

**CONTRIBUTIONS OF SELF-HELP GROUPS TO SUSTAINABILITY OF
HOUSEHOLD LIVELIHOODS IN NYAKACH SUB-COUNTY, KISUMU
COUNTY, KENYA**

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OF DOCTOR OF PHILOSOPHY IN DEVELOPMENT STUDIES IN THE
SCHOOL OF ARTS AND SOCIAL SCIENCES OF KISII UNIVERSITY**

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MARCH, 2023

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DEDICATION

To The Uttermost

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ABSTRACT

There has been a surge in interest in the past few decades by development scholars and interventionists on the potential of Self-Help Groups (SHGs) in promoting development at local, national, regional and global levels. In Nyakach sub-county, majority of the population belong to one or more SHGs in order to maximize achievement of their livelihoods. Despite this evidence, there is limited knowledge on how SHGs influence household livelihoods, and most studies have focused on women groups and asset acquisition. This study sought to examine the contributions of SHGs to the sustainability of livelihoods of households in Nyakach sub-county, Kisumu County, Kenya. Specific objectives of the study were: to examine how Self-help group's structures contributed to the sustainability of households' livelihoods; to assess how the drivers to participation in SHGs contributed to sustainability of household livelihoods, to evaluate how strategies pursued by households in self-help groups contributed to the sustainability of livelihoods and to examine how barriers to participation in self-help groups contributed to the sustainability of households' livelihoods. The study was guided by the theory of Symbolic Interactionism, Collective Action and Sustainable Livelihood Approach and adopted mixed method design with a descriptive approach on a target population of 630 SHGs comprising 9450 members and three Sub-County Social Services Officers (SCSSOs). Yamane's formula was used to derive a sample size of 384 respondents while census was used to include all the SCSSOs. Questionnaire was used to collect data from SHG members; key informant interview schedule was used on SCSSOs, while Focus Group Discussion (FGD) guide was used to collect data from SHG officials and observation guide on the activities of SHG members. Instrument validity was ensured by conducting face, content and constructs validity through consultation of experts, triangulation and calculation of Content Validity Index (CVI), where a CVI of 0.80 was obtained. Reliability was enhanced through test retest on a randomly sampled 38 SHG members of the neighboring Nyando Sub-County during a pilot study. Findings were that SHG participation had moderately improved the livelihood status of the households. Quantitative data was analysed using descriptive statistics of frequencies, percentages, mean and standard deviation whereas inferential statistics using Pearson Correlation to show the relationship between the variables. Qualitative data was analysed through thematic analysis. The study found a significant but low relationship ($r = .427$; $p < 0.05$) between SHG structure and sustainability of livelihoods of households. Similarly, high and significant relationships ($r=0.674$; $n=384$; $p<0.05$) were found between drivers to SHG participation and sustainability of livelihood of households. Significant ($p=0.007$) and high relationships ($r=0.782$; $n=384$; $p<0.05$) were found between strategies pursued and the sustainability of households' livelihoods whereas significant ($p=0.014$) but low relationships ($r=0.418$; $n=384$; $p<0.05$) were found between barriers to participation in SHGs and sustainability of livelihood of households. In conclusion, SHGs had moderately contributed to household's livelihoods, structure and socio-economic characteristics of members moderately contributed to household's livelihoods, drivers to SHG participation had moderate but significant contribution to household livelihoods while strategies for improving participation had high and significant contribution to household livelihoods and barriers to SHG participation had moderate but low and significant contribution to the livelihood of households in Nyakach sub-county. The study recommends that there is need for diversification of income streams, training and education of group leadership and membership and the government designing flexible policies to ensure survival of these groups.

TABLE OF CONTENTS

DECLARATION AND RECOMMENDATION	ii
PLAGIARISM DECLARATION	iii
DECLARATION OF NUMBER OF WORDS FOR PHD THESIS	iv
COPY RIGHT	v
DEDICATION	vi
ACKNOWLEDGEMENTS	vii
ABSTRACT	viii
TABLE OF CONTENTS	ix
LIST OF TABLES	xiii
LIST OF FIGURES	xiv
LIST OF PLATES	xv
LIST OF APPENDICES	xvi
ABBREVIATIONS AND ACRONYMS	xvii
CHAPTER ONE	1
INTRODUCTION	1
1.1 Background to the Study.....	1
1.2 Statement of the Problem.....	12
1.3 Objectives of the Study.....	12
1.3.1 Broad Objective.....	12
1.3.2 Specific Objectives.....	12
1.4 Research Questions.....	13
1.5 Justification of the Study	13
1.6 Significance of the Study	15
1.7 Scope/Delimitations of the Study	15
1.8 Limitations of the Study	16
1.9 Operational Definition of Terms.....	18
CHAPTER TWO	20
LITERATURE REVIEW	20
2.1 Introduction.....	20
2.2 Overview of Self -Help Groups	20
2.3 The Concept of Household Livelihoods	24
2.4 Self-Help Groups and Livelihoods of Households	28

2.4.1	Structure of Self-Help Groups and Sustainability of Livelihoods of Households.....	29
2.4.2	Drivers to Self-Help Groups and Sustainability of Household’s Livelihoods	33
2.4.3	Nature of Sustainable Livelihood Strategies by Households	39
2.4.4	Barriers to SHGs Participation and Livelihoods of Householdsss.....	44
2.5	Theoretical Framework.....	46
2.5.1	Symbolic Interactionism Theory	46
2.5.2	Collective Action Theory	49
2.5.3	Sustainable Livelihood Approach	51
2.6	Conceptual Framework.....	54
	CHAPTER THREE	57
	RESEARCH METHODOLOGY.....	57
3.1	Introduction.....	57
3.2	Research Design	57
3.3	Study Area	59
3.4	Population of the Study.....	61
3.4.1	Sample Size and Sampling Technique	62
3.4.2	Unit of Analysis	63
3.5	Research Instruments	63
3.5.1	Questionnaire	63
3.5.2	Interview Guide.....	65
3.5.3	Focus Group Discussion.....	65
3.5.4	Observation Guide.....	66
3.6	Pilot Study.....	66
3.6.1	Validity of the Research Instruments	67
3.6.2	Reliability of Research Instruments	69
3.6.3	Authenticity and Trustworthiness of the Qualitative Data.....	72
3.7	Data Collection Procedure	73
3.8	Data Analysis	74
3.8.1	Quantitative Data Analysis.....	74
3.8.2	Qualitative Data Analysis.....	74
3.9	Ethical Considerations	75

CHAPTER FOUR	76
RESULTS AND DISCUSSIONS	76
4.1 Introduction.....	76
4.2 Response Return Rate	76
4.3 Demographic Characteristics of Respondents	77
4.3.1 Gender of Respondents	77
4.3.2 Age of Respondents	78
4.3.3 Education Level of Respondents	79
4.3.4 Number of Years of SHG Participation	79
4.3.5 Marital Status of Respondents.....	80
4.4 Members’ Participation in SHG and their Households’ Livelihoods	81
4.5 Structure of Self-Help Groups on the Livelihood of Households	84
4.6 Drivers to Self-Help Group Participation and Livelihoods of Households	98
4.7 Nature of Sustainable Livelihood Strategies pursued by Self-Help Groups	105
4.8 Barriers to Self-Help Group Participation and Livelihood of Households.....	112
4.9 Discussion of the Study Findings	119
4.9.1 Structure and Socio-Economic Characteristics of Self-Help Groups ..	120
4.9.2 Drivers to Self-Help Groups’ Participation.....	140
4.9.3 Nature of Livelihood Strategies and SHG Participation	150
4.9.4 Barriers to Self-Help Groups Participation on Livelihoods of Households.....	162
CHAPTER FIVE.....	172
SUMMARY OF FINDINGS, CONCLUSIONS AND RECOMMENDATIONS.	172
5.1 Introduction.....	172
5.2 Summary of Findings.....	172
5.2.1 Structure of Self-Help Groups and the Livelihoods of Households.....	172
5.2.2 Drivers to Self-Help Groups and the Livelihoods of Households	173
5.2.3 Nature of Livelihood Strategies Pursued and SHG Participation	175
5.2.4 Barriers to SHG Participation and Sustainable Livelihoods of Households.....	176
5.3 Conclusions from the Study.....	178
5.4 Recommendations of the Study	181
5.4.1 Recommendations for Policy	181
5.5 Further Research	185

REFERENCES	187
APPENDIX I: LETTER OF AUTHORITY	195
APPENDIX II: LETTER OF CONSENT	196
APPENDIX III: QUESTIONNAIRES FOR SHG MEMBERS	197
APPENDIX IV: FOCUS GROUP DISCUSSION GUIDE	203
APPENDIX V: KEY INTERVIEW SCHEDULE FOR SCSSOS	205
APPENDIX VI: OBSERVATION GUIDE	207
APPENDIX VII: MAP OF NYAKACH SUB-COUNTY	208
APPENDIX VIII: NACOSTI RESEARCH PERMIT	209
APPENDIX IX: NACOSTI RESEARCH AUTHORIZATION	210

LIST OF TABLES

Table 3.1. Distribution of SHGs per Division in Nyakach Sub County	61
Table 3.2. Sample Distribution of SHG Members	62
Table 3.3 Cronbach’s Alpha Coefficient and Internal Consistency	70
Table 3.4: Reliability Test Result	70
Table 3.5. Reliability Analysis of the variables	71
Table 4.1. Questionnaire Return Rate	76
Table 4.2. Distribution of Respondents by Gender	77
Table 4.3. Distribution of Respondents by Age	78
Table 4.4. Period of Participation in SHGs	80
Table 4.5. Distribution of Respondents by Marital Status	80
Table 4.6. Status of SHG Participants’ Livelihoods	82
Table 4.7. Influence of Self-Help Group Structure on Member’s Livelihoods	85
Table 4.8. Chi-square (χ^2) Analysis and Cross Tabulation between SHG structure and member’s livelihoods	90
Table 4.9. Correlations between Structure of Self-Help Groups and Livelihood of Households	93
Table 4.10 Drivers to SHG Participation	99
Table 4.11. Correlations between Drivers to Self-Help Group Participation and Livelihoods of Households.....	103
Table 4.12. Livelihood Strategies of SHG Participation.....	106
Table 4.13. Strategies for Self-Help Group Participation and Livelihoods of Households	109
Table 4.14. Barriers to Self-Help Group Participation.....	113
Table 4.15. Barriers to SHG Participation and Livelihoods of Households	117

LIST OF FIGURES

Figure 2.1. Sustainable Livelihood Pentagon: Five Principal Assets (Capital) to Livelihood	533
Figure 2.2: Conceptual Framework showing relationship between SHGs and Household Livelihoods.....	555
Figure 3.1 Concurrent Triangulation Design	599
Figure 4.1. Distribution by Education Level of Respondents	80

LIST OF PLATES

Plate 4.1. Self-Help Group Members Tending their Bee Hives in the Study Area.....	95
Plate 4.2. SHG Members Preparing a Plastic Container for Vegetable Gardening	96
Plate 4.3. A Picture of a Pile of Baked Bricks	97
Plate 4.4. Pictures of Mats made from Papyrus Reeds.....	98
Plate 4.5. A Picture of a newly Constructed House for a SHG Member.	105
Plate 4.6. SHG Members Selecting Building Materials for a Member’s House.....	106
Plate 4.7 A Goat Donated to a member through SHG-NGO Linkages.....	111
Plate 4.8. A Poultry rearing Farm owned by a SHG in the Study Area.....	112
Plate 4.9. A Farm of Napier Grass for a SHG being harvested.....	113
Plate 4.10. A Meeting for Discussing Subscription and Credit Default	119
Plate 4.11. A Member taking Plea to make Payment as directed by the Group	120

LIST OF APPENDICES

APPENDIX I: LETTER OF AUTHORITY	197
APPENDIX II: LETTER OF CONSENT	198
APPENDIX III: QUESTIONNAIRES FOR SHG MEMBERS	199
APPENDIX IV: FOCUS GROUP DISCUSSION GUIDE	205
APPENDIX V: KEY INTERVIEW SCHEDULE FOR SCSSOS.....	207
APPENDIX VI: OBSERVATION GUIDE	209
APPENDIX VII: MAP OF NYAKACH SUB-COUNTY.....	210
APPENDIX VIII: NACOSTI RESEARCH PERMIT	211
APPENDIX IX: NACOSTI RESEARCH AUTHORIZATION.....	212

ABBREVIATIONS AND ACRONYMS

APMAS	Mahila Abhivruddhi Society Andhra Pradesh
WFP	World Food Program
VSO	Voluntary Service Overseas
UNEP	United Nations Environmental Program
UNCDF	United Nations Capital Development Fund
UK	United Kingdom
SMS	Short Message Services
SLA	Sustainable Livelihood Approach
SIDA	Swedish International Development Agency
SHG	Self-Help Group
SEED	Save Earn Enjoy Deposits
SCSSO	Sub County Social Services Officer
SBL	Self-Help-Group Bank Linkage
SACCOS	Saving and Credit Cooperative Societies
ROSCAs	Rotating Savings and Credit Associations
OECD	Organization for Economic Cooperation and Development
NABARD	National Bank for Agriculture and Rural Development
MGR	Merry Go Rounds
MFI s	Micro Finance Institutions
ILRI	International Livestock Research Institute
IGA	Income Generating Activity
IFAD	International Fund for Agricultural Development.
GOK	Government of Kenya
FAO	Food and Agriculture Organization
DFID	Department for International Development
ASCAs	Accumulating Savings and Credit Associations

CHAPTER ONE:

INTRODUCTION

1.1 Background to the Study

The need for social protection in circumstances where formal institutions do not serve the entire population has compelled the community's less fortunate members to band together and mobilize their savings for future preparedness (NABARD, 2005; Karlan and Zinman 2010; cited in Tiwari & Arora, 2015). The formation of these self-governing groups enabled individuals to accumulate savings and obtain credit, allowing them to get assets, engage in small-scale agriculture, and begin some income making activities. These self-help groups are, by definition, peer-controlled and self-governed information groups of people from similar socioeconomic backgrounds who want to work together to attain a shared goal (Kanakalatha, 2017).

According to Agrawal, Thakur, and Singh (2016), SHGs are small associations formed voluntarily by economically deprived persons sharing similar socioeconomic characteristics or features, and who have decided to work in unity towards solving and getting a solution for their economic problems. Through the SHG platform, members who are mainly from poor financial backgrounds are able to make small periodic savings which later forms credit facilities to them and which in turn cushion them from misfortunes such as illness, death, and food insecurity among other forms of earning a living. Ledgerwood and Nelson (2013) highlight that SHGs, as a platform for savings for purposes of obtaining micro-credit, ordinarily fall into groups which accrue savings and loan to individuals (Accumulating Savings and Credit Associations-ASCAs), groups which save and give credit in rotating format (Rotating Savings and Credit Associations-ROSCAs); and groupings which are not ASCAs or ROSCAs.

The concept gained prominence in the 1970s during the time when Mohammad Yunus came up with a pilot program in Bangladesh based on joint liability lending structures for villagers (Yunus, 2001; cited in De Hoop et al., 2019; Agrawal et al, 2016). The success of Grameen Bank in implementing a lending arrangement for the poor via SHGs on a bigger scale propelled the growth of the concept of SHG (Ledgerwood and Nelson, 2013). However, documentation on the effect of SHG participation on household sustainable livelihood appears to be limited.

Self-Help-Group discourse has been discussed by previous authors under the spheres of symbolic interaction. Being one of the many social science theories, Symbolic Interaction asserts that people live in both the symbolic and natural environments. Aksan, Ksac, Aydn, and Demirbuken (2009) argue that Symbolic Interaction is a practice that has enlivened the mutual meaning and values in the mind through the use of symbols. It is argued that the data source is human interaction: standpoints as well as empathy developing capabilities of members are the crucial subjects of symbolic interaction, as developed in light of philosophers such as Cooley (1902), Dewey (1930), Parks (1915), and Mead (1938). (Stryker and Vryan, 2003). Symbolic interaction explores the implications that arise from the mutual interaction of persons in a social environment with other persons, with a particular emphasis on the inquiry of which values and symbols arise from the interaction between people. It is, however, critical to uncover the meanings that emerge from interactions among SHG members and how they affect household livelihoods.

Household livelihoods has in the recent past been described in different forms based on diverse contexts. Carney (1988, cited in Rahman & Akter, 2014) describes livelihood as the assets of both material and social assets necessary for a living. Since 1997, the British

Department for International Development (DFID) has deployed the concept of livelihood as the foundation for the Sustainable Livelihoods Approach (SLA) modelled for its own development intervention program (Scoones, 2009). According to DFID (2000), a livelihood entails resources that one possesses from which he or she makes a living. A livelihood is recognised as sustainable when it can withstand economic stresses and shocks without jeopardizing the natural resource base (Scoones, 2009). It is imperative to note, however, that sustainable livelihood as a result of SHG participation among households has attracted a scarcity of documentation.

Similarly, SHGs have been recognized as an approach for providing a safety net to the poor and socioeconomically deprived people under the auspices of the Sustainable Livelihood Approach (SLA), whose main goal was for development partners to focus their efforts on poverty eradication and economic growth that benefits the poor (DFID, 1997). Since then, the majority of microcredits have been channelled through SHGs to poor women and rural households throughout Asia and Africa (Kwarteng and Sarfo-Mensah, 2019). However, documentation on SHG microcredit has tended to focus on savings and credit, putting the sustainability of households' livelihoods in a secondary position.

Self-help group discussions have covered a wide range of topics, including their structures (Deininger, 2013; Kamaluddin, Hadi, Alam, and Adil, 2015; Hossain et al. 2016); drivers to participation in SHGs (Das, Mitra, and Ali, 2015; Agrawal et al. 2016; Kwarteng and Sarfo-Mensah, 2019); the nature of livelihood strategies pursued through SHG participation (Kumari, 2014, Tiwari and Arora, 2015), Nonetheless, studies have tended not to provide relationships between the aforementioned aspects of SHGs and household livelihood sustainability.

Furthermore, most studies have produced inconclusive results regarding the contributions of SHG participation on members' livelihoods. Hossain et al (2016) carried out a survey in Bangladesh to explore the contribution of agricultural micro-credit on the farmers' livelihoods and discovered that impacts of agricultural credit varied depending on household characteristics such as tenancy status and size of the farms among others. In another survey which analysed the monetary as well as social influences of SHGs in India, Deininger (2013) revealed that women's empowerment was significantly affected differently than that of other SHGs. As a consequence, it appears clear that the impacts of SHG structures on members are heterogeneous: they are not the same, and appear to be context dependent. Furthermore, such effects do not appear to be related to household livelihood sustainability.

Contributing to the same debate, Atieno (2017) and Oino, Auya, and Luvaga (2014) argue that the motivation for participation in grassroots organizations such as self-help groups has empowered the poor, particularly women, to pool small amounts of money for savings. As a result, these savings are critical in gaining credit (Atieno, 2016). While savings and credit acquisition have been identified as motivators for SHG participation, there appears to be a lack of information regarding household sustainability. For example, a study conducted by Das, Mitra, and Ali (2015) in West Bengal on how women-based SHGs on development skills among rural women entrepreneurship discovered that SHGs failed to serve the people in an equitable proportion.

Similarly, Agrawal et al. (2016) investigated the economic capacity building of women in Uttarakhand after becoming members of SHGs and discovered that this enabled them to save a little amount of money from their family revenue, which was previously not possible. Kwarteng and Sarfo-Mensah (2019) investigated how involvement in village savings and

loans associations (VSLAs), a form of SHG, affects women's capacity to freely take part in group activities and act on matters affecting their wellbeing in rural Ghana. They discovered that VSLA membership increased the capability of members by making them more economically and socially active. It is becoming clear that the motivation for SHG participation is based more on savings and credit, with little attention paid to the sustainability of household livelihoods.

Participation in SHGs has resulted in a variety of approaches to achieving the nature of sustainable livelihood strategies. Education and training, group lending, networking and linkages, and improved administration are among them (Atieno, Mose and Ombachi, 2021). However, the extent to which these strengthening strategies have affected household livelihoods is mixed. Similarly, most studies have tended to focus on strategies for strengthening loan repayment rather than sustainable household livelihood. Thuo and Juma (2014), for example, investigated how loan non-payments in MFIs were reduced through the application of group lending in Kenya and discovered that group administration was strongly and positively linked to loan default rate management. Isaboke (2016) found that internal problems SHGs faced included members not attending meetings regularly, late payment of subscriptions, as well as leadership disagreements, whereas external challenges involved an inadequacy of a steady market for their farms' produce. Muasya (2013) investigated the factors affecting the accomplishments of Women Self-Help Groups in Kenya's Pumwani informal settlements and discovered that group guidelines, rules, regular saving and loan borrowing, and regular group meetings were key contributors.

Despite the remarkable achievements attributed to SHG participation, there is debate about whether associated financing schemes invariably empower women (Anand, Swati, Rolando and Hai-Anh, 2019; Frimpong and Mensah 2020). Barriers associated with SHG members'

weaknesses in financial management, governance, and human resources have been identified (Were and Kimaru, 2021). However, while barriers to SHG participation have largely been associated with inefficiency in credit management, little devotion has been paid to household livelihood sustainability. Frimpong and Mensah (2020) investigated how microfinance interventions influence women's capacity building and the decrease of gender-based violence. They discovered that after few years, the occurrence of violence in their families reduced significantly. Bichanga and Aseyo (2013) investigated the predictors of loan default in microfinance organisations in Trans Nzoia County, Kenya. It was established that loan repayment default was caused by MFIs' failure to supervise borrowers, as well as insufficient training of those accessing the loans on how to use funds. The outcome of the study established that most of borrowers failed to use the loan amount for the intended purpose.

Similarly, Nyang'aya, Owuor, Moraa, and Ayieko (2016) examined the level and predictors of default in loan repayment among farmers in Nakuru, Kenya, and discovered that demographic aspects such as literacy level, age, level of income, and the amount of interest rate all had a significant impact on loan repayment. It is noteworthy to conclude that barriers to SHG participation and household sustainable livelihoods appear to have been overlooked. Instead, the emphasis has been on default rates in microfinance loans made by SHG members. In United States of America, nonetheless, the impetus for creating these SHG groups was the industrial revolution in Europe, where individuals were thrust into an unfamiliar environment as a result of migration to the new world, devoid of services to help their survival (Frimpong and Mensah, 2020). Along these lines, they turned to each other and formed groups with people with whom they shared social features, like religion, country of origin, race, with total disregard to their gender or age. These organizations' chief focus was their contributions to social services such as funerals, weddings and burial rites, as well as provision of credit facilities.

The Gandhian viewpoint of independence gave a structure mostly for Asian countries on the formation and operations of the SHGs. For instance, in India and Bangladesh, the structure of the SHGs laid emphasis on poverty mitigation through the provision of income-generating units for economic empowerment (Frimpong and Mensah, 2020). These groups also evolved into complete and all-round economically-based co-operative societies comprising of intricate saving and credit systems. The groups were especially concerned with women's affairs. Frimpong and Mensah (2020) postulate that in the early 1990s, approximately 90 percent of SHGs in India were mainly composed of women and with sole duty of producing materials and products for income-generation. During the past decade, these groups have been used as a platform for channelling social support, especially during palliative service provision in the HIV/AIDS pandemic. However, self-help groups have been prevalent in continental Africa since the mid-twentieth century, particularly among the poor, with credit cooperatives in East African nations such as Kenya and Uganda, Stockvel in Southern Africa, and Rotating Savings and Credit Associations in West Africa (Ledgerwood, 2013). Similarly, Atieno, Gutwa, and Mose (2021) established significant relationships between business training, education, and investment decisions in Kenya.

There exists a strong argument that having previous income-generating endeavours, particularly if those endeavours were business-related, simplified the decision of resulting business action. While carrying out a study on how socio-economic impact SHGs among integrated urban development projects, Ledgerwood, Earne, and Nelson (2013) discovered that SHGs increased group propensity and improved access to credit facilities. Furthermore, social attachment formed as a result of group cooperation and mutual aid among SHG members was found to be beneficial. According to Atieno, Mose and Ombachi (2021) the poorest village residents are considered by formal banking institutions as poor customers because they are only able to borrow small funds. Furthermore, the authors state that these

poorest village residents often have difficulties in accessing loans from the traditional banks because of the interest rates charged, collateral requirements, and justifications for loans.

