

If not for profit,
for what and how?

S O C I A L
E N T E R P R I S E

The role of Self Reliant Groups (SRGs) in improving individual health and wellbeing

Clementine HILL O'CONNOR

Yunus Centre for Social Business and Health, Glasgow Caledonian University

EMES-SOCENT Conference Selected Papers, no. LG13-70

4th EMES International Research Conference on Social Enterprise - Liege, 2013

Interuniversity Attraction Pole (IAP)
on Social Enterprise (SOCENT) 2012-2017

and



 **EMES network**



© Clementine Hill O'Connor 2013. EMES-SOCENT Conference Selected Papers are available on the EMES website (www.emes.net) and on the SOCENT website (www.iap-socent.be). These papers do not undergo any editing process. They are published with the support of the Belgian Science Policy Office, within an Interuniversity Attraction Pole (IAP) on social enterprise entitled "If not for profit, for what? And how?".

1. INTRODUCTION

Despite being considered an economically advanced country, there are high levels of poverty and inequality in the UK. The gap between the richest and poorest is not only a gap in economic terms but also translates into health inequalities (Marmot, 2010; Marmot et al., 2011).

Donaldson et al (2011) contend that within the UK context the current forms of addressing this issue via government funded organisations and institutions, such as the NHS or the welfare system, appear to have reached the limit of the improvement they can make and new approaches are needed. This reflects some of the discussions around social enterprises which can offer an alternative to traditional business, and government interventions to better address the needs of communities (Mulgan, 2006). Multi-factional, innovative approaches are emerging within the realm of community development, and social enterprise. This includes the recent emergence of Self Reliant Groups (SRGs) in Scotland whose structures have their foundations in the Self Help Group (SHG) movement in India. This paper explores early findings of research on their impact for participant's health and wellbeing.

One of the ways that approaches are becoming more innovative is in utilising learning from the global South, this has been of increasing interest over the past 10 to 15 years (MacFarlane, 2006; Maxwell, 1998; Smith, 2009), offering alternative ways of approaching community development and poverty alleviation. A number of organisations have begun using approaches including the sustainable livelihoods approach (SLA) (Hocking, 2003), microfinance (Pearson, 1998) and participatory appraisals (Smith, 2009). A common theme throughout these approaches is social capital, which features heavily in both SLA and participatory appraisals. Parts of these methods explore the use and availability of social capital, acknowledging the key role it can play in improving well-being alongside more practical impacts such as improving economic efficiency and increasing income (DfID: Department for International Development, 1999). Social capital is also present within microfinance projects through peer group lending, but they also have the potential to develop it (Feigenberg et al., 2010).

Social capital can be an important factor in improvements in health and wellbeing. Relationships of trust and respect make health enhancing services more interpretable and manageable (Szreter and Woolcock, 2004), they can also allow marginalized groups to feel included and empowered, notions which are at the heart of wellbeing (Seebohm et al., 2012). However, it should be noted that social capital is not inherently a positive force. The high levels of trust and reciprocity which characterise social capital can have negative impacts of restricting access to opportunities, restricting individual freedoms, or lead to excessive claims on group members (Portes, 1998).

Social capital is present in another example of an innovative approach to learning from the global South. The growth of SRGs in Scotland's poorest communities is being facilitated by the Church of Scotland (CoS). They sought to offer an alternative to the traditional model of community development, which is based on providing services to groups after identifying a deficit by working instead from a position that recognises what groups are able to do for themselves. The Indian Self Help Group model offered a potential model for this and in 2010 CoS initiated a project which they named 'Passage from India' (Pfl) to develop groups in Scotland. Thirteen women living or working in 7 deprived communities in Glasgow took part in a trip to India, funded by the CoS, to learn more about the concepts and practices of SHGs.

SHGs bring women in India together to provide peer support as well as financial benefits for individuals, their families and communities. SHGs operate a group lending system, often linking to a bank to access microfinance which can enable women to start, or scale up a business. In a number of cases the increase in income has given women economic power and enhanced their ability to address social problems in their communities. SHGs have effectively challenged issues around access to medical care, agricultural management, education and political participation (Khatibi and Indira, 2011; Mohindra et al., 2008; Tesoriero, 2006).

The groups that have formed in Scotland have been renamed Self Reliant Groups (SRGs) but they retain the ethos of SHGs. Women from similar socio-economic backgrounds have organised themselves, facilitated by the CoS and the partner organisation Pfl, into groups of 5-10, meeting and saving small amounts of money on a weekly basis. The aim of all of the current SRGs is to start a business, while retaining the ethos of SRGs focussing on the collective. The role of Pfl is to act as facilitator to groups, providing key training opportunities for group development, linking groups to business mentors and offering microcredit loans to groups once they get to the stage of scaling up businesses.

