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# Self reliant groups from India to Scotland: lessons from south to north

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# Self reliant groups from India to Scotland: lessons from south to north

## Clementine Hill O'Connor[*], Micaela Mazzei and Rachel Baker

**Abstract** There is a move towards partnership working across the global north and
south but there remain questions about how to do it most effectively. This
paper reports on the findings from a project that built a partnership
between women in Scotland and India in order to transfer knowledge about
Indian Self Help Groups. By creating peer to peer relationships that chal-
lenged traditional roles of 'teacher' and 'learner', the project was effective in
transferring learning from south to north and generating meaningful out-
comes for those involved. Despite the contextual differences, the successful
transfer of key components of the model, savings, and loans, has led to a
sense of empowerment in the Scottish women that is comparable to their
Indian counterparts. As the project continues, it will be important that the
dialogue between the partners continues, so there is ongoing learning as the
Scottish groups expand and develop.

## Introduction

Historically, the flow of learning and application of knowledge across the
globe has come from the north to the south through relationships that date
back to colonial aid (White, 1998). More recently, there has been a focus on
building partnerships across the perceived north-south divide; such partner-
ships are considered a key factor in the pursuit of the Sustainable

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Development Goals (SDGs). The SDGs, like the Millennium Development Goals before them, acknowledge the critical role that partnerships will play in meeting targets related to economic, social, and environmental development.[1] Whilst it is anticipated that these will be equitable partnerships, it is most often conceived of as a north to south dynamic facilitated through traditional aid relationships (Maxwell and Riddell, 1998). This results in an unequal partnership between donor and recipient in which the donor is the 'helping' partner from a richer country, and the recipient is the 'beneficiary' of the learning and from a poorer country (Lauer and Owusu, 2016). To facilitate a more equal flow of knowledge between partners, it is useful to look at the body of work, albeit limited, which documents examples of south–north learning (Johnson and Wilson, 2006; Bontenbal, 2013; Lauer and Owusu, 2016). Whilst there is debate around the use of the terms 'south' and 'north' (see Solarz, 2014), they are useful in the context of the discussion in this paper. North and south are labels that are commonly used to describe the countries associated with giving aid (North) and those receiving aid (South) which has in turn created a particular relationship which has resulted in limits to how learning is shared globally (MacFarlane, 2006).

This paper contributes to the existing body of work that explores how to more effectively facilitate learning across the perceived global divide, drawing on previous research, and the rich qualitative data generated through a four-year ethnographic study with the northern participants of one south–north learning project. Partnerships and mutual learning can be difficult to achieve when traditional north–south relationships and roles remain in place. This paper argues that subverting some aspects of the traditional relationships led to meaningful and empowering change which has implications for how mutual learning and partnerships are carried out in the future.

## South–north learning in theory and practice

Colonial relationships that have shaped north–south relations (White, 1998) have resulted in an unequal balance of power which can hinder the transfer of knowledge from south to north. Partnership working, based on ideas of international solidarity (Fowler, 1997) can help rebalance this dynamic by offering the opportunity to develop relationships founded on 'mutual respect and maximum feasible equality in political power' (Maxwell and Riddell, 1998: 257).

The establishment of SDGs in 2015 and their application has moved the discourse away from the north–south dichotomy (Koehler, 2015: 745) instead of focusing on partnership work to address social problems that

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1 http://www.un.org/en/ga/search/view_doc.asp?symbol=A/RES/70/1&Lang=E

impact both sides of the perceived global divide (Maxwell, 1998). However in practice, there has been criticism that partnership working remains couched in terms of aid in the form of resources that flow from north to south (Lister, 2000) and whilst there is some interest in learning across the globe, the most meaningful and desirable benefits are often the physical and financial resources that flow from north to south (Jones and Blunt, 1999).