A study by Biscaye et al., (2014) concluded that a banking institution in Malawi (Opportunity International National Bank) has been giving farmers who cultivate tobacco duty investment accounts for setting aside or reserving profits from one harvest to finance contributions or activities during the next harvest. The Centenary Rural Development Bank of Uganda has been training its loan officers in farming and agribusiness for purposes of improving their understanding of agriculture as a business so as to enhance better engagement with the farmers they serve (Ledgerwood, 2013).

In 1994, at the time when the globe's population was 5.6 billion, 4.3 billion people lived in poor nations, with 1.3 billion living below a dollar per a day (U.K Government, 1997). Over 221 million of these individuals reside in Sub-Saharan Africa, whereby a life expectancy is below 40 years and about 28M children younger than five years are malnourished. In 1998, it was anticipated that Kenya's population exceeded 21 million, rising at a pace of almost 3% per year, or in excess of 1700 people every day. Approximately 70% of the population lives in rural regions, and many of them subsist on a dollar or less per day (Afande, 2015). In Sub-Saharan Africa, Kenya is famous for its long history of formal cooperative groups that involve smallholder farmers (Afande, 2015). Afande (2015)'s study illustrates the emergence of several informal self-help organizations in rural parts of Kenya's highlands. These organizations, which were controlled mostly by women, participated in a range of income-earning ventures to augment their assets and improve their social capital.

The concept of self-help groups in Kenya first originated among villages in rural areas and were mainly women-based initiative with the objective of improving their social and

economic wellbeing (Afande, 2015). Two main criteria were relied upon in determining membership of these earlier SHGs: residential proximity and family ties. Later forms of SHGs have been structured based on participation in particular economic activities such as market traders, farmers, and hawkers among others, and they have often been mixed-sex in form. However, the formation of these groups has often relegated women to the periphery when it comes to leadership. A notable exemption is the treasurer's position, which is frequently occupied by a woman, even in cases where the SHGs are composed of mixed gender. Self-help groups based on games and sports are popular among young people, but they tend to be male-dominated in terms of membership and leadership.

The first SHGs were initially construed to be a women's clubs whose major activity consisted of saving and offering credit facilities alias "merry go round." However, with time, these self-help groups are all gender inclusive and also there has been establishment of more firmer and established self-help organizations, which has been formed with goals such as the purchase of household goods, clothes, building materials, and water conservation reservoirs, building of latrines as well as restrooms (Afande, 2015). Other than these activities, the self-help organizations are essential venues where women get training in reproductive health at the grassroots levels. This is made possible by the social affiliation and union of SHGs, which are essential components of peer influence and healthy rivalry between people. Group-based saving practices, such as saving clubs, are widespread in several regions of the globe, but are particularly prevalent in poor nations. According to Ledgerwood, Earne, and Nelson (2013), 48% of those who recorded any saving activity in the previous year used group-based savings approaches; of which 35% put their savings using only a group savings club (that is, without a formal record. Kisumu County is home to Kenya's third largest city and has a population of 507,720.6 people. The extent of poverty in the County stands at 47.8 percent, forming one of

Kenya's highest poverty-prone areas (Republic of Kenya, 2014). Compared with other counties across Kenya, the County also has the highest unemployment rate (at 69%), majority of them being the youth (Republic of Kenya, 2014). There are several economic activity in the region, which vary from sub-county to sub county. Among these are subsistence agriculture, animal husbandry, sand gathering, cattle farming, brick manufacturing, fishing, rice cultivation, and sugar cane cultivation. With the exception of rice and sugar cane cultivation, these activities are all conducted on a modest scale.

Kisumu's economy collapsed during the 1980s and 1990s, and it is now one of Kenya's poorest counties. According to UN Habitat statistics from 2006, 48 percent of Kisumu residents live in poverty when comparison is made to the national poverty rate of 29 percent. Kisumu is one of the areas in Kenya that is grappling with food scarcity given that roughly over half of its population at 53.4 percent cannot manage to get three meals a day as compared to 8.4 percent of those living in Nairobi County (Republic of Kenya, 2018). Worse still is the unemployment rate in the region where over three quarters of the population are engaged in informal sector such as Jua Kali industry, earning roughly £35 per month. Additionally, 60 percent of the area's population resides in informal settlement or slums and rural regions. The residents of these areas live in semi-permanent houses and a lack of vital facilities like electricity, water, and sanitation. Only 40% of Kisumu people access piped tap water for domestic consumption. Sanitation is a big problem in Kisumu, with just 20% of garbage collected and managed.

Voluntary Service Overseas (VSO) conducted a needs assessment exercise on livelihood and food security in October-November 2010 with 74 participants (VSO, 2012). The needs assessment exercise exposed that most residents of the area live on less than USD 28 in a month, well below the World Bank's prescription of moderate poverty, with majority of

families hardly capable of meeting the basic requirement for daily meals. Three out of every four participants struggled to pay for their dependents' education. Participants in the study stated that their ability to generate income was severely limited by a lack of capital since most of them were small scale traders and lack both business and technical expertise to run efficient business operations. The initiatives brought about by SHGs do not appear to benefit Kisumu County communities much, hence a necessity to measure the contributions of SHGs on the sustainability livelihoods among the households' living in Nyakach Sub-County of Kisumu County.

The number of SHGs in Nyakach sub-county has increased from 20 in the 1980s to approximately 800 in 2016 (Nyakach Sub-County Development Plan, 2013-2018) (Republic of Kenya, 2018), while poverty levels have increased from 18 to 43 percent in the same period, representing a 238 percent increase (Republic of Kenya, 2015). Based on accessibility to safe drinking water, according to the Nyakach District Development Plan, 2013-2018, only 6.3 percent had piped water by 2015. (Republic of Kenya, 2018). Given the yields in crop produce, the sub-county has high food insecurity and can only manage to provide food for its residents for not more than three months annually. A household of five people have a monthly expenditure of approximately Kshs.3, 000 on food.

A family in the sub-county has a monthly expenditure of about Kshs. 2, 000 on medication, which is comparatively higher than Kshs.1,500 as the national figure (Republic of Kenya, 2015). This suggests that the majority of households are dealing with health-related issues. This calls into question on how SHGs would influence households' livelihoods in this sub-county. This study sought to investigate the contributions of SHGs on the sustainability of livelihoods of the households in Nyakach sub-county, with specific interest in structure of SHGs, the drivers to SHG participation on household livelihoods, the livelihood strategies

pursued by SHG members, and the barriers to participation in SHGs on the sustainability of livelihoods of the households in Nyakach sub-county.

1.2 Statement of the Problem

There has been a surge in interest in the past few decades by development scholars in self-help groups' (SHGs) potential to spur development at local, national, regional and global levels. This interest is largely driven by the perceived potential of SHGs in empowering members, improving access to affordable micro credit and social capital as well as those generally interested in the performance of SHGs. In Kenya, majority of the rural folk belong to one or more SHGs and have benefited from micro-credit offered by the SHGs. Despite the growth of SHGs, households still struggle to sustain their way of life. For instance, despite Nyakach sub-county having more than 800 registered self-help groups, most of its households' livelihoods sustainability is still low. This nevertheless, most scholars have concentrated on women groups and asset acquisition but little attention on how such SHGs influence the sustainability of livelihoods of households. It is on this basis this study sought to assess how such SHGs contribute to the sustainability of livelihoods of households, with specific focus on self-help group structures, drivers, the livelihood strategies pursued and barriers to SHG members in Nyakach sub-county.

1.3 Objectives of the Study

1.3.1 Broad Objective

To investigate the contribution of self-help groups to the livelihoods' sustainability among the households of Nyakach Sub-County, Kisumu County, Kenya.

1.3.2 Specific Objectives

The study sought to accomplish the following specific research objectives:

- (i) To examine how self-help groups' structure contribute to the sustainability of households' livelihoods in Nyakach sub-county.
- (ii) To assess the drivers to participation in self-help groups to the sustainability of households' livelihoods in Nyakach sub- county.
- (iii) To examine the contributions of strategies to participation by SHGs to the sustainability of household livelihoods in Nyakach sub-county.
- (iv) To evaluate how barriers to self-help group participation contribute to the sustainability of households livelihoods in Nyakach sub-county.

1.4 Research Questions

- (i) How do SHG's structures contribute to the sustainability of households' livelihoods in Nyakach sub-county?
- (ii) In what ways do the drivers to participation in self-help groups contribute to the sustainability of households' livelihoods in Nyakach sub-county?
- (iii) How do strategies employed by self-help groups contribute to the sustainability of household livelihoods in Nyakach sub-county?
- (iv) In what ways do barriers to SHG's participation contribute to the sustainability of livelihoods of households in Nyakach sub-county?

1.5 Justification of the Study

Low- and middle-income households have always benefitted from self-help groups across the world, Kenya included. Despite the establishment of SHGs, many households within Nyakach Sub County have always witnessed continued high levels of poverty among households hence warranting a research investigation among the scholars. By constructing the framework of self-help groups, the group leadership are able to synchronize their groups' services with the needs of their members, as a consequent of the outcome of this study. Such

individualized services or goods were destined to raise group members' standard of living to some extent. By stressing the incentives for SHG membership, groups will be able to benchmark and imitate successful groups, so bringing such successes into the homes of group members and enhancing their standard of living. In a similar manner, community development authorities will have a more advanced knowledge on the reasons for encouraging self-help group membership and, as a result, have a convincing policy from which they can talk about the transformation and restructuring of the groups.

The study was capable of identifying the impediments to SHG membership in Nyakach sub-county, hence enhancing data for informing group-specific turnaround practices. After gaining a deep understanding of the roots of the identified obstacles, it was typically less difficult to overcome them. Similarly, government institutions responsible for community development may be able to provide policy recommendations to overcome future obstacles of a similar nature. In addition, interventionists (such as NGOs and other donors) might find it worthwhile to identify interventions to roll out to such group members by highlighting the drivers of SHG membership and identifying the obstacles SHGs confront in achieving improved livelihoods for their members.

1.6 Significance of the Study

The current study was beneficial to the households living in the study area because it highlighted the structure and socio-economic features, the drivers to self-help group membership, the livelihood approaches applied by the households and the barriers to self-help group participation and how they influenced the households' livelihoods. Secondly, this study was significant because, as stipulated by Kenya's 2010 Constitution, the county administration has delegated functions and operations to the local level. The government then built institutions, processes, and policies to regulate, administer, and execute devolved functions and money, including the Youth Enterprise Fund, Uwezo Fund and Kenya Women Finance Trust Fund. The founding and registration of SHGs have not been subject to the same regulations as other devolved tasks, despite the government's concerted efforts to foster grassroots development. This is as a result of some SHGs evolving into inactiveness while some participate in similar activities. Lastly, this study was significant because it enriched scholars in two ways. First, it contributed to academic knowledge regarding the contribution of SHGs to the sustainability of household livelihoods; and second, the study's recommendations could pave the way for future studies in the area of SHGs and livelihoods' sustainability not only in Kenya but also in other regions around the globe.

1.7 Scope/Delimitations of the Study

This research studied registered and active self-help organizations in the Nyakach sub-county that were formed before 2016. This occurred because SHGs registered after January 2016 were still in their infancy as a result, were unable to offer the necessary key data that could be used for evaluation based on their current state relative to their projected future. Despite the fact that some of the organizations had existed for more than thirty years, the focus of this study was on those groups that were active between January 2011 and December 2015.

Consequently, this study selected 630 Self-help organizations in Nyakach sub-county that had 9450 members between January 2011 and December 2015.

1.8 Limitations of the Study

As it was anticipated, this study had some limitations. Among these was a dearth of secondary data, particularly time series data on the historical performance of self-help groups, which may be utilized for future projections. In addition to annual license renewal, SHGs rarely filed annual progress reports to the Sub-county Social Services Officer (SCSSOs). In addition, the absence of a regulatory and oversight framework implied that various organizations did not comply with this criterion. When these groups filed reports to the SCSSOs, the reports included insufficient information to give the necessary facts regarding their prior actions. The researcher filled this gap by gathering primary data from households living in Nyakach sub-county regarding the impact of SHGs on the sustainability of household livelihoods.

The research relied heavily on the information acquired by the surveys for quantitative data, but some study participants were not always totally honest with their replies – some may have hidden agenda, while others may answer in the manner they believe society would find most acceptable. However, the researcher addressed this by complementing the results with data from Focus Group Discussions and interviews with SHG executives. The research was conceptually confined to the contributions of self-help organizations to household livelihood sustainability at Nyakach sub-county. The self-help groups were investigated with special regard to socioeconomic variables, SHG type, SHG size, group aims, and group activities. Economic, Social, psychological, environmental, emotional, and medical factors influencing household membership in self-help groups were taken into account. In addition, the livelihood methods employed by these groups to manage and overcome these obstacles were

given careful consideration. The barriers to self-help groups affecting the household welfare, including contributions and subscriptions, satisfaction with group participation, meetings, leadership, borrowing and repayment and external influences, were explored.

The study anticipated dishonesty from some responders regarding the dismal performance of particular groups especially if they were responsible for the unfortunate situation their groups were in. Nonetheless, this constraint was overcome by informing the study participants that their feedback would be kept strictly confidential and utilized only to achieve the intention of the study. In order to provide safeguards against dishonesty, the study incorporated respondents with varied and opposing perspectives.

1.9 Operational Definition of Terms

Barriers to Participation in SHGs	These are factors causing gradual loss of SHGs' significance as a source of livelihood to the poor. Used in the study to signify the challenges of SHGs
Characteristics of SHGs	Refer to the type (women, youth, or mixed) of members forming the SHGs
Collective Action	Refers to the mobilization of people around shared concerns to harness the command of the group to offer solutions to their problems.
Contribution to SHG	A voluntary gift or payment to a common fund or collection.
Drivers to SHGs	Refer to the livelihood benefits accruing from participation in SHGs to households
Households	Are members of the same family who live together and are reliant on participation in SHGs for livelihood
Livelihood	Refers to the capacities in obtaining assets (resources) to aid in securing necessities of life
Participation	The act of taking part or involving in something
Self-Help Group	Is an informal association consisting of 10 to 20 members whose drive is to empower members to acquire economic benefits through mutual help, solidarity and common responsibility

Strategies for Enhancing Participation in SHG	Are approaches employed to eliminate or reduce the effects of factors or events causing decline in SHG activities like loan default etc.
Structure of SHGs	Refers to nature and composition, leadership, objectives, size, types and operations of SHGs.
Sustainability	The ability of SHGs to maintain continuous availability of household livelihoods at a certain rate or level.
Sustainable Livelihood	A livelihood is said to be sustainable if it can manage to cope or recover from the life shocks and sustain or increase its assets both at the present and in future devoid of damaging the natural resources
Symbolic Interaction	A theory explaining how meanings are developing from mutual interactions of individuals in a social setting with other individuals.

CHAPTER TWO

LITERATURE REVIEW

2.1 Introduction

This chapter provides literature review, which is done with respect to the study objectives. The chapter also highlights theoretical foundation upon which the discussion of the study is premised as well as conceptual frameworks. This includes, an overview of SHGs on households' livelihoods; the structure of SHGs on the sustainability of households' livelihoods; drivers to SHGs' participation on the sustainability of households' livelihoods; the nature of sustainable livelihood strategies pursued by SHG households and the barriers to self-help groups' participation on the sustainability of households' livelihoods. Lastly, the study underscores both the theoretical foundation and conceptual frameworks that underpin the present study.

2.2 Overview of Self -Help Groups

Self-help groups (SHGs) are informal organizations of 10 to 20 members whose objective is to assist members achieve economic gains via mutual aid, solidarity, and shared responsibility (Nithyanandhan & Mansor, 2015). These are self-governed, peer-managed information groups comprising of persons from similar socioeconomic backgrounds who seek to work to accomplish a shared objective (Kanakalatha, 2017). Similarly, Agrawal et al. (2016) define SHGs as small volunteer groups of impoverished people, ideally from a similar socioeconomic background, who collaborate to address common challenges via self-help and mutual assistance. According to De Hoop et al. (2019), the concept of SHG is hinged on the concept that self-help paired with mutual assistance may be an effective instrument for socio-economic expansion of the disadvantaged.

In addition, De Hoop et al. (2019) assert that participatory financial services management is more accessible and well-organized among SHGs due to the fact that the poor demand not just loans but also savings and other services. The groups are also active in constructing a common fund by routinely donating small quantities; a flexible democratic mode of operation in which finance is mostly based on trust without paperwork or security (Kanakalatha, 2017; Chitere 2018). Similar to non-traditional savings, group members' loan facilities are tiny, intermittent, and short-term, with decreased default rates as a result of group pressure and infrequent meetings (Agrawal et al. 2016).

Originating in rural regions, rural and semi-urban women were encouraged to join self-help organizations in an attempt to improve their living conditions (Sharma and Dhanalakshmi, 2018). SHGs are seen as effective methods for increasing rural employment and savings (Yunus, 2001; Biscaye, et al. 2014). In response to the success of SHGs, a number of banks have established ties with SHGs as a strategy for rural community development resulting in rural entrepreneurship. Participation in SHGs may result in the empowerment of the poor as a consequence of income growth, savings or loan repayments, and skills, and the development of social capital as a result of frequent meetings at which they gain access to credit, training, or money (Mishra, 2014; Kanakalatha, 2017). According to Tirupal (2016), this process helps women and the disadvantaged to transform their choices into desirable behaviours, resulting in political, economic, psychological and social empowerment.

Globally, microfinance institutions have continued to provide loans to low-income persons via SHGs (Jarungrattanapong, 2018). In the 1970s, Mohammad Yunus piloted SHG-based shared liability lending programs for peasants in Bangladesh who lacked collateral and access to conventional loans (Yunus, 2001). In order to implement a larger-scale SHG-based lending program for the poor, he went on to form the Grameen Bank, whose success has stimulated the worldwide diffusion of the idea of SHG-based shared liability lending. South Asian

countries, led by India and Bangladesh, have a lengthier account of SHG activities as compared to other areas. In Asia, SHGs concentrate mostly on communal lending and credit (Sharma & Dhanalakshmi, 2018).

Sub-Saharan Africa and Latin America's cultural and socioeconomic circumstances have been adapted to the South Asian paradigm (De Hoop et al. 2019). In Africa, for instance, SHGs have a robust focus on HIV/AIDS and intimate partner violence. Some Asian and Sub-Saharan African organizations provide group support meetings and financial services based on a basic concept, while others provide a variety of training programs. Local self-help development in Kenya is built on the Harambee spirit, which is Swahili meaning collective work toward a shared goal (Thuo and Juma, 2014). Participation in "informal networks," also referred to as "women's self-help groups," already displays a number of Kenyan women's competence (Bichanga and Aseyo, 2013; Atieno, Mose and Ombachi, 2021).

Participation in SHGs has been associated with better livelihoods for members across the world, with a focus on women. In addition, several study findings have produced contradictory results. Ban, Gilligan, and Rieger (2015), for example, investigated how village-based organizations of self-help groups intended to promote savings, production in household, and social cohesion among the deprived may improve economic and social assets in Cambodia. They recognized via self-help groups that the strategy encouraged savings and camaraderie. Nevertheless, it failed to enhance social capital, as evaluated by household and network assessments and laboratory activities that evaluate trust, reliability, and readiness to contribute to public goods. Latest researches indicate that these organizations have a strong beneficial influence on social capital.

Kanakalatha (2017) examined the success of SHGs in capacity building the women in the Telangana state district of Warangal, India. It was discovered that SHGs had a greater influence on the recipients' economic and social aspects. De Hoop et al. (2019) evaluated the impact of economic SHGs with reference to business, community finance, and livelihood on the socio-political and economic capacity building of women. The data indicate that women who participated in SHGs had good access to possessions and control of assets than women who did not participate.

Rathinam and Akudugu (2014) investigated the socio-economic advantages of self-help group creation using a large household survey. They observed positive benefits on capacity building through SHG membership and dietary consumption across all program areas, as well as discrepancies between pre-existing and freshly created groups and non-participants. Women's social and economic empowerment increased independence of their participation in program areas, suggesting positive externalities.

Nutritionally, new participants benefited more than earlier participants. Indicating that, during the survey period, the program's major economic advantage was via intake smoothing and variation of income sources, as opposed to the exploitation of new revenue sources. A research done in 2011 by the Asian Development Bank on the impact of SHG members participating in non-farm employment on household consumption in selected Asian countries indicated that rural farm families improve their food intake per capita. In India, favourable links have been shown between SHG participation and women's socioeconomic empowerment (Kamaluddin, Hadi, Alam and Adil, 2015). Similarly, Rathinam and Akudugu (2014) concluded, after assessing the development of women in India through SHGs, that these organizations play significance roles in making better, the livelihoods of the deprived and vulnerable, particularly women. Similarly, Kwarteng and Sarfo-Mensah (2019) discovered that the 'Susu' plan has had a noteworthy influence on the economic capacity

building of market women in Ghana by, among other things, encouraging them to save money.

In studying how SHGs membership influence the asset acquirement among women in Kisumu County, Kenya, Atieno (2017) discovered that all study respondents (SHG members) had obtained a minimum of one form of asset via SHG membership and that 80% of them noted an increase in asset gaining. In the same vein, Sambu (2013) looked into the influence of SHG involvement in self-economic capacity building among women members in Nakuru and found that by participating in SHGs, respondents had easier access to formal banking firms and were given bigger loan amounts than in the pre-SHG period. The most of study participants who joined SHG were able to attend training that improved their assets, accounting, expenditures, and investment variation.

2.3 The Concept of Household Livelihoods

Scoones (2009) describes household livelihoods as a means of subsistence, skills, assets and undertakings necessary for survival. Chambers (1997) asserts that “essential to well-being” are “guaranteed rights and dependable access to assets, money, and basic services.” It comprises of both physical and intangible assets utilized for risk management, shock absorption, and contingencies.” Scoones (2009) describes livelihood safety as “the capacity of a family or community to sustain and expand its assets, income, and social welfare through time.” Carney (1998) describes livelihood safety as “sufficient and maintainable access to and management of social and material resources that let families to attain their rights devoid of exhausting the natural resource base” (Carney, 1998). In addition to income, livelihood security comprises material and imperceptible assets and social well-being.

Robert Chambers’s work set the way for livelihood thinking in the mid-1980s. Chambers invented the idea of “Sustainable Livelihoods” to increase the usefulness of development cooperation after seeing that conventional development ideas were not producing the desired

outcomes and that the human population was going through immense strain. A means of life is considered maintainable if it is resilient to external pressures, self-sufficient with respect to external aid, capable of maintaining the long-term output of natural resources, and does not weaken the alternative ways of life of others (Scoones, 2009). According to Kollmair and Gamper (2002), the Sustainable Livelihoods Approach (SLA) designed by the British Department of International Development (DFID) in 1997 for its expansion cooperation program is based on Chambers' theory.

In their paper on family livelihood choices, Rahman and Akter (2014) argue that the analysis of livelihood alternatives is difficult due to the diversity of economic activities undertaken by families. The bulk of the literature on household and community source of revenue follows Chambers and Conway (1992) description, which explained livelihood as the necessary competencies, assets (stocks, claims, resources, and access), and undertakings. Scoones (2009) contends that livelihood approaches put “people and their preferences for selecting occupations as an approach of sustenance” at the centre of development endeavours. Thus, individuals make a livelihood via a complex network of activities and relationships. However, there is limited documentation of SHG initiatives that include the sustainability of livelihoods.

Rahman and Akter (2014) endeavoured to identify the socioeconomic elements that impact the livelihood decisions of rural Bangladeshi 4,195 households. The results reveal that families select a variety of subsistence options. Numerous socioeconomic variables and household resources, and the situation of rural set-up, influence the preferred livelihood for rural families. All in all, resource-rich and literate families participate in a variety of

subsistence activities, which is facilitated by rural infrastructure. Female-headed families do not participate in any of the available livelihoods and so earn much less money.

