

Self-Help Groups as Alternative Vehicles for Sustainable Development Among Households in Kisumu East Sub-County, Kenya

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Abstract: Self-help groups (SHGs) generate social and economic interventions for sustenance of livelihoods by harnessing group power to solve social-economic dilemmas. Like other development initiatives, groups provide a reachable alternative for millions suffering relative economic backwardness and deprivation in rural and informal settlements. Government and private support in Kenya has seen tremendous increase in number of SHGs over the past decade. Despite growing investments in group-based livelihoods promotion, little consensus on sustainable impact of their programs on development exist. This study sought to assess SHGs as an alternative vehicle for sustainable development among households in Kisumu East sub-county, Kenya. Specific study objectives were; to establish the main economic activities of SHGs and to assess the types of benefits accrued from the economic activities of SHGs in Kisumu East sub-county. Collective theory guided the study that applied descriptive research design to gather qualitative and quantitative data. A sample of 105 respondents drawn from a target population of 320 in 15 groups with over 10 years of operation participated. Noticeable completed projects and revenues in economic empowerment processes formed inclusion criterion. Questionnaires and focus group discussions got used to gather data for cleaning, coding and analysis for presentation in percentages, frequencies, tables, and narratives. The findings indicated that SHGs in Kisumu East sub-county devised various income generating activities for income improvement and sustained economic development. Further indicated women in groups, improved their status economically by economic activity(ies). SHGs enabled members to economic benefits like access to credit for businesses. It is recommended for policies enactment enhancing SHGs activities as economic empowerment vehicles in Kisumu East sub-county. SHGs Capacity building process should train and equip members for generation of regular sustainable income. Programs by non-governmental organization and civic advocacy actors towards ensuring SHGs have better capacities be collaboratively undertaken for greater benefits.

Keywords; Alternative Vehicle; Economic Activities, Household; Self-Help Groups; Sustainable Development

I. INTRODUCTION

According to the World Bank's most recent estimates (2019), one out of every ten people in the planet lives on less than US\$1.90 a day. The vast majority of people live in rural areas and work in low-productivity, high-risk

subsistence farming and associated activities (Sundaram, 2018). Activities that meet basic human requirements in good and bad times, as well as accumulating capacities, resources, and assets to carry out these activities, are all included in livelihoods, which are described as a household's means of earning a living (Chitere, 2018). Poor people aim to diversify their sources of income rather than relying on a single source of income to improve income and reduce vulnerability. As a result, improving, promoting, and developing sustainable livelihoods techniques is a vital component of poverty reduction and long-term economic development.

The usage of groups of persons who have come together for economic or non-economic objectives is a popular strategy to improving the lives of people living in poverty. These self-help groups (SHGs) serve as launching pads for interventions aimed at generating and sustaining livelihoods (Wong and Guggenheim, 2018). Microfinance models, in which a group of people band together to lend to one another and access finance through group liability loans, are among the most well-known and studied self-help groups. Community-driven development, in which communities are mobilized for development initiatives, encompasses such approaches.

Such approaches are increasingly being adopted and promoted by governments and development organisations. A self-help group approach to livelihoods development and sustainability provides a number of benefits, including better project and participant targeting, economies of scale, risk-sharing, accountability, and monitoring (Pitt and Khandker, 2018).

Critics, on the other hand, argue that such programs are not inclusive, posing a risk of elite capture, and fail to consider the limited capacity of local institutions (White, 2018). Furthermore, the impact of SHGs techniques has been a contentious discussion and proof of their usefulness in sustainable development remains ambiguous (Banerjee, Duflo, Glennerster, and Kinnan, 2019). Globally, investments in group-based development solutions are on the rise. With 199 initiatives worth US\$19.7 billion in 78 countries, the World Bank is a champion of community-driven development. Various governments around the world have also implemented similar poverty alleviation approaches.

SHG livelihoods projects have been started and ramped up in a number of other poor countries.

SHGs have played a key role in assuring members' economic empowerment around the world.

In this regard, Kebebe and Shibre (2019) conducted research in Narathiwat, a province in southern Thailand that showed SHG members' empowerment both within the family and in the community after participating in group activities. The organizations were founded to produce batik and embroidered items, among other things. This project encouraged all members to participate in order to make an income, and it improved women's position in the household as well as in the community. According to reports, some SHG members were involved in local community administration structures and issues. The study discovered that when people work together for a common goal, they can accomplish long-term social and economic progress.