As part of wider PhD research this paper will summarise the development of SRGs in Scotland and describe some of the initial impacts on SRG members. Interviews with individuals combined with observations of SRG meetings have shown that many of these impacts are a result of the use and creation of social capital through a series of supportive networks present within the Pfl project. Based on early findings this paper explores the role and relevance of different types of social capital and the link they have to improving wellbeing. The inclusion of enterprise within the SRG model allows for exploration of the relationship between social enterprise, community development and social capital.

The following section describes the objectives and methodology of the research, including the description of the process of starting up an SRG and my involvement in the research. The subsequent section sets the context for the work, highlighting some of the key features of an SRG and the women involved. The following section summarises the types of social capital and the ways in which it has influenced a series of impacts experienced by SRG members. Finally some key questions and issues are presented which are more broadly applicable to community development and social enterprise.

2. OBJECTIVES AND METHODS

The overall aims of the PhD research, into which this paper fits, are to:

1. Conduct a narrative literature review to identify applied qualitative studies on SHGs in India and the relevant theoretical literature to provide the background and rationale for SRGs in Scotland.
2. Identify and describe the key characteristics of SRGs.
3. Use a combination of methods to explore the lived experience of women involved in SRGs.
4. Explore how women conceptualise the relationship between involvement in an SRG and changes in self.
5. Identify appropriate standardised tools to measure changes in wellbeing over time.

This paper begins to address objectives 2, 3, and 4. Overall this work can be described as ethnographic in its approach. Ethnography has been described as a cyclical process with a view of the overall picture of a community, examining the minute details of day to day life, followed by an explanation of the overall picture in light of the minute details (Fetterman, 1989). The overall picture is the SRG movement in the UK while those minute details come in the form of individual interpretations of events, interactions in SRGs and the daily lived experience of those involved.

Within ethnography the predominant method is participant observation, characterised by periods of immersion in the day to day activities of the community of study (May, 2001). However, this is often supplemented with other methods. In the case of this research in-depth (or ethnographic) interviewing and questionnaires will also be used to generate data to meet the objectives.

Participant observation allows for observation of actions and behaviours in relation to opinions and attitudes gathered in interviews, relevant here in observing the outwards manifestations and implications of changes alongside the views women voice in interviews (Gobo, 2011). These two methods complement one another as observations have the potential to provide knowledge that connects some of the inarticulate statements or part communications that are often gathered in

interviews (Becker and Geer, 2004). Ethnographic interviews are intended to be part of an on-going relationship which, if successfully negotiated, results in interviews that are an exchange of views that allow the researcher and participant to explore meanings and concepts important in the day to day life of participants (Sherman Heyl, 2001).

A combination of methods has been used over a period of 2 years. The process began with a series of structured interviews and questionnaire with the 13 women who went to India in 2011. This was followed by a series of observations of meetings to follow the progress of SRG development in the very early phases. As part of my Masters thesis I carried out a pilot study consisting of 5 in depth interviews with SRG members to explore the impacts on wellbeing of joining an SRG as perceived by individual members and investigated their perceptions of the processes through which SRG involvement leads to impacts on wellbeing. At the start of my PhD I began a period of fieldwork which consisted of regular observations of SRG meetings and participation in a weekly team meeting with Pfl staff.

3. ORIGINS OF THE RESEARCH

My first contact with the Passage from India (Pfl) project and the women who would go onto start SRGs was in January 2011 just before the group embarked on their trip to India. This group consisted of 13 women living or working in 7 deprived areas of Glasgow, together with two facilitators from the Church of Scotland; Julie and David. David is one of the driving forces of the Pfl project and my key access point to meeting and events with SRGs. Although the trip to India preceded my own study, it gave me an opportunity to interview the women before and after their trip and to use this interview both as a source of baseline data and as a pilot interview to inform future work with the project. Another aim of involvement at this early stage in the project was to establish a good working relationship with the women in order to open avenues to the groups they were hoping to start in their respective communities. I have established regular contact over the last two years with most of the women who went to India, though some women have withdrawn and I was not able to maintain contact with them. The women I have kept in contact with have developed 5 SRGs in the parts of Glasgow where they live and work. A sixth SRG has been established just outside of Glasgow.

Interviewing the women who were part of the trip to India was an excellent introduction to the project and way of establishing rapport. Prior to the trip to India, due to time constraints I was not able to carry out all of the initial interviews personally, this responsibility was shared with a group of colleagues. I conducted all the interviews with the women following their return from India. All the women came back full of excitement and enthusiasm about their experiences. Several described it as life changing and felt an immediate difference in themselves as a result of the trip. The opportunity to talk to the women about their experiences and excitement at that time was a key part of establishing rapport; sharing experiences and stories with some level of reciprocity is particularly important within longitudinal research (Oakley, 2004).

