



Understanding the Impact and Value of Small, Powerful Groups

A Report by Anthill Collective
November 2024



“

**Being part of
an SPG
really gave
me a new
lease on life.**

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Executive Summary

This report presents the findings of a mixed method impact evaluation of WEvolution, a Scotland-based nonprofit supporting women through microfinance initiatives and peer-led support groups known as Small, Powerful Groups.

The purpose of this report is to explore the impact and value of the Small, Powerful Group (SPG) movement in Scotland, formerly known as self-reliant groups. The evaluation was led by Anthill Collective in partnership with WEvolution, working with a total of 18 semi-structured interview and diary study participants and 83 survey participants.

Summary of findings: Impact

There is strong evidence to suggest that WEvolution has a positive impact on participants' lives in six areas:

1. Increase in confidence and sense of control

- 87.9% of WEvolution members said they were more confident since joining WEvolution.
- 71.2% of WEvolution members experienced a greater sense of control over their lives.
- 15 out of 18 qualitative research participants mentioned this as a key impact.

2. Improved social support and belonging

- 84.3% of WEvolution members said that they had a better social support network.
- SPG members were more likely to say they could turn to someone in their community for support (87.3%), compared to the Scottish average (80.0%).
- 16 out of 18 qualitative research participants mentioned this is a key impact.

3. Improved mental health and well-being

- 84.1% of WEvolution members said their mental health and wellbeing had improved.
- WEvolution members had better reported mental wellbeing (25.84) than the Scottish average (24.23) based on the Short Warwick Edinburgh Wellbeing Scale (SWEMBSW).
- This is noteworthy as 44% of SPG members are in the most deprived 20% of the population, while a further 22% are in the next most deprived 20%, which we would expect to have lower well-being scores than the national average but are 8% and 6% higher respectively.
- 10 out of 18 qualitative research participants mentioned this is a key impact.

4. Increase in entrepreneurship and economic activity

- Nearly 1 in 2 (48%) WEvolution members run their own business or are in the process of starting a business, compared to 13% when they started.
- There were 47% fewer WEvolution members who are not formally employed since joining.
- There was a 55% increase in WEvolution members enrolled in formal training and education.
- 81.9% of WEvolution members feel more positive about starting a business or finding work.
- 15 out of 18 qualitative research participants mentioned this is a key impact.

5. Improved sense of financial well-being

- 57.8% of WEvolution members said joining an SPG helped them form a habit of savings.
- 56.1% of WEvolution members said they felt more financially secure.
- 7 out of 18 qualitative research participants mentioned this is a key impact.

6. Positive impacts on children

- 73% of WEvolution members who were parents felt like a positive role model for their children.
- 30% felt that their children were more entrepreneurial.
- 27% said they felt that their children were more part of their community.
- 25% said their children's mental wellbeing had improved.
- 7 out of 18 qualitative research participants mentioned this is a key impact.

Overall, respondents showed consistent improvements the longer they were part of the SPG community. Survey participants who were short-term members (one year or less) consistently showed positive improvements in all impact areas. This improvement was generally consistent, or increased further, among longer term group members (one year or more).

We also found a number of associations and interrelated impacts between these outcomes, such as the impact of creative entrepreneurship on feelings of confidence, and the impact of increased social support on improved mental health. This suggests that outcomes such as improved mental health or increased economic activity built on more foundational outcomes such as increased social support or increased confidence and control.

Of particular note was how the impacts came together to empower women, transforming how women saw themselves, opening up a range of possibilities and giving them the ability to make change in their lives by starting a business, finding work, undertaking training and education, or volunteering.

Summary of findings: Value

Based on a sector analysis of over 50 similar organisations and programmes focused on women's empowerment, supporting entrepreneurship, or financial inclusion, we found that WEvolution offers a range of unique value to the wider sector, in particular:

- Supporting and empowering women at scale through peer-led groups and a digital platform.
- Supporting entrepreneurship for marginalised women through tailored micro-business support.
- Supporting financial inclusion by building collective capacity through a unique support infrastructure of collective savings, accessible micro-finance options for women, and peer support.

- Bringing the economic and social together into a single model where WEvolution facilitates a supportive community of peers to support each other, save together and start micro-enterprises, which builds confidence and in turn further enables a range of deeper economic and social impacts.
- Supporting women through a non-linear transformative journey that takes time. WEvolution is able to support women, through self-led groups, over a long period of time, which has allowed impacts to build and deepen.

We also estimated the financial value of the Small Powerful Group movement by conducting a social return on investment (SROI) calculation. The value derives from three sources:

- the personal wellbeing value of the different outcomes we observed,
- the economic value of increased economic activity and financial savings, and
- the wider public value from reduced use of public services and increased productivity.

We estimate that WEvolution has generated over £26 million in social and economic value over the past decade, with a social return on investment of £11.92 for every £1 spent on operating costs and £18.42 for every £1 invested by the Scottish Government. WEvolution's SROI over the past three years, since it transitioned to a digital model, is £17.89 for every £1 spent on operating costs.

In conclusion, WEvolution has delivered a significant amount of impact and value to marginalised women in Scotland. WEvolution, with the Small, Powerful Group model, brings together community-building and economic development through a purposeful mix of small, women-led groups, tailored business support and microfinance options for micro-businesses, and a digital platform.

We find that WEvolution offers an impactful and cost-effective model that is unique in Scotland in supporting women's empowerment through connection, enterprise, and financial inclusion, with the promise of scale.

About the Authors

Will Bibby is a Director and Co-Founder of Anthill Collective, a collective of independent social researchers, policy people and service designers working with charities and local public services to create more people-led support.

Will is an experienced researcher and evaluation specialist with expertise in citizen-led approaches to public and community services and as well as early years research. He previously worked for Nesta as a Senior Programme Manager, where he wrote a number of reports including Parents Helping Parents, The People-Powered Shift, and The Value of People Power.

Brittany Noel Taylor is a Director and Co-Founder of Anthill Collective. Brittany is an experienced researcher and designer with extensive experience in the policy and technology sectors. Past work includes leading content design for the digital inspiration platform Pinterest, supporting content design and research for Instagram, and leading public policy initiatives for Meta's platform policy teams.

If you'd like to get in touch, please contact us at:

hello@anthill-collective.co.uk

www.anthill-collective.co.uk

Authors' Acknowledgments

We'd like to begin by thanking the WEvolution members who participated in the research methodologies and made these findings possible. The openness in sharing their personal stories and experiences, and their enthusiasm in taking part in methodologies such as interviews and Most Significant Change discussions, allowed us to collect deep qualitative findings. The richness of the learnings in this report would not have been possible without the openness and generosity of the participants.

We would also like to thank the WEvolution Board members who took part in the co-design of the research process, as well as in Most Significant Change discussions and in the co-design of the project's final report.

Finally, we would like to thank the WEvolution team who were exceptional working partners throughout this process. They supported the evaluation by helping recruit and support research participants, co-designing each element of the research methodology, and facilitating survey dissemination.

Introduction

The aim of this report is to share the findings of a participant-focused analysis of the impact of WEvolution, a Scotland-based nonprofit supporting women.

WEvolution aims to empower women in Scotland through peer-led social support groups known as Small, Powerful Groups (SPGs), formerly known as self-reliant groups. WEvolution supports these SPGs by providing 121 support to get groups up and running, bespoke and tailored micro-business support, a range of training opportunities and workshops, and microfinance initiatives. WEvolution, through their support of SPGs, aims to:

- support women in building entrepreneurial goals and mindsets
- improve confidence, mental health, and a sense of well-being
- build social support and a sense of community belonging
- build a sense of financial well-being

WEvolution focuses on empowering women in Scotland who are facing social and economic stress. Their Theory of Change outlines (see figure 1) that people experiencing social and economic stress can consequently experience shame and a disconnection from avenues of potential help. Because of this, people can experience reduced social capital, feelings of isolation, and reduced cognitive bandwidth to address challenges.

The organisation focuses on developing community connections to improve social support, which in turn broadens social bandwidth and empowers participants to address challenges.

Over the past decade, the Scottish Government has been a major funder and supporter of WEvolution to help build a movement of Small Powerful Groups across Scotland. Since 2013, the Scottish Government has invested £1.45 million to help WEvolution support the creation of Small Powerful Groups across Scotland. In that time, WEvolution has supported a total of 750 women, facilitated the creation of over 200 groups in total, and supported SPG members to start dozens of small women-led businesses.

The value of WEvolution lies in its unique strengths: empowering women to lead at scale, employing a people-led model, offering business support for marginalised women, supporting non-linear journeys of change, and bringing economic and social change together.

This report explores the impact that WEvolution has had over the past 10 years and assesses the value of this impact to SPG members, wider society and the Scottish Government's policy outcomes, and those of other funders.

Evaluation Framework

The aim of this evaluation was to assess the impact and value of WEvolution and the Small, Powerful Group movement. The methodology focuses on highlighting the voices and perspectives of participants, providing spaces for participants to share their own stories and experiences.

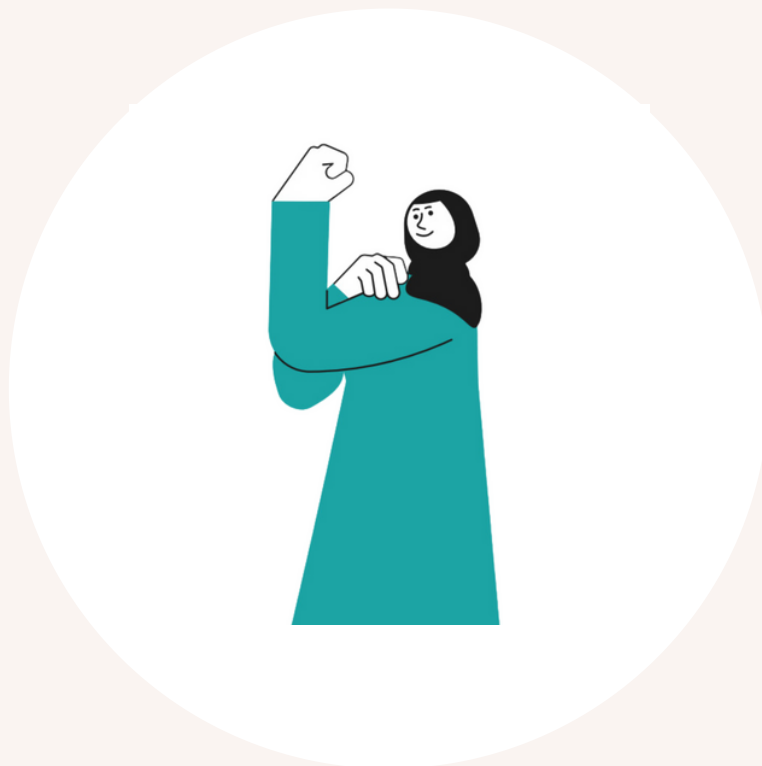
The key research questions were:

- What are the most significant areas of impact of WEvolution and Small, Powerful Groups?
- What makes WEvolution unique?
- What is the value of WEvolution's work?

The evaluation used a range of participatory qualitative methods, including one-to-one interviews, diary studies, and Most Significant Change discussions. Emerging findings from these qualitative analyses were used to inform quantitative method design.

WEvolution's Theory of Change

This report incorporates WEvolution's existing Theory of Change, which can be found in full here: <https://wevolution.org.uk/what/>



Project Methodology

Rapid evidence review of existing research

A desk-based rapid evidence review of previous evaluations of WEvolution was conducted to understand existing evidence of impact and identify any gaps. This included past research by evaluators on WEvolution's impact areas, as well as a PhD analysis of WEvolution's work (*Hill O'Connor, 2017*). We analysed past evaluations to identify which impacts each found, how many evaluations found each impact, and any thematic or impact gaps to assess further.

Sector mapping

The purpose of the sector mapping analysis was to find organisations and programmes across Scotland that were similar or relevant to WEvolution, to identify what makes WEvolution unique and where it can add the greatest value.

We identified and reviewed over 50 organisations and programmes across three sectors:

- Women's empowerment organisations;
- Supporting entrepreneurship programmes;
- Financial inclusion / anti-poverty programmes.

We also used insights from the stakeholder interviews where we asked participants where they thought WEvolution best fits in the wider sector and what makes them unique.

Semi-structured interviews and Most Significant Change

We hosted one-to-one semi-structured interviews with 11 WEvolution members, each lasting approximately 45 minutes. Questions for the semi-structured interviews were co-designed with WEvolution staff ahead of the sessions, and the rapid review of existing literature also informed question formation, with a focus on capturing Most Significant Change stories.

Our evaluation used a simplified version of the Most Significant Change (MSC) method, which encourages participants to review stories of impact and decide the most significant impact for each (Davies & Dart 2005). It is an open-ended participatory research tool that captures what the MSC review audience believes to be the most significant areas of change, without using predetermined indicators. 13 participant stories were sourced from participant interviews and the MSC review audience included a mix of WEvolution staff and Board members, as well as SPG participants.

Self-led diary study

Over a seven-day period, seven SPG members were delivered a daily prompt for self-led reflection. These prompts were co-designed by the WEvolution team and informed by learnings from the rapid review of existing research. The diary study questions created a thematic arc over the seven day period, beginning by asking participants to reflect on the challenges they faced before joining WEvolution and their initial impetus for joining, through daily reflections on the impacts of their SPG participation, and concluding with a look toward the future.

Participants were encouraged to share a mix of text notes, voice notes, images and videos. As the diary study was self-led, participants were able to respond on their own timeline, and select the response format that best suited their preference each day. Questions and responses were delivered using WhatsApp, avoiding the need for complex tooling, making the process inclusive and accessible for participants.

Impact survey

A 32-question online survey was co-designed with the WEvolution team and sent to 109 WEvolution members. We had 83 respondents, with a strong participation rate of 63%. Survey response was incentivised with a multi-prize lottery of £300, £200, and £100.

Survey questions and themes were informed by the rapid review of existing literature, and also by emerging findings from participant interviews and diary study responses.