In order to establish meaningful partnerships, it is important to explore examples of projects where learning has been the key focus and attention has been given to processes which have sought to rebalance the north–south dynamic. The development of these kinds of relationships offers an opportunity to draw on knowledge and experiences from across the globe to identify best practice and new approaches to address entrenched social issues that affect all parts of the world. Some examples of these relationships working in practice is within women's networks in which northern participants developed a more nuanced and dynamic understanding of gender and poverty after hearing critiques and experiences from southern participants (Alloo and Harcourt, 1997). Peer to peer learning partnerships in the form of 'twinning' projects foster cooperation between institutions in order to 'promote institutional capacity building' across the public sector (Jones and Blunt, 1999). Twinning projects are designed to result in learning and knowledge exchange (Hafteck, 2003; Tjandradewi, Marcotullio, and Kidokoro, 2006).

Some authors have reflected on successes and challenges of south to north learning. Lauer and Owusu (2016) found that, in an agricultural development partnership between the USA and Uganda, there was limited learning by the US partners and the project would have been more effective without initially dividing participants into 'teachers' and 'learners' (2016:398). The language of 'twinning' projects has also been questioned as it 'seems to imply that the intention is for the developing country partner to become most like its experienced twin' (Jones and Blunt, 1999: 392). Addressing language in this way is one of the ways to address power differentials and emphasise the potential benefits that can be gained by northern partners.

In cases where partners have identified value in the learning achieved, the type and nature of learning varies significantly. Bontenbal (2013) distinguishes between personal and professional learning. The former is most often experienced by northern partners who refer to the benefits of engaging with another culture (Bontenbal, 2013) and developing confidence to pursue personal goals (Carbone et al., 2017). The latter relates to the 'concrete learning benefits' (Bontenbal, 2013: 92) that are more significant in southern partners who develop (and apply) specific new skills. There is a high level of personal learning that is comparable, across the

north–south divide which comes from the valuable learning from the cultural exchange involved in study visits, learning new skills and being exposed to different perspectives and ways of working (Carbone *et al.*, 2017). However, northern partners are less likely to apply learning in a professional capacity; or to perceive themselves as 'learners' (Bontenbal, 2013). Arguably, this might be due to individuals' capacity to affect change within large organisations. Power relations within an organisation, the structural position of an individual within an organisation and a lack of understanding or the potential partnership learning all have an impact on whether learning is applied in a professional capacity (Johnson and Wilson, 2006). Another issue is that of power differentials between partners which means that 'powerful actors have less incentive to learn than those with less power because those in power have less incentive to change' (Lauer and Owusu, 2016: 386). This is supported by other authors who suggest that limitations of partnership working will continue as long as the knowledge gained by northern partners is undervalued and the objectives in the north relate to 'delivering development assistance to the south' (Bontenbal, 2013: 98).

Whilst there are limitations to the approaches taken thus far, given the global interest in partnership working to address shared social problems it is important to develop a practical way forward which until now remains unclear (Koehler, 2015). In this paper we describe the key components of a project transferring the model of Self Help Groups (SHGs) from India to Scotland and discuss the implications for future south–north learning partnerships.

## Self Help Groups in India

SHGs are a model of community development that has been a vehicle of social and economic change for many women across India (Tesoriero, 2006). Non-Governmental Organisations (NGOs) are most often involved in facilitating the development of SHGs and providing relevant training (Swain and Varghese, 2013). SHGs are formed of around twenty members from the same village. They have been a popular tool for financial inclusion and social empowerment since the 1980s supported by NGOs, and the governments of the southern states of India (Joshi and Desai, 2013). SHG members save regularly to create an internal loan fund, organised and managed by the SHG themselves. After a period of time, the SHGs are linked to a formal banking institution that provides a loan to the SHG as a collective. Through training from the NGO, SHGs are responsible for lending to individual members within the SHG, setting interest rates and repayment procedures. In 1992, this activity was scaled up as India's National Bank for

Agriculture and Rural Development (NABARD) piloted an SHG-Bank link-age programme which linked 500 SHGs to a local bank who provided a variety of banking services including low-interest loans and encouraged the uptake of savings account (Puhazhendi and Badatya, 2002). The pilot programme led to a national roll-out of the scheme which formalised the process (Joshi and Desai, 2013).