As the initial group of women set out to find the best ways to engage with women in their communities I was able to observe their meetings in which they shared their stories and progress (or otherwise) with one another. In these meetings I adopted an observer role but was often pulled into activities or discussions by the women. As the groups started to develop I followed David's lead, and where appropriate I joined him when he went to visit the new groups in their early stages. I was introduced to new recruits through David and the initial group of women, this was vital in gaining access and starting to establish relationships with SRGs. Once David had facilitated those first meetings he left me responsible for following up with groups and maintaining relationships. David was trusted by the initial group who in turn trusted me, he 'vouchsafed' for me in a facilitative gatekeeper role which enabled me to gain access (Hammersley and Atkinson, 2007).

From January 2011 to January 2013 visits to groups were fairly unstructured and sporadic as I completed my Masters and began my PhD. I often accompanied David for catch up meetings with SRGs to check in with their activities and progress, but did not analyse fieldwork notes or have a

specific focus of observation. The aim was to get an overall picture of how the project was progressing and start to build trusting relationships with SRG members. I was also involved in a few key events, notably 2 meetings of all the new SRGs as they were first developing in October 2011 and a second meeting a year later. These events gave me an opportunity to keep in touch with the wider progress of the SRG movement and observe the relationships both within and between SRGs. During the second of these events I was able to see the development of the decision making process of SRGs as they discussed the structure of groups in relation to the Pfl board, nominated SRG members to the board, and decided the loan criteria for SRGs when accessing loans from Pfl. In May 2012 I was involved in organising the SRG conference which officially launched the project to a wider audience. This was an important step in developing rapport with one of the SRGs in particular as I facilitated their session, part of which involved a presentation by the group about their progress so far, and a question and answer session. Being part of that experience with them, sharing in their nerves and in the relief and excitement that followed, was a key point in understanding and being trusted by that particular SRG.

Since March 2013 fieldwork with the SRGs has been more systematic and focused. I have been observing SRG meetings regularly and taking part in weekly meetings with David and a new member of the Passage From India staff team who is responsible for training and facilitating new groups. These interactions have enabled me to observe the project from different perspectives. In SRGs my focus has been on the SRG as a unit, exploring the dynamics within groups, the changes in the group and the individuals within it. I have observed the weekly meetings of several SRGs, usually going alone, with the permission of the SRG members. Being involved in the weekly team meetings provides a perspective of the movement as a whole and the structural changes or developments that are happening in order to support SRGs within the movement.

The following section describes the development of SRGs as they have evolved in different locations in Glasgow. These descriptions are based on the interviews, observations and informal conversations discussed previously.

3.1. A 'typical' SRG

In signing up for the India trip there was an expectation from the CoS that, if women felt the SHG model was appropriate for their communities, they would work towards establishing a group. The group of 13 had been chosen so that there were two women from each of the 7 areas represented; one of the women being the only representative from one of the locations. On their return women worked in these groups of 2 to find the most appropriate way to engage with women in their communities and introduce the idea of SRGs. The way in which women approached this task differed in each area. David arranged regular meetings to provide advice and support where needed. These first meetings were important for both Pfl and my own understanding of the project. They provided insight into how women were transferring what they had learnt in India, to a completely new environment. At this stage David was a kind of 'sounding board' for women developing groups and talking through the obstacles and opportunities women were facing. Within the first year there were also meetings between the 13 women to share their learning and experience from each group.

Some women knew their communities well enough to have an idea, from a very early stage, of who they might approach to be part of an SRG. Useful networks and knowledge of the communities came from involvement in the church or community centres. Two of the women who went to India are employed by community development organisations, giving them access to a wide range of people who they thought would be interested in an SRG. Personal invitations were made to those individuals in communities that women thought would benefit from, but could also offer something, to an SRG. In some cases it was a specific skill that was identified, in others it was the knowledge that some had been having a hard time and would appreciate support.

Other women had limited access to those who might benefit from inclusion in an SRG and so outreach to potential members was a more time consuming process. In two cases there were times when this issue seemed insurmountable. Women persevered, feeling that an SRG was something that could work and benefit their communities but encountered a range of problems in finding interested people. Shift work can mean that it is hard for women to find the same time every week to meet and they feel they cannot commit; this has been the case in one area in particular. Practicalities of where to meet also stalled several groups in the early stages, as churches and community centres had limited availability or suitable spaces. Most SRGs now meet in community centres or churches which offer space free of charge, are conveniently located and safe and warm, but at least one group is struggling to find a suitable, regular location in which to meet.

Initial meetings that brought together potential SRG members were informal, often beginning with the woman who had been on the India trip presenting the idea of the SRG by describing her experiences meeting other women who had formed groups like SRGs, hearing their success stories and seeing their achievements. These meetings varied in how successful they were in terms of getting women interested. In some areas the groups progressed quickly, with women keen to be involved and immediately making a commitment to meeting weekly and saving a small amount of money. These SRGs were formed on the basis of some pre-existing relationships, either because women knew each other through church, or through another group running in the community centre. In other places women found it much harder, organising meetings that no one would turn up to or finding that people thought it was a good idea but they could not commit the time.