Survey questions fell into three categories:

1. Self-reflective retrospective questions that ask participants to compare their experience before joining WEvolution to today;
2. An externally validated seven-question survey used to measure mental wellbeing, known as the Short Warwick-Edinburgh Mental Wellbeing scale (SWEMWBS);
3. Existing survey questions asked by the annual Scottish National Household Survey.

While less robust due to reflective bias, the first question type allowed us to tailor questions specifically to known areas of interest found in past research and emerging qualitative learnings. The second allowed us to compare mean wellbeing scores for our participation group against Scottish SWEMWBS averages, and the third similarly allowed us to more robustly compare responses from our audience against national findings.

Qualitative analysis

All qualitative data was analysed using thematic analysis (Braun and Clark 2006), first coded to structure the data and then analysed to generate relevant themes and insights related to key research questions.

Quantitative analysis

Survey responses to questions asking participants to compare experiences before joining WEvolution to today were analysed first by their general response rate, and then by the length of time each respondent had been part of WEvolution. This allowed us to look at impacts over time by comparing a short-term membership group to a long-term group.

SWEMWBS responses were analysed by looking at the mean wellbeing score for participant responses, and comparing that to Scottish national SWEMWBS scores. We then compared WEvolution and national mean SWEMWBS scores based on the Scottish Index of Multiple Deprivation (SIMD) (Scottish Index of Multiple Deprivation, 2020)—a scale that provides average ‘deprivation’ ratings by geographic region.

Responses to questions asked in the Scottish National Household survey were compared against national response averages.

Limitation and Challenges

Survey design constraints. A lack of an existing baseline, paired with time constraints, meant a pre-post survey design was not possible. We therefore had to ask retrospective questions, asking survey respondents to think back, introducing the possibility of recall bias – where research participants are unable to accurately remember previous events or experiences.

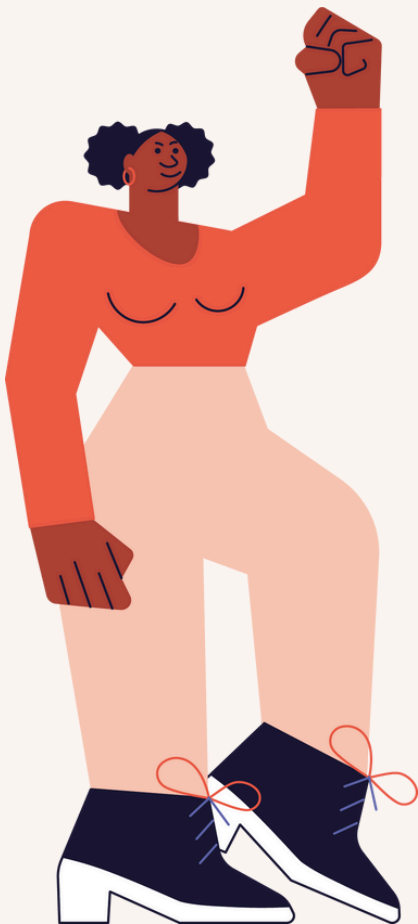
Participant survivorship bias. Influenced by the time limitations of the research project, there is an inherent survivorship bias amongst research participants in that all participants recruited for the study were individuals who were still part of or in contact with the WEvolution movement. This creates an inherent bias towards participants with a positive attitude towards the movement and its impacts.

Cost benefit analysis (CBA) addition. Towards the end of the project, the potential benefits of a social return on investment CBA became apparent, and it was added to the project. The limitation here was not being able to tailor survey questions to the needs of the CBA; the core CBA needs were able to be filled using the existing survey results and comparative external data, but a survey tailored to the CBA would have been preferential, and would have made the CBA more robust.

Limitations of a self-led diary study. Using a self-led diary study has strong benefits: it gives participants a private space for self-reflection, allows them to participate on their own timeline, and is less extractive than other research methods. But, the self-led nature inherently makes participation harder to control. Throughout the diary study period participants became busy, or forgot to respond to questions, leading to response delays and, occasionally, missed responses.

Participant volume limitations. The number of qualitative research participants was 18 - with 11 interviewees and 7 diary study participants. While this is an acceptable number and we were able to generate rich qualitative insights from the data, a higher number of research participants would have increased the confidence in these findings. However, due to budget and time constraints this was not possible.

Lack of up to date national SWEMWBS data. The latest available Scottish data at a national level for SWEMWBS was from 2016. This means that direct comparisons between SPG groups and the Scottish population may be less reliable. However, WEMWBS data from the Scottish National Performance Framework shows that wellbeing has remained consistent between 2008 and 2020, until 2021, which saw a slight decline in wellbeing scores (Scottish National Performance Framework 2023).



Findings: The Impact of Small, Powerful Groups

Our findings showed six consistent areas of impact.

Each of these areas of impact came up consistently through the qualitative one-to-one interviews and diary studies, and were reflected consistently in a quantitative impact evaluation survey.

- Improved confidence and sense of control
- Increased social support and sense of belonging
- Improved mental health and well-being
- Increased entrepreneurship and economic activity
- Increased sense of financial well-being
- Positive impact on children

Confidence and Control

A key finding of both quantitative and qualitative research is that for a large proportion of women, the SPG community has had a profound impact on their confidence and sense of empowerment. This aligns with a core part of WEvolution's theory of change: helping women take control of their lives.

Increasing women's confidence and empowerment

As figure 2.1 shows, our survey found that 88% of respondents agreed or strongly agreed that their confidence improved since joining an SPG or the wider movement, with more than 1 in 3 women strongly agreeing.

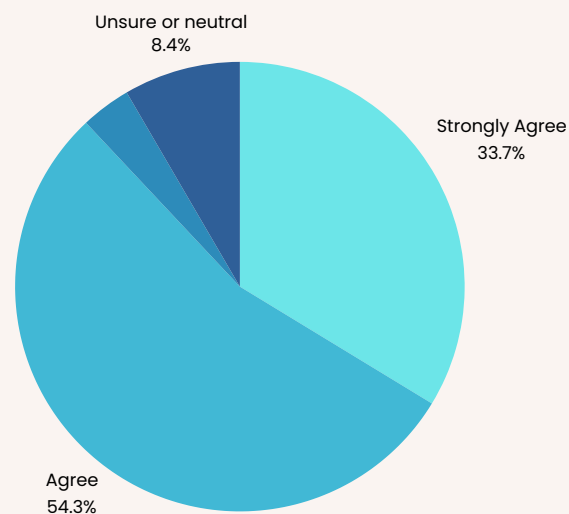


Fig. 2.1 Survey participants reporting improvements in confidence

Similarly, figure 2.2 shows that 71% of survey respondents agreed or strongly agreed that they have been able to better control the important things in their lives – i.e. their sense of control – since joining WEvolution.

There is a strong correlation between improved confidence and a greater sense of control. As figure 2.3 shows, 100% of survey respondents who say they felt more in control of their lives also experienced an increase in confidence, while conversely no respondents who did not experience increased confidence felt more in control of their lives.

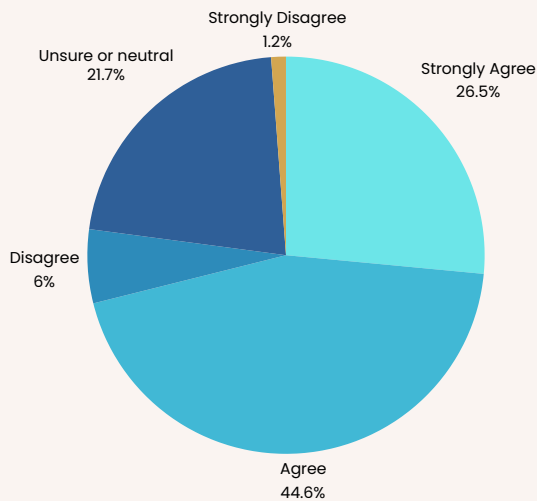


Fig. 2.2 Survey participants reporting improvements in ability to control important things

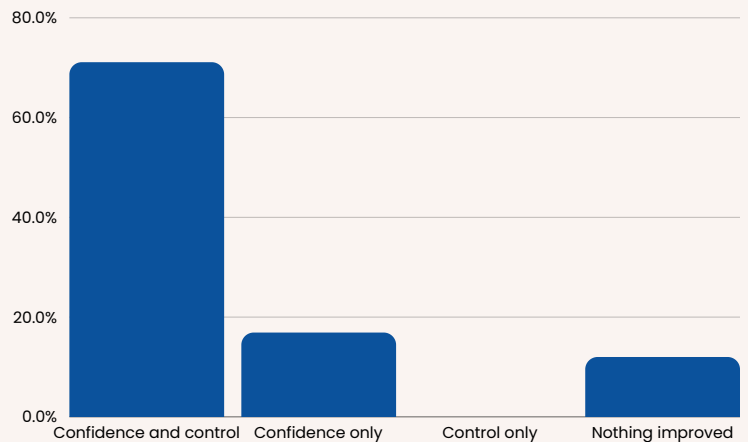


Fig 2.3 Correlation between improved confidence, and an improved sense of control

Qualitative data from both semi-structured interviews and the self-led diary study strongly support these data. Increased confidence or self-esteem was the most frequently mentioned impact by interviewees, with 10 out of 11 interviewees describing how confidence and self-esteem led to women feeling more empowered, while 5 out of the 8 diary participants described how their SPG helped increase their confidence.

“Being part of an SPG has directly led to an increase in confidence when it comes to recognising my own abilities and weaknesses.” – WEvolution member

“Being part of an SPG really gave me a new lease of life. I had really felt stuck, forgotten, over the hill.” – WEvolution member

For 3 out of 12 most significant change stories that were collectively analysed, such as Gabby’s story below, increased confidence and empowerment was the most important change.

Gabby's Story

When Gabby first joined WEvolution, she couldn't imagine herself running her own business or taking on leadership opportunities, such as speaking in front of a group. But, she said, being part of a Small, Powerful Group (SPG) gave her the confidence to do both.

"Being part of an SPG has given me confidence in business finance. The other members push me to ask for help when I need it and that has meant I feel a lot more confident in seeking answers and help...Being part of the SPG gave me the confidence and start up fund to begin the darker humour offshoot of my business"

Gabby now has her own small business, Mental Health Marketplace, and runs stock in a craft shop. She has also shared her experiences by speaking in front of large crowds, "and that absolutely would not have happened had I not been part of an SPG." She has immediate plans to expand her business.

"Being part of an SPG, and having access to resources because of that group, has helped me develop that aspiration and dream into a plan of action. It helped me develop the knowledge of the steps I need to follow to create and grow that dream."

A lack of self-belief was common

Many of the people we spoke to lacked self-belief and confidence when they joined WEvolution. For example, one woman spoke of how she lacked confidence before joining her group:

"I don't have much self-esteem.... I've always felt like a failure in a lot of ways, so it's been amazing meeting people who have felt the same way basically, and we really help each other out, and empower each other. That's what movement's all about." — WEvolution member

Another SPG member told us how her confidence was shattered after leaving an abusive relationship:

"I'm capable and am able to do things. I'm not a useless fat lump that I was told I was. And you believe it, you know, if you're told something like that often enough, you know, you do believe it... so yeah control and self belief and knowing that I am such a bloody awesome woman and I can do absolutely anything that I want and put my mind to and believing in that. That's why I'm here. That's what WEvo has given me." - WEvolution member

We also noted an increase in confidence and, in particular, sense of control, based on how long someone had been a member of WEvolution. Figure 2.3 shows that 83% of short-term participants who had been part of WEvolution for a year or less agreed their confidence had improved since joining; that number jumps to 90% for long-term participants with a year of tenure or more; an 8.4% change based on length of membership.

Figure 2.4 shows a similar change, with a marked increase in the number of people who strongly felt their sense of control had increased – 77% of respondents who strongly agreed they had more control over their lives had been members for more than two years. This suggests that improvements to confidence and control happen quickly, but continue to grow over time.

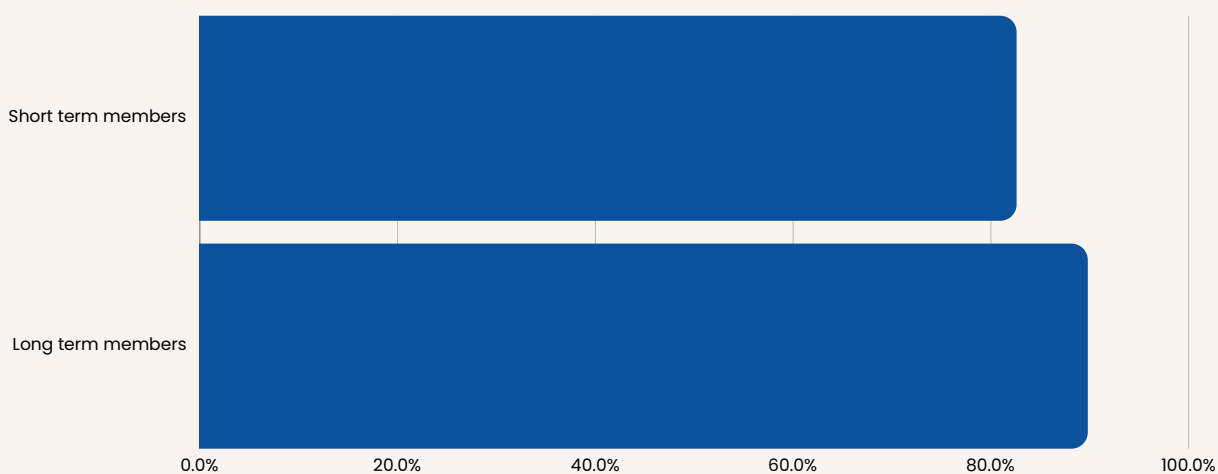


Fig. 2.4 Improvements in confidence for long-term and short-term members

Gaining confidence from peers

The most commonly referenced factor in helping women build their confidence and self-esteem were the relationships they developed in their groups and the support they received from them. We heard how, through groups and the wider supportive environment, SPG members supported and encouraged each other.

“It definitely helped with my business because I didn’t have much confidence [when I joined]. The group was really great at giving me confidence and just helping me and giving me ideas, and giving me tips for craft fairs.” – WEvolution member

Gaining confidence through enterprise

Another factor that many women spoke about was how making things and seeing people pay money for things they made or being able to contribute to their families gave them a huge sense of self-worth and belief.