Munhenga (2014) studied the significance of present livelihood tactics applied by rural folks in Intsika Yethu, South Africa, as well as the association between household possession and access to different assets and the variables impacting households' capacity to embrace specific livelihood approaches in the region. A study of 120 families in five administrative regions and interviews with key informants gathered demographic data, socioeconomic activity data, and variables influencing households' decisions of livelihood policies in Intsika Yethu. According to the study's results, only around 10% of the questioned families depended exclusively on agricultural work for sustenance. The transfer of families from farming to other livelihoods was influenced by remittances, market distance, credit, education, cooperative membership, and family size.

Researchers have done empirical studies on the factors influencing the diversification of livelihoods in households of rural areas of Kwara State, in order to ascertain household livelihoods. For instance, Ayantoye, Amao and Fanifosi, (2017) used multistage random sampling approaches to acquire data from a sample of 132 households using structured questionnaires. The study exposed that 68.9 percent of respondents had spouses. The majority (66.7%) of respondents who engaged in livelihood diversification had a household size ranging from one to fifteen, with a mean household size of five. The study also found that 62.12% of respondents reasonably diversify their income sources, whereas 34.85% do not. Significant factors impacting the livelihood variation of rural households were gender of the respondents, their marital status, poverty scale and primary occupation.

Ifeanyi-Obi and Matthews-Njoku (2014) examined the socioeconomic drivers of rural Nigerians' choice of livelihood activity. Using a multistage sample method, 160 rural inhabitants were selected for this investigation. A planned interview schedule, focused group discussion, and personal observation were utilized to gather data, which was then descriptively evaluated through methods such as mean, frequency counts, and percentiles. The ordinary least squares multiple regression analysis was utilized to assess the socioeconomic elements that influence the area's choice of occupation. The majority (57 percent) were male, married (95 percent), and older than 40 years old (87.5%), with a mean age of 54. Respondents spent approximately a decade in education, had averagely seven individuals as a household size, and earned an average of \$22,000 each month. Trading and farming were the primary sources of income for residents in the region. Age, years of schooling, and monthly income were shown to be the most significant socioeconomic factors impacting livelihood activities in the area.

Olarinde, Abass, Abdoulaye, Adepoju, Adio, Fanifosi et al., (2020) investigated social capital as a predictor of business revenues of female business owners in rural communities of the Nigerian state of Ogun. The study relied solely used secondary data from 275 female entrepreneurs in five Nigerian rural districts. Despite the fact that characteristics associated with human capital have an impact on earnings, neighbourhood effect and social capital as determinant variables appear to be more significant predictors. Dinku (2018) examined the predictors of livelihood expansion approaches in Borena pastoralist in the Oromia State of Ethiopia. A multistage random sample procedure helped in choosing 100 heads of household from the district of Borena. The study collected both qualitative and quantitative data. Pastoral output continued to have a prominent role, accounting for an enhanced share of total household income, according to the income portfolio analysis. The household's

socioeconomic features considerably predicted the degree of diversification of the household's means of subsistence. The primary determinants were household head's age, agricultural input consumption, extension contact, loan availability, market accessibility, and cattle size.

Mfinanga (2014) evaluated economic drivers for households' participation in fishing as a means of subsistence in coastal settlements of the Bagamoyo District, Tanzania, as part of her research on Tanzanian livelihood possibilities. Thirty homes were selected at random from each of three randomly selected villages. The findings indicated that the number of fishermen had increased over time. At $p < 0.05$, the binary logistic model revealed significant factors that negatively influenced households' decision to participate in fishing as alternative income-generating activities, including access to credit, land size, organization participation, and education, while household size had a positive effect. It was believed that family business, the availability of a fish market, a short period of earning revenue, modest start-up capital, and unrestricted access to water bodies were key variables. In addition, 72.2% of the households were engaged in fishing, according to the findings.

2.4 Self-Help Groups and Household Livelihoods

It has been widely argued that SHGs apply a group-based tactic that empowers the poor to accrue capital by mode of little savings and enabling their accessibility to formal credit facilities. This in turn makes the members to manage the impediment of collateral security, a major obstacle to accessing credit from formal organizations (Nithyanandhan and Mansor, 2015; Kaur and Bajwa, 2016). However, literature related to contributions of SHGs structures and characteristics, drivers to SHGs, the nature of livelihood strategies in SHG participation and barriers to SHGs participation on the sustainability of livelihoods of households seems to

be shrouded with inconsistencies. Deeper scrutiny of such components of SHGs with regard to their influence on households' livelihood was thus prudent.

2.4.1 Structure of Self-Help Groups and Sustainability of Livelihoods of Households

In the past four decades researchers have concentrated on the structure of SHGs, including their primary activities, gender, members' income level, and employment activities, (Tiwari and Arora, 2015). Women tend to form the bulk of these groups, according to Kaur and Bajwa, (2016); persons with certain revenue levels (Nithyanandhan and Mansor, 2015), and individuals who gather together to attain a particular objective, such as selling, greater farming activities, or community development (Rathinam and Victor, 2014). Despite the fact that groups are created based on the premise that such traits have received enough consideration, it has been noted that their outcomes are unpredictable.

Hossain et al. (2016) evaluated the impact of agricultural loan on the production and lives of landless farmers using a randomized controlled trial (RCT) field experiment in Bangladesh. Twenty percent of eligible families in the treatment group engaged in the credit program, and sixty percent of their loans were used for agricultural purposes. Findings revealed that access to financing increases adoption of modern seed types, productivity, and farm revenue in the treatment group. They observed that the effects differed according to family headship, size of the farm, and tenancy status. The investigation of distributional effects through quartile regressions indicated that the majority of the credit's effects were mainly in the distribution's higher tail. The data revealed that the impacts of agricultural credit were subject-specific and inconsistent across all participants. However, Hossain et al. (2016) did not demonstrate how the agricultural loan on the production contributed to the livelihood sustenance of households. Moreover, it only focused on agricultural loan on the production and lives of marginal, and landless tenant farmers, but not on the contribution of SHGs for livelihood

sustainability of these farmers. It was necessary therefore to look at the effect of self-help group membership on the sustainability of household livelihoods in Kenya's Nyakach sub-county, to fill this gap.

Kamal Uddin, Hadi, Alam, and Adil (2015) examined the social collateral design for Islamic microfinance in Malaysia. As a sample study, the research indicated the components that ought to be incorporated in the social collateral structures for the microfinance utilizing qualitative tools on officers of microfinance organizations. Based on interviews and FGDs, the study found that Islamic microfinance, like any other conventional microfinance, includes social capital, pressure of the group, entrepreneurial skills, and culture as constituents of social collateral model. Furthermore, Kamaluddin et al. (2015) found that religion was a crucial component of the social collateral structure for Islamic microfinance. However, Kamaluddin et al. (2015) failed to demonstrate how the collateral model impacted the livelihoods of members.

Rathinam and Victor (2014) explored the economic capacity building of dairy reliant SHG members in Puducherry, India. Using a wealth rating, the respondents were separated into two groups: those with less money and those with more wealth. It was indicated that women tend to be empowered when they select dairying as a source of revenue. Because it offered self-employment, the relative advantage was more prevalent among disadvantaged women (widows, women whose husbands were sick). In post-SHG settings, the mean household asset value, milk generation and sales, and yearly income of SHG members rose. Participation in SHGs tended to increase the household's standard of living inconsistently among the examined groups of women.

Deininger (2013) in India, examined the social and financial effects of an innovative SHG Group Model. The findings found that SHGs participate in a variety of activities, including esteem building, social control activities such as managing alcoholism, gambling, and betting, advocating for impoverished and voiceless women, fighting against segregation and superstitious views, etc. Additionally, the study indicated that members of SHGs had better measures of empowerment, as well as higher incomes and resources. The analysis revealed that the empowerment of women was greatly affected differently from that of other SHGs. Deininger (2013) highlighted the difference or inconsistency in livelihood benefits resulting from SHG membership, with women gaining more than males.

Beaman, Karlan, Thuysbaert, and Udry (2014), on their part, investigated whether farmers who borrowed money earned higher returns than those who did not, which is an obvious conclusion of several credit market models in Mali. The variations in returns was analyzed using a two-part loan and grant trial. A random (representative) sample of farmers exhibited significantly positive investment responses and grant returns, indicating a reduction in liquidity constraints. Grants yielded no returns for a group of farmers who did not borrow endogenously, according to the research. In addition, they exhibited considerable variability that was dependent on a large variety of observable characteristics. Beaman et al. (2014) failed to show how capital returns improved the lives of households in their research. In addition, they did not account for contextual elements such as the availability of non-agricultural income sources.

Ayantoye, Amao and Fanifosi (2017) investigated the determinants of women's self-help organizations' loan repayment performance in Bayelsa State, Nigeria. Using a multistage sampling strategy and a multistage sample, a questionnaire was utilized to gather data from

112 farmers from villages within the state, applying a multistage sample. Women-headed households and family size had unfavourable but significant effects on women farmers' loan repayment performance, but price steadiness of farm earnings and assurance to SHGs had positive and significant effects. However, the research by Ayantoye et al. (2017) only focused on the variables predicting loan repayment progress of women's SHG in Bayelsa State and not on the impact of these SHGs to the sustainability of livelihoods. In a bid to overcome this need, the present research studied the contribution of SHGs to the livelihood sustainability of families in Nyakach Sub-County.

Mushumbusi and Kratzer (2013) using quantitative and qualitative data compared the level of empowerment between microfinance institution (MFI) members in non-program areas and non-members from three regions of Tanzania. The results demonstrated a statistically significant difference between female MFI members and non-members on the dependent variables linked to women's capacity building. Women who were MFIs members had better control over business finances and revenue, greater participation in decision-making, stronger self-esteem and self-efficacy, superior mobility and flexibility, and a rise in extracurricular activities.

Sharing, preserving, and distributing information are essential to the functioning of enterprises, organizations, and communities. Mwaura (2014) explored whether the use of farmer organizations to disseminate agricultural knowledge leads to greater adoption of technology and higher yields in Uganda. Although group participation enhanced the yields of bananas and cassava, it decreased the yields of sweet potatoes, beans, and maize. Group members were less likely to utilize inorganic fertilizers ($P0.01$) and enhanced seed than non-group members ($P0.05$).

Although not statistically significant ($P < 0.05$), group members achieved yields of 3 and 2 for banana and cassava, respectively, compared to non-group members, which is of interest to development agencies. Non-group members' sweet potato yields, on the other hand, were 1.0 tonnes per hectare, higher than group members but not significantly ($P > 0.05$). Tiwari and Arora (2012) investigated the predictors and consequences of cooperative association using small scale banana farmers in Kenya as an example. The study discovered positive proceeds from farming influence for active group members using propensity score matching. In light of this, and despite the inconsistencies noted in the preceding literature review, it was necessary to investigate how the structures of SHGs influenced the sustainability of livelihoods of households in Nyakach sub-county, Kenya.

2.4.2 Drivers to Self-Help Groups and Sustainability of Household's Livelihoods

In countries as India, Bangladesh, and Pakistan, it has been strongly recommended that a grassroots organizational foundation be established to allow disadvantaged women to come together, examine their own challenges and problems, and address their own demands (Rahman and Akter, 2014). By pooling their meagre resources, grassroots organizations, such as self-helps groups, have helped women to ensure their financial destiny. These funds are important in two ways: they are utilized to provide members with loans, and a part of them are used to secure loans from financial organizations (Atieno, Mose and Ombachi 2021). However, these studies by Atieno, Mose and Ombachi (2021) dwelt on only women members of the SHGs and not the entire households. Besides, their findings only concentrated on the credit facilities offered at the SHGs and not the general contribution of these groups on the livelihood sustainability of the members of these groups. Moreover, these studies were done in comparatively more developed countries than Kenya and owing to dissimilar socio-economic characteristics of the countries, their findings cannot be generalised for the Kenyan

context. The present study looked at the contribution of self-help groups to sustainability of household livelihoods in Nyakach Sub-County, Kenya with a view to filling these gaps.

In addition, the Self-Help Group (SHG) equips its members with innovative abilities via frequent trainings. Numerous ideas propose that women's economic empowerment will arise from their involvement in self-help organizations (Kwarteng and Mensah, 2019, Oino, Auya, and Luvaga, 2014). Regular group sessions provide members the opportunity to discuss their individual and collective development. Members' articulation skills, such as confidence, self-esteem, and collaboration, are sharpened during these sessions (Atieno, Mose and Ombachi, 2021). Similarly, Das, Mitra, and Ali (2015) observed group-specific variations with respect to income, investments, expenditures, and debt lessening in their research on the impact of women SHGs on the growth of rural entrepreneurship in West Bengal. They discovered that, from an equality standpoint, SHGs did not serve the community proportionally: they did not help women entrepreneurs in West Bengal.

Agrawal et al. (2016) examined the economic capacity building of women after joining SHGs through a case study of the Jagrati Self Help Group in Pantpura village, Kichha block, Udham Singh Nagar, Uttarakhand. Twenty rural women were members of the SHG collectively. They discovered that being SHG members enabled them to save a small amount of money from their family income, which was not possible previously; all of them were pleased with the savings they were making and the loan they received from the savings; seventy-five percent of women reported that they had gained a great deal of knowledge on various aspects of life, such as child rearing practices, nutrition and health, immunization against diseases, etc., as well as skills trainings after joining the SHG. Sixty-five percent of women responded that they now feel more self-assured as a result of learning the skills of

communicating their problems, views, and suggestions within a group and the ability to make small decisions regarding group or family matters. Nevertheless, this study by Agrawal et al. (2016) in Pantpura village, Kichha block, Udham Singh Nagar, Uttarakhand had a spotlight on only women members of the SHGs and not the entire households.

Additionally, their results did not demonstrate how these organizations contributed to the sustainability of the members' livelihoods. Furthermore, since these studies were conducted in comparable more developed nations than Kenya, their conclusions cannot be generalized to the situation in Kenya due to the different socio-economic features of the nations. In order to fill these gaps, the current research examined how self-help organizations in Kenya's Nyakach Sub-County contributed to the sustainability of household livelihoods.

According to Kamaluddin (2015) Self-Help Groups (SHGs) not only assist with saving and money management but also make it simpler to acquire loans, which helps SHGs have an impact on India's socioeconomic progress. According to him, SHGs enable individuals to regularly save, have access to legitimate saving and lending firms, and take part in managing of these money. People also have their own bank accounts and deposit money into them. The impact of women's involvement and engagement in village savings clubs as their means of subsistence has long piqued the interest of academics. Kwarteng and Sarfo-Mensah (2019) looked at how women's agency—their capacity to freely take part in group activities and take action on other matters and concerns that influence them—is impacted in rural Ghana by membership in savings organizations such as Village Savings and Loans Associations (VSLAs).

VSLA members and non-members provided quantitative and qualitative information that was used to compare the effects of involvement and nonparticipation. The Women's Empowerment in Agriculture Index (WEAI) was amended to include three factors that the study used to measure female agency: women's involvement and decision-making in groups and at home, women's confidence with public speaking. As they were more economically and socially involved and capable of acting autonomously than women who did not utilize the savings club, it was discovered that involvement in the VSLA increased the agency of female participants.

Kamaluddin (2015) sought information addressing the breadth of women's empowerment and the reasons that explain the large decrease in intimate partner violence observed by the microfinance for AIDS and gender parity intervention in rural South Africa. According to the study, the intervention included a microfinance program with HIV infection, domestic abuse, and sexuality education. The history of intimate partner violence during the last decade and nine markers of women's empowerment functioned as outcome measures. After two years, the risk of sexual and physical assault by an intimate partner fell by over fifty percent. All nine indices of empowerment showed upward trends. Minimization in violence was as a consequence of a range of actions that enabled women to question the tolerability of violence, to demand and get improved treatment from partners, to desert violent relationships, and to increase public alertness of intimate partner abuse. This notwithstanding, this study by Kamaluddin (2015) gave prominence only to women members of the SHGs and intimate partner violence. Besides, their findings failed to show the contribution of these groups on the livelihood sustainability of the members of these groups but only concentrated on the outcome of intimate partner violence as a result of participation in SHGs. Moreover, these studies were done in comparatively more developed countries than Kenya and owing to diverse socio-economic characteristics of the countries, their findings cannot be applicable to

the Kenyan context. The present study looked at the contribution of self-help groups to sustainability of household livelihoods in Nyakach Sub-County to fill these concerns.

In the Asikuma Odoben Brakwa District of the Central Region of Ghana, Frimpong and Mensah (2020) investigated the effects of one of the first VSLA programs, commissioned by the Progressive Excellence Youth Organization (PEYORG), using quantitative data from individual surveys and qualitative data from Focus Group Discussions (FGD) and important interviews. Participation in the program had a positive effect on a variety of welfare indicators for families and individuals, including asset spending, the creation of income-generating activities (IGAs), educational spending, access to health services, dietary intake, and housing quality.

These outstanding results were clearly evident, especially in light of the VSLA model's long-term viability (the program was not dependent on outside donor funding and did not need ongoing support from the sponsoring organization). Ksoll, Liller, Lnborg, and Rasmussen (2015) used a cluster-randomized research to investigate the impact of VSLAs in Northern Malawi over a two-year period. The number of daily meals consumed, household expenses as determined by the USAID Poverty Assessment Instrument, and the number of rooms in the dwelling are only a few of the outcomes that had favourable and statistically significant results. This effect is a consequence of more savings and credit being obtained via VSLAs, which increased investments in agriculture and small business income.

Sambu (2013) evaluated how women's participation in self-help groups affected their level of economic independence. The study population was made up of registered women SHGs in the Keringet division, and the only responses were other registered members using a

descriptive research approach. The study sample consisted of thirty (30) women's self-help groups (SHGs) registered in the Keringet division. According to the study, joining a SHG improved self-economic empowerment in terms of savings, loan access, and training opportunities. The SHG has improved the respondents' saving culture by requiring everyone to save and encouraging members to increase their savings and reinvest them in their businesses. Respondents who participated in SHGs had easier access to traditional banking institutions and were granted larger loans than they would have had had they not participated in SHGs. After joining SHG, the majority of respondents were able to take advantage of training opportunities that aided in improving their assets, accounting, spending decisions, and investment diversification.

Isaboke (2016) conducted a descriptive and exploratory study to better understand the group members' motivations for forming the groups, their socioeconomic standings, the activities the groups engaged in, the reasons for the groups' successes and failures, and their opinions on the best ways to support the current Kenyan women's movement. The reasons for starting and joining the organizations ranged from having common goals to addressing the basic needs of rural women to boosting the groups' ability to generate cash via their various activities. However, the study by Isaboke neglected to discuss the SHGs' organizational frameworks, motivations for self-help participation, tactics for self-help participation, and obstacles to self-help group involvement, as well as how these elements affect the ability of the households that belong to these SHGs to sustain their way of life. It was thus necessary to investigate the impact of self-help group membership on the sustainability of household livelihoods in Kenya's Nyakach Sub-county of Kisumu County in light of the aforementioned.

2.4.3 Nature of Sustainable Livelihood Strategies by Households

Education and training, group lending, networking and linkages, and improved administration are some of the approaches that have been adopted to increase SHG membership (Saravanan, 2016). On the topic of SHGs providing microfinance and imperfect financial markets, (Mishra, 2014) identifies group lending as the most significant microfinance innovation that addresses the flaws of imperfect markets.

Jarungrattanapong (2018) investigated the impact of joint-liability lending and dynamic incentive structures on risk preferences and loan repayment. This research revealed, using microfinance lab-in-the-field trials with 256 microfinance customers in Thailand, that shared responsibility with dynamic incentive performs better than individual lending in terms of loan payback. The mechanism of dynamic incentives reduces risk-taking and supports loan payback, but the combination of shared responsibility and dynamic incentives raises moral hazard via risk-taking. In addition, individuals took greater chances when they believed their spouses to be risk takers. However, the study by Jarungrattanapong (2018) only paid attention to the joint-liability lending by the micro-finance organizations in Thailand, but not on the contribution of SHGs for livelihood sustainability within the lens of structures of the SHGs, drivers to participation in self-help, strategies to participation by self-help and barriers to self-help group participation, and how these factors contribute to the livelihood sustainability of the households participating in these SHGs. In light of the foregoing, it was necessary to examine the effect of self-help group membership on the sustainability of household livelihoods in Kenya's Nyakach sub-county, Kisumu County.

Kumari (2014) aimed to determine the rate of growth of the SHG-Bank Linkages program in Haryana. The study relied on secondary data and NABARD reports for its information. The significant finding of the paper was that the growth of the SHG-Bank Linkages program

declined over time. In Haryana, a significant correlation was found between the number of SHGs, the amount of savings, and the amount of bank loans disbursed. There was no correlation between the number of SHGs and outstanding bank loans against SHGs in Haryana.

In a similar research, Ban et al. (2015) examined how village-based self-help groups meant to stimulate household production, savings, and social cohesiveness among the poor may develop economic and social capital. The authors assessed the effect of a randomly deployed pilot program in Cambodian rural communities using survey data and a broad array of social capital markers. Through self-help groups, the program boosted savings and sociability, according to the results of the research. However, it did not enhance social capital as evaluated by network and household surveys and laboratory undertakings that evaluate trust, reliability, and the desire to contribute to public goods. Recent study has shown that such organizations have large beneficial benefits on social capital; nevertheless, these results contradict past findings.

By evaluating the role of NGOs in sustainable rural development through microfinance, Rathiman and Akudugu (2014) added to this conversation. According to the research, NGOs had a significant role in the founding of SHGs, in persuading women to join the groups, and in connecting the groups with microfinance banks, but a limited role in the marketing of SHG goods and the distribution of subsidies. Separately, Kumar (2014) examined the possible theoretical and empirical link between progressive lending and its causes in the group lending strategy. The initial survey was done in 10 villages in the Indian state of Karnataka, comprising 106 self-help organizations and 318 members. The empirical data demonstrated that progressive lending to self-help organizations reached 698 percent of the original loan

amount. However, Kumar (2014) could not illustrate how the growth in such loans impacted the ability of families in the study region to sustain their livelihoods. Moreover, it focused only on the role of NGOs in sustainable rural development via microfinance, and not on the contribution of SHGs to the sustainability of livelihoods, as measured by the kind of sustainable livelihood options used by families. Therefore, it was required to investigate the impact of self-help group participation on the long-term viability of household livelihoods in Kenya's Nyakach sub-county, Kisumu County.

Manohar (2015) investigated the penetration and growth trend of the Self-Help Group Bank Linkage (SBL) programme in India's six regional divisions. The findings revealed a significant relationship between savings per SHG, credit disbursed per SHG, and loan balance per SHG. The growth rate of savings per SHG was lower than the growth rates of loan amounts disbursed and outstanding per SHG. The disparity between outstanding per SHG and loans disbursed per SHG grew gradually. The Self-Help-Group Bank Linkage (SBL) program's reach varied considerably between the six regions. During the study period of 2007-2008 to 2013-2014, the Southern region's share of savings per SHG, loans disbursed per SHG, and loans outstanding per SHG were significantly higher than the other five regions and the national average.

In India, Saravanan (2016) studied the effect of skill development and human capital training offered by facilitators of self-help groups (SHGs). In general, the findings suggested that training had little influence on assets, but it may offset the potential negative effect of credit on income. Furthermore, training was more beneficial for collecting assets in areas with higher infrastructure. Results suggested that the most successful training delivery connection occurs when NGOs create groups and banks sponsor SHGs.

Agbeko, Blok, Omta, and Velde (2013) explored the degree to which microfinance borrowers and loan officers accord about the value of key entrepreneurial and business skills for microbusiness performance and loan payback. Two focus group talks demonstrated that neither microfinance borrowers nor loan officers were in agreement about the rating of abilities. This suggested that microfinance borrowers have specific training and skill development needs, which should be provided on an individual basis. For loan officers to accomplish their roles of analyzing loan applications and aiding microfinance borrowers efficiently, they needed training to appreciate the link between entrepreneurial and business abilities and the chance of loan payback. Thuo and Juma (2014) performed a research on how the usage of group lending to group members has helped MFIs minimize loan defaults by assessing the efficiency of group administration in relation to loan default rate control. The study adopted a descriptive survey approach with a target population of 119 workers from 18 MFIs in the city. A sample of 85 officials was picked using a basic random sampling procedure.

It was discovered that group administration affected loan default rate management. In general, group management was highly and favourably associated with the management of defaulting rates. However, Thuo and Juma (2014) could not show how the usage of group financing to group members led to the livelihood sustaining of families. Moreover, it solely focused on how the utilization of group lending to group members has aided MFIs to minimize loan defaults, but not on the role of SHGs for livelihood sustainability. It was required thus to study the influence of self-help group participation on the sustainability of household livelihoods in Kenya's Nyakach sub-county, Kisumu County.

