

# Overcoming poverty through self-help groups

## Learning from successes in Nepal

INF (International Nepal Fellowship) Nepal has been forming and building the capacity of self-help groups (SHGs) in Jumla District since 2004 as part of its approach to community development, building on people's existing capabilities and strengths. In the latest phase of their work in the district, INF Nepal formed 89 SHGs and committed to supporting them for five years. In 2017, Tearfund partnered with INF to strengthen the capacity of the 89 SHGs to design and implement community projects, so that the groups would benefit their whole communities, acting as a channel for development.

### Self-help group formation and capacity building since 2015

**Location:** Jumla District, Nepal

**Period of implementation:** 2015–2019

**Implemented by:** INF (International Nepal Fellowship) Nepal

**Funded by:** INF Australia (2015–2019), Jersey Overseas Aid via Tearfund (2017–2018)

**Evaluated:** In April 2019 by an evaluation team made up of INF Nepal and Tearfund staff members

## What impact are we celebrating?

An evaluation of the progress of the SHGs has offered us an opportunity to celebrate their accomplishments. Every SHG consulted by the evaluation team was found to have been very effective at mobilising community resources, in the form of materials and unskilled labour, to deliver diverse community initiatives. These initiatives were usually completed in a very short period of time, thanks to many helping hands. For example, maintenance of a health facility, so that healthcare staff would attend regularly, was completed by 24 people working over five days. Construction of a drinking water tap, for use by 75 households, was achieved by 58 people working for ten days. Many of the SHGs were motivated – in a way they had not been before – to put their savings towards meeting identified community needs. For every 1 GBP that had been given by the donors over the course of the project, the consulted SHGs had mobilised a community contribution equivalent to 2 GBP and secured additional funding sources of just under 0.50 GBP.

*'Before [...] we based our decisions on individual needs; however, through the SHG group we came to realise the needs of the community.'*<sup>1</sup>

Each SHG represented more than just a small subset of its village population – in most cases a woman from every household was a group member. The evaluation team found that this representation had not only made SHGs extremely effective in mobilising labour and other in-kind contributions, but it had also made

<sup>1</sup> A member of Kalika SHG in Tamti, Tatopani Rural Municipality. Quoted in: INF Nepal/Tearfund (2019) *Self-help group evaluation – Jumla, Nepal/UK*: INF Nepal/Tearfund, p 14.



📷 Anita Sunar welcomes visitors to a self-help group supported by INF Nepal. Photo: Tom Price/Tearfund

the programme highly effective in increasing women's confidence and influence. Women spoke about how their involvement in an SHG had increased their confidence to speak up in their community and their households. There was the perception that, having seen their successes, their husbands and other community members were willing to listen to their perspectives and even looked to them for advice on community issues.

Some groups said that INF Nepal's longstanding presence, onto which Tearfund effectively grafted its shorter-term contribution, contributed to their improved confidence and competence. Yet they also attributed much of the success of their projects to themselves, in a clear indication of genuine ownership and empowerment.

*'We didn't imagine we could have a women's group who would be able to achieve the successes we have.'*<sup>2</sup>

## What lessons are we learning?

The evaluation also presents the opportunity to draw out lessons that can be incorporated into future work with SHGs, including future work by Tearfund, INF and other Tearfund partners.

The success of the SHGs' community mobilisation has begged the question of whether they are also able to draw down local government resources to address the community needs that they identify. Although they spoke to the evaluation team of increased confidence in general, SHG members seemed discouraged about their lack of success in advocating for government support. Moreover, SHGs did not have a good understanding of the responsibilities of their local government. Consequently, there were cases in which an SHG had not demanded that the government support relevant initiatives, or had accepted too little in terms of funding.

The evaluation team recommended that INF Nepal integrate advocacy training, including training on local government responsibilities, priorities and budgets, into all of its work with SHGs. This could support groups

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<sup>2</sup> A member of Kalika SHG in Tamti, Tatopani Rural Municipality. Quoted in: INF Nepal/Tearfund (2019) *Self-help group evaluation – Jumla, Nepal/UK*: INF Nepal/Tearfund, p 15.

to implement more technical projects, hold local government accountable, and even scale up their initiatives to reach beyond their respective villages.

## What connections are we making?

Each year, we analyse a representative sample of Tearfund and partners' project evaluations. We then synthesise the key learning and evidence of impact from these evaluations. The evaluation of SHGs in Jumla District was one of 33 that we synthesised in 2020.<sup>3</sup> We found that it had the following findings in common with other evaluations of similar projects:

- SHGs can have significant social and relational effects. The relationships established within the groups can act as drivers of change in themselves, leading to increased personal confidence, greater willingness to talk about problems faced, and a stronger inclination to ask others for help and support.
- Tearfund-supported SHGs are not always being equipped to register as government-recognised organisations, with which status they may be able to access support from their government.
- SHGs ought to be able to lobby their respective governments. Evaluators recommend that Tearfund and partners, in supporting SHGs, build their capacity to engage in advocacy.
- SHGs need not only focus on individual savings and loans; with relevant capacity building and support, they also demonstrate the willingness and motivation to identify and address community-wide needs.

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Acknowledgements: This case study was written by Rachel Paton, based on INF Nepal/Tearfund (2019) *Self-help group evaluation – Jumla, Nepal/UK*: INF Nepal/Tearfund. Comments and feedback were welcomed from Amir Budhathoki, Madleina Daehnhardt, Patricia Pagulayan and Sarah La Trobe.

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<sup>3</sup> The evaluation of SHGs in Jumla District was selected for this case study, from among the sample of 33, because it was one of the most high-scoring against the [Bond Evidence Principles](#) of voice and inclusion, appropriateness, triangulation, contribution, and transparency.

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