“Making stuff and selling just seems to have a transformative impact on the way people are able to have a wee bit more extra money in their pockets, but probably at times even more importantly, have a bit more of a sense of I am a human being who is of real value because people want to make stuff with me, want to buy the stuff I’m making.” – WEvolution stakeholder

“You just saw that Lizzie [an SPG member] had never had a sense of self-worth before. [When someone bought her product] it was someone saying what you made with your hands is worth £5, and it did so much for her perception of herself and what she could do and create out of her life.” – WEvolution stakeholder

“The ability to actually get some money from that and contribute to the family income is important but interestingly tends not to be the first thing that’s talked about. The first thing that’s talked about much more often is the sense of confidence and the sense of being part of something much bigger.” – WEvolution stakeholder

This is particularly interesting because enterprise is a core part of the WEvolution model and this finding underlines how the focus on small-scale entrepreneurship is not only about providing women with an income but also a critical mechanism to build self-belief and empower women.

Opening up possibilities

Finally, there was a strong link between increased confidence and self-worth and women feeling empowered to make change in their lives. For many women, gaining confidence and self-belief was often the first step towards feeling empowered or having a sense of agency of control over their lives.

“WEvolution just gave me enough space to breathe and then to believe we can change this. I wouldn’t say WEvolution is the be all and end all, there’s a lot of reasons why I’m here, a lot of it was because of my strength and determination... but it enabled me to have that confidence to say enough, I’m just going to do this.” – WEvolution member

“I’m becoming less fearful about the leaps I am taking forward in life because SPG are backing me up or they pick me back up if I lose myself.” – WEvolution member

“Consistently what you hear is that they have found in these groups, in the relationships they have developed there, the confidence, belief, support to... firstly just get through the day or the week because sometimes that’s the challenge for people, but sometimes also to try something they haven’t tried or just the belief that they might possibility in the future try something that they haven’t tried before.” – WEvolution stakeholder

As the quotes above show, as women’s self-belief grew, they felt more confidence to try new things and life possibilities were opening up. This was a key, transformational impact for many women that opened up or unlocked a range of further impacts from starting a business, getting a job, going into education or training, improving their mental wellbeing, or giving back to their communities.

“I never joined WEvolution with a view that I want a business. I had zero intention whatsoever. None. The fact that being part of the movement and being in that hub space created the right environment for me to feel that that was possible, that if I hadn’t have gone into that space and I hadn’t been surrounded by those people, where I thought I can do this, I can do whatever I want to do. If I hadn’t been in that environment, I don’t think I’d have had any of the businesses that I’ve had in the last eight years.” – WEvolution member

Social Support and Belonging

Both qualitative and quantitative findings showed that feelings of social support were profoundly impacted by WEvolution and SPGs, and along with it, a sense of belonging. This echoes WEvolution’s Theory of Change’s focus on social support as a key to unlocking improved cognitive capacity, which in turns, unlocks other impacts.

Increased social support was another key and foundational impact area that was consistently observed across research methods. For example, as shown in figure 3.1, 84.4% of surveyed WEvolution members agreed that they had a better social support network since joining WEvolution. Additionally, 16 out of 18 interviewees and diary study participants mentioned an increase in social support and/or sense of belonging as a key impact.

During a Most Significant Change session that assessed the most significant impact areas for 12 participant stories, 5 listed social support as the most important factor. This was by far the impact area with the most stories attributed to it. In this Most Significant Change discussion, and in supporting qualitative findings, improvements in social connection are seen as a necessary foundation for other impacts to take place.

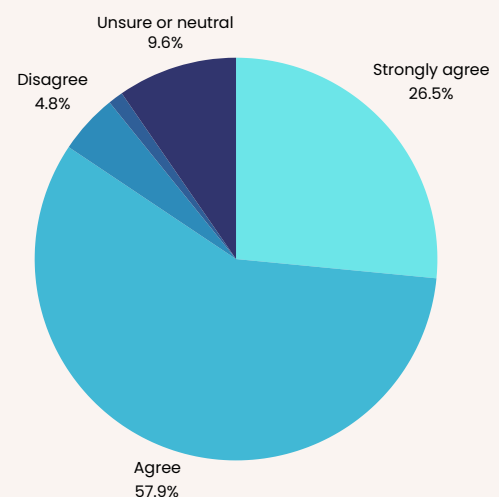


Fig. 3.1 Survey participants reporting improvements in social support

Quantitative findings show that positive impacts on social support happen quickly, and stay consistent over time. Among short-term WEvolution participants with a year of tenure or less, we already see 82.6% agreeing that social support has improved. This response rate improves over time, with long-term members of a year or more tenure similarly agreeing at 86.4%, as illustrated in figure 3.2.

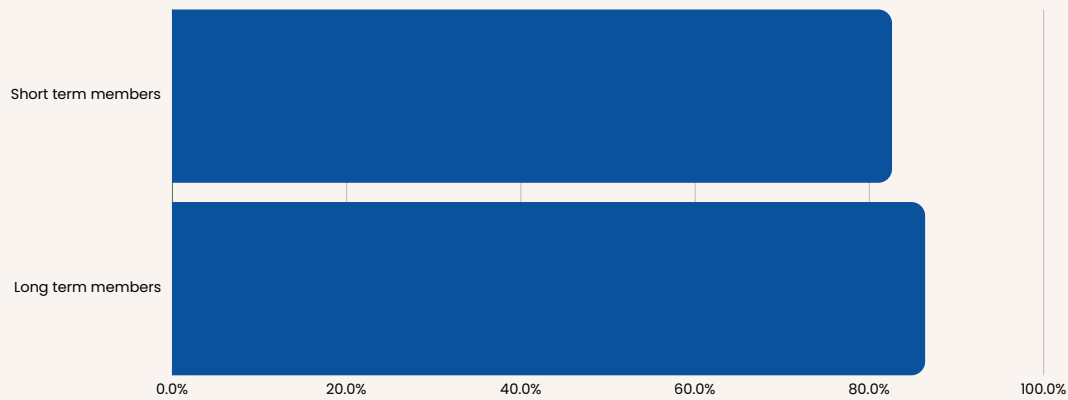


Fig. 3.2 Improvements in social support amongst long-term and short-term members

We see this trend of improved social connection repeated in qualitative findings. In semi-structured interviews, 7 of 11 participants mentioned an increase in sense of community and belonging. Relatedly, 5 of 11 interview participants mentioned improvements in social connections and social support. Participants spoke not only of improvements in social support and how that impacted other parts of their lives, but they also spoke about an increased sense of belonging.

“Once my group started regular online meetings, I quickly couldn't imagine a week without them. Suddenly I felt positive, confident and I had a renewed sense of purpose.” – WEvolution member

“It created a sense of belonging and a sense of community.” – WEvolution member

“It gives you a sense of belonging.” – WEvolution member

WEvolution members feel more connected to their communities

More broadly, research findings suggest that improvements in social support lead to improved feelings of community as a whole. When asked about community involvement, 87% of WEvolution survey respondents agreed that they could turn to someone in their community for advice or support.

Comparative responses from the Scottish National Household Survey show only 80% of Scottish participants agreeing, and 81% of Scottish women agreeing, as shown in figure 3.3 (Scottish Household Survey, 2021). This difference indicates that WEvolution’s focus on social support within SPG members may extend to improved feelings of community as a whole.

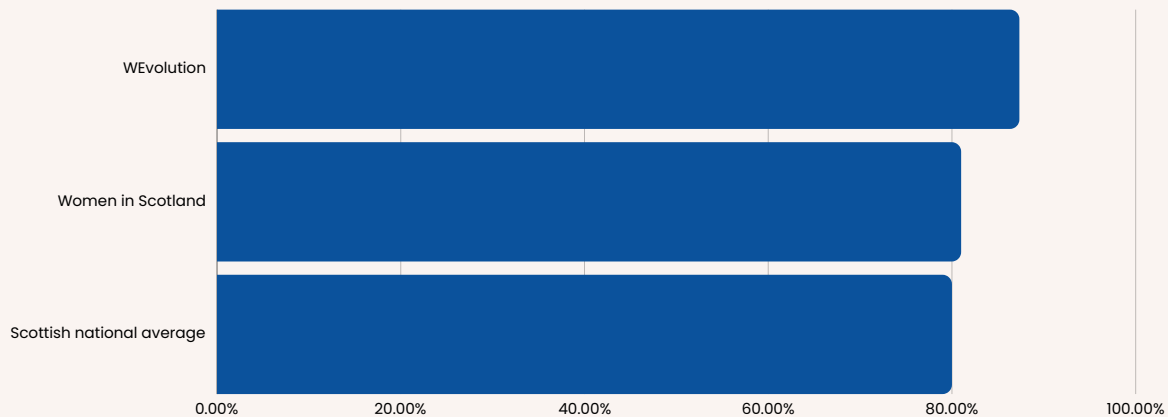


Fig. 3.3 Reported ability to turn to community for advice or support, amongst survey participants and Scottish national average

Participants consistently shared that being a part of WEvolution gave them a sense of being part of something bigger than themselves. Many participants talked about WEvolution or their SPGs as being part of a family, a cheerleading squad, or a tribe.

“There’s no isolation in that small group. It’s like a family.” – WEvolution member

“Being part of an SPG feels like a family safety net. We all go at different paces but we all share the same goal to better ourselves and become something more.” – WEvolution member

The relationships formed in SPGs, the peer gatherings that bring groups together, and the local Hubs (when they existed), were crucial in creating this sense of belonging.

“I have a tribe who gives me confidence and empowers me. I don’t have family around here, because they’re all in France. So it’s great to have this tribe of friends around me that I can go to for comfort or support if I need anything. So it’s been amazing. A lot of people say WEvolution is like a big family.” – WEvolution member

Within the broad theme of increased social support, secondary themes emerged: groups help women develop supportive relationships, groups help women be their authentic selves, and groups introduce women to a diverse community.

Groups help women develop supportive relationships

Qualitative findings show that supportive relationships and friendships with peers – often people with shared experiences – are formed in the groups. Through the relationships they develop, women start supporting each other; sometimes with emotional support and encouragement, and at times going above and beyond in the types of help they provide.

“Having group members around... is just awesome. Like when I’ve been away, one of my daughters has really quite bad mental health issues. And my group at the time came and got her and took them to one of their houses and she stayed there, and then went to another one’s to be fed... you know they just banded around and it was awesome. And I didn’t even know about it until I got back otherwise I would have worried. But this happened on numerous occasions.” – WEvolution member

“The SPG has been behind me when my husband was unwell; they became my only family in Scotland.” – WEvolution member

“After I got out [of hospital] I had a constant stream of people coming in and out of the house to make sure the kids were fed and make sure everything was ok.” – WEvolution member

This is supported by WEvolution’s Theory of Change, and aligns with WEvolution’s fundamental mission: creating supportive networks to help women deal with life’s challenges, and expand members’ cognitive bandwidth through social support. These supportive relationships are especially important during challenging moments or periods of transition, as shown in Beth and Jasmine’s story below.

Beth and Jasmine’s Story

Jasmine and Beth both came to WEvolution during transitional moments in their lives.

Jasmine had moved from Glasgow to Edinburgh with her children, had recently left a marriage, and was growing her small therapeutic business while also working full time. Beth was growing her own small business, while reestablishing social connections after an isolating series of Covid-19 lockdowns. Beth was also looking for social support during a transition into a new life phase.

“WEvolution came along just at the point where I thought I had been confined to the scrap heap, simply for being middle aged.”

Jasmine and Beth met at a WEvolution event, and quickly connected. They decided to form a Small, Powerful Group (SPG), and invited two friends to join. Their SPG quickly began to provide the social support and sense of belonging they both needed. They encouraged each other in their entrepreneurial journey, with Jasmine setting up an Inner Leader workshop, and inviting Beth to host a session.

"I had an opportunity to share my mindfulness session at the gathering, bringing everyone peace and tranquillity, settling them down, grounding them, relaxed in the event. I was nervous as I did not know the audience, but I felt great after."

After the success of this workshop, they went on a holiday retreat together in Nairn Lochloy, continuing to share their own life experiences and leading each other in wellness activities.

"Jasmine and I have supported one another, holistically and mindfully. We are growing and encouraging each other and have lots of thoughts and plans about what we wish to do and support each other in SPG."

Their friendship, paired with support from their SPG, has emboldened them both to take on new career challenges.

To read Beth and Jasmine's full story, see the Member Stories in Annex A.

In groups, people can be their authentic selves

Consistently, participants shared that a unique element of their SPG community was the freedom to be their authentic selves. People spoke of a lack of judgement, a freedom of expression, and an ability of SPGs to 'expand' to include diverse personalities and experiences.

"We don't have to put a straight jacket on and zip it up and walk out the door and hide ourselves, and try and be somebody again who we're not. We can be our real selves. We can bring ourselves truly to the surface and say, hey, listen, I've had an amazing good day and I've had a bad week." — WEvolution member

"SPG is like an elastic band. They're adjustable to each individual person. They allow us to be who we are, so that there's no stress in ourselves." — WEvolution member

“It’s like a space for yourself, you can be free, who you are, you can express and you can actually come out with your own creative stuff, and they’re always there. They accept you. Everything is accepted. They accept us for who we are, what we are, whether we’re weak or whether we’re strong or in between. It just is. It’s acceptable.” – WEvolution member

Groups introduce members to a diverse community.

Throughout the qualitative research, but particularly during self-led diary studies, participants spoke unprompted about the ability of SPGs to connect them with individuals they might not otherwise meet. They referenced differences such as geographic, socioeconomic and religious backgrounds as being factors that may have ordinarily prevented them from crossing paths with individuals, but that the diversity of community enriched the participatory experience. Participants spoke about how sharing the differences in their backgrounds, but finding commonality in their life experiences, engendered closeness and decreased feelings of aloneness.