According to a study conducted in India by the Organisation for Economic Co-operation and Development (OECD) (2019), collective action through women in SHGs brought members, particularly women in the informal sector together to address their problems by envisioning change and putting it into practice following an empowerment program. The study, conducted through SEWA SHGs (Self Employed Women's Association), is a unique model of empowerment in which women gather together to discuss concerns such as training and communication. The women's organization aspires to empower women by providing them with skills that will allow them to better their abilities while running their enterprises. Going by the same study, when women band together, they are better positioned to bargain for collective loans for their members. In India, for example, Women in Informal Employment Globalizing and Organizing (WIEGO) is an organization that is able to reach out to the government and private sector in order to obtain institutional support for women's income-generating activities (OECD, 2019).

This shows that when individuals of a community band together, they may become empowered by learning new skills through educational forums and seeking financial assistance from various organizations. Several studies in Africa have found that collective action through SHGs empowers people for long-term socioeconomic improvement. According to a World Vision (2030), the Empowerment, Respect, and Equality Program (ERE) in Zambia, which aimed to significantly improve the well-being of girls and women through academic scholarships, business training, and small loans, indicated that the lives of women and their families were being transformed. As contained in the World Vision report, ERE generated opportunities by organizing saving clubs of up to 25 people each, which allowed members to pool their money and get individual loans from the group or invest in a common activity such as crop planting.

As members of the organizations saved money, borrowed money from the group, created new enterprises, and upgraded existing firms, their lives were transformed. According to the

research, this has resulted in a change in the members' and their families' livelihoods. Flynn (2018) set out to analyze the influence of financial Self-Help Groups (SHGs) on poverty reduction and development in Uganda's rural communities, as well as their triumphs, limitations, and long-term viability. In order to give a broader context for the research, a thorough literature assessment on poverty in Uganda, development theories and development in Uganda, and rural financial self-help group methodology and theories were conducted.

Members of SHGs in Central Uganda run by the Self-Help Group Approach Uganda (SHGAU) organization, as well as SHGAU workers, took part in the study. Personal interviews and focus groups were the most common tactics used. These provided insight into SHGAU's goals and organization, as well as the goals, finances, and structure of the SHGs themselves, and allowed the researcher to learn directly from the rural poor about how the groups benefitted them and the challenges they faced. The research's principal findings backed up the premise that SHGs are extremely effective at reducing poverty in rural areas and promoting human development, particularly among women. The groups' limitations were caused by external influences, largely cultural and economic, rather than by the groups themselves, but there may have been a few minor structural issues with the groupings.

Self-help organizations in Kenya are part of a larger self-help movement that Mbithi and Rasmussen (1977) date back to traditional African civilization, where members of communities established groups to help each other with tasks like clearing bushes, growing crops, building houses, and herding cattle. The British colonial authority sponsored and promoted traditional self-help activities in the form of betterment or community development work (Chitere, and Ngundo, 2017). Following the support of then-Kenyan President, Mzee Jomo Kenyatta, and his government policy emphasizing African socialism as a method of people working together for their own benefit, the self-help effort became known as "Harambee" and was significantly extended after Kenya's independence in 1963 as outlined in Sessional Paper No. 10, 1965 and Development Plan, 1964-69 (Republic of Kenya, 1969). Self-help initiatives increased from 21,297 in 1965 to 27,943 in 1967, then decreased to 7,580 in 1972, 1,671 in 1977, and 1,403 in 1981. (Chitere, 2018).

Education (e.g., schools), water, health, livestock dips, sanitation (e.g., pit latrines), and housing (e.g., house improvement and construction of teachers' houses) were all part of these programs. Mbithi and Rasmussen (1977) distinguished between large (e.g., institutes of technology) and small-scale (e.g., an early childhood development center) self-help activities, as well as between economic (e.g., dairy cows) and social (e.g., community hall) projects, and noted that government assistance policy at the time favored economic rather than social projects.

Kariuki and Place (2019) investigated the performance of Kenyan rural communities. They discovered that groups were

varied and dynamic, taking on new tasks while quitting old ones. They also discovered that women joined groups to acquire household supplies or obtain social insurance. Kariuki and Place (2019) found that women and men engaged in similar activities for different reasons in a follow-up paper. To empower their houses, women tended to participate in group activities. The question of whether the groups permitted women to obtain sufficient and consistent resources was therefore considered significant. According to Jivetti (2018)'s research in Vihiga District, women's clubs provide new chances to make, save, and invest income.

As individuals, family heads, or community members, the groups aided women in reacting to dynamic socio-economic changes. He said the organizations aided bottom-up neighborhood development and helped address failures where national policies may have stifled progress.

Women's economic and social welfare activities, carried out through women's organizations, helped to harness women's economic power at the communal level (Government of Kenya, 2019). In Kenya, women's groups served as the key decision-making platforms. Although the household as a whole benefited from such activities, they often give women access to household decision-making by creating a sphere and resources that they control (World Bank, 2019).