Isaboke (2016) conducted a study in Kenya using a descriptive study design to investigate the factors leading to the failure of self-help groups. She found that the internal problems the groups faced included members' irregular attendance at meetings and payment of dues, as well as leadership disputes. She discovered that external issues included a lack of regular markets for their agricultural products, poor and inadequate transportation facilities, irregular visits by government officials, and interference from the husbands of female members of the groups. Due to their diverse and divisive perspectives, political parties posed a threat to the cohesion of the groups.

Muasya (2013) explored the predictors of success of Women Self Help Groups in Pumwani informal settlements, while examining the impact of self-help group participation on the members' means of subsistence. The study targeted 29 and 13 WSHGs in Pumwani's Majengo and Kiambu informal settlements, respectively. Nine WSHGs, or twenty percent, were chosen for the study. The research design was a descriptive survey. All members of the WSHGs selected for the study were administered with open-ended questionnaires. The leaders of the nine selected WSHGs, two community facilitators, and the Economic empowerment program officer at St. John's Community Centre, which was instrumental in the formation of the WSHGs, were interviewed as key informants. Findings indicated that group rules, regular saving and borrowing of loans, and regular group meetings contributed significantly to the success of WSHGs than group meetings and the trainings provided to the women. It was essential to note, nonetheless, that Muasya (2013) did not demonstrate how these factors affected the livelihood of households in the study area. However, it was instructive to evaluate the nature of the livelihood strategies pursued by households participating in SHGs and how this affected the sustainability of household livelihoods in the Nyakach sub-county of Kisumu County, Kenya.

2.4.4 Barriers to SHGs Participation and Livelihoods of Households

Despite the impressive accomplishments attributed to SHGs, the assumption that associated financing schemes automatically empower women remains contentious (Atieno, Mose and Ombachi 2021). Contributing to the literature on barriers to SHGs, Nyang'aya, Owuor, Moraa and Ayieko (2016) identified financial management, governance, and human resources as the primary areas of weakness. In India, issues such as SHG dropouts, equity, bookkeeping, international politics, defaults and recoveries, social harmony and social justice, and the sustainability of SHGs have also been identified as obstacles (Rathinam and Akudugu, 2014). Many women appear to have marginal impact on both economic and social empowerment, and some women may be disempowered (Mushumbusi and Kratzer, 2013).

Credit is not a solution for women's empowerment, according to critics of credit programs, because targeting women without adequate support networks and empowerment strategies can simply shift the burden of household debt and household subsistence onto them (Manohar, 2015). Since credit alone cannot overcome patriarchal systems of control at the household and community levels, empowerment is not always realized, as noted by Rahman (1999) as cited in Mushumbusi and Kratzer, (2013) also demonstrated that some men coerce their wives to hand over loans to them, which tends to exacerbate marital strife because men frequently exercise coercive control over loans given to women.

Several researchers have questioned the premise that microfinance services aid the poor Nyang'aya, Owuor, Moraa and Ayieko (2016). They observe that microfinance institutions do not reach the poorest of the poor or intentionally exclude them from their programs. Arguably, SHGs-related MFIs appear to benefit only the better-off poor, thereby aggravating

economic disparities (Mushumbusi and Kratzer, 2013). In fact, a study conducted in West Bengal by Das et al. (2015) revealed group-specific differences in SHG members' income, savings, expenditure, and debt reduction. Das et al. (2015) argued that from an equity perspective, SHGs failed to serve society equally by failing to meet the unique entrepreneurship needs of West Bengal's women. The aforementioned literature suggests that SHGs have contradictory effects on women members.

Regarding the anticipated non-financial benefits of SHGs, contradictory results have also been discovered. Asian Development Bank (2011) evaluated the effect of training in skill development and human capital provided by facilitators of self-help groups (SHGs) in India and found that, in general, training has no effect on assets, but training can reverse the negative effect of credit on income. In addition, it was discovered that training was more effective for asset accumulation in villages with better infrastructure. Tiwari and Arora (2015) analysed the decline of SHGs as a source of funds for the poor in Cambodia. The findings of the study indicated that the SHGs in Gurgaon lacked cohesion; the groups' membership was heterogeneous in terms of caste, income, and occupational background. The analysis also revealed that the SHGs do not adhere to the NABARD guidelines.

Bichanga and Aseyo (2013) explored the reasons for loan default in Trans Nzoia County microfinance institutions. The target population consisted of 400 loan borrowers and 200 MFIs, from which 150 was drawn through simple random sampling for every stratum, which provided each member of the population an equal and independent opportunity of being selected as respondents and was the simplest, most convenient, and bias-free method of selection. The research concluded that loan repayment failure was caused by a lack of oversight of borrowers by MFIs and poor training of borrowers on the correct use of loan

money before obtaining loans. Most of borrowers did not utilize the loan money for the agreed upon projects, according to the data.

Nyang'aya, Owuor, Moraa, and Ayieko (2016) analyzed the level and determinants of loan default among Nakuru, Kenya's farmer group members. The study sampled 50 members of a farmer group using a multistage sampling strategy. Using a pretested questionnaire, the data was collected and analyzed using descriptive and qualitative methods. The results of the Logit regression indicated that education level, age of the group, farm income, and interest rates had a significant impact on loan default. From the foregoing, it is clear that lending by itself is not a panacea for the numerous obstacles that plague members' participation in self-help groups and their means of subsistence. In addition, there are scant data on how barriers to self-help group membership affect the sustainability of households' livelihoods.

2.5 Theoretical Framework

The study was guided by the theory of Symbolic Interactionism, Collective Action and Sustainable Livelihood Approach. These theories helped in understanding how self-help groups contribute to sustainability of household livelihoods.

2.5.1 Symbolic Interactionism Theory

In 1934, George Mead created Symbolic Interactionism hypothesis. Self is important to Mead's work; self and mind are dialectically intertwined, and neither can exist without the other (Redmond, 2015). Mead's important discovery was that an individual's sense of self comes through contact with others (social interaction/society) and that societies evolve from interactions among individuals' senses of self. Fundamental to the self is reflexivity, or the ability to put oneself in the shoes of another. The human concept of "self" is both a product

and a process, since it is concurrently changed by society at large (Dong, 2008; Serpe and Stryker, 2011).

Through symbolic encounters, we gain information and ideas, interpret our own and others' experiences, share emotions, and get acquainted with people (Redmond, 2015). In essence, we continually act and respond metaphorically. According to the notion, people occupy both natural and symbolic surroundings. According to symbolic interactionists, communication and interaction form the world as we know it. This view asserts that reality is socially manufactured, or that it is formed by these conversations, ideas, and thoughts (Ritzer, 2015).

As contrast to the objective, all-encompassing structural components of social frameworks, interactionists are concerned with the subjective aspects of social life. One reason for this focus is that interactionists develop their hypothetical points of view on the basis of their picture of the individual, as opposed to their vision of the population as a whole. According to interactionists, people are pragmatic actors who must adjust their behaviour consistently to the actions and behaviours of other actors (Hewitt, 2002). Erving Goffman (1958) used a theatrical comparison to study the dramaturgy of roles, seeing human social behaviour as primarily scripted and humans as role-playing performers.

Because it allows us to assume the viewpoint of others and comprehend what our actions may signify to people with whom we connect and engage, role playing is an essential communication technique (Goffman, 1958). In this research, the ethno-methodology approach was employed, which raises the issue of how persons who are working may create the appearance of a common social order while not having a comprehensive understanding of one other and having different views. Interactionists contend that history, culture, and many sorts of human connection may be seen via pictures, and that reality is tied to interpretation,

activity, and communication through images. Despite the fact that symbols may seem to be constant at a single level, the symbolic interaction approach emphasizes the flexible, adaptive, and inventive method in which individuals utilise symbols. Individual interactors and large-scale components, such as standards or norms, are engaged in the adjustment and transformation process. Interactionists study the occurrence of habit, routine, and common meaning, as well as their ongoing re-evaluation and alteration.

Interactionists stress the improvisatory character of roles, considering human social behaviour to be entirely scripted and people to be role-creating improvisers (Blumer 1969). According to interactionists, role-making is a vital tool of association since all conditions and roles are intrinsically unpredictable and need us to construct them to some extent before we can act (Redmond, 2015). According to Dong (2008), the link between the person and the social structure, as well as the communication between the individual and others, form the basis of symbolic interactionism. Nevertheless, despite the theoretical influence of symbolic interactionism in describing human interaction, some sociologists contend that the theory's breadth is too wide to give clear direction for understanding the idea of how reality is socially produced (Forte, 2001; Jenkins, 2006).

Critics assert that symbolic interactionism fails to describe the emotional component of human interaction because it disregards essential notions like emotions and self-esteem. Despite criticism, symbolic interactionism has reinforced much conceptual thought and achieved much of what theories aim to do. Symbolic interactionism describes succinctly the human reflexive adjustment to their environment via the construction of SHGs aimed to buffer individuals against social shocks and weaknesses. This theory informs the current research because it aids in reaching and comprehending the second purpose of the study,

which investigated the effects of household membership in self-help groups on their means of subsistence in the Nyakach sub-county. Consequently, the theory contributed in understanding how the social behaviours underpinning involvement in SHGs are generated from meanings gained from social sources, such as the members' personal experiences with the livelihood gains received from SHG membership. However, symbolic interactionism fails to effectively explain why people join organizations with a shared goal. There is no explanation of the purpose of human connection or the meanings obtained from such relationships. The idea of collective action would fill the void left by symbolic interactionism.

2.5.2 Collective Action Theory

Collective Action theory, developed by Mancur Olson in 1965, posits that any group of individuals attempting to provide a public good in an efficient manner will encounter difficulty. However, there are incentives for individuals in certain groups to “free-ride” on the efforts of others, and group size is crucial and difficult to determine optimally. The theory evaluates the actions of others to inform their own cooperation decisions. Based on the research of Margaret Levi, the theory proposes that the more principals (rulers) relied on the populace for labour, tribute, or other revenues, the greater the population's agency (voice) in negotiating public benefits (Badejo, Majekodunmi, Kingsley, Smith & Welburn, 2017). In this study, the researcher builds on the notion of agency, which aims to assist diverse groups of poor and socially excluded citizens, including women, to organize, exercise voice and choice, and improve their livelihoods (Ostrom, 2015). There is a long history of collective action by women's groups, which has been a powerful force for women's empowerment, inspiring, initiating, and facilitating women to identify and resolve shared problems in areas such as economic empowerment, gender-based violence (GBV), child marriage, and ethnic

and religious violence (Funnis, 2017). However, the focus of this study is on enhancing their standard of living, that is, the provision of public goods through collaboration (Atieno, 2017, Ostrom 2015). Importantly, the study focuses on how group behaviour promotes the improvement of living conditions through investment funds and credit plans, as well as the diversification of income through business establishment. The objective of the theory of collective action is to comprehend how individuals can cooperate to overcome socioeconomic challenges (Bharamappanavara and Jose, 2015; Atieno, Mose and Ombachi, 2021). The theory is pegged upon three critical tenets which aid less privileged individuals attain their desired objectives. These include proactive actions aimed at solving public-goods challenges bedevilling marginalised individuals in society such as women in terms of assets and livelihoods; actions capable of expanding the opportunities of the less privileged members of the community to enable them to be heard, have influence, and agency; and actions explicitly challenging social norms and behaviours constraining less privileged person's agency in household and public domains, as well as irresponsibility (DFID-Nepal, 2010, Meier zu Selhausen, 2012, Alison and Nambiar, 2013).

Collective action's inherent worth is the relationship between "act of associating" and women's psychological well-being (Dhal, Lane, Srivastava 2020). By providing women with places and networks beyond their immediate family, the act of association becomes a crucial resource for the development of self-confidence and self-esteem. Developing this "power inside" enables women to defy gender stereotypes in society as individuals and as CA groups by generating positive feedback loops between self-worth and agency. Men and women are disempowered to a substantial degree because of the lack of CA (Alison and Nambiar, 2013).

The transformational potential of CA for women and society is contingent upon both its instrumental and inherent qualities. Change that does not occur in all three instrumental domains is not, however, transformational (Alison and Nambiar, 2013; Kabeer, 2012).

However, detractors argue that not every collaborative activity is desirable. CA activities may be used to obstruct development changes or to boost the interests of one group at the detriment of another (Corduneanu-Huci, Alexander and Issel, 2012). Similarly, not all group acts are fruitful. A group is sustained through a continuous process of contestation and negotiation. External elements that influence the effectiveness of CA include local institutions and incentives, current levels of social cohesiveness and inequality, and earlier experiences with CA. A study by Anand, Swati, Rolando, and Hai-Anh (2019) on randomly selected villages in one of India's poorest rural districts with established SHGs for women found no evidence that participation increased income or had a disproportionate impact on women's socioeconomic status. Collective action theory has attempted to explain how group efforts can be mobilized to achieve a common goal, but it does not explain how individuals can sustainably use their resources and recover from shocks and stresses to achieve sustainable livelihoods. The sustainable livelihood approach accounts for this omission.

2.5.3 Sustainable Livelihood Approach

Chambers and Conway developed the Sustainable Livelihood Approach (SLA) in 1992 to examine various contexts of vulnerability and enhance the efficacy of development operations (Kollmair & Gamper, 2002). According to Chambers and Conway, (1992) livelihood consists of the capabilities, assets (stores, claims, resources, and access), and activities required for subsistence: a sustainable livelihood can endure and recover from shock, uphold or increase its abilities and assets, and deliver sustainable livelihood prospects

for the next generation; and which delivers net benefits to other livelihoods at the local, global, and short- and long-term levels. The technique promotes the identification of action priorities in accordance with the views and interests of all concerned, but it is not a panacea. It does not replace other methods, like sector-wide methods, participatory development, and rural development integration. Nonetheless, it creates the relationship between people and the enabling environment as a whole, which determines the results of livelihood choices.

It highlights the intrinsic potential of people in terms of their abilities, social networks, access to physical and financial resources, and impact over key institutions. According to Ifeanyi-Obi et al., (2016) and Rahman and Akter (2014), the poor must regularly make choices and trade-offs concerning their human capital, natural capital, social capital, financial capital and physical capital, assets. The five principal assets (or capitals) to livelihood are presented as a pentagon in Figure 2.1.

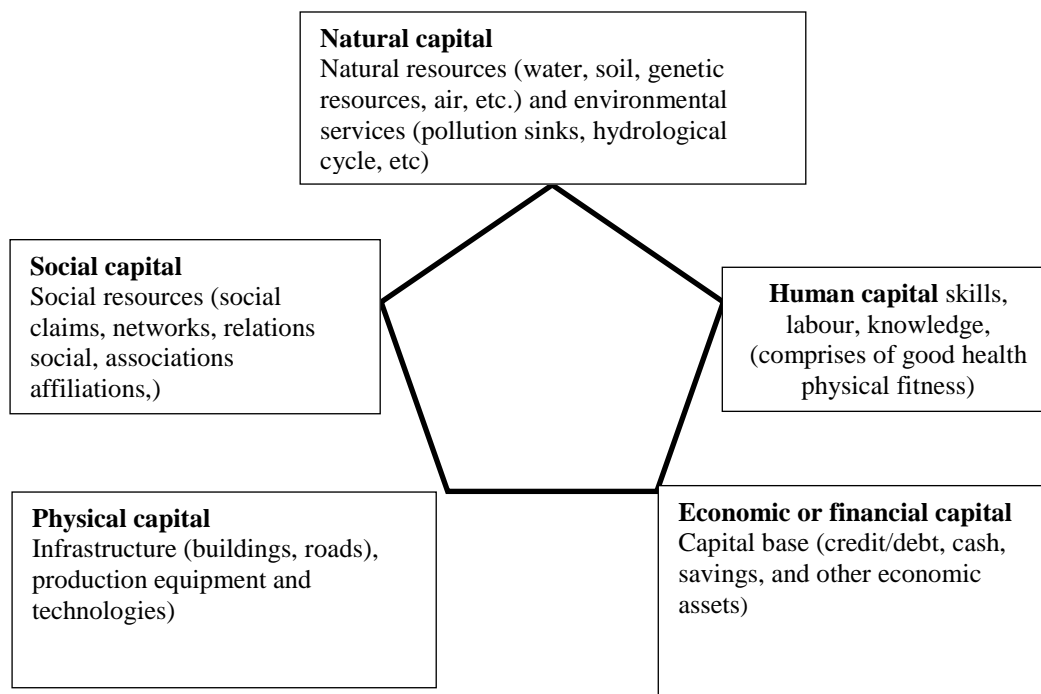


Figure 2.1. Sustainable Livelihood Pentagon: Five Principal Assets (Capital) to Livelihood

Health, nutrition, education, knowledge and skills, job capacity, and adaptability make up human capital, as shown in Figure 2.1. As opposed to this, social capital includes groups and networks like kinship, neighbourhoods, and patronage, as well as relationships of trust and mutual support. It also includes formal and informal groups, as well as shared values and behaviours, rules and sanctions, leadership mechanisms and collective representation. Land and agricultural goods, trees and forest products, water and aquatic resources, animals, wild foods and fibres, biodiversity, and environmental services all make up natural capital.

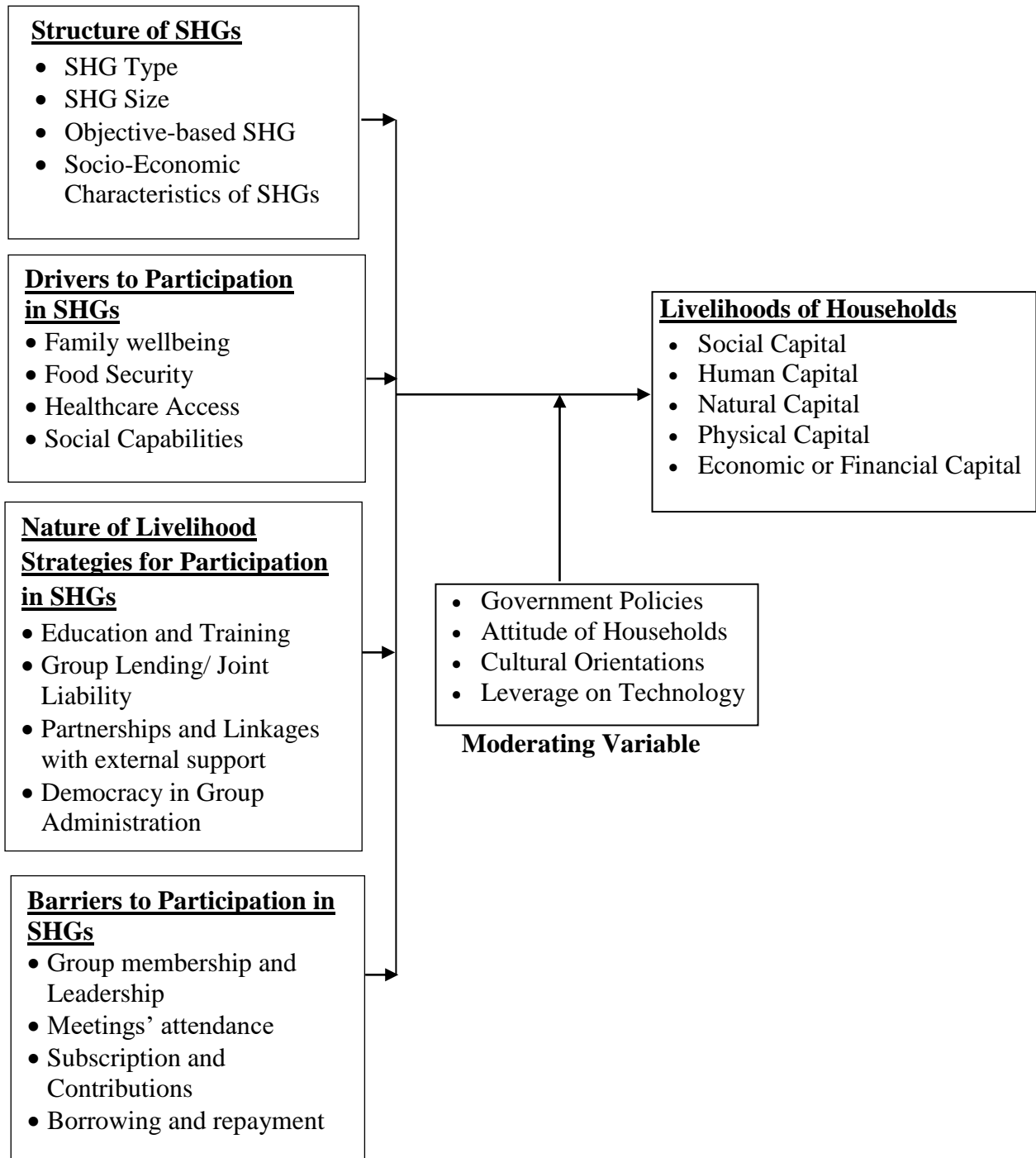
The two types of capital are physical capital (infrastructure such as transportation, cars, roads, safe housing and buildings, water supply and sanitation, energy, communications; tools and technology such as production equipment, fertilizer, seed, and pesticides; and financial capital) and financial capital. According to the preceding section, social interactions establish values, foster trust, foster informal organizations, maintain norms and standards, culture, and traditions, and have an impact on both economic and social outcomes. The social capital hypothesis encourages empowerment, wellbeing, and community improvement, much like cultural and social inclusion. Trust within the group is essential because it promotes relationships within the group such as respect and dependability. By assisting group members in reaching collective decisions, allowing the exchange of information, and providing social safety, social capital plays a critical role in enabling collective action initiatives like SHGs to work.

2.6 Conceptual Framework

Independent Variable

Dependent Variable

Influence of Self-Help Groups



Source: (Derived from the theoretical frameworks and the study objectives by the researcher, 2023)

Figure 2.2: Conceptual Framework showing relationship between SHGs and Household Livelihoods

Adopted from the theories of symbolic interaction, collective action, and sustainable livelihood approach and the study objectives, the conceptual framework represents how SHGs influence the sustainability of livelihoods of households. The conceptualization of this study was based on the theories of symbolic interaction, collective action and sustainable livelihood approach, study objectives and research questions. Given that collective action theory, as designed in the social sciences, postulates rational social actors who commonly assess the actions of others to inform their own decisions to cooperate, it explains the participation of the SHGs and the drivers that may inform active participation in these groups for socio-economic gain.

According to the framework, the independent variable is the self-help group comprising structure of self-help groups, drivers to self-help group participation, strategies for self-help participation and barriers to self-help groups. The dependent variable as conceptualized in the study is livelihood of households whereas the extraneous variables include government policies, attitude of households, cultural orientation and leveraging on technology among other factors. The framework illustrate that structure of self-help groups, drivers to self-help group participation, strategies for self-help participation and barriers to self-help groups (independent variables) influence the sustainability of the household livelihoods of its members (dependent variable). However, this relationship is influenced by moderating or intervening variables such as government policies, attitude of households, cultural orientations and leverage on technology.

The structure of self-help group includes but not limited to SHG type, SHG size, SHG based on objectives and socio-economic characteristics. Similarly, drivers to self-help group participation entail among others, family wellbeing, food security, healthcare access and

social capabilities. On one hand, livelihood strategies encompass education and training, group lending/ joint liability, partnership/linkage with external partners and democratic leadership, whereas on the other hand, barriers to self-help participation include group membership and leadership, meetings, subscription and contributions and borrowing and repayment. It is worth noting that drivers to SHG participation are encouraging factors for SHG participation, barriers to SHG participation are factors that militate against SHG participation, and livelihood strategies are mechanisms SHGs put in place to address the challenges, extraneous variables are interventions to forestall any negative outcome and the livelihoods are the outcome of SHG participation. In essence, the relationship between the powers of the groups emanating from mobilization around a common concern of solving their problems enhances their capabilities, as reflected in their asset bases. The study therefore conceptualized that SHGs formed by collective actions and symbolic interactions influence livelihoods (reflected in acquired assets or capital) of households in Nyakach sub-county. Livelihoods of households depicted in the conceptual framework were derivable from participation in SHGs. These included social capital, physical capital, economic or financial capital, natural capital, and human capital as illustrated in Figure 2.1. However, there were other factors external to participation in SHG that were indicated as affecting livelihood of households. These ranged from political patronage, legislative requirements, technological barriers, marketing and low demand. Depending on their influence, they could either impact negatively or positively on the self-help groups which had a direct bearing on the sustainability of livelihoods of households. Figure 2.2 illustrates that the independent variables are structures of SHGs, drivers to SHGs, barriers to SHGs, and strategies for SHGs participation. On the other hand, the dependent variable is livelihood of households. The figure depicts that there is a relationship between the independent, extraneous and the dependent variables.