Getting to the stage where SRGs are meeting regularly and identifying themselves as an SRG has taken different lengths of time in different places. Personal circumstances have played a big role in this; people have had to withdraw from groups for various reasons, temporarily, or in some cases, permanently due to external pressures. These reasons vary but often came from conflicting commitments, from family, or in two cases expectations from the job centre that put pressure on women's time. In other cases no reason has been given, or not been openly discussed so I have not had access to that information. These permanent withdrawals occurred early on in the formation of SRGs when I did not feel I knew the groups well enough to probe these issues.

During group formation SRGs vary, once they start to meet regularly they begin to look more similar. SRG meetings are characterised by a buzz of activity, whether that is cooking, sewing, chatting or making the tea for a weekly catch up. An SRG meeting usually consists of a period of time talking, sharing the week's news, collecting the savings and recording this in the weekly accounts. Some of the groups are learning how to use sewing machines and have started small craft projects to sell at church and in community centres. The women in one group talk about how their meetings have changed over time as they get more confident on the machines. There is now more work and less shouting for help from the more experienced members of the group. Another group meet twice a week, once to set up the tables and make the food for the lunch club they run, and the next day when the lunch club is open.

There is a clear division of tasks within the groups, one group making stationary set up a mini-assembly line, finishing with a woman whose job is to check the quality of the finished product. In another group they have made the decision to have all the group's members work their way through the manufacture of a product on their own so that they can learn all the steps in the process. Whichever way a group organise their activities there is a clear commitment that they take seriously, feeling responsible for the work they do with their SRG.

3.2. A 'typical' SRG member

Just as there is no typical SRG, although they look similar once they are established, there is no typical SRG member. Most of the SRG members are unemployed, some have been signed off for health reasons, others are available for and are searching for work. There are a number of women

who have recently lost jobs and see the SRG as a vehicle for job creation. This is the case for one group in particular who have moved forward very quickly and inside a year have started a business. Other groups are made up of women who have not worked for many years, often because of family commitments or ill health. These women initially joined SRGs to 'get out of the house' or have time to socialise. This has developed into viewing the SRG as 'like a job', and women feel they are benefiting from having a regular commitment and responsibility to the group and the activities they are undertaking as part of an SRG.

All of the women in SRGs have children, some have grandchildren. Family is a big influence on the lives of the women, many would describe themselves as single parents and in conversations their children feature heavily. When talking about children in relation to their involvement in an SRG some feel that the SRG is a way for them to achieve more for their children, and be a good role model for them. There is an acknowledgment amongst some other women that being a part of an SRG is only possible now that their children are older and less reliant on them. Younger children often join their mothers at SRG meetings; some find ways for their children to participate and give them a small job to do to keep them engaged and entertained. For other women this is harder, Lorna talked during an interview about feeling torn between her responsibilities to the group and those towards her young son. She has to take him along to meetings and described feeling withdrawn from the group, and not able to full participate in SRG activities. Sarah, a member of a different group, had a similar experience with her grandchildren; circumstances meant that she had to look after them for a prolonged period of time and she felt that she had to leave the group. In both of these cases the SRGs found ways to keep both women involved by giving them the specific task of keeping the accounts for the groups. Lorna felt a sense of purpose and importance, whilst for Sarah it meant that she did not have to come to all of the meetings but could still contribute to the SRG. Both examples show how women in the SRGs come together to support one another and acknowledge the difficult circumstances they face in order to accommodate the needs of other members. This level of understanding and acceptance is something that women value within their SRGs. During interviews Michelle and Caroline identified that the women in the group were all 'in the same boat' (Caroline) and all 'on the same level' (Michelle) which meant that they could share their problems in a safe, non- judgemental space.

Across the groups there is a wide range of personal experience but within groups some key similarities are emerging which allow women to be open and honest with one another to allow for the type of support given to Lorna and Sarah and the safe space described by Michelle and Caroline.

4. IMPACTS OF SRGS

Understanding some of the perceived impacts of SRGs allows for an exploration of the features of SRGs that may lead to such impacts. This section describes how SRG members talk about changes they have seen in themselves alongside observations of how women have changed within their group interactions and involvement in SRG related activities. This leads to an understanding of impacts in relation to the use and creation of social capital. Increased confidence comes from the recognition and support from relationships both within and out with SRGs. Practical support from these relationships is also recognised as an important outcome of social capital.

4.1. Confidence

Confidence is one of the primary impacts that women identify within interviews and during meetings. It is a term that is often used explicitly by women in SRG meetings and which was repeated when they were asked about the impacts of SRG membership during interviews. Interviews allowed for the probing and exploration of meaning but women struggled to articulate what being confident means. Within fieldwork it has been easier to identify changes in levels of confidence. Long term engagement with many of the women means that I have been able to see changes over time, particularly in some of the SRG events. When I first met Maggie she struggled to make eye contact with me and her

responses to questions were not more than a few words. In the following excerpt from an interview she observes a change in her confidence in communicating between when she first met the women she went to India with and subsequent meetings:

"I can speak more at the meetings, before I would be drawing back. I wasn't feeling as though I would say something and it's not the right thing or whatever. And I don't mean I don't care anymore but I feel confident to say it, even if it is wrong."