As a tool for community development, the core focus of academic stud-ies has been exploring the impact of SHG involvement on women's empowerment. A systematic review of qualitative and quantitative studies found that there were significant positive effects on women's social, eco-nomic, and political empowerment (Brody *et al.*, 2015). Across the studies, there were differences in specific measures, but the reviewers found that the definition that was cited across the literature was Kabeer's (1999). She defines empowerment as the process by which those who have been denied to the ability to make strategic life choices acquire the ability to do so (Kabeer, 1999: 435). The authors of the review found that empowerment came from experiences of handling money, independence in financial deci-sion making, solidarity, improved social networks, and respect from the household and wider community (Brody *et al.*, 2015:6). The outcomes of empowerment are wide ranging, as increased household decision making has implications for the health of women and children (Sarker and De, 2011) and can be a catalyst for political participation and improved access to services (Sahu and Singh, 2012).

The economic impact of SHGs is difficult to assess, the variety of meth-ods used and the inconsistent quality of the methods means that it is hard to come to a definitive answer. However, consumption smoothing, risk reduction, and income diversification are consistently the most significant economic impacts of SHGs (Deininger and Liu, 2013). This has also been shown to be the case in other countries with similar models (Kaboski and Townsend, 2011).

## The study

The transference of the SHG model to Scotland was initiated by the Priority Areas Committee[2] for the Church of Scotland (CoS). After ten years of work in Scotland, there was a concern about the approaches to community development that appeared top down and needs focused. With a shift to assets based-approaches to community development that centred on the 'the importance of the strengths and assets that people in

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2  This is the group that oversees the work that the church carries out in 56 churches that are located in the deprived parts of Scotland, measured by the Scottish Index of Multiple Deprivation (SIMD).

communities bring to change processes' (Burkett, 2011: 573), the timing was right for an approach that privileged grassroots participation. The multi-faceted approach of the SHG model, which also supports self-organisation and internal leadership, can be viewed as part of this approach. There was also an interest in the financial aspects of the SHG model, which reflects the growth of a number of different forms of savings and loans groups in the north, influenced by the south (Lehmann and Smets, 2014; Pearson, 1998). To begin developing the model, the CoS funded a group of thirteen women to travel to India to learn about SHGs before considering how they might be relevant for their own communities.

On the return from India, the women established themselves as a working group to start to plan how they would develop groups in their communities. The working group discussed a range of issues that arose as they sought to recruit new members and disseminate their learning within their communities. One issue that was raised was the term 'SHG' which lead to misunderstanding when they approached potential members because the term had connotations of support groups related to alcohol and drug dependency. The term 'Self Reliant Group' (SRG) was agreed upon as a suitable alternative. As SRGs began to emerge, the project 'Passage from India' developed as an organisation funded by CoS, in an attempt to recreate some of the SHG support systems in India. In 2014, the organisation became an independent charity, rebranded as WEvolution.

Taking an ethnographic approach, one of the authors (CHO) was embedded within the working group, two resulting SRGs and WEvolution. The study primarily focused on the learning and application of learning after the visit to India but gave insight into a partnership that specifically cast northerners as the learners. The ethnographic approach offered the opportunity to participate in the everyday activities of the organisation, and insight into the development of SRGs and the ways in which SRG involvement was impacting (or not) on the members (Hill O'Connor and Baker, 2017). In total, eighteen months of fieldwork took place between 2012 and 2015 to generate rich descriptive data. During the fieldwork, the researcher joined over thirty weekly staff meetings at WEvolution and sixty SRG meetings. Semi-structured interviews were used to supplement observational data, and to explore specific ideas and experiences. Nineteen SRG members were interviewed, some on an annual basis, while others were one-off interviews.

Data were recorded in several ways. Interviews were audio-recorded and transcribed verbatim and observational field notes were recorded by the researcher. In the first stage of the analysis, the data were coded in a descriptive way, followed by a second round of coding to create preliminary analytical categories to further explore on returning to the field.