CHAPTER THREE

RESEARCH METHODOLOGY

3.1 Introduction

This chapter describes the research methodology utilized for this study. This included the research design, study area, target population, sampling techniques and sample size, research instruments, the validity and reliability of research instruments, and the trustworthiness of qualitative data collection instruments. In addition, the chapter discusses data collection methods, data analysis, and ethical considerations.

3.2 Research Design

A research design provides a framework for gathering and analyzing data (Sileyew, 2019). A decision on the relative relevance of different research process elements, such as data collection, analysis, interpretation, and presentation of the analyzed data, is reflected in the study design chosen (Akhtar, 2016). In this research, a descriptive survey methodology was used with a mixed method design. Through surveys and interviews, both quantitative and qualitative data were gathered using this strategy. It allowed both quantitative and qualitative data to be included in the final database (Creswell and Plano, 2018). According to Poth and Munce (2020), the technique provides a continuum and a bridge by assessing certain parts of the phenomena under research using quantitative methods and other aspects using qualitative approaches. The use of a mixed method approach allowed for data gathering and analysis that was complementary, exhaustive, expanded, corroborated or confirmed, compensated for, and diverse (Dawadi, Shrestha and Giri, 2020). This design aimed to incorporate the different advantages and non-overlapping drawbacks of quantitative and qualitative approaches (Creswell, 2018). In contrast to qualitative designs, which often gather open-ended data, quantitative designs typically feature closed-ended replies, such as those seen on

questionnaire instruments (Poht and Munce, 2020). Therefore, the researcher employed questionnaires, interviews, and an observation guide to collect data from households and key informants regarding SHGs and households' means of subsistence. The design was considered to be appropriate in helping the researcher to compare and contrast quantitative statistical results with qualitative findings, hence realising the concept of concurrent triangulation as presented in Figure 3.1.

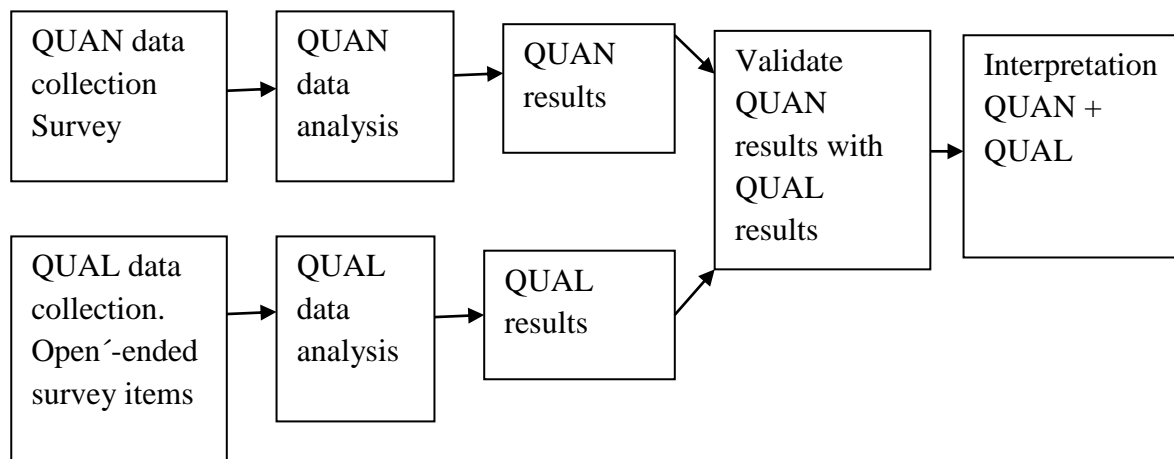


Figure 3.1 Concurrent Triangulation Design

Source: Creswell (2018)

Figure 3.1 shows how both quantitative and qualitative data gathering methods were used in the research, together with quantitative and qualitative data analysis methodologies, yielding both quantitative and qualitative conclusions. To verify the quantitative findings, the two sorts of data were mixed when the study's findings were interpreted. For a triangulation to be effective, each method's information must be carefully analysed, taking into account both its advantages and disadvantages. In a mixed method design with concurrent triangulation, qualitative and quantitative data collection and analysis are carried out simultaneously but independently, and both forms of research are given equal weight (Creswell and Plano, 2018).

3.3 Study Area

The research was conducted in Nyakach Sub-County, which was created in 2008 from the previous Nyando District (Republic of Kenya, 2015). The area is bordered by Lake Victoria to the north-east, Kericho County to the east, Homa Bay County to the west, and Nyamira County to the south-east. The sub-county is located at latitude 0.4 South and longitude 35 East. The average annual precipitation is between 1000 and 1500 millilitres (Republic of Kenya, 2012). The area of the sub-county is approximately 357.30 square kilometers. This region is partially covered by the River Sondu Miriu and Lake Victoria. The sub-county is subdivided into three administrative divisions: west, lower, and upper. It has a population of 139,589 individuals (Republic of Kenya, 2013).

The sub-county is served by two road networks (Kisumu-Kisii and Katitu-Kendu Bay), as well as a few murrum roads in poor condition (Republic of Kenya, 2009). Along with Muhoroni, Nyando, Kisumu West/Kisumu North, Kisumu East, Kisumu Central, Kadibo, and Seme, it is one of the seven sub-regions that make up Kisumu County. The 139,589 residents of the Sub-County make up 23.3 percent of the County's entire population (Republic of Kenya, 2014). The Nyando and Sondu-Miriu rivers, and also a few other regular streams, all provide water for it. The two streams offer irrigation water for rice farming under normal circumstances. The Sondu-Miriu River also supplies water to the hydroelectric facility, which adds 60 megawatts to the nation's electrical grid. An aquaculture system can grow rice in the marshes that line the Nyando stream in Lower Nyakach. Brick-making activities were attracted to the red volcanic soil of the Nyabondo Plateau, which resulted in soil exhaustion and land abdication (Republic of Kenya, 2015). Another serious concern is the degree of access to clean water. During the rainy season, the sub-county is prone to flooding, which pollutes water sources.

Residents' drinking water has been affected by industrial discharges into the lake and vehicle washing along its shores (Republic of Kenya, 2015). The consequence is an increase in waterborne diseases. The other extraordinary condition is the dry season, when people must travel great distances to find water or rely on contaminated lake water shared with domesticated animals. The region is typically dry, particularly the Lower and West Nyakach, with a single rainy season (March to May), and relies heavily on other farming activities, such as goat keeping, among others, as its primary form of agriculture. Those living in the far north, Lower Nyakach, near the Nyando Floodplains, however, frequently cultivate green vegetables and maize on the wet lands. The remainder of the sub-county depends on a single rainfall season to cultivate (albeit on a small scale) sorghum, cassava, and millet in addition to keeping goats and sheep.

Despite the fact that the sub-county has the potential to improve its key economic sectors, there is low levels of development due to failure in maximizing the area's full potential. The agricultural industry is underperforming, resulting in low food production in overall. The sub-county relies on imported food as a supplement to locally produced food. The overreliance on rice as a source of income and for brick production, combined with the neglect of other food crops, has exacerbated the food state of affairs and commercial agriculture. The flop of cotton farming in the region exacerbated the predicament. Regarding livestock, the sub-county relies on conventional animals rather than more cost-effective improved ones. Moreover, these traditional cows are a source of theft, cattle rustling, injury, and death for their owners. The sub-county is experiencing soil deterioration and environmental ruin as a consequence of incompetent farming practices and a lack of concern for tree planting. The introduction of water hyacinth into Lake Victoria affects fishing as a source of food and income. In addition, there is a problem with fish marketing as a result of the dissolution of several fisherman's

cooperative societies in the sub-county. Therefore, improved livelihoods are a glaring issue in this region (Republic of Kenya, 2019).

Records at the Sub-County Social Services Office indicate the area has 796 SHGs, with 166 groups being registered prior to December 2010 and the remaining 630 being in operation from January 2011 to December 2015. (Republic of Kenya, 2015). The researcher deemed the study site suitable because it was 90 percent rural and had no major agricultural or commercial activities, so the only way to improve the household's standard of living would be through group synergy. The sub-county of Nyakach is mapped in Appendix VI.

3.4 Population of the Study

Study population refers to the total number of subjects of interest to the researcher and includes all subjects being studied (Creswell, 2018). Nyakach Sub-County consists of three divisions, each of which is managed by a Sub-County Social Services Officer (SCSSO). All three SCSSOs were the focus of this study. Accordingly, the study's target population consisted of 630 self-help groups with 9450 members, as shown in Table 3.1.

Table 3.1. Distribution of Target Population

Divisions	Target Population (SHGs)	Membership (Group members)
West Nyakach	100	1500
Lower Nyakach	288	4320
Upper Nyakach	242	3630
TOTAL	630	9450

3.4.1 Sample Size and Sampling Technique

3.4.1.1 Sample Size

A sample is a subset of the total population to be examined. The sample size should be neither excessively large nor too small, but rather optimal (Creswell, 2018). The study's analysis centred on group members. This study employed Yamane (1967; cited in Israel, 2013) formula to calculate the sample size of the study, as:

$$n = \frac{N}{1 + N(e)^2}$$

$$n = \frac{9450}{1+9450 (0.05)^2} = 384$$

Where:

n is the sample size

N is the population size

e is the level of precision (0.05).

To guarantee that each division in the sub-county was represented equally, stratified random sampling was used to divide the population into homogeneous subgroups before taking a simple random sample of $f = n/N \times$ sample size from each subgroup (Creswell, 2018). Where f represented the subgroup sample size, n signifies the subgroup population, and N was the target population. As shown in Table 3.2, the sample distribution of SHG members was as follows:

Table 3.2. Sample Distribution of SHG Members

Divisions	Target Population (SHGs)	Membership (Group members)	Sample Size
West Nyakach	100	1500	61
Lower Nyakach	288	4320	175
Upper Nyakach	242	3630	148
TOTAL	630	9450	384

3.4.1.2 Sampling Method

Purposive sampling was used to select SHGs from which respondents would be drawn. According to Creswell and Johansen (2021), purposive sampling enables researchers to select participants and research sites because they are intentionally informed of the research problem and central phenomenon of the study. In this study, key informants (all three SCSSOs from the region) were sampled using the census method. In a similar vein, Shorten and Smith (2017) assert that the census method is preferable for small sample sizes. It entailed gathering information from every member of the population for the purpose of analysing incidences within the population. Since there were only three key informants, they all comprised the study's sample.

3.4.2 Unit of Analysis

The main unit of analysis in this study was a household SHG member. This is because analysing SHGs and the livelihood of households need to begin at the individual level, the most fundamental unit.

3.5 Research Instruments

The study used questionnaires, key informant technique, focus group discussion guides, interview schedules and observation guides to gather data from the respondents sampled from the study area.

3.5.1 Questionnaire

Quantitative data from SHG members were collected using closed-ended questionnaire. The use of questionnaire enabled the researcher to solicit views of respondents on their experiences with SHGs across the villages in the three divisions, a coverage of a very large area (Taherdoost, 2016; Creswell, 2018). Questionnaires were recommended as appropriate

tool for surveys, particularly cross-sectional surveys for gathering constructs of respondents' views with the intent of generalizing from a sample to a population (Liu, 2016). The questionnaires used were constructed in Likert scales with five constructs: as: 1- Strongly Disagree; 2- Disagree; 3- Neither Agree nor Disagree; 4- Agree 5- Strongly Agree.

The questionnaire had five parts. The first part analysed demographic characteristics of the SHG members; section two assessed how the structure and socio-economic characteristics of SHG members influenced sustainability of livelihood of households. Section three looked at drivers to participation in SHGs on the sustainability of livelihood of households, while section four looked at how the livelihood strategies pursued influenced participation in SHGs on the sustainability of livelihood of households. Section five concluded with an analysis of how barriers to SHG's participation influenced the sustainability of livelihood of households. The advantage of employing questionnaire was that it enabled the researcher to gather data from a large number of respondents and was easily administered, as noted by (Liu, 2016; Taherdoost, 2017).

On the other hand, questionnaires enabled the researcher gather more objective responses. The questions were framed in the sequence of the study objectives to enhance clarity and meaning to the respondents with respect to each variable. The questionnaires were self-administered by the researcher assisted by two trained research assistants to make it possible to cover the expansive study area in a period of nine months. The research assistants were trained prior to administering the questionnaires to ensure that they understood the research subject so as to be able to respond to questions raised by the respondents. An introductory cover letter (Appendix 1) was designed aimed at introducing the researcher to the target

respondents. The researcher ensured that the questionnaires were signed or stamped by the respondents to eliminate chances of bias or cheating by the research assistants.

3.5.2 Interview Guide

The researcher similarly designed an interview guide for focus group discussion (FGD) to aid in collection of opinions of self-help group officials on the study subject (Appendix III). Focus group discussions were conducted to assess the general opinion of 24 randomly sampled SHG officials about the study subject. The discussions were helpful in verifying issues that were not clearly captured through the questionnaire method. Information obtained through this technique was helpful in the final analysis and interpretation of the data. The groups or discussants were primarily composed of chairpersons of SHGs whose members did not participate in providing data through questionnaire method. Three discussions involving eight discussants were held in each of the three divisions of the sub-county. The FGDs assisted in gauging the respondents' favourable or unfavourable attitudes towards the contributions of SHGs to the sustainability of livelihood of households (Creswell, 2018). Another interview guide was designed to collect data from selected sub-county social service officers. The interview schedule was appropriate for the study as it provided in-depth information and a detailed understanding of the issue under research. The interview schedule was structured in the sequence of the study objectives.

3.5.3 Focus Group Discussion

A Focus group discussion (FGD) guide was used for this study because it helps in gathering qualitative data from respondents with similar backgrounds or experiences on a specific topic of interest. There were 3 FGD groups consisting of 8 participants who were SHG chairpersons. The FGD guide consisted of four main discussion topics, which covered

structure and socio-economic characteristics of SHGs and household livelihoods, drivers to SHGs' Participation and Household Livelihoods, strategies for handling barriers facing self-help groups and barriers to SHGs' participation on livelihoods. A total of three FGDs were conducted, and each FGD was facilitated by the researcher, and had eight discussants, based on Akhtar (2016) who proposed that on average, 10 (ten) participants who belong to a pre-existing informal or formal group (family or kin, co-workers, elderly group, women's self-help group, neighborhood club, teachers' credit association) prior to the study are adequate to conduct an informative FGD. All FGDs were conducted in a conducive environment, whereby discussants were encouraged to participate freely without fear. The researcher reassured all participants of their anonymity and confidentiality, and moderated the discussions to ensure that each participant got an opportunity to contribute. One research assistant recorded the proceedings at each FGD.

3.5.4 Observation Guide

Observation checklist was used to get direct data on SHGs and livelihood of households. The tool was used to observe and uncover behaviours and practices as it gives indicators of the effect of SHGs activities that may be more reliable than information picked up by asking individuals. This was appropriate in so far as the researcher was interested in uncovering the activities of SHGs that their members engaged in.

3.6 Pilot Study

This process is important in developing a questionnaire because it helps in identifying possible errors ((Kosie & Lew-Williams, 2022). A pilot study determined the reliability of the instrument that is, their dependability, accuracy and adequacy. The instruments were pilot tested through issuing of the questionnaires to a sample of 38 SHG members from

neighboring Nyando sub-county. This area was chosen for pilot testing because of the shared socio-economic characteristics with the Nyakach Sub County. The study sampled 38 SHG members through simple random sampling approach for pilot testing is because Rahi (2017) recommends that 10% of the expected parent sample size suffice for pilot testing. These respondents were requested to fill the questionnaires and return after two weeks. The intention was to help in refining questions to ensure that research participants would not encounter problems answering them.

3.6.1 Validity of the Research Instruments

One of the two dangers whose impacts must be managed or reduced throughout a study project is validity (Akhtar, 2016). Validity is defined by Rahi (2017) as the degree to which the results of a study are likely to be accurate and bias-free if reproduced and independently conducted by another study. Validity is the extent to which the outcomes of data analysis accurately represent the phenomenon being studied. Face, content, and construct validity analyses were performed to confirm the test's reliability. Face validity would ensure that the instrument seems to be assessing the intended construct under investigation. One Sub-County social services official was randomly selected from one division in Nyando sub-county and interviewed as part of pilot testing to help develop the instruments and ensure the validity of the research instruments. This guaranteed that the instructions were understandable and that all possible responses to a question were collected.

Prior to pre-testing, the researcher solicited expert and peer feedback on the items' representativeness and appropriateness. Suggestions for improvement were made in accordance with required revisions to the instrument, so enhancing its apparent validity. The researcher took effort to ensure construct validity by operationalizing the research variables.

The researcher ensured that the operationalization of the constructs through translation reflects their actual meaning. According to Akhtar (2016), construct validity is how a researcher translates or transforms a notion or idea into function and operating reality. In validating the operationalization of the research variables, the researcher also talked with supervisors.

Content validity is the extent to which an instrument's sample of items is representative of the construct being measured (Creswell, 2018). The Content Validity Index (CVI) was used to determine the extent to which instruments contained relevant elements for assessing the livelihood of households. Four university experts were asked to judge the relevance of each scale item to the underlying constructs using a 4-point ordinal scale: 1 = not relevant; 2 = slightly relevant; 3 = rather relevant; and 4 = extremely relevant. Then, for each item, the CVI was determined by dividing the number of experts who gave a rating of 3 or 4 (thereby dichotomizing the ordinal scale into relevant and irrelevant) by the total number of experts. Three of four assessors deemed the instrument to be highly relevant, giving it a CVI of 0.80. Using an appropriate sampling approach that allowed for accurate measurement of the variables as well as generalizability and transferability, criterion validity was ensured. Through establishing the causal relationship between participation in SHGs and household livelihood, the use of correlation was beneficial in ensuring the criterion's validity by establishing the causal relationship between SHG participation and the livelihoods of household members. The researcher also solicited the assistance of the supervisors in establishing a measurement technique that enabled accurate measurement of the relationship between the study variables.

3.6.2 Reliability of Research Instruments

Another type of threat that a researcher must strive to minimize or control is reliability. The instruments were subjected to preliminary testing to determine if the questions were clear and easily understood. The pre-testing was also conducted to improve the content of the questions and to estimate the time required to complete the exercise; this aided in determining the exact number of enumerators needed and the cost. Six SHGs in the Nyando sub-county, an area with similar socioeconomic characteristics to the study area, participated in the pilot testing of the questionnaire; issues raised from the questionnaires were then clarified. The instrument's internal consistency was determined using the test-retest reliability index and Cronbach's Alpha coefficient (Cronbach, 1970). The test/retest method involved administering the same test twice to the same individuals (Creswell and Johana, 2021). The higher the relationship between the results in tests, the more reliability of the instruments as follows:

$$a = [k/(k-1)] * [1 - S(s_i^2) / s_{sum}^2]$$

where,

- k = the number of individual questions;
- s_{sum}^2 = the variance for the sum of all the questions.
- s_i^2 = the variances for all the individual questions, and

Table 3.3 shows a universally accepted approach for illustrating internal consistency using Cronbach's alpha.

Table 3.3: Description of Internal Consistency

Cronbach's Alpha	Internal consistency
$0.5 \leq a < 0.59$	Poor
$0.6 \leq a < 0.69$	Questionable
$0.7 \leq a < 0.79$	Acceptable
$0.8 \leq a < 0.89$	Good
$0.9 \leq a$	Excellent

3.6.2.1 Reliability of the Questionnaire

With regard to data gathered during the pilot testing of the instrument, study questionnaire's reliability was tested through Cronbach's Alpha. The pilot study targeted sample of 38 SHG members from Nyando sub-county. The researcher was able to collect data from 30 out of 38 respondents, representing 78.9% return rate. Table 3.4 presents results of the general reliability of the instrument that were used to collect quantitative data from study respondents:

Table 3.4: Reliability Test Result

Cronbach's Alpha	Number of Items
0.849	62

Table 3.4 demonstrates that the internal consistency (reliability) of the study questionnaires, as determined by Cronbach's Alpha, was 0.849, which was greater than the minimum criteria of 0.7. (Zero point seven). This indicates that 84.9 percent of score fluctuation may be attributed to the genuine score variance or internal reliability score. As the scores go above the 0.7 criteria, we may conclude that the surveys exhibited a high degree of consistency. If a particular item was removed from the scale, the Cronbach Alpha would decrease, rendering

item removal unnecessary. Similarly, Table 3.5 displays the findings of the study variables' reliability analyses.

Table 3.5. Reliability Analysis of the variables

Variables	Cronbach's Alpha	Number of Items
Livelihood of Households	0.754	14
Structure and Socioeconomic characteristics	0.946	12
Drivers to SHG participation	0.932	12
Strategies for SHG Participation	0.786	12
Barriers to SHG participation	0.803	12

According to Table 3.5, the analysis of reliability shows an alpha coefficient greater than 0.70. For example, livelihood of households was assessed using 14 items with a reported reliability of 0.754; structure and socioeconomic features was assessed using 12 items with a reported reliability of 0.946; drivers to SHG participation was measured using 12 items with a reported reliability of 0.932; livelihood strategies for enhancing SHG participation was measured using 12 items with a reported reliability of 0.786; and barriers to SHG participation was measured using 12 items with a reported reliability of 0.754. Since all acquired Cronbach's Alpha values were greater than 0.70 (zero point seven), it was determined that the scales were consistent. This ensured that variables measured the same construct, so producing internal consistency.

3.6.2.2 Reliability of the Interview Guide

During the pilot project, the researcher interviewed one SCSSO in the Nyando sub-county to evaluate the efficacy of the interview guide for obtaining qualitative data. The dependability of the instrument was assured by examining raw data, data reduction products, actively taking

notes during the process, and documenting the entire procedure. Following the interview, the key informant was briefed on what had been recorded so that ambiguous areas might be identified and perhaps clarified.

3.6.3 Authenticity and Trustworthiness of the Qualitative Data

Authenticity and trustworthiness of qualitative data describes the steps taken to ensure the accuracy of study findings and interpretation (Creswell, 2018). The researcher adopted three forms to validate the qualitative data: triangulation, member checking, and auditing. Triangulation involved corroborating evidence from SHG office holders during FGDs as well as from the SCSSOs during Key informant interviews. Data from observational field also assisted the researcher in validating descriptions and themes generated in the study.

This procedure aided the researcher in going through each data source to look for proof that backed up the themes. As a result, the study's accuracy was guaranteed since it relied on several informational sources, people, and procedures (Creswell and Plano, 2018; Liu 2016). It urged the researcher to create a report that was truthful and believable in this manner. In a procedure called member checking, the researcher also double-checked the study results with the participants to make sure they were correct (Liu, 2016). In order to verify the veracity of the report, the researcher interviewed one SCSSO and three SHG representatives from each division.

In order to conduct this check, interviews were conducted with the randomly chosen participants after presenting the results to them. Aspects of the research such as whether the description was thorough and realistic, if the topics were correct to include, and whether the interpretations were fair and representative were questions that were posed to these

participants. Additionally, as part of a procedure known as external audit, the researcher requested that a colleague with a PhD in sociology analyse the project in detail and write up its advantages and disadvantages (Creswell and Johana, 2021).

The auditor reviewed the project and wrote an evaluation of the study during and after its conclusion. The aspects of the study evaluated by the audit included whether the findings were grounded on data; whether inferences were logical; whether themes were appropriate; whether data collection and methodology steps were justified; the degree of research bias; and the strategies used to enhance credibility (Sileyew, 2019). The concerns raised by the auditor were sufficiently addressed in the report.