Maggie

This has also had an impact on other parts of her life, particularly her job:

"I think in the work I'm more outspoken, I would say my piece now rather than stand back. I don't let anybody trample on my toes anymore."

Maggie

Other women have also talked about the way their confidence has improved and impacted on their lives. For Caroline, being part of the group has been something to refer to when she is struggling with other parts of her life:

"It does just give, just does boost your self-esteem though. When things are going wrong you can say 'oh well, at least I've got my group' and you know, so I think it does make a difference."

Caroline

For Susan, the confidence instilled in her by the group had a very practical impact in giving her the assurance she needed prior to a job interview:

"I had an interview for the job and I been, for a lot of years, well as you know yourself, I hadn't worked and done that. So it did really help me then. So I had to go and sit and just calm down a wee bit and do the interview a lot better than what I thought I would have done."

Susan

Confidence appears to be an overarching impact with various outcomes which may have connections to other impacts. In the following extract confidence can be related to self-belief which gives women the ability to look to the future with excitement and optimism:

"You know, it's definitely doable through practice and I realise that it's achievable now because at first I thought I'm never going to be able to sew in a straight line. Whereas now, I am thinking that through time I'll be able to make little skirts and things. I'm looking forward to trying new projects."

Caroline

The overall experience of women in SRGs shows a positive trajectory in terms of improvements in confidence, however an interview with Lorna highlighted that there may be some low points within the SRG experience. When I asked Lorna if she felt she had experienced any changes in herself since joining her SRG she struggled to answer:

"Maybe if you were to ask other people they might say that they've seen a change but I don't know. I suppose right now because it's not on, it's the summer holidays and I'm kind of, you know if you were to ask me this on a Thursday and I was there, I would maybe give you a different answer. But right now because it's the holidays and I do miss it."

Lorna

4.2. Time becoming meaningful and supportive networks

Using interviews and observations I have been able to explore the range of processes that facilitate changes experienced by the members of SRGs highlights two key processes; time becoming meaningful and the growth of supportive networks. The importance of such networks has led me to explore more detail the different types of social capital and how they manifest in the context of SRGs.

The experience of time becoming meaningful, learning a skill or providing a service to a community offers women an opportunity to feel useful, important and valued. Long term unemployment has left many women feeling useless and undervalued; SRGs can provide an alternative to that feeling. During interviews women talked about the sense of achievement they felt in 'doing something', this comes from the activities of the group, whether it be learning skills or providing a service. Seeing something that they have done, or interacting with people who enjoy the service they provide, means that there is something they can physically see that represented their achievements, giving them a boost in confidence.

During interviews there were several features of SRGs that women talked about which cumulatively can be understood as 'supportive networks'. These networks come, in part, from shared experiences and understanding. This is highlighted in the earlier example of SRG members finding roles for Lorna and Sarah despite the difficulties they were facing.

A sense of commitment, having something in common and recognition from outside groups, or individuals are other key characteristics of supportive networks. These aspects have resulted in women feeling part of something, providing a sense of belonging and allowing them to feel more confident about their abilities. This makes women more able to look to the future with optimism, feeling they have more positive prospects as a result of being part of an SRG:

"Just the fact that I can go to the SRG group and there is a hope, and all the girls have got a hope, that we'll perhaps make things and sell them."

Caroline

"Because you just feel part of something then, I just feel like, like I say it's a commitment. I feel as if we've achieved something so far."

Lorna

4.3. Practical Support

Observations provide further examples of the way supportive networks have been able to deliver practical support as well as the emotional impacts highlighted during interviews. Women in SRGs have called on contacts outside of their SRG contacts to ask for advice or provide skills training. Two of the SRGs who have been learning to sew have used the contacts of SRG members to bring in more skilled women to help train SRGs on a voluntary basis. Another SRG have used contacts to access discounts on printing services for advertising and donations of materials to use in the growth of their wedding stationary business, all examples of bridging social capital which will be discussed in the next section.

Other supportive networks exist between SRGs, observations at a meeting of all the current SRGs, the annual 'SRG Gathering', highlighted the importance of this network as a source of advice, inspiration and encouragement. Sharing experiences between SRGs reminds women of the sense of belonging to a wider group, all working towards the same goal. As groups progress at different times and paces women offer advice to one another. During the SRG Gathering there was a chance for each SRG to update the wider group on how they were developing. Lucy reflected on some of the struggles her group were facing, often feeling as though the group were not getting much done, each month

without progress, but at least they were together as a group and as part of the group she had more confidence. Sarah, a woman from an SRG that has started a business and progressed to that point very quickly, offered encouragement at this point, referring to the experiences of her SRG. She suggested that this was a normal feeling but what was most important is developing a group bond. This advice enabled Lucy to feel that her SRG were not out of the ordinary in their progress, benefiting from the experience of others in different SRGs, but part of a wider supportive network.