“Hearing other people’s stories from different backgrounds, from up and down the UK or from other parts of the world, how we are not so different in many ways. How we all share the same struggles in life, the same goals, hopes and ambitions for our future. Hearing these stories we share is very reassuring that we’re not as alone as we often feel that we are.” – WEvolution member

“I’ve met people who I never would have met otherwise, who encourage me when I’m down and accept me as I am.” – WEvolution member

Mental Health and Wellbeing

Qualitative research shows that many WEvolution members suffered from mental health challenges before joining the movement. Reported improvements in mental health, and higher reported averages of mental wellbeing compared to a Scottish average, becoming more striking in this context.

Both qualitative and quantitative findings show striking improvements in mental health, and associated feelings of wellbeing, amongst WEvolution members. This is a critical impact of WEvolution’s work: without adequate mental health, it becomes difficult for members to address life’s challenges, or to find improvements in related impacted areas. As shown in figure 4.1, 84% of WEvolution respondents agreed that their mental well being improved after joining WEvolution.

Importantly, this positive impact remains consistent over time. Of short-term members who have been with WEvolution for one year or less, 82.6% agreed that their mental well-being improved since joining. Comparatively, for long-term members of a year or more, 84.7% agreed that their mental well-being had improved, as shown in figure 4.2.

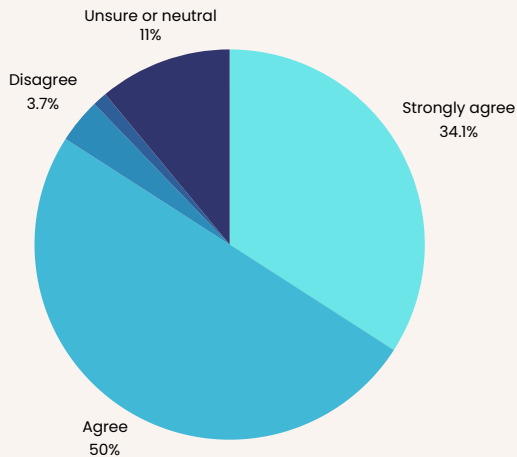


Fig. 4.1 Survey participants reporting improved mental wellbeing

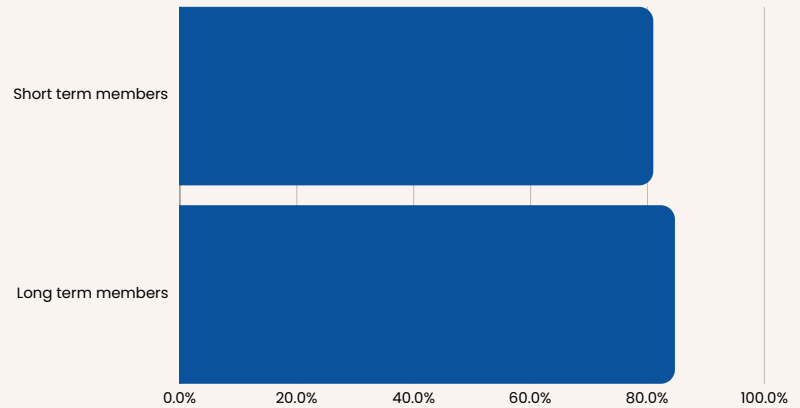


Fig. 4.2 Improvements to mental wellbeing amongst short-term and long-term members

These high response rates from both newer and older members indicate that positive impacts to mental wellbeing happen quickly after members join WEvolution, and that these positive impacts continue over time. This finding is strongly supported by qualitative learnings emerging from our research. In semi-structured interviews, participants shared a high frequency of mental health challenges experienced before they joined WEvolution—of 11 interviewees, 6 mentioned this as a key impact. For many, these challenges were a primary impetus for joining.

“My mental health had taken a few bad hits and I was very alone and felt unsupported in my ideas and wasn’t sure where to turn to.” – WEvolution member

Many participants experienced extreme mental health challenges before joining WEvolution Frequently, participants compared mental health challenges they experienced before joining WEvolution with their current mental wellbeing, often using strong and evocative language to communicate how profound the changes have been.

“My challenge is my mental health affecting my perceptions of life and its challenges and being part of an SPG gives me a safe place to learn and grow whilst giving back.” – WEvolution member

"It's been life changing. My mental health, that's got so much better. For a lot of reasons. I've suffered from depression... [when I joined] my mental health was completely shot. I was at rock bottom. I'm still on medication but on a teeny amount now in comparison to what I was. And it's the support and the self-belief that has got me off that medication and keeping me off it." – WEvolution member

"I cannot express how much my mental health has improved over the years. Being a part of this movement has given me a sense of purpose throughout grief and other challenges in my personal life. I am a stronger version of myself now and the SPG movement has built me up and inspired me along the way." – WEvolution member

A number of women described themselves as having been "close to suicide", "at rock bottom", or "thinking it was the end". These participants went as far as to describe the impact of WEvolution as life-saving.

"I wouldn't still be here, you know, without the support of people in WEvolution. [I was] at such a rock bottom place that you see no way out." – WEvolution member

"Being part of a group has taught me so much. To see the good in everything. I was in hours of death and that's a huge wake-up call. 9 times out of 10 I'm positive and have got something good to say now." – WEvolution member

"She's got 4 kids, and when she joined, she said 'if I don't do something I'm gonna take my life'. So she was a big success story." – WEvolution member

For some participants, extreme past life experiences had fundamentally shaped their perceptions of life and community. Many found these perceptions challenging, and came to WEvolution to change them. Becoming part of a supportive community engendered those changes for many participants, as seen in Nora's story below.

Nora's Story

Having grown up in a strict religious group, Nora had ideas of social connection that were making it difficult to form a community.

"I basically grew up in a very high control religious group. When I left, it was very difficult because in that group you are taught that people outside of the group are all bad. So I was really scared of people."

This experience, and the resulting feelings of social isolation, took a toll on her mental wellbeing.

“I went through this really bad period of depression, and I had psychotic symptoms, it was horrible—I thought this was the end.”

A friend invited Nora to join her at a WEvolution peer meeting. At first Nora was sceptical: her religious group “taught that people outside of the group are all bad. I was really scared of people.”

But Nora joined, and immediately found social connection. She joined a Small, Powerful Group, and began to relearn ideas of how people are, and what community could be.

“Meeting all these people helped me understand...that people are good. I’m very socially anxious, so it really helped with my anxiety.”

Nora is now feeling confident and is taking on new entrepreneurial challenges. She has a strong social network, thanks to WEvolution and her SPG, and has community support that positively impacts her mental health.

“Now I have support that I didn’t have before, I have a tribe who gives me confidence and empowers me.”

To read Nora’s full story, see the Member Stories in Annex A.

Within the themes of mental health and improved well-being, two supporting themes emerged: the role of peer support in mental health, and the influence of mental health on confidence.

The impact of peer support on mental health

Many SPG members attributed improvements to the relationships they developed and new support they received from WEvolution peers. Participants spoke of the importance of SPGs in developing connections with people going through similar struggles, and how this reduced feelings of shame, stigma and isolation around struggles with mental health. SPGs provide a supportive and encouraging space, and some participants reflected on SPGs as creating a sense of order and purpose in their lives.

“Being part of an SPG has definitely had an impact on my sense of well-being. Just knowing that your group members are always there to offer advice and support or just to cheer you up with a daft joke makes a world of difference.” — WEvolution member

"I suffered from depression and anxiety for a long time... [WEvolution] helped with social anxiety and helped make friends with people and have support. I have a tribe who gives me confidence and empower me." – WEvolution member

"Being part of an SPG has improved my outlook on my own health immensely and given me a sense of responsibility in taking care of myself." – WEvolution member

The impact of confidence on mental health

Findings also suggest that as confidence improves, so too does participants' mental wellbeing. Many participants spoke of how, through their groups, they developed self-belief and a positive mindset, leading to improvements in their mental health.

"Confidence, definitely. I mean, I don't have much self-esteem, that's a depression thing. My friends [in the SPG movement], they're really amazing at cheering me up and telling me I'm amazing. For example, for the data group, having something to do and a goal to work towards, that's really made a lot of difference in my life." – WEvolution member

"Being part of the SPG...helped encourage me to come out of my shell and be a wee bit more open, helping with my social anxiety." – WEvolution member

SWEMWBS: A closer look at mental wellbeing

Our quantitative survey included an externally validated sub-survey used to measure mental health and wellbeing. This is a shortened version of the Warwick-Edinburgh Mental Wellbeing Scale (SWEMWBS).

SWEMWBS asks participants 7 questions that cover a range of outcomes related to mental wellbeing, such as feelings of usefulness, optimism about the future, and relaxation.

The mean SWEMWBS score for our survey population was 25.84—this is more than an entire point higher than the mean SWEMWBS scores for the Scottish population (24.23), as well as the mean score for women in Scotland (24.19) (Scottish Survey Core Questions on Mental Wellbeing, 2017).

Looking at SWEMWBS survey scores by SIMD quintile, we see an 8% improvement between SIMD 1 (most deprived areas) WEvolution survey respondents and the Scottish national average. There is a 6% improvement between SIMD 2 (second most deprived) WEvolution participants and the Scottish national average.

Similarly, in both of the least deprived areas (SIMD quintiles 4 and 5), we see an 11% improvement in SWEMWBS scores for WEvolution survey participants, compared to the Scottish national average.

This strongly indicates that across the spectrum of geographic deprivation, WEvolution members have a higher average score for mental well being than the geographically comparable general population. When taking into account the population that WEvolution supports and the qualitative findings regarding mental health challenges participants experienced before joining WEvolution, this improvement becomes profound.

When breaking down the mean SWEMWBS scores for WEvolution participants by membership tenure, we see increased impact over time.

Participants who had been involved with WEvolution for one year or less showed a 5% improvement in mean SWEMWBS scores compared to the Scottish national average, whereas participants who had been part of an SPG or the wider WEvolution movement for more than two years showed a striking 9% improvement in mean SWEMWBS scores compared to the Scottish national average (*Scottish Survey Core Questions on Mental Wellbeing, 2017*).

Entrepreneurship

Increases in entrepreneurship were significant. This includes increases in entrepreneurial activity, where members started or expanded self-led businesses, as well positive changes in attitudes towards entrepreneurship, such as feeling more confident with the idea of starting a business.

Encouraging entrepreneurship is a key pillar of WEvolution's Theory of Change. This is engendered in a few ways: SPGs provide social support for women on an entrepreneurial journey; WEvolution provides tailored business support, training and low-interest loans to encourage entrepreneurship; and SPG members who contribute to collective group savings benefit from a shared group fund that shields them from high-interest loans during times of need.

Improvements in entrepreneurship, as well as increases in employment overall, surfaced in our quantitative findings.

Amongst WEvolution survey respondents, 48% run their own business or are in the process of starting their own business. As shown in figure 5.1, 13% of survey respondents ran their own business before joining WEvolution, compared to 48% who currently run or are in the process of starting their own business.

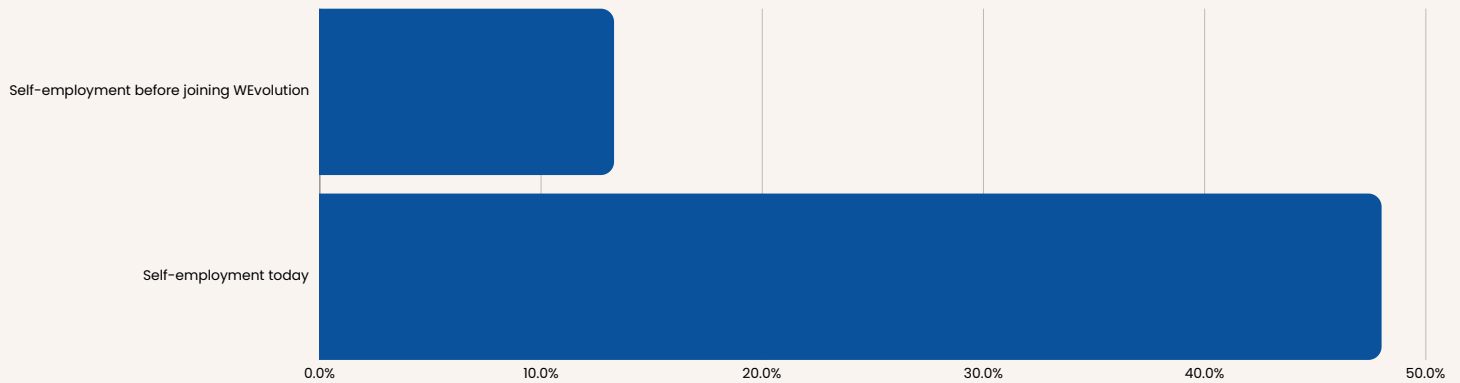


Fig. 5.1 Survey participants reporting self-employment

The importance of entrepreneurship to WEvolution members also became apparent in qualitative research. In interviews with 11 WEvolution members, 9 mentioned themes of entrepreneurship. Of 12 participant stories assessed in a Most Significant Change analysis, 1 story showed entrepreneurship as the most significant area of impact. This is an interesting finding as it suggests that while important for SPG members, it was other impacts, such as increased confidence and empowerment or a sense of belonging, that were often seen as most important. Participants often shared stories of entrepreneurship that wouldn't have been possible without the support of WEvolution.

"The SPG I'm part of gives me a safe space to bounce ideas and get support from the other members. The boost in confidence has led me on some interesting paths such as having a permanent stall in the Barras Market in Glasgow. Without the group's support and pushing I wouldn't have had the confidence to approach the market and to drive the business forward to where it is today." – WEvolution member

"It gave me the strength and grounds to start my own business and have been self employed now for over 7 years from being part of the movement." – WEvolution member

A mindset shift

It is important to note that while we see a striking impact in the number of members running or starting their own business, there is also a profound impact in member mindsets around entrepreneurship. Many participants spoke of seeing themselves as potential entrepreneurs in ways they couldn't imagine previously.