3.7 Data Collection Procedure

After a successful proposal presentation at the school of Arts and social sciences, permission to carry out the study was obtained from Director Board of Post Graduate Studies (DBPS) of Kisii University. Secondly a research permit was sought from the National Council for Science and Technology (NACOSTI), thereafter the permit was then presented to Nyakach sub-county Social Services Officer before the data collection process begun. Upon receiving permission, the questionnaires were taken to the SHGs' meetings held during the beginning of the year. The SHG members were taken through the questionnaire item by item before they filled and those who could not read English were given those translated in dholuo. Participating members were assured that the information they gave would be treated with confidentiality and for the research purpose only. Two SHGs were visited for member interviews and analysis of the behaviour, observation and documentation of the respondents' views. The sub-county coordinator was also interviewed. Administering a questionnaire took

between 20-30 minutes while an interview session took between 30 to 45 minutes. The data collection period took nine months.

3.8 Data Analysis

This study collected and analyzed both qualitative and quantitative data. Qualitative data was analyzed using content analysis technique whereas descriptive statistics and Pearson Correlation Analysis and Chi-Square were used to analyze quantitative data.

3.8.1 Quantitative Data Analysis

Descriptive statistics was used to assess the structure and socio economic characteristics of SHGs, drivers to SHG participation, livelihood strategies for enhancing SHG participation and barriers to SHG participation. In this respect, measures of central tendency such as mean (M) and standard deviation (SD) were applied. Thus, the structure of SHGs, drivers to SHG participation, strategies for enhancing SHG participation and barriers to SHG participation were compared with the livelihood of households of the SHG members through Pearson Correlations and Chi square statistical analyses.

3.8.2 Qualitative Data Analysis

The qualitative data collected through interviews, focus groups, and observations were subjected to Thematic Analysis. This required classifying generated responses into notable themes and reporting them in narrative form. This method was chosen because it was applicable to a ‘variety of epistemologies and research objectives’ and was adaptive to qualitative data analysis (Creswell and Johana, 2021). Thematic analysis is related to phenomenology because it “clarifies meanings by permitting the movement back and forth

between whole meanings and component meanings,” which is deemed essential to the consistency and coherence of qualitative research (Akhtar, 2016).

This method allowed the researcher to detect, analyse, and report data trends. In turn, this allowed the study to collect opinions and analyse various aspects of the interviews, yielding insights into the participants’ worldview (Creswell, 2018). The data was examined using the six processes of Thematic Analysis: acquainting oneself with the data, generating initial codes, searching for themes, reviewing themes, defining and labelling themes, and producing the report. Other comments were transcribed word-for-word.

3.9 Ethical Considerations

During the period of data collection, the researcher adhered to the study’s suggested ethical considerations. These included confidentiality and privacy where respondents were assured that their responses would be kept private and utilized only for research purposes. To preserve secrecy, only the researcher was permitted to view the questionnaires once they had been filled out. To ensure anonymity, study researcher reminded respondents before the interview that they were under no duty to provide their identities and that doing so was entirely voluntary. This guarantee alleviated respondents’ fears and made them offer the required information;

Voluntary and Informed Consent: To secure voluntary participation and informed consent, the researcher described the goal of the study to the participants and introduced himself through the research authorization issued by Kisii University. Ethical concerns of secrecy and anonymity, privacy, and informed consent made it possible for the researcher to gain access to material that would have been inaccessible without them.

CHAPTER FOUR

RESULTS AND DISCUSSIONS

4.1 Introduction

This chapter summarizes the study's findings and their interpretation in accordance with the research methodology. It has been separated into subsections and sections. The research findings were provided in accordance with the objectives and research questions of the study. Using both descriptive and inferential statistics, the quantitative and qualitative data were evaluated. The descriptive statistics were used to characterize the respondents' perspectives on each subscale, while the inferential statistics assisted in drawing conclusions and making judgments. Utilizing statistical tests, Pearson Correlation Coefficient, and Chi-square analyses, the association between SHG characteristics and household livelihoods was investigated. All significance tests were performed using $\alpha = 0.05$. Version 20.0 of the Statistical Package for the Social Sciences (SPSS) was utilized to evaluate the quantitative data. This chapter also offers qualitative findings and discussions based on in-depth interviews, focus group discussion, and field observations. The qualitative data were analysed using a thematic method.

4.2 Response Return Rate

The researcher developed a structured questionnaire that was utilised to interview 384 SHG members. The return rate of the issued questionnaires was presented in Table 4.1.

Table 4.1. Questionnaire Return Rate

Respondent	Issued Questionnaires	Returned Questionnaires	Percent
SHG Members	384	384	100

All 384 of the questionnaires distributed to SHG members were returned, as shown in Table 4.1. This represented a 100% response rate for the survey given to SHG members. According to Liu (2016), surveys with response rates of more than 50% for data collected from a homogeneous population are sufficient to produce precise measurements. Creswell and Plano (2018) concur, stating that a return rate of 50% is adequate, a return rate of 60% is sufficient, and a return rate of more than 70% is very good. These claims led to the conclusion that the current study's questionnaire return rate was very high. The fact that the research assistants made several trips to the homes, gathering places, and business locations of the SHG members to make sure that questionnaire coverage was adequate was attributed to the high response rate that was observed.

4.3 Demographic Characteristics of Respondents

The demographic characteristics of the study respondents assessed were distributions by gender, age, marital status, education level, number of years of SHG participation and marital status of the sampled respondents.

4.3.1 Gender of Respondents

The first nature of demographic characteristic of the sampled respondents assessed was their gender. Distribution of respondents by gender was presented in Table 4.2.

Table 4.2. Distribution of Respondents by Gender

Gender	Frequency	Percent
Male	178	46.4
Female	206	53.6
Total	384	100.0

Source: Survey data, 2021

Table 4.2 illustrates that majority (53.6%) of the sampled respondents were females, while male respondents were 46.4%. This result was an indication that females formed majority of SHG participants, suggesting that they had high affinity to coalesce and the myriad challenges and barriers they face in some patriarchal arrangements such as gender-based violence, child marriage and economic deprivation warrant adoption of alternative means of salvage.

4.3.2 Age of Respondents

Similarly, the researcher also obtained information on the age of the respondents. Table 4.3 presents age distribution of the study respondents.

Table 4.3. Distribution of Respondents by Age

Age (in years)	Frequency	Percent
18 – 35	160	41.7
36 – 50	126	32.8
51 – 60	60	15.6
Above 60	38	9.9
Total	384	100.0

Table 4.3 indicates that most (41.7%) of the sampled SHG participants were aged between 18 and 35 years, while 32.8% of the respondents were between 36 and 50 years of age. Similarly, 15.6% of the sampled SHG participants were between 51 years and 60 years old and 9.9% were above 60 years of age. With over 80% of the sampled respondents being above 18 years of age, it could be deduced that they were better placed to participate in making appropriate choices during SHGs' undertakings.

4.3.3 Education Level of Respondents

The researcher also sought to find out the education levels of the sampled respondents, and results were shown in Figure 4.1.

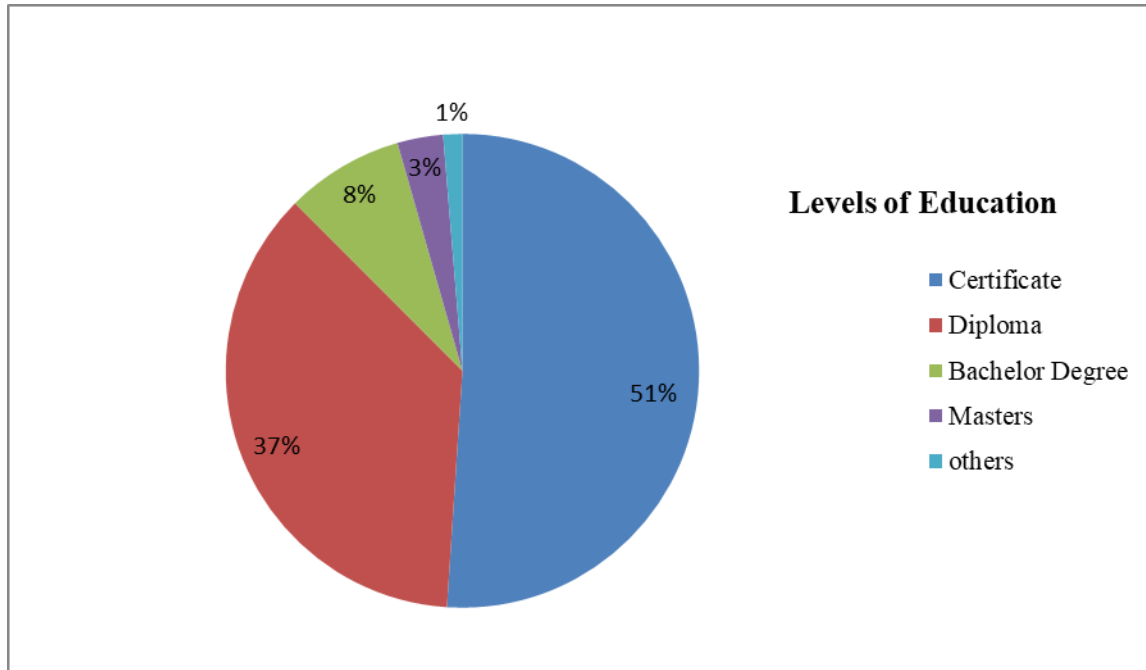


Figure 4.1. Distribution by Education Level of Respondents

Figure 4.1 illustrates that (51%) of the sampled respondents had certificate level of education, while 37% of them had diploma level of education; 8% were of bachelor level of education, three percent had masters level while one percent had other levels of education. These results show that most members of SHGs were of humble education background, implying that most of them were exposed to vulnerabilities in as far as their livelihoods were concerned.

4.3.4 Number of Years of SHG Participation

The researcher further enquired about the period that interviewees under study had served the organization. Results were shown in Table 4.4.

Table 4.4. Period of Participation in SHGs

Period	Frequency	Percent
Less than 2 years	68	17.7
3 to 4 years	124	32.3
5 to 6 years	139	36.2
above 7 years	53	13.8
Total	384	100

Table 4.4 shows the result for the period of participation in SHGs with most (36.2%) having been in participation for between five and six years; 32.3% being in participation for between three and four years; 17.7% being in participation for less than two years; while 13.8% as having been in participation for over seven years. These tend to imply that there was a high level of SHG retention in the study area: an indication that social protection outside SHG participation was inadequately at the disposal of most households in the sub-county.

4.3.5 Marital Status of Respondents

The other part of the demographic characteristics of the respondents analysed was marital status. Table 4.5 presents the distribution of respondents by marital status.

Table 4.5. Distribution of Respondents by Marital Status

Marital Status	Frequency	Percent
Single	136	35.4
Married	148	38.5
Divorced	40	10.4
Widowed	60	15.6
Total	384	100.0

Table 4.5 illustrates that most of the sampled SHG members (15.6%) were widowed; 35.4% single; 38.5% married and 10.4% were divorced. This illustrates that the state of being a widow and its associated vulnerabilities had compelled the women to participate in SHGs to improve their livelihoods. Similarly, the obligations of fending for the family in a married life were identified among 38.5% of the sampled SHG members.

4.4 Members' Participation in SHG and their Households' Livelihoods

The first part of the study instrument assessed the level of household livelihood as influenced by SHG participation. Livelihood was measured based on the five tenets comprising sustainable livelihood framework: social capital, human capital, natural capital, economic capital and physical capital. The respondents were asked to state levels or status of their livelihood based on their awareness and knowledge as: 1- Strongly Disagree; 2- Disagree; 3- Neither Agree nor Disagree; 4- Agree 5- Strongly Agree. Results obtained were presented in Table 4.6.

Table 4.6. Status of SHG Participants' Livelihoods

Livelihood of SHG Participants	1	2	3	4	5	M	SD
	F (%)	F (%)	F (%)	F (%)	F (%)		
Social Capital							
SHG membership results in improved trustworthiness in me	56(22.4)	60(24)	16(6.4)	81(32.4)	37(14.8)	3.53	1.41
SHG membership improves relationship with others	74(29.6)	71(28.4)	26(10.4)	41(16.4)	38(15.2)	3.74	1.32
Norms of reciprocity has been adequately built among us	9(3.6)	37(14.8)	40(16.0)	95(38.0)	69(27.6)	3.45	1.39
Mean						3.57	1.37
Human Capital							
I have acquired several social skills since joining SHG	34(13.6)	60(24.0)	26(10.4)	95(38)	35(14)	3.15	1.31
I have acquired adequate knowledge in self-development from SHG	40(15.8)	22(8.7)	14(5.5)	67(26.5)	110(43.)	3.73	1.48
I have had good health and physical capabilities from SHG	91(36.4)	45(18.0)	48(19.2)	32(12.8)	34(13.6)	2.49	1.39
Mean						3.12	1.4
Physical Capital							
I have constructed a good house from SHG support	22(8.8)	94(37.6)	28(11.2)	63(25.2)	43(17.2)	3.04	1.26
I have purchased physical assets (motorbike, bicycle, etc) from SHG support	29(8.0)	64(25.6)	35(14.0)	56(22.4)	75(30.0)	3.41	1.36
I have learnt different technologies (eg brickmaking, mat making, etc) from SHG support	9(3.6)	37(14.8)	40(16.0)	95(38.0)	69(27.6)	3.71	1.03
Mean						3.39	1.31
Natural Capital							
I have been able to plant enough trees from SHG support	78(63.7)	86(34.0)	6(2.4)	70(3.4)	85(2.0)	3.28	.87
I have been able to conserve water and soil resources from SHG support	251(86.6)	29(10.5)	2(0.8)	10(3.4)	3(1)	1.30	.97
I have been able to control air pollutants from SHG support	236(80)	35(11.9)	6(2)	10(3.4)	8(2.7)	1.43	.98
Mean						2	.94
Financial Capital							
I have had adequate access to credit since joining SHG	26(69.8)	19(27.3)	10(3.4)	118(2.7)	122(0.8)	4.28	.68
I have had adequate cash savings since joining SHG	34(11.5)	57(19.3)	14(4.7)	169(47.)	21(7.1)	4.07	.75
I have been paying off my debts in time since joining SHG	60(15.8)	33(8.7)	21(5.5)	101(26.)	167(43.)	3.73	.88
Mean						4.02	.77
Overall mean and std. dev						3.22	1.16

Table 4.6 demonstrates that the members of the sampled SHGs had a moderate standard of living (M=3.22; SD=0.82). The little unit of standard deviation suggests that there was little

variation in the respondents' perspectives regarding their economic situation. This suggests that membership in SHGs has moderately enhanced the respondents' standard of living. Based on the mean interpretation scale, respondents agreed that their households' financial capital had increased owing to SHG membership (M=4.02; SD=0.77). They indicated that they had adequate access to credit by joining SHGs (M=4.28; SD=0.68); they had adequate cash savings since joining SHGs (M=4.07; SD=0.75); and that they had been able to pay off their debts in time since joining SHGs (M=3.73; SD=0.88).

Similarly, the sampled SHG members also agreed that their social capital had improved since joining SHGs (M=3.57; SD=1.37). They indicated that SHG membership had resulted in improved trustworthiness in them (M=3.53; SD=1.41); SHG membership had resulted in their improved relationships with others (M=3.74; SD=1.32), and that through SHGs, norms of reciprocity had been adequately built among them (M=3.45; SD=1.39). With a relatively high standard deviation (SD=1.16), the respondents seemed to differ in agreement on how SHG participation had improved their social capital. This might however, be attributed to differences in the social and cultural backgrounds. Table 4.6 further illustrates that human capital (M=3.12; SD=1.4) and physical capital (M=3.39; SD=1.31) as components of household livelihood have been attained to a moderate extent through SHG participation. However, the sampled SHG members disagreed that their natural capital (M=2; SD=0.94) had improved since joining SHGs. This suggested that improvement of natural capital in the form of conservation of water and soil resources, prevention of air pollution as well as increasing tree cover was beyond the abilities of SHGs.

4.5 Structure of Self-Help Groups on the Livelihood of Households

The researcher aimed to explore how structure and socio-economic characteristics of Self-help groups influenced the sustainability of livelihoods of household members in Nyakach sub-county. To achieve this, group members were asked to rate statements describing various dimensions of Self-Help Groups structures including type, size, objective, frequency of meetings, multiple membership etc. and how each of these influenced livelihood status for members participating in SHGs in Nyakach sub-county. Respondents were asked to rate their responses on five-point Likert scale ranging from one to five as follows: 1- Strongly Disagree; 2- Disagree; 3- Neither Agree nor Disagree; 4- Agree 5- Strongly Agree. These were presented in Table 4.7.

Table 4.7. Influence of Self-Help Group Structure on Member's Livelihoods

Structure and Socio-economic characteristics of SHG	1 F (%)	2 F (%)	3 F (%)	4 F (%)	5 F (%)	M	SD
SHG Type							
Youth based SHGs are more responsive in livelihood provision	183(47.8)	112(29.2)	8(2.1)	22(5.8)	58(15.3)	2.38	1.73
Women based SHGs are more responsive in livelihood provision	54(15.0)	49(13.0)	16(4.3)	148(38.7)	110(28.9)	3.53	1.41
Mixed SHGs are more responsive in livelihood provision	47(12.3)	28(7.5)	28(7.5)	150(39.1)	129(33.6)	3.74	1.32
Mean						3.22	1.39
SHG Size							
SHGs of less than six members are more livelihood responsive	81(27.6)	36(9.5)	15(4.1)	108(27.5)	115(31.5)	3.39	.67
SHGs with less than 10 members are more livelihood responsive	125(35.9)	75(18.6)	34(8.8)	13(3.4)	126(33.2)	2.78	.85
SHGs with more than 10 members are more livelihood responsive	29(7.6)	11(2.9)	4(1.1)	236(61.7)	104(27.2)	4.18	.61
Mean						3.45	0.71
SHG Main Objective							
Farmer based SHGs are more livelihood responsive	26(7.4)	19(4.9)	16(4.17)	148(38.5)	172(44.8)	4.28	.68
Business based SHGs are more livelihood responsive	63(16.4)	34(8.9)	41(10.7)	106(27.6)	140(36.5)	3.89	0.66
Open market vending based SHGs are more livelihood responsive	49(8.9)	72(19.3)	24(4.7)	169(57.2)	70(7.1)	3.57	.75
Mean						3.91	0.7
SHG by Socio economic Characteristics							
Family based SHGs are more livelihood responsive	141(36.7)	129(33.6)	26(6.8)	37(9.6)	51(13.3)	2.38	.73
Education-level based SHGs are more livelihood responsive	96(25)	55(14.3)	67(17.4)	68(17.7)	98(27)	2.78	.85
Income-level based SHGs are more livelihood responsive	90(23.4)	41(10.7)	23(6)	117(30.5)	106(27.6)	3.76	.75
Employment-type based SHGs are more livelihood responsive	101(26.3)	49(12.8)	12(3.1)	120(31.2)	93(23)	3.39	.67
Mean						3.08	.79
Overall mean and std. dev						3.42	.82

Findings presented in Table 4.7 illustrate that the sampled respondents neither agreed nor disagreed that structure of SHGs ($M=3.08$; $SD=0.82$) had influenced livelihood of their households. This tends to suggest that SHGs formed on the basis of structure and socioeconomic characteristics had influenced their livelihoods to a moderate extent. It could therefore be argued that SHGs formed based on structure and socio-economic characteristics do influence livelihoods of some households while for others, it is not the case. This might be attributed to strategies households adopt when choosing among livelihood options which are based on the sustainable livelihood approach (SLA) and determined by a range of socio-economic factors. As noted in Table 4.7, most of the sampled SHG members were females (53.6%) and the context of the study area in terms of socio-cultural orientations might not have provided them with adequate opportunities to utilize some of the natural assets like land to enhance their livelihood.

Table 4.7 also reveals that SHGs by type (youth-only, women-only, or mixed) have had a moderate ($M=3.22$; $SD=1.39$) impact on the livelihoods of households. This shows that SHGs comprised of women, youth, or a combination of both have influenced the livelihood of certain households, but not others. The sampled respondents disputed ($M=2.38$; $SD=1.73$) that youth-based SHGs have had an impact on household livelihoods. This implies that age of the SHG members was a factor in determining livelihood status of their households. This signified that owing to young age group, one is limited in livelihood diversification options resulting into low or poor livelihood status.

However, Table 4.7 illustrates that the sampled respondents agreed that women based SHGs ($M=3.53$; $SD=1.41$) and mixed SHGs (3.74 ; $SD=1.32$) were more responsive in livelihood provision. During FGDs with officials of SHGs in the study area, it emerged that women

SHGs were more stable and had been used to better livelihood status of households more than youth or mixed membership SHGs. An opinion emanating from the discussions was: Women groups especially VSLAs are instrumental in enabling members to improve their households particularly for widows who previously were faced with extreme poverty. These women are able to make little savings, obtain cheap credit, and are able to buy farm implements as well as livestock which are key in making them resilient to shocks related to hunger and diseases. (Female, 40 years, FGD 2).

Findings attributed to FGD 2 imply that within the area of study, women have used SHGs to sustain their household livelihood through saving and credit schemes. Given the fact that women compose the majority of SHG membership in the study area (53.6%) as noted in Table 4.7, women based SHGs have followed persistent approaches or strategies for enhancing their household livelihoods.

Table 4.7 also indicates that the sampled respondents agreed that the size of SHGs ($M=3.45$; $SD=0.71$) have influence on livelihood of households. According to the sampled respondents, SHGs with more than 10 members are more livelihood responsive ($M=4.18$; $SD=0.61$). However, the respondents neither agreed nor disagreed that SHGs with less than six members were more livelihood responsive ($M=3.39$; $SD=.67$), and that SHGs with less than 10 members were more livelihood responsive ($M=2.78$; $SD=0.85$). These findings tend to suggest that whereas SHGs with more than 10 members have influence on household livelihoods, those with less than six or 10 members have had moderate influence on livelihoods of members. This seems to point at the fact that being with strong membership (of more than 10 members), the SHGs are able to pull together savings in a collective strength for the benefit of their members.

Table 4.7 further illustrates that the sampled respondents agreed that objective based SHGs (that is, membership bound by common objective) are more livelihood responsive ($M=3.91$; $SD=0.7$). This seems to imply that objective driven SHGs are more beneficial to members' livelihoods. The respondents agreed that farmer based SHGs are more livelihood responsive ($M=4.28$; $SD=0.68$); business based SHGs are more livelihood responsive ($M=3.89$; $SD=0.66$), and that open market vending based SHGs are more livelihood responsive ($M=3.57$; $SD=0.75$). Perhaps bound by a common purpose, objective based SHGs are touted to be more influential in enhancing livelihood of their members in the study.

During interviews with the SCSSOs, it emerged that SHGs based on common income undertakings like market vending, farming, crafting or boda boda operatives were more dedicated and were able to attain the socio-economic wants of their members. A declaration emerging from one of the interviews was:

Groups containing members such as open market vendors, boda boda riders and repairers, farmers and shopkeepers tend to be more established and frequently suit the demands of their membership. This is owing to the fact that such organizations are created based on a commonality of mission and purpose (Male, 51 years, SCSSO 1).

According to the statement made by SCSSO 1, the common purpose that all organizations created on the basis of goals is what keeps them stable and successful. Indeed, such SHGs established in accordance with the goals have been linked to better living conditions for members all over the world. The study findings in Table 4.7 also indicate that the sampled SHG members neither agreed nor disagreed that groups based on socio economic characteristics of members were more livelihood responsive ($M=3.08$; $SD=0.82$). This could suggest that socio economic factors based SHGs have had moderate influence on the livelihoods of members. The sampled respondents disagreed that family based SHGs were more livelihood responsive ($M=2.38$; $SD=0.73$). This would suggest that such groups formed

on the basis of kinships are not beneficial to members in terms of household livelihood. This could be attributed to the fact that family units tend to have limited urge for collective action for solving social isolation in terms of livelihood diversifications.

Similarly, the respondents neither agreed nor disagreed that education-level based SHGs are more livelihood responsive ($M=2.78$; $SD=0.85$), and that employment-type based SHGs are more livelihood responsive ($M=3.39$; $SD=0.67$). The findings imply that SHGs whose memberships were bound by education level or employment type had moderate influence on the livelihood of their members. However, Table 4.7 also illustrates that the sampled respondents agreed ($M=3.76$; $SD=0.75$) that income-level based SHGs were more livelihood responsive. This tends to suggest that groups whose members were bound by income had improved their household livelihood via SHG participation.

