corps, and TANGO International.

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