5. SOCIAL CAPITAL AND SRGS

Social capital theory provides a framework for characterising the range of supportive networks formed as part of the SRG initiative. The observations of SRGs and the connection to social capital has the potential to generate some interesting new insights into the role of different types of social capital and their importance within community development and social enterprises.

Social capital is a theory used throughout a range of disciplines; of particular relevance to this work is the application of the theory within social work (Hawkins and Maurer, 2012), community development (DeFilippis, 2001) and wellbeing (Helliwell, 2001). Szreter and Woolcock's differentiate between three types of social capital; bonding, bridging and linking (2004). The definitions all refer to a set of trusting and cooperative relations between people and groups. Bonding refers to these relations between members of a group who see themselves as being similar, bridging works between members of different groups, e.g. different community groups or sports clubs, and linking is between members of groups which interact across society's formal power, or authority gradients.

All three types of social capital are present in the various supportive networks created as part of Pfl and the SRGs they work with. Bonding social capital is evident within SRGs. As highlighted earlier there are high levels of trust and support which come from an understanding of the difficult circumstances women may face, knowing they are all in a similar situation. Bridging social capital is present in the interactions between SRGs as shown at the SRG Gathering, as well as in the practical benefits experienced by SRGs utilising contacts out with the SRG. Linking social capital has been created in the interactions between SRGs and the wider Pfl initiative, particularly for those SRG members who are also members of the Pfl board. Pfl has also been instrumental in forging links between SRGs and bureaucratic and governmental institutions, facilitating meetings between SRGs and civil servants, marketing professionals and business mentors.

Important benefits are derived from all three types of social capital, whether they are emotional or something more practical. However, some of these benefits are easier to access than others. Bonding social capital is the most common type of social capital, while bridging and linking social capital can be harder for some social groups to access (Lin, 2001).

Bridging and linking social capital are 'weak ties'. Granovetter argues that the strength of a tie is dependent on a "combination of the amount of time, the emotional intensity, the intimacy (mutual confiding) and the reciprocal services which characterize the tie" (Granovetter, 1973: 1361). Weak ties are also those which can be the most productive in accessing new ideas, influences and information beyond an immediate circle of contacts. This process has been shown to be vital in providing "opportunities for mobility" (Lin et al., 1981: 361), primarily through the job market. This characterisation of weak ties reflects Hawkins and Maurer's description of linking social capital as the weakest type of network, but simultaneously the one with the most valuable outcome (Hawkins and Maurer, 2010: 1780).

Bridging social capital is visible in a number of ways, in the development of groups at the early stages which differed depending on types of existing networks they could draw upon to find SRG members. In later stages it is present in the reassurance offered by other SRG members in understanding and offering advice during difficult periods, to very practical outcomes such as donations from acquaintances of SRG members. Referring back to the interviews, through the lens of social capital it is possible to see where women value these types of networks:

"I just think that it's really exciting and just the, the wonder of what is going to happen, because we're all pushing, although we are all in separate communities and things, we're all pushing to gain as much as we can from it."

Caroline

The concept of linking capital could be related to the relationship the women have formed with the Pfl initiative, the CoS, or perhaps more significantly, the connections that have been made to bureaucratic or governmental organisations as a direct result of the activities of the groups. Links to institutions of power or authority are often lacking in respect and trust (Szreter and Woolcock, 2004), and this is reflected in the way women describe their interactions with the Job Centre, for example. These negative relationships can have a major impact on women's welfare:

"It makes you ill going to the job centre."

Stacey

Pfl as an organisation have started to facilitate the creation of linking *social capital* by setting up conversations with civil servants who have the power to enable SRGs to develop into businesses, earn an income and find ways to negotiate the welfare system. These are all vital practical issues, which may take time to develop. However, there are ways that these conversations are having a more immediate impact on those involved. The SRG conference was an opportunity for women to meet people from a wide range of backgrounds, many of whom were from organisations who were interested in supporting Pfl and SRGs. This was an experience that women valued. Experiencing a different kind of relationship via linking capital has given women confidence, they are being taken seriously and feeling valued.

"He gave us his business card and Kate had emailed him so, and just said that we would be interested in working with him. So we're just kind of waiting to see if he comes back to us with anything. It's really interesting and that's obviously given us a big confidence boost, that people have obviously seen something in us."

Caroline

This is a similar process within the creation of bridging social capital, women appear to surprise themselves in their interactions with individuals outside their close circle.

"It felt dead professional and it was like, oh we're in here with all these suits, it made me feel important that, because all those people were there to find out what we were doing. That actually made me feel good. And people ask, and remember we went up to the rooms, and people asking us questions and I thought I was going to be absolutely rubbish answering the questions."