Differentiating between the analysis of the interviews of the thirteen women who travelled to India from the later interviews with SRGs as they became more established allowed for coding for change over time. Analysis also included comparison of the codes across data sources in order to see patterns and themes across different sections of the data and at different points in time.

Ethical Approval was granted by the university ethics committee in 2012. In reporting this research, we have decided not to use a pseudonym for the organisation, WEvolution, as it is difficult to offer more than a 'thin veiling' of the true identity in which a preliminary internet search will reveal the real name (Guenther, 2009). Pseudonyms are used for the SRG members, and we do not report individuals' details in order to make it as difficult as possible for them to be identified.

## Passage from India – a south to north learning experience

The Passage from India, project was set up as a learning experience for the women from Scotland, clearly stated in the initial funding proposal:

> 'The programme has been designed to enable women in some of Scotland's poorest neighbourhoods to learn from their counterparts in India'

> (Mathias, 2010)

This explicitly established the thirteen women travelling to India as learners from the outset, reversing the 'traditional roles' that generally see Northern partners as donors and teachers rather than recipients and learners (Lauer and Owusu, 2016). Indeed, it was the knowledge of the Indian women that was deemed valuable in the context of the project, and the transfer of such knowledge in order to establish groups in Scotland was the main outcome of the project and the focus of the research.

The Scottish group visited an SHG programme facilitated by Stree Mukti Sanghatana (SMS), an organisation that works with women in slums in Mumbai who collect waste, known as 'rag picking'. With the support of SMS, the SHGs are vehicles for women to organise themselves into informal co-operatives able to negotiate prices for the recyclable waste they collect. SMS has organised training in associated sectors and, with help from a local university, some SHG members are responsible for the creation of bio-gas which provides energy to the university campus (Da Zhu *et al.*, 2008).

When the Scottish group explained their motivation for getting involved in the visit to India, they expressed hope in the ways that the SHG model might begin to address what they saw as the problems within the

communities in which they lived and worked. Some considered the groups as a means for women to find their voices, have the opportunity to explore new directions and make choices about how they spend their time and how they value themselves. Ultimately, the trip to India was considered a leap of faith by many of those involved. They participated in training prior to the visit but the grassroots nature of what was envisaged meant that it was not prescriptive about how the project would progress. The women were unclear about what potential groups might look like in Scotland, but had made a clear commitment to try to apply their learning on their return from India.

In the next section, we use the concepts of personal and professional learning, discussed previously, to show how learning was applied, and the institutional support that was required. We then present findings that show the specific application of learning in the form of the savings and loans functions of the SRGs and discuss the nature of the outcomes, which indicate some success in the transfer of the SHG model, particularly in terms of empowerment.

## Personal and professional learning

Due to the way that the project was designed and developed over time, personal learning was applied professionally as the groups in Scotland took shape. Learning across the south–north divide involves recognising both similarity and difference (Bontenbal, 2013). Similarity allows for trust to grow between partners and has taken the form of 'professional equivalence, a relative parity of status, trust and knowledge sharing on a collegiate basis' (Johnson and Wilson, 2006: 74), whilst difference encourages a process of reflection that can be a starting point for learning (Bontenbal, 2013).

The personal affinity between the women from Scotland and those they met in India reflects this notion of similarity. On their return, the Scottish group told powerful stories of the women they met who were part of an SHG programme. Indeed, two years after the visit, Maggie still referred back to how inspiring the rag pickers were, and how she connected with their experience:

> I keep going back to the rag pickers, I always think if that's where I stayed, that's what I would be doing, living with the rag pickers. I don't know why, it's just I think a light come on in my head when we went to see the rag pickers… And I'm like, if we lived here and we didn't have money, I said, 'That's probably what I would be doing.'

> Maggie- SRG member, November 2014

Although the UK and Indian contexts are starkly different, Maggie considered herself at the bottom rung of a socio-economic ladder in the UK and recognised that her Indian equivalent was a rag picker. For Maggie, this was an intensely personal experience as she identified the similarities in experience, and thus the solution may also be similar. Prior to the trip, the women had worried about how different the context would be and surprised at how similar some of the circumstances were on visiting India.