A research conducted by the Republic of Kenya on the role of groups established that the number of SHGs in Kenya increased from 733,135 in 2015 to 1,143,792 in 2020 (Republic of Kenya, 2020). These organizations' membership climbed from 10,574,639 in 2015 to 19,618,064 in 2020. From Kshs. 851.2 million in 2015 to Kshs. 1.5 billion in 2020, their contributions have increased. As a result, the government recognized the critical role that these organizations serve. As a result, in December 2019, it launched the Women Enterprise Development Fund (WEDF) as a tool to address women's socioeconomic empowerment. The WEDF's goal is to make microfinance lending and other financial services more accessible to women at affordable rates. The Uwezo Fund was established in 2019. This came as a result of Kenyan President Uhuru Kenyatta's promise to set aside Kshs. 6 billion for youth and women's organizations.

The fund's major goal was to increase loan availability for the promotion of youth and women-owned businesses and enterprises at the constituency level. It was envisaged that the money would be used to boost growth and fund community-driven development in order to achieve the vision 2030 goals. Youth and women's organizations that meet the criteria are eligible to receive funds from this initiative. A number of registered SHGs exist in Kisumu East Sub County, with the main goal of promoting livelihoods through various sustainable development initiatives that include interventions for income production and diversification by providing access to human, social, financial, and physical capital. This is accomplished through collective savings and credit, financial and market linkages, productivity-enhancing training, self-employment and wage-based employment and social

protection and public service access. Despite increased spending in group-based livelihoods promotion, there is no agreement on the effectiveness of these initiatives. The purpose of this study was to evaluate self-help groups as an alternative vehicle for long-term development among households in Kenya's Kisumu East sub-county.

1.1 Statement of the Problem

SHGs are venues for implementing interventions to produce and sustain livelihoods and to use the collective power of the group to tackle socio-economic problems. The group, like other development projects, offers a game-changing alternative to millions of disadvantaged people living in rural areas and informal settlements who are plagued by relative economic backwardness, poverty, poor infrastructure, illiteracy, and bad health. In Kenya, the number of SHGs has risen dramatically, with both the government and private organizations working to support them. The Kenyan government, for example, has put up 6 billion shillings for youth, individual women, and women's organizations. A number of registered SHGs groups exist in Kisumu East sub-county, with the main goal of promoting livelihoods through various sustainable development initiatives that include interventions for income production and diversification by providing access to human, social, financial, and physical capital. This is accomplished through collective savings and credit, financial and market linkages, productivity-enhancing training, self-employment and wage-based employment, and social protection and public service access. Despite increasing investments in these group-based livelihoods projects, there is no agreement on how effective they have been, and why or why not on long-term development. The purpose of this study was to evaluate self-help group as an alternative vehicle for long-term development among households in Kenya's Kisumu East sub-county.

1.2 Research Objectives

The purpose of this study was to evaluate self-help groups as a viable choice for long-term development among households in Kenya's Kisumu East sub-county.

1.2.1 Specific Research Objectives

1. To establish the main economic activities carried out by SHGs in Kisumu East sub-county
2. To determine types of benefits accrued from the economic activities undertaken by SHGs in Kisumu East sub-county.

II. LITERATURE REVIEW

2.1 Theoretical Literature

Collective action is a broad notion that encompasses a wide range of social phenomena (Marshall, 1998). The behavior of a group working toward a common goal is referred to as collective action. When individuals take part in collective action, the group's resources, knowledge, and efforts are pooled to achieve a common goal. Rural people and residents

of informal settlements in urban regions can benefit from collective action as a way of local development and risk reduction, however, data on self-help organizations in Kisumu East sub-county is limited.

According to Meinzen –Dick, R., Di Gregorio, M., McCarthy, N. (2014), collective action contains common characteristics such as shared interests, common and voluntary acts to attain shared interests, and member involvement. Marshall (1998), in agreement with Meinzen-Dick et al (2014), defines collective action as activity conducted by a group, either directly or through an organization, in pursuit of members' perceived common interests. It is argued that group formation can help generate social capital, which can have a positive impact on human welfare, particularly as a result of income generation among the poor (Grootaert, 2011; Ostrom, 2014; Davies et al., 2015).

Individuals are supposed to be capable of anticipating and actively acting to obtain the benefits of collective action. Social contacts, according to a number of academics, form social networks, foster trust, generate values, sustain norms, culture, and traditions, and influence economic and social consequences (Sanyal, 2019; Woolcock, 2018; Berkes, 2019). Similarly, social capital theory, which emphasizes cultural and social inclusion, promotes empowerment, happiness, and community growth (Shortall, 2018). Personal relationships such as respect and trustworthiness are enhanced by collective trust (Dasgupta, 2015).