“People’s perception of what an entrepreneur is was very different to how WEvolution was initially talking. You know, a young suited and booted guy with loads of money who was starting a business and whether it failed it didn’t matter. But now it’s kind of like I’m a serial entrepreneur now. A mumpreneur!” – WEvolution member

“The way that SPG has impacted my life is just simply having other people listen to my business ideas and take me kind of seriously. And then through that me starting to see myself as an entrepreneur, because I always thought like throughout my life that I have a kind of a little entrepreneurial part of me. But being a woman, people were expecting certain things of me, like getting married and having kids. No one was really like listening to your ideas.” – WEvolution member

This is supported by survey data: 48% of participants running or starting their own business. A further 23% can imagine themselves running their own business, even if they don’t have plans to do so right now. On top of this, 12% of survey respondents have run their own business at some time in the past, though don’t do so currently, highlighting the fluctuations of the entrepreneurial journey.

The entrepreneurial journey

Through these stories, a picture of an entrepreneurial journey emerged: from making things, to selling things, to having a “side hustle”, to starting a business.

“My biggest achievement and what I was most proud of was my shop. I never joined WEvolution with a view that “right, I want a business”. I had zero intention whatsoever...the biggest turning point for me was the fact that being part of the movement, it created the environment where I thought I can do this, I can do whatever I want to do. If I hadn’t been in that environment, I don’t think I’d have had any of the businesses that I’ve had in the last eight years.” – WEvolution member

“Being in an SPG group for nearly 4 years has helped me immensely. They helped me to set up my business: I upcycle leather, jewellery, fabric. My SPG helped me when I was a total newcomer to this area and was lost, and unable to find employment. NOW I AM MY OWN BOSS.” – WEvolution member

Entrepreneurial journeys that emerged were often non-linear. They regularly included setbacks, frequently involved more than one business, and it didn’t always end up with women running a business – sometimes it leads to employment or education.

Entrepreneurship and social support

The importance of social support from SPG members and the WEvolution community frequently surfaced as a key factor in driving entrepreneurship. Participants referenced having a space to vent, a collective space for business brainstorming, and having a team of “cheerleaders” as key benefits of SPG membership, as it relates to entrepreneurship.

“It's mostly us women getting together and being like, no I'm going to hold up a mirror at you, and I'm going to support you, and you're going to start seeing your reflection as an entrepreneur. And you do have good ideas, and you can make them work.” – WEvolution member

“Since becoming a part of SPG/WEvolution, my dedication to launching my business has significantly increased. Whenever I experience moments of discouragement and isolation, a fellow SPG member consistently inspires and encourages me. The personalised support from the team has proven to be incredibly invaluable, and I am genuinely thankful.” – WEvolution member

“The SPG I'm part of gives me a safe space to bounce ideas and get support from the other members. The boost in confidence has lead me on some interesting paths such as having a permanent stall in the Barras Market in Glasgow. Without the groups support and pushing I wouldn't have had the confidence to approach the market and to drive the business forward to where it is today.” – WEvolution member

More tactically, many participants spoke about low-interest loans and training from the WEvolution team, as well as emergency loans from shared SPG funds, as being key tangible elements of support in their entrepreneurial journey. Examples of this come to light in Abby's story, below.

Abby's Story

In 2020, Abby was running a small bakery out of her home kitchen, and was ready to expand. She joined WEvolution and set up a Small, Powerful Group (SPG) with four friends. Each SPG member was running or starting their own small business, and the group quickly became focused on entrepreneurship and business support.

“It's just really really energising to meet other women who are talking about business, other entrepreneurs. You leave with a lot of energy and a lot of this can-do attitude.”

The group decided to start a collective savings, with each member contributing £2 at each SPG meeting.

With support from WEvolution and her SPG, Abby was able to expand her bakery out of her home and into a dedicated business kitchen. The business was thriving in its expanded space, but when the kitchen's oven unexpectedly broke, Abby needed £400 - quickly - to replace the oven and keep the business going.

Within a few hours, Abby was able to schedule an emergency call with her SPG, agree on a loan and repayment plan from the collective savings, and withdraw the money her business needed.

"I went from being really stressed out that morning, to then having a conversation with my group to being like, okay, I have the money, I can fix the problem now."

To read Abby's full story, see the Member Stories in Annex A.

Impact on employment and training

While entrepreneurship is a focus of WEvolution's Theory of Change, there are positive effects on general employment and participation in formal education or training. As shown in figure 5.2, when comparing employment status before participants joined WEvolution to now, we see striking changes.

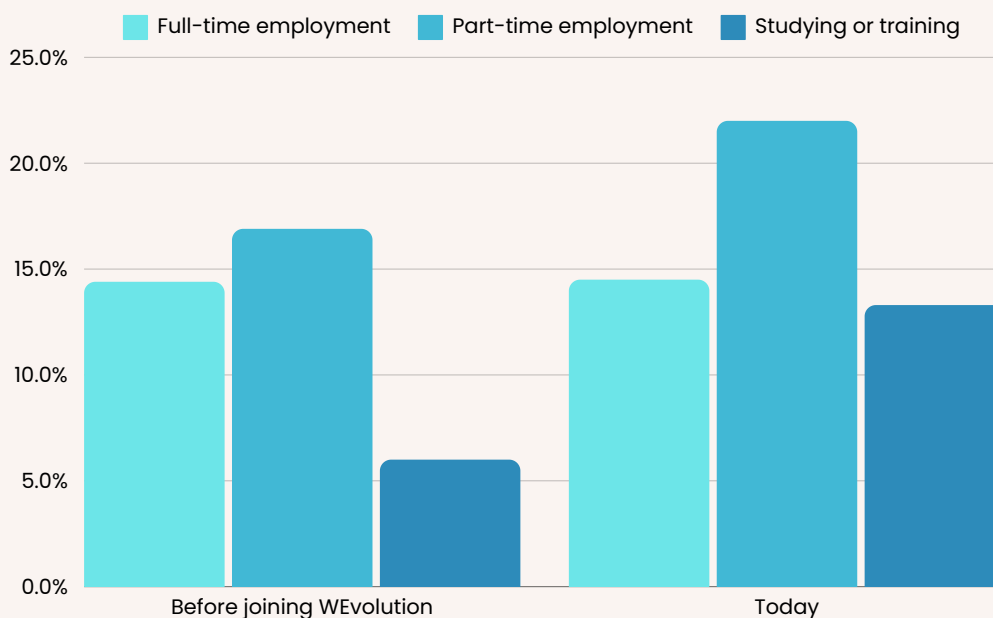


Fig. 5.2 Survey participants reporting changes in training and formal employment

Survey results show a 22% increase in part-time employment, and a 55% increase in participants enrolled in formal training or study. Unemployment rates also decreased: survey results show a 47% decrease in members self-reporting as not formally employed, when comparing their status before joining WEvolution to today.

Employment changes get stronger over time

When analysing these impacts through the lens of membership tenure, we see increased impact over time. Impacts on employment are most pronounced in long-time members of the WEvolution movement, who have been participating for one year or longer. For that subset of participants, we saw a 30.5% increase in employment - meaning an increase in participants who report as being in full-time or part-time employment now, but who didn't report as being in full-time or part-time employment before joining WEvolution.

We asked participants to rate the impact that being part of an SPG or the wider movement has had on their sense of possibility as it relates to work and entrepreneurship. 81.9% agreed or strongly agreed that their sense of possibility as it relates to work and entrepreneurship has improved since joining an SPG or the wider movement. Of very long term WEvolution participants, who have been part of the movement for at least two years, 100% of respondents who had a positive change in employment also agreed that their sense of possibility as it relates to work and entrepreneurship had been impacted by WEvolution. This indicates that positive changes in employment were likely due to participation with WEvolution, and not to external factors.

Financial Wellbeing

WEvolution's unique support infrastructure improved members' sense of financial well-being. This support infrastructure includes collective group savings, group loans, and micro-finance from WEvolution.

While financial wellbeing was not a primary impact referenced by most SPG members, many mentioned benefits to their sense of financial wellbeing as a result of collective savings, access to low-cost loans, or the ability to earn supplemental income through micro-entreprises. In interviews with 11 WEvolution members, 7 mentioned positive impacts to their sense of financial wellbeing.

Our quantitative findings show positive impacts on a foundational skill for financial wellbeing: saving. In a survey of WEvolution participants, 58% agreed that being part of the WEvolution movement helped them to form a personal habit of saving.

Collective savings

On an individual level, saving consistently can be difficult. WEvolution encourages SPG members to take part in collective savings: each member contributes an amount to a shared fund at each meeting, and the amount, and how and when it is used, is decided collectively by the SPG. For many participants, this practice increased feelings of financial security, and also provided feelings of empowerment, accountability and a sense of financial responsibility.

“The saving gives me a sense of security and also loyalty. Because we have a regular savings target it gives a sense of responsibility to the group and helps me to stick to the group and not drift off.” – WEvolution member

“It’s given me a sense of empowerment to be able to save and to know that my little will grow into something big.” – WEvolution member

“The Trust Money was an excellent bonus and allowed me to buy an overlocker which I otherwise couldn’t afford.” – WEvolution member

The positive impacts of this empowering practice were also shown in quantitative findings. In a survey of WEvolution members, 72% reported taking part in a collective savings with their SPG. Of members in SPGs with collective savings, 13% took a collective savings loan.

Collective savings as both safety net and enabler

Through interviews, we heard how collective savings provided an emergency safety net, allowing them quick access to low-interest loans during times of personal crisis.

“At one point my Dad was very ill and I had to go to France but I didn’t have enough money set aside for it, so I asked if I could borrow the savings from my group and they said ‘no problem’ and it was amazing. So that is amazing, we couldn’t have done it without the group.” – WEvolution member

“Another woman is a refugee from the Congo. She went to Congo because her mother had a stroke and she had to arrange stuff. She didn’t have the money and she borrowed 1,000EU out of the group’s account, the group decided to give her a loan, to be able to visit her mum.” – WEvolution member

“Those savings have done a lot of things. Like in my first group there was a single mum of two little ones and three weeks before Christmas her washing machine died and we lent her the money out of our savings to buy her a new washing machine. If we couldn’t do that she would have had to go to somewhere like Brighthouse and she would have ended up paying an absolute fortune for it.” – WEvolution member

Strikingly, we see a positive impact on financial wellbeing amongst SPG members who take part in collective savings, even if they don't personally take out a loan. While only 13% of eligible members took a collective savings loan, 67% agreed that taking part in collective savings makes them feel more financially secure, even if they haven't taken a loan.

For others, group savings were also shown to have an enabling effect, opening up possibilities by being used as a business loan or investment or to enable participation in opportunities that would not be possible otherwise such as going to a concert together or having a holiday.

“Groups use their savings for all sorts of things. There’s one group down in Inverclyde where all of them went to an Adele concert and then a few years later to an Ed Sheeran concert. And that’s brilliant because we wouldn’t be able to afford to do that kind of thing otherwise. There’s another group that, every year, they go to Blackpool for a long weekend in a caravan and their savings pays for it.” – WEvolution member

How WEvolution households get by financially.

When thinking about improvements in feelings of financial security and the impact of collective savings, it is helpful to contextualise the impact by understanding the financial status of average WEvolution households compared to national averages. When asked how their household manages financially, only 23% of respondents report that their household manages well, compared to a Scottish national average of 64% (Scottish Household Survey, 2021).

Additionally, 64% of WEvolution survey respondents report that their household gets by financially, compared to a national average of 31% (Scottish Household Survey, 2021). Finally, 13% of respondents report that their household does not manage well financially, compared to a Scottish national average of only 5%. This is shown in figure 6.1.

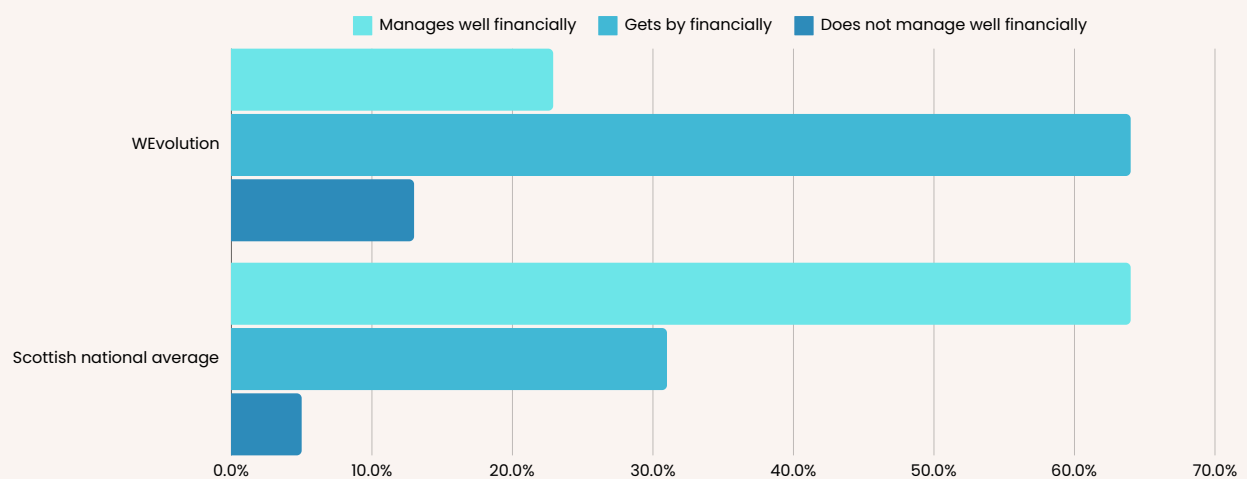


Fig. 6.1 Household financial wellness, for survey participants and Scottish national average

For WEvolution survey participants the median quintile for the Scottish Index of Multiple Deprivation (SIMD), a statistical rating of deprivation by geography, is SIMD 2. If we look specifically at comparisons in household financial health for SIMD 2, we see a comparable divergence.

Only 18% of SIMD 2 WEvolution households manage well financially, compared to a Scottish SIMD 2 average of 54% (Scottish Household Survey, 2021). Amongst WEvolution survey participants, 71% get by financially, compared with a Scottish SIMD 2 average of 38%. Finally, 12% of SIMD 2 WEvolution households do not manage well financially, compared with a Scottish SIMD 2 average of 8%. This divergence is illustrated in figure 6.2.