Michelle

Both types of social capital are highly valued by SRG members and are part of important processes through which women are experiencing change. At this stage bridging social capital is already having an impact in practical terms, on levels of confidence and arguably on wellbeing. Linking social capital takes more time to have an impact, the quote above shows the immediate effect on Michelle, making her 'feel good'. This is not always the case, and there are times when interactions defined as linking are not so successful. The lack of respect and trust that has defined these relationships for so long is harder to overcome.

There have been discussions between civil servants and SRG members to help identify ways in which SRGs could be better understood by those working within the benefits system. Currently there are issues when women visit their job advisors who often dismiss women's involvement in them, telling them they need to get a volunteer job or spend more time looking for work, not recognising that SRGs offer an opportunity for women to learn important job skills, and create employment for themselves. This meeting was valued by some women, offering them the chance to air their views and

giving them the time and space to feel heard. Others were left feeling that the civil servant was simply repeating the same messages they had heard before and nothing would change. Developing the trust across between these groups will take more time.

6. SOCIAL CAPITAL, SOCIAL ENTERPRISE AND COMMUNITY DEVELOPMENT

It has been argued that social enterprise has the “potential to empower and integrate people” (Lloyd, 2004) which aligns with the aims of community development (Gilchrist, 2003). However, social enterprises can be divided into those that are “driven by an ideological commitment to collectivism and democratic process, and those for whom the primary motivation is meeting social goals by adopting the hierarchical and individualistic organisational structure inherent in the private sector” (Teasdale, 2010: 93). If social enterprises are to reach their empowering potential they should fit into the first of these categories. One of the ways they can achieve this is through engagement with disadvantaged communities and individuals, ensuring that there is participation at a managerial level, not just as a service user, so that the process can develop valuable bridging and linking social capital (Teasdale, 2010).

Pfl has sought to take this participative approach further by enabling SRGs in disadvantaged communities to devise, develop and run their own enterprises. Bonding social capital has got the groups to the point where women trust one another and have the confidence in themselves to consider the establishment of an enterprise. Bridging social capital is required in the early stages of SRG development in order for women to reach out to other women in their community to bring a group together. It then proves important, alongside linking social capital, to draw upon resources, skills and knowledge for business development, these networks are less accessible to many women in SRGs. Research suggests that the development of these types of social capital requires some facilitation. If community development initiatives seek to use social enterprise as a means of development, the SRG example suggests there may be a role in facilitating these links.

7. CONCLUSION

At this stage the research has provided insights into an alternative model of community development applying innovative learning from Indian SHGs. This model has enabled women in deprived areas to find a space to feel valued and useful which has led to a perceived improvement in confidence. Learning skills and providing services to develop enterprises have been key processes in this improvement. Another vital process has been the creation of supportive networks that reflect different types of social capital. Bonding social capital has generated peer support within groups based on a similar set of experiences allowing for an understanding of the difficult circumstances SRG members can face. Bridging and linking social capital have been facilitated by Pfl and have been vital in providing practical support to the SRGs. Interactions across bridging and linking networks have proved to be a source of confidence for women unaccustomed to these types of networks which can, in other contexts, be lacking in trust and respect.

Community development and social enterprise share a key aim of empowering communities. There is an opportunity for the two to work together to achieve this aim as impacts of SRGs on the confidence of individuals is beginning to show. Facilitating links across groups and hierarchies, i.e. bridging and linking social capital, could be a key role of community development organisations in aiding the creation of social enterprises in deprived areas.

Assessing the impacts of SRGs and the improvement in the confidence of individuals highlights the need to explore the specificities of SRGs which enable women to experience this change. At this stage social capital appears to be one of the key processes through which improvements are being made to the confidence of SRG members. Continuing research may highlight other impacts that feed into other aspects of wellbeing.

Further, viewed through a social capital lens, my research to date suggests that one of the strengths of SRGs is the way in which they are able to create strong bonding social capital which provides women with a valuable space to feel supported and productive. With facilitation from Pfl the SRGs are also able to form bridging social capital with other SRGs and begin to access linking social capital, though this may prove to be a lengthier process.