It has been observed that members contribute to repaying the group's loan commitments by weekly contributions to a shared account as espoused by Anderson, Locker, and Nugent (2012), and so obtain access to more loan monies for their own use much easier than they would if they acted alone. While Ibrahim (2016) claims that collective action fosters the formation of values and beliefs that are shaped by the social context in which people live, Stewart (2015) claims that the ability to participate in a collective action such as a self-help group is a capability in and of itself.

Collective action refers to a wide range of social occurrences in which social actors participate in common activities for the purpose of rewarding and/or giving collective goods. A social good is something that a single individual cannot achieve alone via his or her own efforts. Instead, many people's contributions, whether independent, interdependent, or coordinated, are required to achieve it. Persuasion, alignment, and coalition building processes play a role in collective action among purposeful actors who have various and frequently opposing sets of preferences.

2.2 Empirical Literature

Mehta, Mishra and Singh (2020) observed that most members of a sample of 10 women groups with 162 members recruited for a study in the Jammu region of India were economically weak previous to the group formation phase. The formation of the group had a significant positive impact on the socioeconomic situations of the group members and their

households, as well as the reduction of poverty. In comparison to the pre-group period, the study found that empowerment through the group contributed to greater self-confidence and positive behavior change such as participation in outdoor activities.

In the same breath, Das (2019) claims that when individuals of a community band together in a cooperative framework, their household's economic and social position increases. The author used the example of a rural town in Assam, India, where residents created an organic farming cooperative and pooled their resources. The cooperative could offer loans to its members for the purchase of seeds and other farming inputs.

However, the members of the survey stated that they prefer not to take out a micro credit loan because they are afraid of losing everything because the loans are inflexible, have exorbitantly high interest rates, and repayment begins immediately. Harun & Chin (2018) add to this by stating that members of SHGs were able to improve and sustain their socioeconomic lives by participating in them. Chitere (2018) contributed to this discussion by evaluating self-help organizations as a means of development and welfare in Kenya: their characteristics, membership, and performance.

On women's empowerment, Were and Kimaru (2021) explored the function of self-help groups (SHGs) in fostering women's economic empowerment in Kibra, Nairobi County, Kenya, based on the women's economic empowerment approach using a descriptive survey research design. The sample size for the respondents was 108 SHGs. Questionnaires, key informant interviews (KIIs) and focused group discussions were employed as primary data gathering methods in this study (FGDs). The study revealed that SHGs use group savings to improve loan access to vulnerable women in the sub-county, according to the findings and that women's ability to make key life decisions had improved as a result of their leadership experience in SHGs. SHGs have benefited the economy by empowering women and diversifying sources of income. The aforementioned experts have not effectively proved how SHGs can become alternative vehicles for sustainable development according to the literature evaluation. As a result, the function of a SHG as alternative vehicles for sustainable development among families in Kisumu East sub-county is explored in this study.

III. RESEARCH METHODOLOGY

3.1 Research Design

To obtain both qualitative and quantitative data, the study used a descriptive survey approach (Sileyew, 2019). It was apt since it accurately characterized the current state of affairs as proclaimed by (Akhtar, 2016). It entailed interviewing or administering a questionnaire to a sample of the population rather than the full population at one point in time, which could range from one day to a few weeks. Self-help groups were evaluated as an alternative avenue for sustainable development among families in Kenya's Kisumu East sub-county using this design. It did so by evaluating the economic

activities that SHGs engaged in in order to generate an income or gain access to resources, as well as identifying their successes. The data was analyzed and interpreted to suit the study's goal of evaluating self-help groups as an alternative vehicle for long-term development among families in Kenya's Kisumu East sub-county.

3.2 Research Area

The research was conducted in Kisumu East Sub-County, one of Kisumu County's seven sub-counties. The area was purposefully chosen as the research location since it included groups that had existed since the nineteenth century (Government of Kenya, 2019). This was critical because this was an area where SHG activities had been going on for quite some time. As a result, the location was ideal for a study aimed at determining the extent to which self-help groups have served as an alternative vehicle for sustainable development among households in Kenya's Kisumu East sub-county. Central Kolwa, East Kajulu, East Kolwa, Manyatta, Nyalenda, and West Kajulu are the six administrative areas that make up the study area which is a semi-urban setting. The majority of individuals in Kisumu East sub-county were involved in subsistence farming, fishing, and small-scale trading according to the report. SHG's activities are attended by a large number of citizens, particularly women. The SHG serves as an effective tool for ensuring that members have access to economic opportunities for their personal benefit.

3.3 Target Population

The study's target demographic was all SHG groups and members in Kisumu East sub-county.

Many self-help groups arose as a result of the implementation of the WEDF and Youth Development Fund in 2006. However, many of these organizations disband before engaging in any economic activity. As a result, the study focused on those who were actively engaged in income-generating activities. As a result, the researchers focused on these 43 self-help organizations.