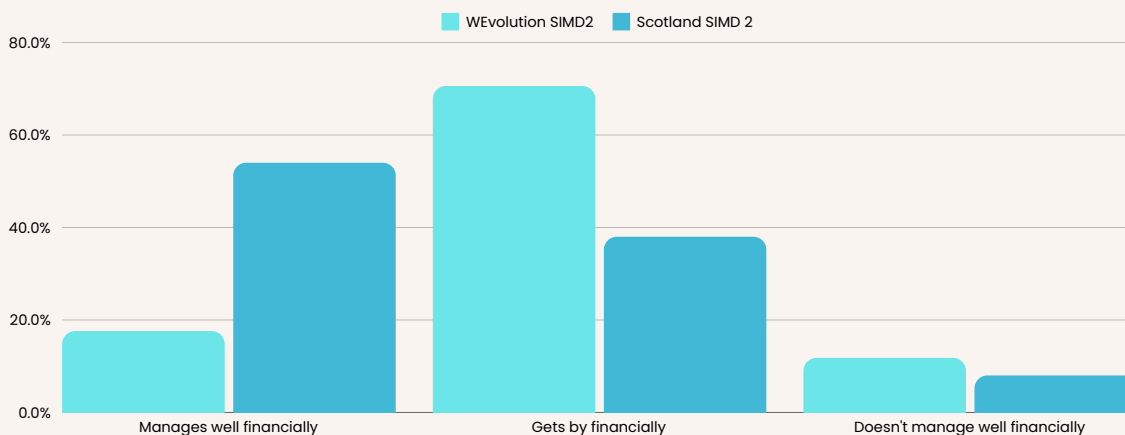


Fig. 6.2 Household financial wellness, for SIMD 2 survey participants and SIMD 2 Scottish national average

Impacts on Children

While impacts on members' children is not a core pillar of WEvolution's focus, the myriad positive impacts on children that surfaced through our research highlight the strength and scale of the impact WEvolution has on members' lives.

Positive role modelling

Our research shows that a primary way that impacts extended to children was through positive role modelling. Among survey participants for whom a question about impacts on children would apply, 73% felt like they became a more positive role model for their children by joining the movement.

This finding is supported by themes that emerged in participant interviews: a number of participants spoke about the positive effects of children seeing their parent seem happier and more confident. They also spoke about the positive role modelling of seeing a parent make things, or start a micro-business.

“It had knock on impacts for their families and children. Seeing your mum start to change and become more confident and connected and decide she’s going to be doing something about this business idea.” – WEvolution stakeholder

An entrepreneurial mindset

Relatedly, participants spoke about the downstream effect of children seeing their parents growing as entrepreneurs, and how that inspired an entrepreneurial mindset in children. For example, 30% of survey respondents for whom questions about children would apply reported that their children have become more entrepreneurial since they joined WEvolution. In participant interviews, a number of parents shared stories of their children becoming 'little entrepreneurs', making and even selling things at school.

“Another [change] has been my family. They’ve all turned into little entrepreneurs. So the positivity spread to them and they all got involved and loved it. 8 years on, they still like it and they’ve got great self-worth.” – WEvolution member

“You know, all my kids have books on entrepreneurship and ideas for how to generate income later in life.” – WEvolution stakeholder

Children feel more like a part of a community

Social support and feelings of community and belonging are key impact outcomes for WEvolution members. It makes sense, then, that this impact extended to children of some members. In a survey of WEvolution members, 27% of those for whom questions about children would apply reported their children felt more like a part of a community. A number of people also spoke about children being part of the wider WEvolution community, beyond SPGs, by being present at peer gatherings and in the Hubs.

“The importance of children in the household seeing that their mother is able to make something happen, that their mother is happier, their mother is more confident, is connected.” – WEvolution stakeholder

“You really saw this big intergenerational element. Kids were running around, we had a lot of young mums and the first time they were seeing their mums make something and do something. So I remember a few kids even making things themselves and selling them at school or saying we don’t get take out as much anymore because mummy’s budgeting and focusing on her business. So you really saw that intergenerational impact and the kids belonging to a community.” – WEvolution stakeholder

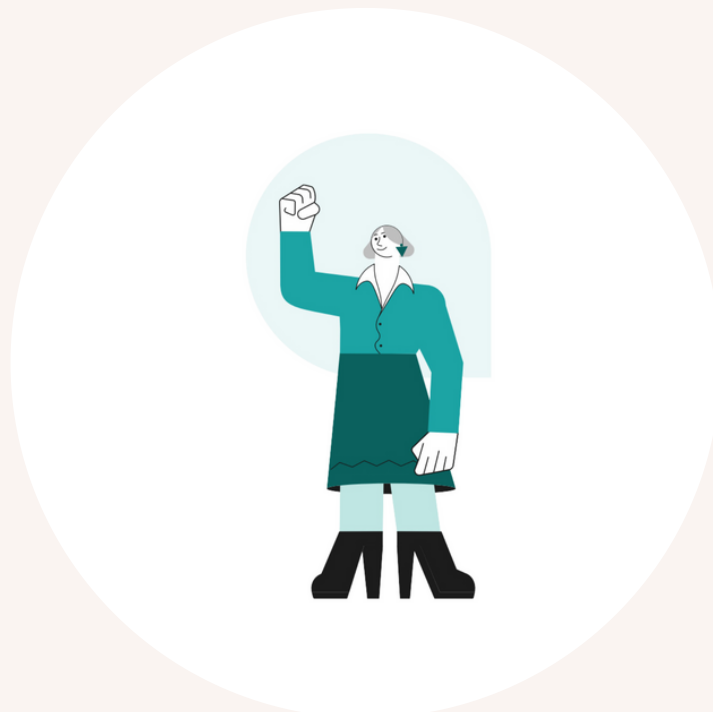
"I was sitting with my 12 year old this morning and sharing experiences of WEvolution. And she's been around the movement since she was 6 and she understands it. And she makes stuff and sells it with her friends. And I said 'what is it about WEvolution?' And she said 'Because you can just show up for who you are and you don't get judged.' You know, for someone who is 12 years old...there's somewhere you can go and not get judged and you're actively doing something with your hands, and feeling loved and connected, and seeing people of all different shapes and sizes and voices and accents." – WEvolution stakeholder

Improvements in mental health

Mental health and wellbeing is a key impact outcome of WEvolution's work, and findings suggest this extends to children. In survey responses, 25% of respondents for whom questions about children would apply reported their children's mental well being improved since they joined WEvolution. In interviews, parents described their children becoming more confident and having greater self-belief.

"It was their dad as well who was the abuser, they [my children] felt worthless and useless... And all of a sudden my positivity and energy spread to them and they all got involved in it and loved it. And like 6 years on, they're still like it and they've got great self-worth and believe they can achieve..." – WEvolution member

While not a primary focus of WEvolution's work, positive outcomes for children of members highlight just how impactful the changes on members' lives can be.



Findings: The Value of Small, Powerful Groups

In addition to the immediate value of the impacts to the WEvolution members, we attempted to review and assess the value of WEvolution and Small, Powerful Groups in two further ways:

- Conducting a sector mapping analysis of over 50 organisation with similar focus to WEvolution
- Conducting a social return on investment calculation (SROI) to calculate an estimated financial value of the outcomes produced.

Sector Mapping

We identified and reviewed over 50 organisations and programmes in Scotland across three sectors:

- Women's empowerment organisations;
- Supporting entrepreneurship;
- Financial inclusion / anti-poverty programmes.

Based on this sector mapping and analysis, we identified a number of unique strengths of WEvolution and the Small, Powerful Group model, which are summarised in figure 4.1 and discussed in more depth below.

Empowering women to change their lives

This is WEvolution's strongest area of impact and most well-defined niche. WEvolution is among a relatively small number of organisations that specifically focus on empowering women and, as we discussed in section 3, is one of WEvolution's strongest impact areas.

Other organisations range from small, local area based community groups, organisations working with women from migrant backgrounds or supporting young women leaders, to larger funders and policy groups with an interest in women's empowerment.

Some key differences or unique strengths of WEvolution

- Many organisations work closely with women, but few seem as genuinely women-led as WEvolution.
- WEvolution is one of the only groups that use a peer support/group model, which we found to be a key success factor in building relationships and confidence and empowerment.
- WEvolution was the only organisation using a digital platform to bring women together with a focus on empowering women.
- WEvolution was the only model we saw that brought community and economic development together.

Supporting entrepreneurship for marginalised women

There are many established organisations dedicated to supporting entrepreneurship and providing business support in Scotland. There is also a growing policy priority to support women entrepreneurs, with new initiatives like the Women's Business Centre being established.

However, we found that there are still very limited options for the women WEvolution tends to support. Business support is often either too advanced, formal, and not early-stage enough to be accessible or appropriate for many SPG members. For example, multiple SPG members and wider stakeholders commented on how poor existing enterprise and business support is for women like them.

In addition, WEvolution has a track record of reaching women at the far end of the business support market, where other specialist programmes and organisations appear to struggle in supporting this group of the population, indicating this is a strength of the SPG model.

Supporting financial inclusion by building collective financial capacity

WEvolution is unique in Scotland through its use of group savings, community microfinance, and peer support model. We found two examples of organisations supporting women to save and very few examples of organisations interested in community or microfinance.

Most areas in Scotland have some kind of local financial inclusion service or networks, typically run or commissioned by local authorities, but often delivered by community partners. The most common type of financial inclusion support consists of information and advice services, often with a focus on training and education and building financial management skills. There are also lots of organisations and services providing a range of practical support to alleviate the impacts of poverty, through direct payment, food banks, etc.

While SPG members we spoke to valued savings – often as a way to build trust within groups – this tended to be mentioned less or seen as less important than some of the more transformational impacts women have experienced.

WEvolution's Unique Strengths

Supporting and empowering women to lead at scale: one of few examples of a genuinely people-led movement and attempting to do this at scale.

The peer groups: these are fundamental and core to the model. Not everyone has to be in one, but this is where the heart of the movement – and its impacts – lie.

A unique support infrastructure: the group set-up support, savings and microfinance, enterprise support offers a unique combination of support all geared around helping women take control over their lives in their own way.

Business support for marginalised women: WEvolution is able to reach women that more traditional or formal business support programmes struggle to reach.

The wider community: creates supporting relationships and creates a strong feeling of community and of being part of something bigger.

Bringing the economic and social together into a single model: savings and enterprise helps build trusting relationships and confidence, creating the space for women to grow and take control of their lives, which enables them to achieve a range of economic and social impacts from running a successful business to finding employment to improving their mental health.

Supporting a non-linear transformative journey that takes time. The goal isn't to create X number of new businesses. It's to use enterprise as a tool to build confidence, resilience, and agency – empowering women to make sustainable changes in their lives.



Social Return on Investment

A social return on investment analysis is a participatory approach to value-for-money evaluation that identifies a broad range of social outcomes and aims to translate these outcomes into a financial value. It aims to convey the value of a service or programme in monetary terms as a way of allowing for more meaningful comparisons and including a wider range of value than traditional cost-benefit analysis allows.

The scope of this SROI was to:

- Assess the value of the Scottish Government’s investment in WEvolution over the past decade.
- Assess the value of WEvolution’s work against their operating costs over their lifetime (i.e. since 2013)
- Assess the value of WEvolution’s current delivery model against their operating costs (past three years).

It aimed to do this by exploring three primary sources of value:

- the personal wellbeing value of the different outcomes we observed,
- the economic value of increased economic activity and financial savings, and
- the wider public value from reduced use of public services and increased productivity.

There are currently 290 women in the SPG movement in 90 groups supported by WEvolution. Over the past decade WEvolution has supported a total of 750 women. We used these figures to calculate the SROI estimate.

WEvolution’s operating costs supports activities including start up support to new groups, providing business support, organising community events and peer get togethers, providing ad hoc support online, and providing microfinancing products. Table 4.1 provides a breakdown of the costs associated with supporting the Small Powerful Group movement, including the Scottish Government’s investment.

| Type of cost | Value |
|-----------------------------------------------|------------|
| Total value of Scottish Government investment | £1,447,000 |
| Total operating costs | £2,236,750 |
| Operating for last 3 years | £628,449 |

Table 4.1 Cost associated with supporting the Small Powerful Group movement

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Operating costs for the last three years provide a more accurate picture of the current cost of the model which has changed over the years and now include a digital element, a smaller core team, and no funding for physical hubs, which existed before the COVID pandemic. This was assessed against the value created for the current 290 SPG members, rather than the total number of women supported over the period of the Scottish Government's investment.

The analysis estimates that WEvolution has generated over £26 million of social and economic value in the past decade. As shown in table 4.2, this is a social return on investment of £11.92 for every £1 spent on operating costs, and £18.42 for every £1 invested by the Scottish Government. Over the past three years, since the new digital delivery model has been in place, we estimate that WEvolution has generated over £11 million in social and economic value or £17.89 for every £1 spent on operating costs.

| Type of cost | Value |
|-----------------------------------------------|------------|
| Total value of Scottish Government investment | £1,447,000 |
| Total operating costs | £2,236,750 |
| Operating for last 3 years | £628,449 |

Table 4.2 Cost associated with supporting the Small Powerful Group movement

Table 4.3 provides a summary of social and economic value generated broken down by each outcome area. See Annex A for a full breakdown of value by outcome, including which financial proxy was used.

| Calculation | Period | Amount |
|-----------------------------|--------------------------------|-------------|
| Value generated | Over last 3 years | £11,872,068 |
| | Over last 10 years | £27,704,162 |
| | Scottish Government investment | £27,704,162 |
| Operating cost | Over last 3 years | 628,449 |
| | Over last 10 years | 2,236,750 |
| | Scottish Government investment | 1,447,000 |
| Social Return on Investment | Over last 3 years | £18.89 |
| | Over last 10 years | £12.39 |
| | Scottish Government investment | £19.15 |

Table 4.3. Cost associated with supporting the Small Powerful Group movement

| Outcome | Value over the past three years | Value over the past decade |
|---------------------------------------|---------------------------------|----------------------------|
| Increased confidence | £4,811,219 | £10,203,101 |
| Increase social support and belonging | 1,532,745 | £3,963,967 |
| Improved mental health and wellbeing | £867,192 | £2,242,738 |
| Increased economic activity | £1,721,178 | £4,278,673 |
| Increased financial wellbeing | £2,313,058 | £5,968,917 |

Table 4.4. Breakdown of social and economic value generated by outcome



Discussion

Connection between outcomes

One interesting cross-cutting finding was how many links and relationships between different outcomes there were and how different outcomes appeared to support the development of others. These included connections between social support and belonging and mental health, confidence and mental health, confidence and economic activity, or mental health and positive impacts on children.