In order to go beyond the personal and into the 'concrete learning benefits' (Bontenbal, 2013: 92) that define professional learning in the initial meetings after the study visit, the thirteen women involved discussed how they would apply their new knowledge within their communities. In one of these meetings, Lauren acknowledged that although 'food and sanitation aren't issues here, alcoholism and domestic abuse is the same'. She said that in both contexts women were concerned for their families and ensuring the best for their children. In recognising similarity, there was also consideration of differences, particularly with regards to material circumstances. When they faced a challenge, the women would often say, 'if they can do it in India, we can do it here' as they acknowledged the different ways in which they had access to resources that women in India did not. In twinning partnerships, differences are considered a 'trigger to reflect and learn', which is beneficial for personal development (Bontenbal, 2013: 87). However, in this project difference also provided the motivation and starting point for going beyond the personal as the thirteen women sought to practically apply their learning and establish SRGs in Scotland. As the organisation, 'WEvolution', grew in parallel the aim was to follow a similar model as that used in India. As such, WEvolution acted as an umbrella organisation to facilitate the development of SRGs in Scotland and the women were able to contribute to the establishment of the support organisation as their SRGs developed. This approach differs to others where there have been internal institutional barriers for individuals seeking to apply their learning in a professional capacity. Whereas Johnson and Wilson (2006) found that an individual might be limited by their position within the organisation, or a lack of understanding of the relevance of partnership working SRG members had direct input into training materials, organisational processes and functions, and played a key role in discussing and promoting the work in public forums.

By establishing the Scottish women as learners, the project was able to mitigate some of the impact of the perceived power differentials that can arise between southern and northern partners. The institutional barriers were also lessened because the learning was to be applied within a community and the organisation grew with them. The more concrete learning

benefits of skills development and practical application usually seen in the South were visible in the North as the group of thirteen began to develop SRGs in their communities. The following section describes an example of specific and applied transference of the SHG model from India to Scotland before discussing some of the outcomes of membership of SRGs and SHGs.

## Applying the south–north learning in practice: savings and loans

At the core of the SHG model is a commitment to regular savings by each group, it is what makes them distinctive from comparable models (Harper, 2002). Each SHG commits to regular savings and allows members to borrow from this small fund. If the SHGs choose to, they can access a bank loan through the bank linkage programme described previously. SRGs can also access larger sums of money for business development from WEvolution. In this section, we focus on the smaller, internal savings, and loans activities of the SRGs. This is partly due to the limited number of larger loans dispersed by WEvolution during the research. Another reason for this focus is related to the management and financial skills required for this activity. In India and Scotland, the financial activities are decided upon and organised by members of the group. The groups set the interest rates and repayment periods, often in discussion with the individual requesting the loan in order that it is manageable for her. It is the groups' responsibility to keep account of the savings, loans, and repayments. In both SRGs and SHGs, the experience of financial management and the related skills that are developed have been linked to personal changes described by women in Scotland and illustrated in the research literature from India (Kumari, 2011).

In the weekly meetings of the SRGs, one of the focal points was handing over the £1 saving to the treasurer. This role changed hands several times, with different members given the opportunity to take on what was seen as an important responsibility that has given women a sense of pride, trustworthiness and confidence. When asked about the importance of this role Lorna answered:

> 'I suppose, because every week the women hand me you know, their pound and all that. That's trust, because I could walk out that door and you know I'm trusted with that money. Although I take it away and put it in the safe, I'm left standing with all this money and I'm trusted. People trust me.'

Lorna- SRG member, September 2013

There was also a sense of pride observed when Charlie was arranging the Christmas bonuses for the group:

> 'Charlie proudly showed me the new receipt book they had. This was being used now after the group had decided that the accounts needed to be a little better organised now that they were selling so much they were in danger of losing track of who had paid for what and when.'