3.4 Sampling Techniques and Sample Size

According to Creswell (2018), sampling is the process of picking a group of individuals or things from a population so that the selected group has aspects reflective of the overall group's characteristics. Two of the seven sites that make up Kisumu East sub-county were chosen via purposive sampling. SHGs were chosen based on their major economic activity as well as variables such as their time of existence. The sample population was recruited from members of active SHGs that had been active for at least 10 years and were engaged in income-generating activities. A ten-year timeframe was deemed sufficient to support economic empowerment for the group members. The respondents were taken from members and group leaders in two places, East Kolwa and Nyalenda because the number of SHGs in these areas was higher than in the other locations. A total of 15 income-generating SHGs with a target population of 320 respondents were chosen for the study because they had groups that were more involved in

economic activities than the others. Eight of them were from East Kolwa and seven from Nyalenda. A group leader was chosen for each of the groups via purposive sampling, while six non-official members were chosen using a basic random sample technique, yielding a total of 90 non-officials and 15 group leaders. As a result, a total of 105 respondents were chosen for the study.

3.5 Research Instruments

The study used questionnaires and focus group discussion as the instruments for the study.

3.5.1 Questionnaires

Questionnaires were used to acquire the necessary information. The surveys were chosen because they had a big number of respondents, as well as the advantages of self-administerability, anonymity, and standardization of questions to make data analysis easier (Sileyew, 2019, Akhtar, 2016). The data was collected from the women group leaders and members via questionnaires. They included both closed and open-ended questions, allowing the researcher to collect data dependent on the study's aims. The questionnaires were handed by hand to the respondents who then administered them themselves.

3.5.2 Focus Group Discussion

According to Creswell (2018), ten participants who belong to a pre-existing informal or formal group (family or kin, coworkers, elderly group, women's self-help group, neighborhood club, teachers' credit association) prior to the study are adequate to conduct an informative FGD, and each FGD was facilitated by the researcher and had between eight and twelve discussants. All focus groups were held in a welcoming environment in which participants were encouraged to speak freely and without fear of being judged. The researcher ensured all participants of their identity and confidentiality, and supervised the discussions to ensure that everyone had a chance to speak. At each FGD, one research assistant (RA) recorded the proceedings.

3.6 Data Analysis

To examine quantitative data from the questionnaires, the study used descriptive statistics such as frequency and percentages. Tables and pie charts were used to present the data.

IV. FINDINGS AND DISCUSSIONS

4.1 Major Economic Activities carried out by SHGs

The first objective of this research was to identify some of the SHG activities that members were engaged in for long-term economic development. To this objective, the researcher provided a question aimed at documenting the numerous economic activities that SHG members were involved in. The findings are organized into the following sections: specific economic activity undertaken by the groups, type of benefit impacted by the economic activity undertaken, involvement of

members in group activities and economic activity status.

4.1.1 Specific Economic Activity the Groups Engage in

Economic activities were defined as actions carried out by SHG members with the goal of generating revenue or income. All of the respondents in this survey were involved in some sort of economic activity. The actions carried out by the SHGs are listed in Table 1.

Table 1. Specific Economic Activity (ies) the Groups engage in

Economic Activity	Number of Groups	Percentages
1. Pig rearing	2	13.3
2. Revolving funds (Table banking)	12	80.0
Poultry keeping	7	46.7
4. Renting out tents and chairs	9	60.0
5. Social welfare support	10	66.7

NB Some groups were involved in more than one economic activity.

The activities carried out by SHG members were mostly revolving funds (table banking), as evidenced by 12 (80.0 %), social welfare support 10 (66.7 %), renting out tents and chairs 9 (60.0 %), poultry keeping 7 (46.7 %), and pig rearing 2 (13.3 %) as shown in the table above. The following sub-themes were examined further in relation to these findings: animal husbandry and revolving funds.

4.1.2 Animal Rearing

SHG members were also involved in animal husbandry as a source of income according to the report. This featured poultry and pig rearing. The members of the various organizations borrowed money from one another and began raising animals. A participant in one of the focus group conversations said,

I am a member of the East Kolwa ward's Imani self-help group. Five years ago, I borrowed from the group kitty and began a poultry-keeping project. On a weekly basis, I sell eggs and earn about kshs. 2000. This has boosted my income and livelihood. (FGD 1, 2/6/2021).

Another member of a different group retorted thus;

I am a member of the Unique SHG from Manyatta ward. I borrowed Kshs 5000 from the group's fund and started a pig rearing project. I have been rearing and selling the pigs for the last four years and from the sales, I have been able to take care of my households needs (FGD 4, 2/6/2021).

The findings of Kariuki & Place (2019) were similar with the findings of Kariuki & Place (2019), who concluded that SHG members pooled resources, borrowed from their groups, and began economic activities in order to increase their income and sustain their economic development.