Social support and mental health

The data suggests there is a strong link between SPG members who said they had increased social support and who experience improvements to their mental health or wellbeing. For example, many SPG members explicitly referenced how making connections with other women in their groups or as part of the wider movement, and the feeling of belonging and community this created, had helped their wellbeing.

"I wouldn't still be here, you know, without the support of people in WEvolution. You know, I was at such a rock bottom place that you see no way out... that's the power of an SRG, is the group of people that surround you..." - WEvolution member

"There was a woman who had a mental health issue and she'd be into everything and be very buoyant and then she would drop off for a few months and then she would come back. But I think it helped her, having those other people who understood and she could be honest with everybody." - WEvolution stakeholder

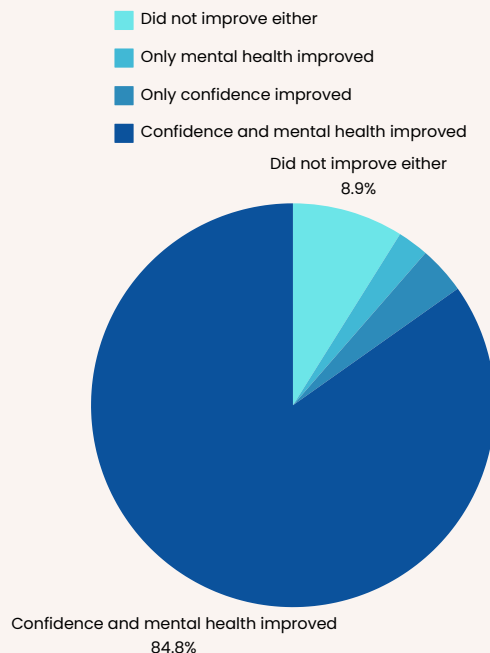
The link between social connection and mental health is widely established in the academic literature, with studies finding that better social connectedness is associated with lower risks of depression and anxiety (Weziak-Bialowolksa et al. 2022) and that social connectedness was a strong and consistent predictor of mental health (Saeri et al. 2018). Similarly, a study into social isolation and loneliness among migrant mothers found that "migrant mother's experiences of social isolation and loneliness are intricately linked to their status as migrants and mothers" (Lim et al. 2022), significant in the context of a reported increase in the proportion of SPG members who are from migrant backgrounds.

Mental health and confidence

The data also suggest a link between an increase in confidence and improved mental health and wellbeing.

For example, survey data shows that 85% of people who experienced an increase in confidence also had improved mental wellbeing, 9% experienced no improvements in either, while only 6% experienced an improvement in just one of the two outcomes.

Fig 5.1 Correlation between improvements in mental health and confidence



The qualitative data supports this as SPG members often talked about improved confidence and mental health in the same context or conversely attributed having low self-esteem to their poor mental health.

“I feel like [having a leading role in a group] is something that I never thought I would be capable of doing. Because especially when I went through this really bad period of depression and I had psychotic symptoms it was horrible, I thought this was the end. So being able to do things like that is really amazing...” -WEvolution member

“Often people talk about deeply traumatic experiences in their earlier lives, which led them to having a deep loss of confidence and self-belief to do something” - WEvolution stakeholder.

“I don’t have much self-esteem, that’s a depression thing” - WEvolution member

This link between confidence and mental health is also well established in the wider literature, with low levels of confidence and self-esteem found to be associated with poor mental health, in particular depression and anxiety (Fu et al. 2005; Fieker et. al 2016; Benwell et al. 2022).

Confidence and economic activity

There also appears to be a relationship between people who experienced increased confidence and who saw decreases in unemployment. For example, over 90% of SPG members who experienced an increase in employment or self-employment also reported an increase in their confidence.

This is supported by qualitative findings that suggested that as women's confidence and self-belief grew, the way they saw themselves changed and they felt empowered to create a business or 'side-hustle', find work, or undertake training.

There may also be a positive relationship or feedback loop between starting a business, finding work or doing an education or training course and increases in confidence and control, as we described in the "confidence through creation" mechanism where confidence is built through creative and enterprising activities. Seen in this way, the relationship between confidence and economic activity potentially creates a virtuous cycle of increasing confidence making it more likely women will become economically active, while the process of being economically active builds further confidence and sense of empowerment. Survey data supports this idea, showing that economic activity appears to increase the longer someone is in the SPG community, while confidence and, in particular, sense of control also builds over time. For example, 77% of SPG members who strongly agreed they have more control over their lives had been members for more than two years.

Maternal wellbeing and child development

There is also well-established evidence on the link between improved maternal wellbeing and child development- so much so that the Education Policy Institute has stated that it is "increasingly clear that maternal mental health is one of the most crucial determinants of a child's mental health". For example, one study found that "poor mental health in pregnancy may have lasting impacts on children," finding negative impacts on children's psychological and socio-emotional skills in early childhood (*von Hinke, Rice & Tominey 2022*), while another found evidence that "poor maternal mental health during pregnancy or up to 15 months from childbirth has adverse health consequences for their offspring" (*Ahamd et al. 2021*). Another study has found that better maternal mental health was shown to weaken the negative association between socio-economic status and child mental health as well as child cognitive ability (*Smith, Kievit & Astle 2022*).

There may also be a link between increasing social connections for mothers and improved child development. A meta-analysis of maternal mental health and adverse child outcomes, (*Goodman et al. 2011*) showed that social isolation and loneliness among mothers is associated with adverse child outcomes, while another meta-analysis (*Nowland et al. 2021*) exploring the impact and experience of loneliness in parenthood found "evidence that parental loneliness has direct and intergenerational impacts on parent and child mental health."

Children are not the focus of Small, Powerful Groups but we heard through our discussions with SPG members and stakeholders of a range of what were described as positive knock-on impacts for children. While this evaluation didn't look at impacts on children specifically, in section X, we discussed our findings ... and this, combined with the wider evidence on the link between maternal wellbeing and child development suggests there are good reasons to believe that children of mothers who take part in SPGs do experience these additional co-benefits. Project data isn't collected by WEvolution on whether SPG members have children, but from our survey we estimate that around 62% of SPG members have children. Therefore, while not a core aim of WEvolution, this is an important secondary outcome of the programme.

Story of a transformative journey

There are good reasons to think the links between outcomes are not merely but building blocks that build on one another, serving as mechanisms to empower women to make change for themselves.

Firstly, the qualitative data of people's stories of change is strongly suggestive of a journey, with numerous women's stories following similar patterns. A common journey we heard is women joining WEvolution from a place of low self-esteem and/or poor mental health and then, through their groups, developing trusted relationships with other women and feeling a sense of belonging or part of a community. Then, through support from their peers and the community, making and selling things, or saving money and gaining a sense of control over their finances, their confidence and mental wellbeing improves, leading to a transformational change in the way women see and value themselves. This, in turn, leads to women being in a position where they feel empowered to make some kind of meaningful change in their lives - whether that is starting a business, finding work, undertaking a training course, or giving back to their community.

While this image of a journey of change - with outcomes building on each other - is helpful to conceptualise the impact WEvolution has and in what way, it is, of course, an over-simplification. Each person's journey is different and unique, and is by no means always a story of linear progress - with setbacks and stumbling blocks along the way. The core idea this illustrates though is how impacts build over time that lead to a transformation in the way women see themselves and empowers them to make change in their lives - leading to a range of positive impacts such as starting a business, finding work, undertaking education or training, supporting their communities, or being a positive role model for their children.

Secondly, analysing the quantitative survey data by comparing different outcomes for newer and older SPG members is also suggestive of a journey in that it reveals that while for some impacts, there is relatively little difference between newer and older members, other impacts appear more likely to develop the longer someone has been a member of the SPG community for.

For all the impacts discussed in section 3, table 5.1 compares the difference between SPG members who joined less than a year ago, more than a year ago, and more than two years ago. It shows that for outcomes such as increased social support and increased confidence there is little difference between newer members and older members. For example, 83% of members for less than a year experienced an increase in confidence, compared to 90% for those members over two years, while 70% said they have a greater sense of control compared to 75%, respectively. A similar pattern is seen for both increased social support and improved mental health. This is what we might expect given the centrality of peer groups to the WEvolution model, and in keeping with WEvolution’s Theory of Change, which suggests that forming trusted and supportive relationships in groups is a foundational outcome.

| Impact | Less than a year | Between 1-2 years | More than 2 years |
|---------------------------------------------------------|-------------------------|--------------------------|--------------------------|
| Increased confidence | 82.6% | 90.9% | 89.8% |
| More control over life | 69.6% | 72.9% | 75.0% |
| Better support network | 82.6% | 86.4% | 89.6% |
| Improved mental health | 82.6% | 87.7% | 83.3% |
| Decrease in unemployment | 14.3% | 30.5% | 31.3% |
| More positive about finding work or starting a business | 82.6% | 83.1% | 87.5% |
| Formed a habit of savings | 39.1% | 66.1% | 70.8% |
| Feel more financially secure | 43.5% | 61.0% | 68.8% |

Table 5.1. Comparison of the proportion of newer and older SPG members who experienced different impacts

This suggests that most women in the SPG movement experience increases in their social support networks, confidence and sense of control, and mental health within the first year and that this is sustained and continues to build the longer people are members. Interestingly, SPG members who have been members for more than two were more than twice as likely to strongly agree (35%) that they have been better able to control important things in their lives than members who joined less than two years ago (15%) – implying a deepening of this impact over time.

However, there are clear differences that can be seen between newer and older SPG members when it comes to economic outcomes. For example, SPG members who joined more than a year ago were more than twice as likely to have started a business or found work than those who had been a member for less than a year. There is only a small increase in the proportion of SPG members who felt more positive about finding work or starting a business the longer they were a member. However, every SPG member part of WEvolution for more than 2 years that experienced a positive change in self-employment or employment also agree or strongly agree that they were more positive about starting a business since joining an SPG, suggesting membership of WEvolution was a driving factor in them starting a business.

There is also a pronounced difference in the proportion of SPG members who experienced increased financial wellbeing based on how long they have been a member for. For example, 39% of members less than a year had formed a habit of savings, while 71% of people who had been members for more than two years had formed a habit of savings. Similarly, 44% of people who had been part of WEvolution for less than a year felt more financially secure, while 69% of members longer than two years felt financially secure. A possible explanation for this difference is that it takes time to develop a habit of savings and build up sufficient collective savings or experiencing a situation where someone has needed to take a loan from their group for this to translate into a feeling of increased financial security.

Discussion of other explanation of differences between newer and older SPG members

There are other possible explanations for observed differences between newer and older members that are important to discuss. For example, the difference in outcomes between newer and older members may be caused by the recent shift towards a more digital model noted above, which consequently resulted in a slightly weaker impact for SPG members. Take the financial wellbeing case above as an example. As a result of the shift in delivery model, the group savings, at least for some newer groups may be seen as less important. There is some data to support this, as although the majority of people who have been WEvolution members for more than a year do report having collective group savings, 39% said they had not, while only 9% of people who had been members for more than a year reported having no collective savings. Another possible explanation is survivorship bias. That is, women who don't experience positive impacts, may simply drop out over time, while women who do experience the benefits stay, leading to a seemingly stronger impact the longer someone has been part of the SPG community.

In practice, it is likely that some interplay between all of the above is responsible for the observed differences, and though the relative weight for each cause cannot be determined, we find there are multiple data points that do suggest impact deepening over time and outcomes building on one another.. Thus, taking all of the findings together, we find compelling evidence of a transformative journey of impact that supports WEvolution's theory of change, in terms of the relationship between outcomes and how the impact is brought about.



Conclusion

There is good evidence to suggest that WEvolution has a positive impact across a range of outcomes, including confidence and a related sense of control; social support; feelings of belonging; mental health and wellbeing; entrepreneurship and employment; and financial wellbeing. There is also evidence to suggest that some impacts can extend to members' children.

The impact of WEvolution and Small, Powerful Groups

Both qualitative and quantitative findings suggest that WEvolution has an impact across the six key outcome areas mentioned above. In particular, we found strong evidence of impact in the following outcome areas:

- Increased confidence and empowerment
- Increased social support and sense of belonging
- Improved mental health wellbeing
- Increased entrepreneurship and employment

We also found good evidence that WEvolution supports a number of secondary impacts, namely, an increased sense of financial wellbeing and a range of positive impacts for children of SPG members.

Another key finding is that there were many connections and relationships between outcomes, in particular the primary outcomes above, suggesting that outcomes such as improved mental health or increased economic activity built on more foundational outcomes such as increased social support or increased confidence and control. Of particular note was how the impacts came together to empower women, transforming how women saw themselves, opening up a range of possibilities and giving them the ability to make change in their lives.

Based on qualitative insights, we found that the most impactful elements of the WEvolution model were:

- the peer-led nature of the groups that led to the formation of trusted and supportive relationships between peers;
- the wider supportive and encouraging environment created by WEvolution through 121 support from WEvolution and bringing SPGs together in regular peer gathering;
- the provision of bespoke micro-business support and training tailored to the specific needs SPG members;
- collective savings and loans within groups, supported by WEvolution's microfinance options.

Taken together, we conclude there is good evidence to support the key mechanisms of change as articulated in WEvolution's theory of change.

WEvolution's unique value to the sector in Scotland

Informed by the impact data, we reviewed over 50 other similar organisations and programmes in Scotland to understand where WEvolution fits within the wider sector and identify the unique value WEvolution and the Small, Powerful Group model brings to Scotland.

We found that WEvolution offers a range of unique value to the wider sector, in particular:

- Supporting and empowering women to lead at scale through peer-led groups and a digital platform.
- Supporting financial inclusion by building collective capacity through a unique support infrastructure, collective savings, accessible micro-finance options for women, and peer support.
- Supporting entrepreneurship for marginalised women through tailored micro-business support.
- Bringing the economic and social together into a single model where WEvolution facilitates a supportive community of peers to support each other, save together and start micro-enterprises, which builds confidence and in turn further enables a range of deeper economic and social impacts.
- Supporting a non-linear transformative journey that takes time. WEvolution is able to support women, through self-led groups, over a long period of time, which has allowed impacts to build and deepen.