REFERENCES

- Becker, H., Geer, B., 2004. Participant Observations and Interviewing: A Comparison, in: Seale, C. (Ed.), *Social Research Methods: A Reader*. Routledge, London.
- DeFilippis, J., 2001. The myth of social capital in community development. *Hous. Policy Debate* 12, 781–806.
- DfID: Department for International Development, 1999. *Sustainable Livelihoods Guidance Sheets*.
- Donaldson, C., Baker, R., Cheater, F., Gillespie, M., McHugh, N., Sinclair, S., 2011. Social business, health and well-being. *Soc. Bus.* 1, 17–35.
- Feigenberg, B., Field, E.M., Pande, R., 2010. Building social capital through microfinance. National Bureau of Economic Research.
- Fetterman, D., 1989. *Ethnography: step by step*. Sage Publications, London.
- Gilchrist, A., 2003. Community Development in the UK- possibilities and paradoxes. *Community Dev. J.* 38, 16–25.
- Gobo, G., 2011. Ethnography, in: Silverman, D. (Ed.), *Qualitative Research*. Sage, London.
- Granovetter, M.S., 1973. The strength of weak ties. *Am. J. Sociol.* 1360–1380.
- Hammersley, M., Atkinson, P., 2007. *Ethnography: Principles in Practice*, 3rd ed. Routledge, London.
- Hawkins, R.L., Maurer, K., 2010. Bonding, Bridging and Linking: How Social Capital Operated in New Orleans following Hurricane Katrina. *Br. J. Soc. Work* 40, 1777–1793.
- Hawkins, R.L., Maurer, K., 2012. Unravelling Social Capital: Disentangling a Concept for Social Work. *Br. J. Soc. Work* 42, 353–370.
- Helliwell, J., 2001. Social Capital, the Economy and Well-being, in: Sharpe, A., St Hilaire, F., Keith, B. (Eds.), *The Review of Economic Performance and Social Progress 2001: The Longest Decade: Canada in the 1990s*. Centre for the Study of Living Standards & The Institute for Research on Public Policy., Ottawa.
- Hocking, G., 2003. Oxfam Great Britain and sustainable livelihoods in the UK. *Community Dev. J.* 38, 235–242.
- Khatibi, F., Indira, M., 2011. Empowerment of Women through Self Help Groupd and Environmental Management: Experiences of NGOsin Karnataka State, India. *J. Hum. Ecol.* 34, 29–40.
- Lin, N., Ensel, W.M., Vaughn, J.C., 1981. Social Resources and Strength of Ties: Structural Factors in Occupational Status Attainment. *Am. Sociol. Rev.* 46, 393–405.
- Lloyd, P., 2004. The European Union and its programmes related to the third system, in: Evers, A., Laville, J. (Eds.), *The Third Sector in Europe*. Edward Elgar, Cheltenham, pp. 188–205.
- MacFarlane, C., 2006. Crossing borders: development, learning and the North-South divide. *Third World Q.* 27, 1413–1437.
- Marmot, M., 2010. *Fair Society Health Lives: Strategic Review of Health Inequalities in England Post-2010*. The Marmot Review.
- Marmot, M., Allen, J., Bell, R., Goldblatt, P., 2011. Building of the global movement for health equity: from Santiago to Rio and beyond. *The Lancet* 181–188.
- Maxwell, S., 1998. Comparisons, Convergence and Connections. *Development Studies in North and South. Inst. Dev. Stud. Bull.* 29, 20–28.
- May, T., 2001. *Social Research: Issues, Methods and Process*, 3rd ed. Open University Press, Maidenhead.
- Mohindra, K., Haddad, S., Narayana, D., 2008. Can microcredit help improve the health of poor women? Some findings from a cross-sectional study in Kerala, India. *Int. J. Equity Heal.* 7, 1–14.
- Mulgan, G., 2006. Cultivating the Other Invisible Hand of Social Entrepreneurship: Comparative Advantage, Public Policy, and Future Research Priorities, in: Nicholls, A. (Ed.), *Social Entrepreneurship: New Models of Sustainable Social Change*. Oxford University Press, Oxford.
- Oakley, A., 2004. Interviewing Women: A contradiction in terms, in: Seale, C. (Ed.), *Social Research Methods: A Reader*. Routledge, London.

- Pearson, R., 1998. Microcredit meets social exclusion: Learning with difficulty from international experience. *J. Int. Dev.* 10, 811– 822.
- Portes, A., 1998. Social Capital: Its Origins and Applications in Modern Sociology. *Annu. Rev. Sociol.* 24, 1–24.
- Seebohm, P., Gilchrist, A., Morris, D., 2012. Bold but balanced: how community development contributes to mental health and inclusion. *Community Dev. J.* 47, 473–490.
- Sherman Heyl, B., 2001. Ethnographic Interviewing, in: Atkinson, P., Coffey, A., Delmont, S., Lofland, L., Lofland, J. (Eds.), *Handbook of Ethnography*. Sage, London.
- Smith, S., 2009. Raising Voices: Training for Empowerment for Women Experiencing Poverty in Britain, in: *Women's Leadership and Participation*. Practical Action Publishing, Rugby.
- Szreter, S., Woolcock, M., 2004. Health by association? Social capital, social theory, and the political economy of public health. *Int. J. Epidemiol.* 33, 650–667.
- Teasdale, S., 2010. How can social enterprise address disadvantage? Evidence from an inner city community. *J. Nonprofit Public Sect. Mark.* 22, 89– 107.
- Tesoriero, F., 2006. Strengthening communities through women's self help groups in South India. *Community Dev. J.* 41, 321–333.