4.1.3 Revolving funds.

Table banking was also done by members of Kisumu East sub-county SHGs. They were able to repay and borrow from the group's fund as a result of this. According to the findings, members would each donate a certain amount as a share. They'd look for a credit officer to assist them with account reconciliation at the end of the year. He or she would aid in the computation of dividends earned by each member over the course of the year. One of the participants of one of the focus groups said this during one of the discussions:

We are very excited at the end of the year. This is because it is the time to receive our dividends. This is based on what each one of us has saved in the course of the year. We can enjoy our Christmas and buy for our children new outfits (FGD 2/6/2021).

In a research conducted in the Nyakach Sub-county of Kisumu County, Kenya, Atieno, Mose, and Ombachi (2021) noticed that table banking programs had become a popular phenomenon among SHGs. They also asserted that members contributed and pooled their resources into a shareholders' fund and that subsequently dividends would be paid out according to one's shareholding in the SHG at the end of the year.

4.2 Type of Benefits Accrued from the Economic Activities

The second objective of the study was to determine the sorts of advantages derived from SHG members' economic activities. As a result, the study looked into whether the members' economic activities were carried out for group or individual gain. The respondents were asked if the benefits received were collective or individual in nature. The responses on this inquiry were as presented in Figure 1 below.

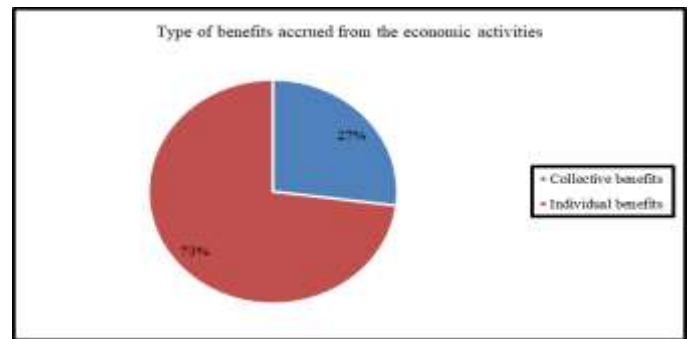


Figure 1: Types of benefits conferred by economic activities carried out by the group

Figure 1 shows that the majority of respondents (73%) agreed that the benefits they received from group activities were personal. This may be construed to suggest that groups participated in activities that influenced the individual members' interests. During the focus group discussion on advantages, one of the group members, Akinyi (not her real name), stated that;

I am a member of Power Sisters SHG. I borrowed Kshs 5000 from the group's fund and started a poultry rearing

project. I have been selling the chicken for the last four years earning an income of Kshs 10 000 in six weeks. As a result, my life and that of my household has greatly improved. (FGD 4, 5/6/2021)

The position of collective benefits granted to members was also obvious from the same figure 4.1. (27%). This can be read to mean that the organizations were involved in a variety of activities. While some people were more concerned with individual benefits, others were more concerned with the group's collective profits. These data were backed by Sundaram's (2018) claim that women do better in social groupings. This is also in line with the World Bank's (2019) findings, which suggest that women can improve their financial circumstances by taking action at both the personal and societal levels. The findings of the study are also in line with those of Atieno (2017), who conducted a study in Kisumu East sub-county and determined that women groups were able to acquire assets and enhance their income through the efforts of SHGs.

4.2.1 Role of the Members in Group Activities.

The goal of the study was to figure out what role participants played in group activities. To reply, the researchers asked the participants to confirm or deny certain aspects of the economic activities they were involved in, as well as their effects on the members' livelihoods. The goal of the study was to collect data on a variety of characteristics related to members' roles in group activities. They were divided into four categories: member input on economic activities, individual contributions, members' defined tasks, and profit sharing.

The results are summarized in Table 2 below.

Table 2. Economic activities carried out by the group members and their effects on the members' livelihoods

	Economic activities	Comments	Frequency	Percentage
a	Our group seeks the input of the membership before settling down on an economic activity to be undertaken	Strongly Disagree	0	0
		Disagree	0	0
		Undecided	0	0
		Agree	16	16
		Strongly Agree	80	84
		Total	96	100
b	The members make contributions to carry out collective economic projects for the benefit of all group members	Strongly Disagree	6	8
		Disagree	18	13
		Undecided	0	0
		Agree	54	26
		Strongly Agree	18	53
		Total	96	100
c	The members share specific	Strongly Disagree	9	9

	roles in undertaking the	Disagree	12	13
	designated economic activity	Undecided	0	0
	carried out by the group	Agree	24	25
		Strongly Agree	51	53
		Total	96	100
d	The proceeds from the economic activities carried out are shared equally among the group members	Strongly Disagree	0	0
		Disagree	0	0
		Undecided	0	0
		Agree	66	69
		Strongly Agree	30	31
		Total	96	100