<div align="right">Fieldnotes, December 2014</div>

Within the SHG literature engaging in the financial aspects of the SHG is part of what is described as a 'mastery experience' (Bandura, 1997; Newransky, Kayser, and Lombe, 2014) which refers to 'a strengthening sense of self efficacy built through perseverant efforts that produce successful outcomes' (Newransky, Kayser, and Lombe, 2014). Women in SHGs initially felt some fear and anxiety about handling money but that fear disappeared over time as members have become more familiar with the process (Kumari, 2011). There is also evidence to show that SHG members are able to act beyond their usual spheres, for example they have gone to the bank without their husbands (Knowles, 2014) and have access to further knowledge and new opportunities (Mathrani and Periodi, 2006). In the SRGs studied there were examples of group members attributing their confidence directly to the experience of managing the accounts; Lorna started to explore options of direct selling (e.g. Avon) and said that she was able to consider this as a possibility due to her familiarity in reporting incomings and outgoings, as well as organising receipts and invoices.

The savings and loans activities in both SHGs and SRGs was one of the core processes through which women developed a sense of confidence and agency, key aspects of empowerment. In the next section, we discuss the development in more detail and consider what this means for women's empowerment in both contexts.

## The implications of practicing south–north learning: empowerment

Confidence is a key aspect of empowerment, in order for a person to be able to consider how to make themselves heard, assert their rights and act on the decisions made it is important for a person to know their own voice and be able to speak it publicly (James, 1992). The experience of finding their voice and having the confidence to use it was a common experience across the SHGs and SRGs. Kumari (2011) reports that a woman stated that:

> 'one of the things I have learned is to be able to speak in front of a group of five people without shivering'

<div align="right">(Kumari, 2011, p. 131).</div>

An SRG member Charlie discussed the difference that she has experienced as a result of her involvement in the SRGs and compared her new found ability, to talk in front of large groups of people at formal events and meetings, to how she would have felt before she joined the group:

> 'I would feel that if somebody outside would talk to me I would talk to them back rather than just ignore them or walk away because I would feel, oh I can't talk to that person. There's groups, when I first came here that I would hide in the corner and then everybody had a turn to make tea, when it was my turn I took the day off, I wouldn't come. So that's a big step from then.'

> Charlie – SRG member, October 2014

Another SRG member made a similar statement in an interview conducted after almost a year of membership:

> 'I feel a lot changing. Before I joined the SRG I was very, very quiet, didn't talk much. Since I joined the group I'm a lot happier, open myself up, be social and talk to people. Used to be that I didn't talk much, I talk with the children but not outside people. It's a big difference'

> Rachel- SRG member, September 2013

The implications of this expanded field of communication went beyond the immediate impact of reduced isolation and a sense that women were happier. The increased confidence allowed women to more clearly communicate their opinions, make claims and take action. An example of how this has worked in India is evident in a quote from an SHG member in Ramachander and Pelto's qualitative research:

> 'Nowadays we go alone to the bank and we are able to talk to the bank officials and attend meetings.'

> (Ramachandar and Pelto, 2009: 12)

The implication here is that when women's sphere of action is extended, they are able to take action for themselves and to reduce their dependency on others. The examples show the early stages of processes that could lead to the ability to make more 'strategic life choices which are critical for people to live the lives they want' (Kabeer, 1999: 437). There was also evidence of this increasing independence and agency for SRG members in Scotland. For example, one SRG member this was particularly clear as over the course of the research she made the decision to leave her difficult marriage. Previously, this had seemed too difficult in terms of negotiating with external agencies to fund suitable accommodation and rearranging social security payments to ensure sufficient support for her and her children. Although she initially joined the SRG to get out of the house, she benefitted from being part of a supportive peer group, developing her skills and being

encouraged to act out of her comfort zone, eventually enrolling in college so that she could expand her creative sewing skills and gain a qualification.