During KIIs, it emerged that most of the SHGs were formed in the study area to improve income levels of their membership. Most of the categories were made of folks whose income levels were poor, illiterate or semi illiterate, and were incapable of accessing financial services. One of the interviewees reported thus:

Groups formed around the sub county have enabled members to accumulate savings and obtain credit that have enabled them to buy livelihood assets such as livestock, poultry and farm inputs. After a period of two years, members of such groups have had improved income level and were able to make better their living standards as opposed to when they were not SHG members (Male, 38 years, SCSSO 3).

The remark ascribed to SCSSO 3 appears to suggest that SHGs created by persons who were bonded by comparable level of income had enhanced livelihood in their houses. Perhaps worry about low level of income is adequately accepted as the push for membership in SHGs

Table 4.8. Chi-square (χ^2) Analysis and Cross Tabulation between SHG structure and member's livelihoods

Characteristics	Category	Livelihood			Chi – square (χ^2)
		Agree	Neutral	Disagree	
SHG Type	Youth based SHGs are more likely to support my household needs	80(21.1%)	8(2.1)	295(77.0)	$\chi^2 = 0.002$; df = 2; p = 0.7451
	Women based SHGs are more likely to support my household needs	258(67.6)	16(4.3)	103(28.0)	$\chi^2 = 6.82$; df = 2; p = 0.033*
	Mixed SHGs are more likely to support my household needs	279(72.7)	28(7.5)	75(19.8)	$\chi^2 = 32.242$; df = 2; p \leq 0.001*
SHG Size	SHGs with less than six members are likely to support my household needs	223(59.0)	15(4.1)	117(37.1)	$\chi^2 = 28.252$; df = 2; p \leq 0.001*
	SHGs with less than 10 members are more livelihood responsive	139(36.6)	34(8.8)	200(54.5)	$\chi^2 = 0.002$; df = 2; p = 0.7451
	SHGs with more than 10 members are more livelihood responsive	340(88.9)	4(1.1)	40(10.5)	$\chi^2 = 6.907$; df = 2; p = 0.032*
SHG Main Objective	Farmer based SHGs are more livelihood responsive	320(83.3)	16(4.17)	45(12.3)	$\chi^2 = 24.653$; df = 2; p \leq 0.001*
	Business based SHGs are more livelihood responsive	246(64.1)	41(10.7)	97(25.3)	$\chi^2 = 14.574$; df = 2; p = 0.002*
	Open market vending based SHGs are more livelihood responsive	239(64.3)	24(4.7)	121(28.2)	$\chi^2 = 6.033$; df = 2; p = 0.049*
SHG by Socio economic Characteristics	Family based SHGs are more livelihood responsive	88(22.9)	26(6.8)	270(70.3)	$\chi^2 = 0.041$; df = 2; p = 0.332
	Education-level based SHGs are more livelihood responsive	166(44.7)	67(17.4)	151(39.3)	$\chi^2 = 7.261$; df = 2; p = 0.004
	Income-level based SHGs are more livelihood responsive	223(58.1)	23(6)	131(34.1)	$\chi^2 = 9.966$; df = 2; p = 0.002*
	Employment-type based SHGs are more livelihood responsive	213(54.2)	12(3.1)	150(39.1)	$\chi^2 = 15.084$; df = 2; p = 0.002*

Table 4.8 summarizes the analysis of influence of SHG structure on member's livelihoods. In this study, majority of the respondents at 295(77.0%) disagreed that youth based SHGs were more likely to support their household needs, while 80(21.1%) agreed whereas only 8(2.1%) remained neutral on the statement. The Chi-square (χ^2) test similarly ($\chi^2 = 0.002$; $df = 2$; $p = 0.7451$) shows that there is no significant relationship between youth based SHGs and support for the livelihood. On whether women based SHGs were more likely to support the household needs of the respondents, majority of the respondents at 67.6% agreed with the statement, 28.0% disagreed while 4.3% remained neutral. The Chi-square (χ^2) test similarly depicts ($\chi^2 = 6.82$; $df = 2$; $p = 0.033^*$) that women based SHGs had a significant relationship on the support for the livelihood. On mixed SHGs, the study found a strong significant correlation with the support for the livelihood, with individual response of 72.7% agreeing with the statement, while only 19.8% indicated otherwise as 7.5% remained neutral.

Another SHG structure was the SHG size, here, the study found that SHGs with less than six members were likely to support their household needs as indicated by majority of the respondents 59.0%. Conversely, only 37.1% of the respondents disagreed with the statement while 4.1% remained neutral. The Chi-square (χ^2) test analysis also shows that SHGs with less than six members significantly influenced the livelihood ($\chi^2 = 28.252$; $df = 2$; $p \leq 0.001^*$). However, the study found no significant association between SHGs with less than 10 members and support for the livelihood ($\chi^2 = 0.002$; $df = 2$; $p = 0.7451$). When it comes to SHGs with more than 10 members, the study found that majority of the respondents at 88.9% agreed that SHGs with more than 10 members are more livelihood supportive, while only 10.5% disputed the statement as 1.1% was undecided. There was also a significant relationship between SHGs with more than 10 members and support for the livelihood ($\chi^2 = 6.907$; $df = 2$; $p = 0.032^*$).

On SHG Main Objective as a structure, the study found that Farmer based SHGs were more livelihood responsive as indicated by 83.3% of the respondents, 4.17% remained neutral on the statement while only 12.3% disagreed with the statement. The Chi-square (χ^2) test analysis also shows that there is a significant association between Farmer based SHGs and support for the livelihood ($\chi^2 = 24.653$; $df = 2$; $p \leq 0.001^*$). Moreover, the study found that business based SHGs were more livelihood responsive as supported by most of the respondents at 64.1%, with Chi-square (χ^2) analysis revealing a significant relationship between business based SHGs and support for the livelihood ($\chi^2 = 14.574$; $df = 2$; $p = 0.002^*$). Majority of the respondents at 64.3% also supported the statement that open market vending based SHGs are more livelihood responsive, with only 28.2% indicating otherwise, as 4.7% remained neutral. Similarly, a Chi-square (χ^2) analysis of $\chi^2 = 6.033$; $df = 2$; $p = 0.049^*$ reveals that there is a significant relationship between Open market vending based SHGs and support for the livelihood of the members.

Based on SHG by socio economic characteristics, majority of the respondents at 70.3% disagreed with the statement that Family based SHGs are more livelihood responsive, while only 22.9% confirmed the statement. Chi-square (χ^2) analysis also revealed no significant relationship between Family based SHGs and support for the livelihood ($\chi^2 = 0.041$; $df = 2$; $p = 0.332$). However, education-level based SHGs was found to be more livelihood responsive as confirmed by majority of the respondents at 44.7%, 17.4% remained neutral on the statement, while 39.3% disagreed altogether. Chi-square (χ^2) analysis also revealed significant relationship between education-level based SHGs and support for the livelihood ($\chi^2 = 7.261$; $df = 2$; $p = 0.004$).

On income-level based SHGs, the study found a significant association between Income-level based SHGs and support for the livelihood, with majority of the respondents at 58.1% supporting the statement. Majority of the respondents at 54.2% also agreed that employment-type based SHGs are more livelihood responsive, while 39.1% disagreed, as 3.1% remained neutral. With Chi-square (χ^2) analysis of $\chi^2 = 15.084$; $df = 2$; $p = 0.002^*$, it showed that there is a significant association between Employment type based SHGs and support for the livelihood of the member groups.

Pearson’s correlation test was conducted to identify the direction of the association between the structure and socioeconomic characteristics of SHGs and the livelihood of households. The significance level of the correlations between the variables could not be determined without correlation analysis. The significance level (p-value) was established at .05, such that if the p-value was less than .05, it was concluded that there was a significant relationship between the determinant variable and households’ livelihoods. If the p-value was greater than 0.05, it would be considered that the link between the determinant variable and households’ livelihood was not statistically significant. Table 4.9 illustrates the relationships between the structure and socioeconomic aspects of SHGs and the households’ livelihoods.

Table 4.9. Correlations between Structure of Self-Help Groups and Livelihood of Households

Correlation		Structure of SHGs	Livelihood of Households
Structure and socio-economic characteristics of SHGs	Pearson Correlation	1	.427**
	Sig. (2-tailed)		.000
	N	384	384
Livelihood of households	Pearson Correlation	.427**	1
	Sig. (2-tailed)	.000	
	N	384	384

** . Correlation is significant at the 0.01 level (2-tailed).

Key: r values of:

Very high correlation (0.9 - 1.0); High correlation (0.7 - 0.9); Moderate correlation (0.5 - 0.7); Low correlation (0.3 - 0.5); while little, if any, (linear) correlation < 0.3

Table 4.9 depicts a weak but significant link between SHG structure and household livelihood (n=384; r =.427; p <0.05). According to this, even though SHG structures have a small impact on household livelihoods, such effects still need to be balanced out by other factors in order to result in a beneficial outcome in the form of social protection.

During field observations, it was revealed that SHGs formed based on achievement of specific objectives such as enhancing farm produce or livestock rearing often pooled efforts in tending their farms or livestock/poultry. Plate 4.1 and 4.2 present field photographs of group members in their various farming activities in the study area.



Plate 4.1. Self-Help Group Members Tending their Bee Hives in the Study Area

Plate 4.1 illustrates endeavours by the SHG members in the duty of tending bee hives on behalf of other members. The honey and other products were sold and money banked to be shared among all the membership depending on shareholding proportion of each member. Such initiatives have formed part of the savings for SHG members in the study area which help each member in improving their livelihood.

Through the support of NGOs operating in the study area, most of the SHGs have been encouraged to engage in home gardening where they are persuaded to cultivate vegetable using gunny bags, vehicle tyres, plastic containers and broken pots. This has succeeded with reasonable measures in boosting household food production. Plate 4.2 presents a field photo of some SHG members putting up a plastic container with clay soil for vegetable gardening.



Plate 4.2. SHG Members Preparing a Plastic Container for Vegetable Gardening

Plate 4.2 illustrates a field observation obtained by the researcher regarding SHG activities related to home gardening undertaken for the purpose of boosting household food production. Crops like tomatoes, kales and passion fruit were observed by the researcher as being grown below windows of some of the houses belonging to SHG members.

During another field visit in Upper Nyakach, the researcher observed robust brick making activities by SHGs mainly composed of young men and women. Whereas the women actively participated in this initiative through fetching of water for making the moulds, men busied themselves with moulding the bricks and attending the kilns. Plate 4.3 presents a picture of already baked bricks ready for sale captured during a field visit.



Plate 4.3. A Picture of a Pile of Baked Bricks

Plate 4.3 illustrates a picture of a heap of baked bricks ready for sale by one of the SHGs in the study area. The researcher gathered that this was a result of combined labour and contribution of resources such as firewood, skilled labour, and community land. The proceeds of the sale of the bricks go to the SHG account.

Similarly, in another field visit in Lower Nyakach, the researcher observed another robust activity by groups of SHGs based on mat making using papyrus reeds from a nearby swampy Nyando River Basin. Based on joint marketing scheme with the assistance of a local NGO, the group members were involved in mat making which they gather together in a central place for transportation and subsequent sale away from the study area. Plate 4.4 presents the pictures taken of the mats during a field visit.



Plate 4.4. Pictures of Mats made from Papyrus Reeds

Plate 4.4 is an illustration of mats made by different groups affiliated to some SHGs in Lower Nyakach for subsequent sale with the help of a local NGO. A portion of the sales' proceeds is kept by the respective SHG.

4.6 Drivers to Self-Help Group Participation and Livelihoods of Households

The second objective of the study was to determine the drivers to SHG on the livelihoods of household members in Nyakach sub-county. To achieve this, group members were asked to share some of the drivers identified in the study which were; improvement in Welfare, improvement in food security, improved healthcare and social capabilities. Their opinions and views were made on a five-point Likert scale which were; 1- Strongly Disagree; 2- Disagree; 3- Neither Agree nor Disagree; 4- Agree 5- Strongly Agree. These were presented in Table 4.10.

Table 4.10 Drivers to SHG Participation

Drivers to SHG Participation	1 F (%)	2 F (%)	3 F (%)	4 F (%)	5 F (%)	M	SD
<i>Improvement in Welfare</i>							
Membership to SHG has enabled me to build/improve my house	60(15.8)	57(15.0)	51(13.4)	119(31.2)	94(24.5)	3.34	1.40
SHG membership has enabled me to connect to electricity	63(16.6)	104(27.3)	72(19.0)	91(22.1)	57(15.0)	2.92	1.32
SHG membership has enabled me to continuously access water	109(28.5)	46(18.2)	48(19.0)	49(19.4)	38(15.0)	2.74	1.43
Mean						3.0	1.38
<i>Improvement in food security</i>							
SHG membership has enabled me to acquire food everyday	41(10.7)	51(13.4)	22(8.7)	148(38.7)	109(28.5)	3.61	1.31
SHG membership has enabled me to acquire 3 meals daily	60(15.8)	33(8.7)	21(5.5)	101(26.5)	167(43.5)	3.73	1.48
SHG membership has enabled me to store food for future use	31(12.3)	49(19.4)	19(5.1)	132(34.4)	112(28.9)	3.48	1.39
Mean						3.61	1.39
<i>Improved healthcare</i>							
SHG membership has enabled me to afford treatment cost	97(28.5)	70(18.2)	76(19.0)	78(19.4)	60(15.0)	2.74	1.43
SHG membership has enabled me to know and access proper reproductive healthcare	137(35.9)	74(18.6)	34(8.8)	13(3.4)	127(33.2)	2.78	.85
SHG membership has enabled me seek for testing and treatment of diseases	125(35.9)	75(18.6)	34(8.8)	13(3.4)	126(33.2)	2.68	.85
Mean						2.73	1.04
<i>Social capabilities</i>							
SHG membership has enabled me to have strong decision-making capacity	46(12.3)	74(19.4)	20(5.1)	132(34.4)	110(28.9)	3.48	1.39
SHG membership has enabled me to acquire farm/business loans	37(14.6)	35(13.8)	42(11.1)	129(33.6)	100(26.9)	3.45	1.39
SHG membership has enabled me to be self-reliant	37(9.1)	61(15.4)	20(7.9)	121(35.6)	116(32.0)	3.66	1.31
Mean						3.53	1.36
Overall mean and Std. Dev						3.22	.82

Table 4.10 illustrates that the sampled respondents stated that drivers to participation in SHGs have had moderate and positive influence on the livelihood of households (M=3.22; SD=0.82). This implied that factors urging participation in SHGs have turned out to be moderately improving livelihoods of households' members in the study area. The sampled respondents agreed that improvement in food security (M=3.61; SD=1.39) had been realized due to participation in SHGs. In particular, the respondents agreed that SHG membership had enabled them to acquire food everyday (M=3.61; SD=1.31); SHG membership had enabled them to acquire 3 meals daily (M=3.73; SD=1.48), and that SHG membership had enabled them to store food for future use (M=3.61; SD=1.4). This demonstrated that the households, through the participation of their members in SHGs, had developed their capabilities for food production thus enabling them to acquire all essential meals on a daily basis.

Table 4.10 also indicates that the sampled respondents agreed that their social capabilities (M=3.53; SD=1.36) had improved via participation of their households' members in SHGs. They agreed that SHG membership had enabled them to have strong decision-making capacity (M=3.48; SD=1.39); SHG membership had enabled them to acquire farm/business loans (M=3.45; SD=1.39), and that SHG membership had enabled most members to be self-reliant (M=3.48; SD=1.31). This showed that through SHG participation, the members had been able to gain social capital hence being able to be self-dependent. KII interviews with the sampled SCSSOs revealed that participation in SHGs had positive impact on their social empowerment, particularly for women. The informants suggested that SHG members were able to use the social networks to get enlightened in various social spheres as reported by one of them:

Participation in SHGs enables members to share new ideas related to nutrition, family planning, reproductive health, new business ventures, new markets for farm produce, and many other areas. These were not possible before they joined SHGs (Female, 45 years, SCSSO 2).

The statement attributed to SCSSO 2 seemed to imply that participation in SHGs had enabled the members to improve in their various aspects of social life. The social empowerment was as a result of sharing of ideas and learning of new ways of wellbeing improvement. Table 4.10 additionally illustrates that the sampled respondents moderately agreed that improvement in welfare (M=3.0; SD=1.38) and improved healthcare (M=2.73; SD=1.07) had been attained owing to their participation in SHGs. This finding indicated that household welfare as well as healthcare had moderately improved among the households through participation in SHGs. In particular, they moderately agreed that SHG membership had enabled them to afford treatment costs (M=2.74; SD=1.43); SHG membership had enabled them to know and access proper reproductive healthcare (M=2.78; SD=0.85), and that SHG membership had enabled them to seek for testing and treatment of diseases (M=2.68; SD=0.85).

The results likewise showed that the sampled respondents moderately agreed particularly that membership of SHG had enabled them to build/improve their houses (M=3.34; SD=1.48); SHG membership had enabled them to connect to electricity (M=2.92; SD=1.32); and that SHG membership had enabled them to continuously access water (M=2.74; SD=1.43). During FGDs, it became apparent that most groups were unable to cater for assets necessary for the fulfillment of welfare needs such as electricity and water due to their cost

implications. Instead, members were given credit to subsidize such ventures as captured during one session when one of the participants in a FGD narrated that:

Families whose members or household heads are participating in SHGs have the opportunities to obtain microcredit from their groups which enable them to improve their welfare. However, such credits are relatively small and unless subsidized, may not enable them to cater for major initiatives such as construction of housing, installation of water or electricity among others (FGD3: Male participant, 39 years,).

The theme linked with FGD 3 indicates that empowerment gained from participation in SHGs is essential in improving the livelihood of the members through microcredit provided from group savings. The microcredit facilities were however only able to uplift their livelihood to a small extent. The SHG members were not able to undertake major initiatives or projects that require large amounts of money including paying for water or electricity connections. This seemed to imply that impacts of drivers attributed to SHG participation were not homogeneous across group members. Pearson's Correlation analysis was carried out to determine the direction of the relationship between drivers to participation in SHGs and livelihoods of households. This was done to determine the significance level of the relationships between drivers to SHG participation and livelihood of households at 0.05 (p-value<0.05) level where p-values less than 0.05 were considered significant while those more than 0.05 were considered insignificant. Table 4.11 presents the correlations between drivers to participation in SHGs and livelihood of households.

Table 4.11. Correlations between Drivers to Self-Help Group Participation and Livelihoods of Households

Correlation		Drivers to SHG Participation	Livelihood of Households
Drivers to SHG Participation	Pearson Correlation	1	.674**
	Sig. (2-tailed)		.002
	N	384	384
Livelihood of Households	Pearson Correlation	.674**	1
	Sig. (2-tailed)	.002	
	N	384	384

** . Correlation is significant at the 0.01 level (2-tailed).

Key: r values of:

Very high correlation (0.9 - 1.0); High correlation (0.7 - 0.9); Moderate correlation (0.5 - 0.7); Low correlation (0.3 - 0.5); while little, if any, (linear) correlation < 0.3

Table 4.11 illustrates that the correlations between drivers to participation in SHGs and livelihood of households was significant ($p=0.002$) and was also high ($r=0.674$; $n=384$; $p<0.05$). Findings in Table 4.11 imply that drivers to participation in SHGs had significant influence ($r=0.67$ or 0.7) on livelihood of households in the study area. Drivers to SHG participation in the study area therefore had significant influence on the livelihood of households.

During field visits, the study established that most SHG members were being driven to join such groupings to enable them to improve their living standards. Part of this improvement endeavor included securing better housing. This was aptly captured in one household which, with efforts of fellow SHG members, savings were pooled and a house constructed for the family. Plate 4.3 presents a pictorial of the newly constructed house.



Plate 4.5. A Picture of a newly Constructed House for a SHG Member.

It is illustrated in Plate 4.5 that part of the factors that drive most households to participate in SHGs include benefiting in being helped to obtain better housing. In the process of constructing a house to members, the researcher gathered that most of the building materials were donated by other group members partly from timber obtained from tree farms owned by the SHG membership. Plate 4 presents one of the tree farms owned by one SHG from which building materials were frequently gathered to aid a member secure better housing.



Plate 4.6. SHG Members Selecting Building Materials for a Member’s House

The picture in Plate 4.6 illustrates tree selection activity to obtain building materials for the construction of one of the SHG member’s house. The researcher gathered during the field visit, that the tree farm was also owned by the group. Save for iron sheets and nails, all materials for construction were either donated or obtained from jointly owned resources of the outfit. Such efforts were revealed to have enabled quite a number of SHG members to obtain improved housing in the study area over time.

4.7 Nature of Sustainable Livelihood Strategies pursued by Self-Help Groups

The third objective of the study sought to determine the strategies for improving SHG participation. The sampled SHG members were therefore requested to share their views on some of the strategies identified in the study on a five-point Likert as: 1-strongly disagree to 5 - strongly agree. The findings were presented in Table 4.12.

Table 4.12. Livelihood Strategies of SHG Participation

Strategies for Improving SHG Participation	1 F (%)	2 F (%)	3 F (%)	4 F (%)	5 F (%)	M	SD
<i>Education and Training</i>							
SHG facilitated bookkeeping skills has greatly benefited me	57(15.0)	49(13.0)	16(4.3)	148(38.7)	114(29.7)	3.53	1.41
I have gained from SHG facilitated entrepreneurship training	47(12.3)	28(7.5)	28(7.5)	150(39.1)	129(33.6)	3.74	1.32
I have gained from SHG facilitated business skills training	37(14.6)	35(9.1)	42(11.1)	129(33.6)	100(26.9)	3.45	1.39
Mean						3.57	1.37
<i>Group Lending</i>							
Solidarity group lending adopted by my SHG has enabled me to repay my loans in time	41(10.7)	49(13.4)	33(8.7)	148(38.7)	109(28.5)	3.61	1.31
Giving credit to income generating activities adopted by my SHG has enabled me to repay my loans in time	61(15.8)	33(8.7)	21(5.5)	101(26.5)	167(43.5)	3.73	1.48
Our SHG has a forced saving scheme that enables continuous lending to members	46(12.3)	74(19.4)	20(5.1)	132(34.4)	110(28.9)	3.48	1.39
Mean						3.61	1.39
<i>Partnerships/Networks/Linkages with NGOs</i>							
Our SHG remains strong due to support from NGOs	42(11.1)	22(5.9)	42(9.9)	163(42.3)	113(30.8)	3.76	1.26
Linkages with local CBOs has enabled our SHG to remain strong	13(3.4)	7(2)	7(2)	245(63.7)	111(29.2)	3.78	.81
Partnering with other NGOs has enabled our SHG to be stronger	49(13.0)	49(13.0)	65(16.2)	113(30.0)	108(28)	3.46	1.36
Mean						3.67	1.14
<i>Democratic Leadership/Administration</i>							
My SHG allows equal participation during meetings/activities	97(28.5)	70(18.2)	76(19.0)	78(19.4)	60(15.0)	2.74	1.43
Every office holder in our SHG is democratically elected	37(9.1)	61(15.4)	20(7.9)	121(35.6)	116(32.0)	3.66	1.31
I am satisfied with the administration style of our SHG	126(35.9)	69(16.6)	90(23.7)	39(9.5)	60(15.1)	2.58	.88
Mean						2.99	1.21
Overall mean and std. dev						3.46	1.28

Table 4.12 shows that the sampled respondents agreed that strategies for improving participation in SHGs have had influence on the livelihood of their households (M=3.46; SD=1.28). This implies that strategies for improving participation in SHGs have influenced livelihoods of members' households in the study area. The respondents agreed that: education and training (M=3.57; SD=1.37); group lending (M=3.61; SD=1.39), and that partnerships and networks (M=3.67; SD=1.14) had influenced livelihoods of their households.