Table 2 shows that the majority of respondents (84 %) indicated that their organizations sought advice from their members before deciding on an economic activity to pursue. Another 16% of respondents agreed with the notion. This was their manner of accepting the trait. It was an indicator that the organizations respected the diversity of their membership in terms of their interests and, as a result, their ability to invest in a variety of areas. The survey revealed that many SHGs allow for democratic decision-making when it comes to the economic activities to be done. As a result, the groups were able to settle on economic activity that the majority of people chose. The findings of Mehta, Mishra, and Singh (2020) that the nature of groupness or solidarity determines a group's performance are supported by this research. This is accomplished by incorporating all members in the decision-making process regarding the economic activity (ies) to be pursued.

The study also discovered that 87% of respondents believed that members contributed to carry out economic projects, while 13% disagreed. The members' ability to contribute to communal economic projects aimed at achieving common advantages for the membership was also confirmed by the majority of respondents. The responses suggested that some of the organizations had put in place economic program mechanisms that required total membership engagement in the form of individual contributions to collective operations. This was a sign of the recognition of the power of numbers in terms of the ability to use the membership to carry out programs that individuals would rarely be able to carry out on their own. The findings support Kariuki's (2018) observation that members of SHGs discover that there is strength in numbers.

When it came to the sharing of specific roles, 69% of respondents believed that members shared specific roles in carrying out the economic activity, while 22% disagreed. The responses confirmed the existence of clearly defined hierarchical chains of command and explicit responsibilities assigned to members in relation to the activities completed. As a result, it can be understood to suggest that the groupings'

economic activities were properly defined. This research backs up Sundaram's (2018) findings that SHG members need to share duties and set clear boundaries for who does what. The survey established that 44 percent of respondents disputed that the proceeds were equally divided among the group members while 56 percent agreed that the proceeds were equally shared among the group members (see table 2). The ability to have profits from economic operations shared equitably among group members was likewise acknowledged by the majority of respondents. This can be read to suggest that all of the respondents joined the various groups because they believed the groups would help them achieve economic empowerment.

4.2.2 Status of Economic Activities

The goal of the study was to find out how involvement in women's groups has affected the participants' livelihoods. To react to this topic, the researchers asked participants to answer an open-ended question on how their livelihoods had been impacted. The results are shown in figure 2 below:

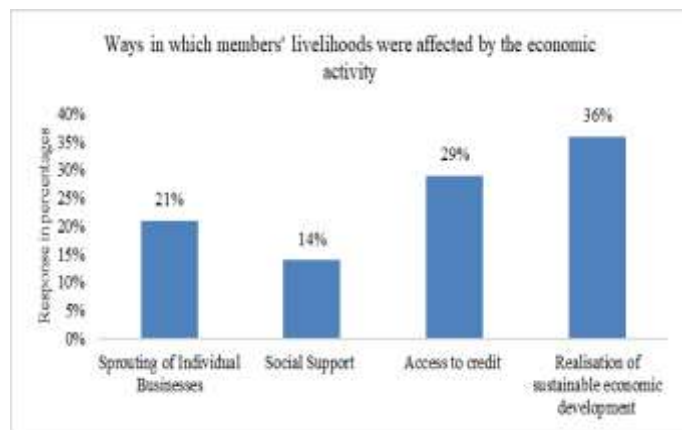


Figure 2: Ways in which members' Livelihoods were affected by the Economic Activity

Figure 2 illustrates that the study revealed that being a member of a women's organization resulted in (36%) of the respondents experiencing sustainable economic development. From the same group, 29% had access to financing, 14% had gained social support through group membership, and 21% had been able to start their own enterprises. The respondents had varying perspectives on how belonging to the groups had aided them in achieving positive outcomes in their daily lives. The ability to achieve financial empowerment and sustainable development through access to subsidized credit was the most important factor. They confirmed that they borrowed money from the group's coffers and repaid it at agreed upon rates that were lower than those offered by other financial institutions. Individual members' financial stability had improved as a result of this. The membership's living standards were proven to have improved as a result of having access to friendly financing. This had aided them in paying school fees, gaining access to medical care, obtaining food and nourishment, and meeting their day-to-day personal necessities. Here's what one of the SHG members had to say in one of the focus groups:

Before joining my SHG, I had financial constraints. I borrowed from the group kitty and started my chicken rearing business. This has given me a significant financial boost as I am now able to pay my children's school fees and meet my family's necessities. I am no longer worried about medical bills for my children because I can afford to pay them (FDG, 3, 4/6/2021).