In any discussion of empowerment, it is important to conceptualise the outcome and the ways that it manifests in people lives. A distinction can be made between processes that allow women to better fulfil their gender roles, and those that help women challenges the status quo and exercise choice (Kabeer, 1999). There is evidence from SHGs that women are experiencing the latter in the new ways that they are engaged with money (Brody et al., 2015), and in cases of women successfully standing in local elections (Knowles, 2014), publically challenging and questions politicians (Sahu and Singh, 2012), and ensuring accountability from individuals and institutions (Mathrani and Periodi, 2006). However, this process can be difficult (de Hoop et al., 2014) and the SHG movement in India is further on than in Scotland, therefore these more transformative changes are yet to emerge.

Nevertheless, women from SRGs are starting to think about how to engage with institutions of governance, particularly those associated with the social security system. Some SRGs members have engaged through projects such as the 'Poverty Truth Commission' and in offering evidence to public consultations. This is timely, given the forthcoming devolution of some sections of social security policy from UK government to Scottish Government. This shift towards political engagement and consideration of systemic change is another area in which the SRGs could learn from SHGs. Continual learning is a focus for WEvolution and the SRGs they support. As the number of SRGs increases, there is potential for the transfer of some of the institutions, support mechanisms and drive towards political engagement that are part of the SHG model in India (Kilby, 2011).

## Conclusion

Given the emphasis on global partnership working within SDGs, but limited success in practice (Koehler, 2015), it is important to explore examples of good practice of south to north learning. Although this research focused on the south to north flow of knowledge, there are lessons to be learnt that may facilitate improved translation of community development learning and practice from one context to another.

By establishing the women from Scotland as the learners within the partnership some aspects of the power differentials were diminished and the northern partners were able to recognise areas of similarity and potential to apply knowledge. The distinctive way that WEvolution developed in parallel to SRGs meant that the women had a space to apply their learning beyond the personal and into the professional and institutional realm through this new institution. Rather than facing the bureaucratic barriers

reported in previous studies (Johnson and Wilson, 2006), the project was designed so as to facilitate institutional learning too.

Despite significant changes for some of the individuals involved, which mirror those experienced by their Indian counterparts, there is still a lot of work to be done before the transformations seen in India are achieved in the UK. In working towards these large-scale transformations, it is possible that in addition to contributing to global partnerships (SDG 17), the transfer of knowledge described in this paper might also have implications for SDGs related to reduction in poverty (SDG 1) and increased gender equality (SDG 5). Significant steps have been taken to expand the model through strategic partnerships with local authorities, third sector and civil society organisations, with substantial financial and political support from the Scottish Government. Continued learning and development are vital, the initial visit to India was a powerful experience and future SRGs may not have that same experience which may impact how the groups evolve over time. WEvolution maintained the link to SHGs in India, though it takes a different form. A second visit to India was arranged for WEvolution staff to attend a training course with MYRADA, one of the key institutions involved in the SHG movement. WEvolution also invited those engaged with the movement in India to Scotland to meet SRGs, reflect on the model and what more could be transferred from India. Whilst the relationship between individual women in Scotland and India has been more difficult to maintain the organisational links remain.

There is much to be learnt from movements and institutions in the global south and more could be done to facilitate and apply such learning in the global north. Beyond the specific example of SRGs, the experience of those involved in the project supports the findings of previous research which has concluded that one of the key factors in successful knowledge transference from south to north is to find ways to reduce the power differentials, most notably by explicitly naming northern partners as learners rather than teachers. Partnerships between south and north often focus on assessing the outcomes in the south rather than the north. In this project, this relationship was reversed and in focusing on the outcomes for northern partners, there was significant learning and application of learning not seen in previous research. This suggests that in all types of partnership work the aims and outcomes should be explicit for both partners.

The research also indicates the importance that should be placed on the role of institutions and bureaucracies that can halt the application of professional learning in the north. The specifics of this project may not be replicable in all cases. However, it does suggest that there needs to be a focus on finding concrete ways to apply learning at an institutional level. As meaningful partnership develops northern partners in particular, should

consider where there is space for institutional change and the capacity they have for implementing change in order to be able to implement the 'concrete learning benefits' that come from professional learning (Bontenbal, 2013). Despite the contextual difference, there are some core issues that remain consistent across the globe (Maxwell, 1998) and this research shows that there are some common ways that these can be addressed.

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