Social and economic value

We then attempted to estimate the financial value of the Small Powerful Group movement by conducting a social return on investment (SROI) calculation based on the personal wellbeing value of the different outcomes we observed, the economic value of increased economic activity and financial savings, and the wider public value from reduced use of public services and increased productivity.

We estimate that WEvolution has generated nearly £25 million in social and economic value over the past decade, with a social return on investment of £11.05 for every £1 spent on operating costs and £17.08 for every £1 invested by the Scottish Government. WEvolution's SROI over the past three years, since it transitioned to a digital model, is £16.69 for every £1 spent on operating costs.

Conclusion

In conclusion, WEvolution has delivered a significant amount of impact and value to marginalised women in Scotland. WEvolution, with the Small, Powerful Group model, brings together community building with economic development through a purposeful mix of small, women-led groups, tailored business support and microfinance options for micro-businesses, and digital platform.

Through this, we find that WEvolution offers an impactful and cost-effective model that is unique in Scotland in supporting women's empowerment through connection, enterprise, and financial inclusion, with the promise of scale.

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Annex A: WEvolution Member Stories

Abby's Story

In early 2020, Abby was running a small bakery out of the kitchen in her home flat. Her business was doing well, and she was looking for support to help it grow. Abby knew she needed financial support to expand, but had hesitations about finding support for a small business, especially as a woman.

"When you're a woman it is really hard to make your voice heard, or make people take you seriously if you have a business idea."

Abby was contacted by WEvolution, but had hesitations at first—she believed that the type of support they were offering must only be available to large, established businesses, or must come at a high cost.

Despite these hesitations, Abby decided to take part in a WEvolution call, and quickly learned that neither was true.

"I didn't even realise that these support groups are available, and that it's a resource that is available in Scotland...I thought you would have to be a big business and pay a monthly membership to, I don't know, some sort of business club."

Abby joined a call to learn more about WEvolution and invited four friends to join her in establishing a Small, Powerful Group (SPG). Because each of the four members was in the process of running or setting up their own small business, meetings focused on sharing business ideas and social support for their entrepreneurship. Abby spoke about how energising it was to be part of a community of women entrepreneurs:

"It's just really really energising to meet other women who are talking about business, other entrepreneurs. You leave with a lot of energy and a lot of this can-do attitude."

The group began meeting regularly, alternating between weekly and bi-weekly, and collectively decided to start a shared savings fund as part of their SPG. At each meeting, each SPG member added £2 to a collective fund.

With a low interest loan from WEvolution and social support from her SPG community, Abby successfully moved her bakery out of her house and into a dedicated bakery space. This was a big moment of growth for her self-led small business.

Abby's business was thriving in the bakery space, until she encountered an unexpected issue—an oven in the bakery broke. Abby needed to fix the oven to keep her business running, but the cost was high, and was not something she was prepared to pay alone.

The SPG set up an emergency meeting. All four members immediately jumped on a call, and quickly agreed on Abby taking a loan from the group's collective savings to replace the oven.

"We agreed on how I'm going to pay back the money, and then I immediately withdrew the funds. I was able to order a new oven and just keep on baking."

"I went from being really stressed out that morning, to then having a conversation with my group to being like, okay, I have the money, I can fix the problem now."

Abby reflects on the speed of the group's decision making. Having to work with a traditional bank to take out a loan would likely have taken longer, and involved more fees and interest.

"When you're a small scale entrepreneur, you can go to a bank, but you don't have time to fill in documents. Your group, knowing your business inside out, can make really quick decisions about whether they can lend you the money."

Abby was able to use the shared group funds to take the emergency loan she needed, fix the oven, and keep the business going. Now, Abby runs a successful bakery, and continues to find support from WEvolution and her SPG.

"It's been two years now that I've been running this company. And whenever I have a work-related challenge, usually the first people I want to text is my Small Powerful Group...I feel like if you message them, they're always there for you. There had been at least a couple of times during these two years when I felt like I really couldn't have done it on my own."

Jasmine and Beth's Story

Jasmine and Beth were two strangers, both going through a transformative moment in their lives.

Jasmine had recently left a marriage, and had moved with her family from Glasgow to Edinburgh. As an outgoing and social person, she was looking to build community in her new home, saying “I was yearning for human contact as I am quite sociable.” Parts of her marriage had left her with diminished confidence, and had negatively impacted her finances.

“My confidence got knocked when my husband was controlling everything, and I had to learn how to do everything from scratch again when I left the marriage.”

Beth was also adjusting to life changes. After enduring extended Covid-19 lockdowns, she was feeling socially isolated, and was craving community and social connection.

“It was just after lockdown when everything started unlocking, and I was so depressed at that time. I thought I can't take it, I'm at a most lonely place.”

Both joined WEvolution looking for social support during these changes.

Jasmine was proactive in finding community: she saw an ad for WEvolution and decided to attend a WEvolution meetup. At that meetup she met Beth, and the two found an immediate connection.

“I told my story at the board meeting...Beth came just next to me. I really connected with her. And when I was telling my story, she was nodding alongside me. And when she told her story, there was a lot that resonated with me. I think we clicked.”

The two decided to start a Small, Powerful Group (SPG), and invited two friends to join. In their SPGs, they shared their personal stories and their experiences as women. They also shared in their different religious backgrounds, as a Sikh and a Christian.

They encouraged each other in their entrepreneurial work: Jasmine works full-time, but also independently runs a small business as a therapist. Beth is a yoga teacher, and teaches yoga and meditation.

Finding more confidence to expand her work, Jasmine hosted an Inner Leaders workshop, and invited Beth to lead the workshop's mindfulness session. Both Jasmine and Beth felt encouraged by the support of their SPG to lead the workshops.

"I felt I could do this. And with the support of the group I would not be alone. I have a squad of cheerleaders."

Other WEvolution members joined the workshop, and its success gave Jasmine and Beth continued confidence to pursue their goals.

"What I loved about this workshop was that we were all our own unique personalities, and very active about what we have as our dream and goals. This was very moving, as we all resonated with each other, and we're passionate about what we would love to do and achieve."

"I had an opportunity to share my mindfulness session at the gathering, bringing everyone peace and tranquillity, settling them down, grounding them, relaxed in the event. I was nervous as I did not know the audience, but I felt great after."

Jasmine and Beth found support from WEvolution and their SPG, and a sense of community in their friendship with each other.

"Jasmine and I have supported one another, holistically and mindfully. We are growing and encouraging each other and have lots of thoughts and plans about what we wish to do and support each other in SPG."

Continuing on the mindfulness experienced in the group workshop, they decided to plan a trip together, to a holiday home in Nairn Lochloy. They watched the sunrise together, drank tea, continued to share and connect, and led each other through therapeutic and mindfulness activities.

This type of community and social connection was what drove both members to join Evolution. Beth reflects on how the empowerment she found through WEvolution was particularly impactful as she moves into a new life phase. She shares feeling more "like herself", and more "confident."

"WEvolution came along just at the point where I thought I had been confined to the scrap heap, simply for being middle aged. But here was this movement made up of all sorts of people who wanted to encourage, create, experiment and share ideas, and who didn't think that age, background or gender should be a barrier to that."

"I'm not in a lonely place anymore. I don't feel alone...it's amazing."

Jasmine found the social connection she was looking for, and also found empowerment and support in reestablishing her finances: she began saving, and took a 90-day course on finances and money mindsets.

"It's given me a sense of empowerment to be able to save and to know that my little will grow into something big."

The support of new friendship, and of the SPG members and WEvo staff, helped them both in their respective journeys.

Nora's Story

Before Nora joined WEvolution, she was struggling to make consistent social connections. Having grown up in a strict religious group, she had an ingrained idea of what community looks like that didn't feel positive, and that she wanted to change.

"I basically grew up in a very high control religious group. When I left, it was very difficult because in that group you are taught that people outside of the group are all bad. So I was really scared of people."

This belief led to a lack of social connection, which affected Nora's confidence.

"I don't have much self-esteem."

A friend invited Nora to join her at a WEvolution peer meeting. At first Nora was sceptical: her religious group "taught that people outside of the group are all bad. I was really scared of people."

But she decided to attend, and immediately began to experience fundamental shifts in her perceptions of people and community. These shifts also positively impacted her mental health.

"Meeting all these people helped me understand...that people are good. I'm very socially anxious, so it really helped with my anxiety."

Nora decided to join a Small, Powerful Group (SPG). Being part of the SPG helped with her confidence, which in turn continued to support her mental health.

Nora began to take on new challenges: she took ownership of her SPG's Feedback Loop programme, in which she sent SPG members daily prompts to track their mental wellbeing, sense of agency, and interactions.

Nora independently designed the Feedback Loop findings into a comic for the group. She reflects on how this leadership and creativity sparked a change in her, and how much this has impacted her mental wellbeing.

“This is something that I never thought I would be capable of doing. So that illustrates the change in me. Especially when I went through this really bad period of depression, and I had psychotic symptoms, it was horrible—I thought this was the end. So being able to do things like that is really amazing.”

Being able to share her self-doubts and challenges with her SPG, and to find support and shared experiences, has impacted Nora greatly.

“I’ve always felt like a failure in a lot of ways, so it’s been amazing meeting people who have felt the same way basically, and we really help each other out, and empower each other. That’s what movement’s all about.”

Nora has found a positive community, and with it, self-confidence.

“Now I have support that I didn’t have before, I have a tribe who gives me confidence and empowers me.”

Annex B: Social Return on Investment Calculations

i. Increased confidence

| Outcome | Indicator / measure | Financial proxy | Value(3 years) | Value (lifetime) |
|----------------------|------------------------------------------------------------|-------------------------------------------------|----------------|------------------|
| Increased confidence | Increase in the number of SPG members with high confidence | Wellbeing of having high confidence (HACT 2023) | £4,811,219 | £10,203,101 |
| Total | | | £4,811,219 | £10,203,101 |

ii. Increased social support and belonging

| Outcome | Indicator / measure | Financial proxy | Value(3 years) | Value (lifetime) |
|---------------------------------------|-------------------------------------------------------------------------|------------------------------------------------------------------------------|----------------|------------------|
| Increase social support and belonging | Increased number of women in social groups (i.e. SPG) | Wellbeing value of being active in a social club (HACT 2023) | £777,084 | £2,009,699 |
| | Number of SPG members who experienced an increased feeling of belonging | Well-being value of increased feeling belonging to neighbourhood (HACT 2023) | £186,374 | £482,002 |
| | Reduction of SPG members who are lonely | Wellbeing impact of loneliness (DCMS 2020) | £566,209 | £1,464,331 |
| | Reduction in care costs associated with loneliness | Healthcare costs of loneliness (DCMS 2020) | £1,627 | £1,504 |
| | Reduction in productivity losses associated with loneliness | Productivity costs of loneliness (DCMS 2020) | £6,991 | £6,460 |
| Total | | | 1,532,745 | £3,963,967 |

iii. Improved mental health and wellbeing

| Outcome | Indicator / measure | Financial proxy | Value(3 years) | Value (lifetime) |
|--------------------------------------|----------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------|----------------|------------------|
| Improved mental health and wellbeing | Reduction in number of women with depression or anxiety | Wellbeing value of relief from depression and anxiety (HACT 2023) | £700,862 | £1,812,573 |
| | Number of women will improved mental wellbeing who had poor mental health before joining SPG | Care costs associated with poor mental health (McDaid & Park 2022) | £100,724 | £260,468 |
| | Number of women will improved mental wellbeing who had poor mental health before joining SPG | Cost of productivity losses associated with poor mental health (McDaid & Park 2022) | £65,607 | £169,673 |
| Total | | | £867,192 | £2,242,738 |

iv. Increased economic activity

| Outcome | Indicator / measure | Financial proxy | Value(3 years) | Value (lifetime) |
|-----------------------------|-----------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------|----------------|------------------|
| Increased economic activity | Number of businesses created / number of people who are self-employed | Wellbeing value being self-employed (HACT 2023) | £858,624 | £2,185,456 |
| | Number of businesses created / number of people who are full-time and part-time self-employed | Median annual earnings in Scotland for full-time and part-time self-employed (ONS) | £382,211 | £988,477 |
| | Increase in number of people who are employed (full-time and part-time) | Wellbeing value being employed full-time and part-time (HACT) | £222,373 | £575,102 |
| | Increased income from full-time and part-time employment | National Living Wage | £157,607 | £407,604 |
| | Number of jobs created | National Living Wage | £86,694 | £86,694 |
| | Number of people were who undertook a training and education course | Wellbeing value of job-related training not provided by employer | £13,668 | £35,349 |
| Total | | | £1,721,178 | £4,278,673 |

v. Increased financial wellbeing

| Outcome | Indicator / measure | Financial proxy | Value(3 years) | Value (lifetime) |
|-------------------------------|-------------------------------------------------------|---------------------------------------------------------|----------------|------------------|
| Increased financial wellbeing | Number of SPG members who regularly save | HACT wellbeing value of saving regularly (HACR 2023) | £1,397,013 | £3,612,964 |
| | Average amount saved per SPG member per year | Total value of financial savings | £49,039 | £126,826 |
| | Number of SPG members feel more financially secure | Wellbeing value of having financial comfort (HACT 2023) | £840,670 | £2,174,224 |
| | Value of loans provided by WEvolution | Interest saved from WEvolution loans | £8,275 | £8,275 |
| | Number of SPG members who took loans from their group | Interest saved from not taking out payday loans | £5,989 | £15,488 |
| Total | | | £2,313,058 | £5,968,917 |

Thank you.



An Anthill Collective Report

Authored by Brittany Noel Taylor and Will Bibby, 2024

This report was produced by Anthill Collective, a group of independent social researchers, policy experts and service designers helping organisations create citizen-centred policies and services.

hello@anthill-collective.co.uk

www.anthill-collective.co.uk