This was an indicator that the members' lifestyles had gradually improved as a result of their improved financial circumstances. Individual enterprises were also found to have grown in the research region which was an advantage of belonging to the groups. It was confirmed that having access to credit and the ability to acquire skills and create capacity in terms of access to technology was a factor that had influenced SHG members to pursue entrepreneurial endeavors. As a result, it can be deduced that SHG members had made individual leaps in terms of the benefits derived from their participation in the groups. The members had reaped enormous benefits as a result of their involvement in the organizations.

4.2.3 Access and Control of Resources.

The respondents were questioned if they have access to resources obtained as a result of their economic actions. All of the people who took part in the survey responded in the affirmative. This study found that when members of SHGs band together and form a business, they get access to resources. This allowed them to create their own enterprises and enhance their families' living conditions. The findings are consistent with World Vision's (2018) study, which found that SHGs play an important role in economic empowerment and sustainability by encouraging them to save as a group, start an income-generating activity, and have access to their own resources to protect themselves from intense family and social pressures to share all resources. The respondents were asked to state if they made decisions on how to use the resources acquired from the activities carried out. The findings are as presented in Figure 3 below.

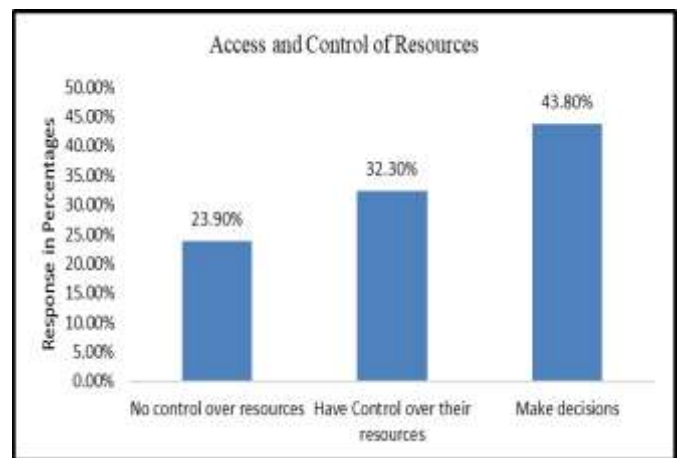


Figure 3. Decision making and control over resources

The study revealed that 42 (43.8%) of those polled stated that they made decisions on how to allocate their resources. Another 23 (32.3%) said they had some control over their resources, while 23 (23.9%) stated they had no control over resources earned via economic activities and that it was up to their family members or, in the case of women, husbands, to decide how the resources would be utilized.

V. CONCLUSIONS

According to the findings, the majority of SHGs engaged in economic activities aimed at enhancing members' economic sustainability and development. Furthermore, the survey concluded that pig breeding, table banking, poultry keeping, and social welfare tasks were among the most important economic activities. Members' economic sustainability and development in rural areas were greatly aided by such income-generating efforts. In addition, the study found that one of the economic benefits of joining self-help groups was that members were now able to secure loans to start up their businesses and ensure their long-term viability. Before deciding on which economic activities to pursue, the organizations solicited input from the membership, and they all contributed equally and shared roles in the activities that were carried out. As a result, the study determined that most of the organizations had a strong sense of ownership over their members' actions. Through these group activities, it was evident that members of the SHGs had access to resources. However, not all members of the organizations, particularly women, have influence over the funds generated by the enterprises.

VI. RECOMMENDATIONS OF THE STUDY

The government, through various ministries such as the Ministry of Devolution should actively attempt to involve other stakeholders in the national economic scene to guarantee that activities targeted towards long-term economic development are carried out by various ministries and public sector actors. This could comprise programs at the Ministry of Agriculture, livestock departments and elsewhere with a specific focus on SHG economic techniques. This could result in a shift in strategy for most SHGs when it comes to carrying out the economic activities that their members participate in. This may, in the end, have a favorable impact on the economic activities done and result in a change of mainstays in terms of the SHG members' livelihoods.

The Department of Social Services should be actively engaged as a step to ensure that SHGs understand their purpose. The department may be able to participate and evaluate the groups' activity on a regular basis. This will encourage existing groups to expand and stay active. With these policies in place, instances of group dissolution may be curtailed and reduced, and the organizations will achieve the intended objectives of economic sustainability of the members.

Members of the group should be equally placed in capacity-building forums, allowing them to be trained and prepared on

the difficulties that organizations face. Active programs by non-governmental organizations and civic advocacy organizations should be implemented to ensure that SHGs have increased capacity. This will lend credibility to the SHGs that are already in place and it may inspire individuals who are not members of SHGs to join in the hope of changing their fortunes in terms of sustainable development.

6.1 Recommendation for Further Research

Self-help groups are evaluated as an alternative avenue for sustainable development among families in Kisumu East Sub County in this study. It did not, however, stress the difficulties that these organizations face in attaining their goals. As a result, future scholars will have to fill in the gaps.

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