One of the strategies for improving SHG participation presented in Table 4.12 to be influencing livelihood of household was education and training. The sampled SHG members agreed that: SHG facilitated bookkeeping skills had greatly benefited them (M=3.53; SD=1.41); they had gained from SHG facilitated entrepreneurship training (M=3.74; SD=1.32), and that they had gained from SHG facilitated business skills training (M=3.45; SD=1.39). (M=3.61; SD=1.31); giving credit to income generating activities adopted by their SHGs had enabled them to repay their loans in time (M=3.73; SD=1.48) and that their SHGs had a forced saving scheme that enabled continuous lending to members (M=3.48; SD=1.39). During the FGDs, the researcher was able to discover that the concept of lending to individuals through membership to a group was desirable because micro-creditors often use the SHGs as collateral such that the groups were used to pressure the borrowers to repay in time. One of the statements derived from the interviews was:

Social collateral has been adopted by most lenders because it has been found that groups such as SHGs are easy to be used to enhance loan repayment. This is because such groupings are perceived to be formed by people who know each other well, and who are in most cases socially connected (Male participant, 39 years, FGD 3).

The statement in FGD 3 tends to depict SHGs as suitable for enhancing loan repayment for most micro-creditors.

With regard to partnerships and networking, Table 4.12 also illustrates that the sampled respondents agreed that: their SHG remained strong due to support from NGOs (M=3.76; SD=1.26); linkages with local CBOs had enabled their SHGs to remain strong (M=3.78; SD=0.81) and that partnering with other NGOs had enabled their SHGs to be stronger (M=3.46; SD=1.36). This illustrates that the sampled SHG members had received reasonable benefits through their linkages with NGOs as well as other partners.

Table 4.12 however indicates that the sampled SHG members moderately agreed that democratic leadership and administration by the leadership of the groups had improved participation and consequently livelihood of their households (M=2.99; SD=1.21). This suggests that while some group members were considering their group leadership as influencing SHG participation in a positive way, some were not of the same view. This implied that the leadership of the sampled SHG members had influenced their livelihood to a moderate extent.

The respondents neither agreed nor disagreed that: their SHG allowed equal participation during meetings/activities (M=2.74; SD=1.43), and that they were satisfied with the administration style of their SHGs (M=2.58; SD=0.88). This therefore seemed to suggest that somehow, there were members who saw the administration of their groups as not providing enough democratic environments during meetings. They however agreed that every office holder in their SHG was democratically elected (M=3.66; SD=1.31). This demonstrated that SHG elections were fair and were seen by most members as democratically held.

Pearson's Correlation analysis was carried out to determine the direction of the relationship between strategies for improving participation in SHGs and livelihoods of households.

This was done in order to establish the significance level, which was set at 0.05 (p-value 0.05). If the p-value was less than 0.05, this indicated a significant relationship, whereas a p-value greater than 0.05 indicated there was no significant association between the predictor variable and household livelihood. The lives of SHG members as a whole and different ways for removing obstacles were correlated using Pearson's formula. With a significance level of 955 (p = 0.05), the correlation coefficient was thus established. Table 4.13 presents the correlations between strategies for participation in SHGs and livelihood of households.

Table 4.13. Strategies for Self-Help Group Participation and Livelihoods of Households

Correlation		Strategies for SHG Participation	Livelihood of Households
Strategies for SHG participation	Pearson Correlation	1	.782**
	Sig. (2-tailed)		.007
	N	384	384
Livelihood of Households	Pearson Correlation	.782**	1
	Sig. (2-tailed)	.007	
	N	384	384

** . Correlation is significant at the 0.01 level (2-tailed).

Key: r values of:

Very high correlation (0.9 - 1.0); High correlation (0.7 - 0.9); Moderate correlation (0.5 - 0.7); Low correlation (0.3 - 0.5); while little, if any, (linear) correlation < 0.3

Table 4.13 illustrates that the correlations between strategies for improving SHG participation and livelihood of households was significant (p=0.007) and was also high (r=0.782; n=384; p<0.05). Findings in Table 4.13 seem to imply that strategies for improving participation in SHGs have high and significant influence on livelihood of households in the study area.

Further to these findings, interviews carried out with key informants suggested that strategies such as linkages with entities like banks and other financial providers were essential in improving livelihoods of members. This was corroborated with one of the discussants who observed thus;

Through SHG membership, members of the groups are able to obtain credit at low rates particularly from micro financial institutions. Collateral for such credit facilities is normally the group membership (Male Participant, 39 years, SCSSO 3).

It seems clear that linking SHG to financial institutions had led to improvement in the livelihood of members through acquisition of cheap credit without tangible collateral. The field visits buttressed by observation guide, demonstrated varying types of livelihoods being pursued through participation in SHGs. This included acquisition of livestock such as cattle, goats and sheep, poultry as well as engagement in joint income generating activities. Plate 4.7 presents a picture of a goat donated to a group member through SHG-NGO linkage, based on the savings of each member.



Plate 4.7 A Goat Donated to a member through SHG-NGO Linkages

Plate 4.5 illustrates a field photo taken by the researcher showing an improved goat variety which through the arrangement between one of the NGOs working in the study area and a

SHG, is given to a group member. This was based on a pool of savings by group members and a grant by the NGO. About 20 SHG members were benefiting from one livestock each year.

Another activity related to the nature of livelihood strategy pursued by members through SHG participation identified during field visits was poultry farming. The SHG-NGO linkages in this area had resulted in a number of groups benefiting from poultry farming grants. Plate 4.8 presents a picture taken in one of the poultry farms established in the study area.



Plate 4.8. A Poultry rearing Farm owned by a SHG in the Study Area

Plate 4.8 presents a pictorial activity of poultry farming in the study area carried out by one of the SHGs. The researcher discovered that through the linkages between one of the NGOs in the area and SHGs, improved indigenous chicken farming activities have taken off in earnest to the great benefit of members. Basically, done in groups, the members of SHGs have improved their income from the sales of these poultry and their products to a great extent.

Another income generating activity related to SHG-NGO linkages was cultivation of Napier grass for feeding dairy cattle. This activity is largely carried out in Upper Nyakach. Grants related to farm inputs from certain NGOs in the area have enabled some SHGs to improve their income from cultivation and consequently sale of Napier grass particularly to secondary schools in the area which keep dairy cattle. Plate 4.9 presents a picture of one of the Napier grass farms being harvested for feeding dairy cattle in one of the secondary schools in Upper Nyakach.



Plate 4.9. A Farm of Napier Grass for a SHG being harvested

4.8 Barriers to Self-Help Group Participation and Livelihood of Households

The fourth objective of the study sought to determine the barriers to SHG participation. Respondents were asked to share their views on some of the barriers identified in the study on a five-point Likert as: 1-strongly disagree to 5-strongly agree. The findings were presented in Table 4.14.

Table 4.14. Barriers to Self-Help Group Participation

Barriers to SHG Participation	1	2	3	4	5	M	SD
	F (%)	F (%)	F (%)	F (%)	F (%)		
<i>Barriers of Group Membership</i>							
I am not satisfied with the level of cohesion in our SHG	47(12.2)	48(12.5)	42(10.9)	139(36.2)	108(28.)	3.45	1.24
I am not satisfied with the extent of homogeneity in our SHG	61(15.9)	33(8.6)	21(5.5)	101(26.5)	168(43.)	3.73	1.17
I am not satisfied with the number of group members	125(32.)	75(19.5)	34(8.8)	24(6.3)	126(32.)	2.78	.96
Mean						3.32	1.12
<i>Meetings Barriers</i>							
Frequency of SHG meetings is not satisfactory to me	97(28.5)	72(18.6)	76(19.8)	78(20.3)	61(15.9)	2.74	1.43
Timing of SHG meetings is not satisfactory to me	137(35.)	74(19.3)	34(8.8)	13(3.4)	127(33.)	2.78	.85
The administrations of SHG meetings are not satisfactory	101(26.)	49(12.8)	12(3.1)	120(31.2)	93(24.2)	3.39	.67
Mean						2.97	0.98
<i>Contributions and Subscription Barriers</i>							
Amounts of contributions and subscriptions for our SHG are high	136(35.)	74(19.3)	34(8.8)	13(3.4)	127(33.)	2.78	.96
Frequencies of subscriptions in our SHG are high	109(28.)	50(13)	48(12.5)	79(20.6)	98(25.5)	2.74	1.38
Timing of subscription fees in our SHG are not favourable	60(15.6)	57(14.8)	54(13.4)	119(31.2)	94(24.5)	3.34	1.72
Mean						2.95	1.35
<i>Loans and Repayment Barriers</i>							
There is no equity in loan disbursement among members	106(27.)	89(23.2)	70(18.2)	48(12.5)	71(18.5)	2.58	.88
There is no equity in collateral required for loans among members	97(28.5)	74(19.3)	72(18.6)	78(20.3)	63(16.4)	2.74	.87
There is no equity in repayment period required for loan repayment	63(16.4)	104(27.)	72(18.6)	91(22.1)	57(14.8)	2.92	.92
Mean						2.74	.89
Overall mean and std. dev						3.00	1.09

Table 4.14 shows that the sampled respondents neither agreed nor disagreed that barriers to participation in SHGs had influence on the livelihood of their households (M=3.00; SD=1.09).

This signified that factors likely to inhibit participation in SHGs have moderately influenced livelihoods of household members in the study area. Thus, issues related to group membership, group meetings, contributions/subscriptions or loans tend to have negative effects on some members' livelihood while for some members, these have had positive effects. These findings illustrate that the perceived barriers to SHGs participation had mixed influence upon the livelihood of the household's members.

According to Table 4.14, the respondents neither agreed nor disagreed that: barriers associated with group membership ($M=3.32$; $SD=1.12$); barriers associated with meetings ($M=2.97$; $SD=0.98$), and that barriers associated with loans ($M=2.74$; $SD=0.89$) had influenced, either negatively or positively, livelihoods of their households. This finding suggests that the presumed barriers to SHG participation had only interfered moderately with their group-based expansion of various livelihood assets.

Lack of cohesion as a barrier to livelihood improvement through SHGs has been revealed in Table 4.14. Lack of homogeneity in group membership as a contributor to inadequate cohesion among SHGs also emerged during FGDs. Differences in structure and socio-economic characteristics of members became a common concern with regard to barriers faced in SHG participation as captured during one session:

Groups formed by members from different socio-economic backgrounds like those mixing teachers with motor cycle riders (boda boda riders), farmers with market vendors, or housewives with teachers etc. seldom progress. This is attributed to the fact that these members do not have a commonality in a problem to combat (FGD 3: Female, Participant, 34 years).

With regard to barriers associated with group membership, Table 4.14 illustrates that the sampled respondents agreed that they were not satisfied with the level of cohesion in their

SHGs (M=3.45; SD=1.24) and that they were not satisfied with the extent of homogeneity in their SHGs (M=3.73; SD=1.17). This implied that group membership must have been drawn from persons of various social and economic backgrounds. The respondents however neither agreed nor disagreed that they were dissatisfied with the number of group members in their SHGs (M=2.78; SD=1.12). It could hence be deduced that the number of group members might not be a serious barrier to SHG participation to the extent of influencing livelihoods of households. Rather, group cohesion and heterogeneity of members seem to deter SHG participation thus influencing probably negatively, livelihoods of households. It emerged during FGDs that issues related to membership of SHGs, how meetings were conducted, subscriptions as well as credit or loans remained critical deterrents to SHG participation and subsequently livelihood improvement. An opinion captured from one of the discussions was:

Groups composed of socially heterogeneous members face less cohesion based on pre-existing personal differences such as income level and education level or employment type. Such groups lack common bonds hence share very little in common. They are less likely therefore to work towards improvement of members' livelihood (Male, 48, FGD 1).

FGD 1 seems to suggest that with heterogeneity of membership in SHGs, livelihood of households might not be realizable via SHG participation. This was because the members would not likely to be experiencing common shocks or vulnerabilities. Concerning barriers associated with meetings, Table 4.14 shows that the sampled respondents neither agreed nor disagreed that: the frequency of SHG meetings were not satisfactory to them (M=2.74; SD=1.43); the timing of SHG meetings were not satisfactory to them (M=2.78; SD=.85), and that the administrations of SHG meetings were not satisfactory (M=3.39; SD=.67). These findings seem to suggest that for some SHG members, the manner in which group meetings were conducted was not hindering their participation while for some, it was an issue. Table 4.14 also indicates that regarding barriers related to contributions and subscriptions, the

sampled SHG members neither agreed nor disagreed that: amounts of contributions and subscriptions for their SHGs were high (M=2.78; SD=.96); frequencies of subscriptions in their SHG were high (M=2.74; SD=1.38); and that timing of subscription fees in their SHG were not favourable (M=3.34; SD=1.72).

With regard to barriers associated with loans, Table 4.14 illustrates that the sampled respondents neither agreed nor disagreed that: there was no equity in loan disbursement among members (M=2.58; SD=-0.88); there was no equity in collateral required for loans among members (M=2.74; SD=0.87), and that there was no equity in repayment period required for loan repayment (M=2.92; SD=0.92). This tended to suggest that disbursement and repayment of group loans were viewed as fair by SHG members. In turn, this had contributed to the progress of the sampled SHGs in the study area. Pearson's Correlation analysis was carried out to determine the direction of the relationship between barriers to participation in SHGs and livelihoods of households. This was done to determine the significance level which was set at 0.05 ($p\text{-value} < 0.05$): such that if the p-value was less than 0.05, represented a significant relationship while p-value larger than 0.05 represented no significant relationship between the determinant variable and livelihood of households. Table 4.15 presented the correlations between barriers to participation in SHGs and livelihood of households.

Table 4.15. Barriers to SHG Participation and Livelihoods of Households

Correlation		Barriers to SHG Participation	Livelihood of Households
Barriers to SHG participation	Pearson Correlation	1	.418**
	Sig. (2-tailed)		.014
	N	384	384
Livelihood of Households	Pearson Correlation	.418**	1
	Sig. (2-tailed)	.014	
	N	384	384

** . Correlation is significant at the 0.01 level (2-tailed).

Key: r values of:

Very high correlation (0.9 - 1.0); High correlation (0.7 - 0.9); Moderate correlation (0.5 - 0.7); Low correlation (0.3 - 0.5); while little, if any, (linear) correlation < 0.3

Table 4.15 illustrates that the correlations between barriers to participation in SHGs and livelihood of households was significant ($p=0.014$) but low ($r=0.418$; $n=384$; $p<0.05$). Thus, it could be deduced that the perceived barriers to SHG participation revealed in the study did not have high influence on the livelihood of the household members. However, merging findings in Table 4.15 with those in Table 4.14, it became clear that barriers to SHG participation influenced livelihood of members differently based on each individual member's socio-economic standing.

During field visits, the researcher established that efforts were being made by nearly all the SHGs to address barriers such as default in repayment of credit or subscriptions. Such efforts entailed holding extra-ordinary meetings attended by government officials particularly in the homes of the errant members. Plate 4.8 presents proceedings of one of the corrective meetings captured in the study area.



Plate 4.10. A Meeting for Discussing Subscription and Credit Default

Plate 4.10 displays a field pictorial taken during one of the SHG meetings where subscription and credit defaulters were being discussed. The meeting was held at one of the defaulter member's homestead. The significance of this was to ensure that the family members were notified of the defaulter's state of participation in the SHG. The defaulter in turn would be made to pledge payment of the default amount in the presence of SHG members, the officers from SCSSO and the family members. Plate 4.11 presents a field picture of a member pledging payment of the defaulted amount during a SHG meeting in the study area.



Plate 4.11. A Member taking Plea to make Payment as directed by the Group

Plate 4.11 illustrates a picture taken during an observation of a field visit where SHG members endeavoured to get around barriers they face in enhancing group participation. In the meeting, the defaulter is made to pledge the dates upon which he/she would make payment. The pledged dates were noted by the officers from the SCSSO, the area assistant chief, the SHG officials and the family members.

4.9 Discussion of the Study Findings

This section analyzes the results in light of the study objectives. It commenced with a discussion of the first study objective, which was to evaluate the socio-economic and structural elements of SHG's contributions to the livelihoods of households. The discussion then moved on to the second objective, which explored the factors that motivate household involvement in self-help groups. The conversation then turned to the third objective, which

was to define the sustainable livelihood solutions for the participation of self-help organizations. This section finished the discussion with the fourth objective, which examined the impact of barriers to participation in self-help organizations on the sustainability of livelihoods of households in the Nyakach sub-county, Kenya.

4.9.1 Structure and Socio-Economic Characteristics of Self-Help Groups

The first objective of the study was to examine the structure and social and economic characteristics that were not only unique to the SHGs, but similarly useful to the SHG members. Structure and socioeconomic parameters included age, religion, employment status, gender, marital status, income, education, group size, type of SHG, and membership status. Atieno, Mose, and Ombachi (2021) and Rathinam and Akudugu (2014) contributed to this discourse on the structure and socio-economic features of the households of self-help group members by arguing that the socio-economic aspects of the households were extremely important because they influenced their propensity to subscribe to and participate in self-help group activities. They contend that the benefits of subscribing to farmers' associations would be realized if farmers did not face obstacles in decision making. Rahman & Akter (2014) discovered that women in nuclear families control family unit work with little mediation and value significantly more flexibility and confidence. When a spouse is the head of the household in Indian culture, these scholars contend that women are in a stronger position to negotiate with their husbands on various matters pertaining to meeting family demands (Manohar, 2015).

As the case of Bangladesh in India demonstrates, family composition as a socioeconomic factor determines household engagement and involvement in self-help organizations. This is consistent with the findings of the study, particularly the anecdotes from respondents who

asserted that the smaller the household size, the better it is for the home. In fact, sociocultural barriers prevent female-headed households in rural Bangladesh from engaging in diversified livelihood practices such as agriculture, according to a study that sought to identify socioeconomic factors of rural households' livelihood choices (Rahman & Akter, 2014). The findings are also consistent with the assertions of Frimpong and Mensah (2020) and Dinku (2018), who contend that the strategies households adopt when selecting among livelihood options are determined by a variety of socioeconomic factors that are likely beyond the households' control.

The preceding discussion suggests that membership in SHGs is not necessarily a panacea for the sustainable livelihood of sub-county households. Based on the sustainable livelihood approach (SLA) described by Chambers and Conway (1992), the study's findings show that some, if not the majority of households, may not be able to accomplish their development goals due to limited priority options. Acquisition and usage of natural capital is one of the alternatives explored in the study area. According to Scoones (2009), this expands the options accessible to local households for determining their livelihood priorities. In light of these findings, it is essential to recognize that variations in the capacity of households to diversify their livelihood strategies may have contributed to the observed disparities in the state of household livelihoods in the research area.

In a study conducted in Nigeria by Ayantoye, Amao, and Fanifosi (2017), it was discovered that gender, marital status, poverty status, primary occupation, and association membership were major factors that affected the diversification of the rural families' means of subsistence. The collective action (CA) aims to assist varied groups of disadvantaged and socially excluded citizens, especially women, to organize, exercise voice and choice, and

demand broader change to better their lives and livelihoods (Badejo et al, 2017). Alison and Nambiar (2013), on the other hand, view the association as a resource for resolving the numerous issues that plague the impoverished and neglected segments of society.

Hossain et al. (2016) performed a research on the influence of agricultural financing on the production and lives of small, and landless tenant farmers in Bangladesh. They observed that access to finance boosted the adoption of contemporary seed types, productivity, and agricultural revenue in the treatment group, which had an influence on their livelihood. In Mali, Beaman et al. (2014) observed considerable positive investment responses and returns to grants for a random (representative) sample of farmers who were members of SHGs, showing a reduction in liquidity restrictions. Similarly, Mushumbusi and Kratzer (2013) found that there was a significant difference in the dependent variables related to women's capacity building between women who were members of MFIs and those who were not, with MFI members having more control over savings and income generated by the business as well as a larger function of decision-making. All SHG members had acquired at least one type of asset as a consequence of their membership in a group, with the majority reporting a progress in asset acquisition, according to a study conducted in Kenya by Atieno (2017) to investigate the impact of SHGs on asset attainment among women group members trading in open air markets.

4.9.1.1 Member's Age

Age was one of the socioeconomic factors in determining the involvement and contribution of SHG members. Over half of the respondents were between the ages of 18 and 35, and the bulk of them were from Lower Nyakach, as shown in Table 4.3. It was also interesting to observe that just a tiny fraction of respondents was above the age of 60, which may be related

to the fact that more economically active and younger members of society joined SHGs than the elderly, who were anticipated to retire from engaging in active endeavours. Atieno (2017) saw age as a vital aspect in assessing the empowerment of SHG members.

He asserts that the age of SHG members influences their capability to engage in economic activities and consequently their ability to benefit from IGAs. In their study, Rahman and Akter (2014) discovered that due to the rising need to encourage youth improvement through skill development and boosting self-esteem, SHGs are demonstrating success in capacity building among young women, changing lives, and subsequently boosting self-esteem, and that repeating them among youth could also produce positive results. In a similar vein, Atieno, Mose, and Ombachi (2021) discovered that the youth in Kenya will likely participate in SHGs due to the fact that the government of Kenya has given incentives to youth who are in SHGs and that the youth believe it is advantageous to join groups and access government subsidies. As the instance of Bangladeshis in India demonstrates, age as a socioeconomic criterion determines household engagement and involvement in self-help groups (Rahman and Akter, 2014).

In an Ethiopian study conducted by Dinku (2018), it was shown that the age of the family head was a crucial factor of household livelihood. This tends to imply that a youthful age group limits one's ability to diversify their livelihood, resulting in a low or bad standard of living. In a study conducted in the Oromia regional state of Ethiopia, Dinku (2018) found that different socioeconomic variables of the household have a substantial impact on the level of livelihood diversification. Age of household head, farm input use, extension contact, market access, and loan access, as well as the number of cattle held, were the primary contributors, according to him.

4.9.1.2 Member's Gender

One of the purposes of the study was to examine the gender distribution of SHGs, since this could aid the government in formulating policies impacting gender in SHGs. According to the study, female members were marginally greater than their male counterparts. This demonstrated that despite the fact that females slightly outnumbered their males in the SHGs, gender equality was nearly being achieved in these groups. As a result of women's realization that their interests were not adequately addressed in the current male-dominated culture, in which the allocation and execution of power, and prestige largely rested with men, they have turned to participating in groups in an effort to obtain economic empowerment and address issues that affect them.

While conducting research on women SHGs in Western Kenya, Atieno (2017) discovered that women in Kenya have a lower social status than men. Therefore, many of them would desire to enhance their standing in society and acquire social, political, and economic autonomy. However, the current study indicated that although there were more females than males, more men were joining SHGs in Nyakach Sub-County than women. This is congruent with Munhenga (2014) who similarly revealed that due to financial constraints in developing nations, self-help groups are not dominated by women, but rather by a large number of young people and males seeking empowerment.

In contrast, Rahman and Akter (2014) determined that female-headed households do not take part in any of the livelihood options and, as a result, earn much less income. This suggests that women's incapacity to diversify their means of subsistence limits their assets and consequently causes them to earn a lower income. Other studies by Ifeanyi-obi and

Matthews-Njoku, (2014) and Munhenga, (2014) have only found associations between the livelihood of households and education level, income, and household size. Thus, the role performed by SHGs in the region appeared to align with the sustainable livelihood approach (SLA), which helped to design people-centred, responsive, and participatory development efforts (Hossain et al. 2016). Multiple studies have also concluded that SHGs have been sensitive to the livelihood requirements of women, especially in rural areas. In a study conducted in Bangladesh to determine the impact of agricultural credit on the productivity and lives of small, marginal, and landless tenant farmers, access to credit was shown to be connected with adoption of contemporary seed varieties, productivity, and farming revenue (Hossain et al. 2016). Similarly, Beaman et al. (2014) demonstrated substantial positive investment responses and returns to grants for a random (representative) sample of farmers, indicating a decrease in liquidity constraints in Mali.

According to the study's findings, the youth and women SHGs function better than men-only self-help groups in part, given the government of Kenya's guidelines, policy framework and legislations for women and youth capacity building and people with disabilities. It was determined that, in accordance with The 2010 Constitution, the government distributes money and other resources through affirmative action in order to improve the position of women, youth, and the people living with disabilities. They also gain from the government's directive in procurement, which reserves a portion of tenders and contracts for them.

4.9.1.3 Member's Education Level

The literacy level of SHG members were also crucial to the study given that many societies in Kenya have the native culture cognizant that education and training play a strategic role in deciding one's level of involvement in community self-help projects and other national

development activities. As shown in Figure 4.3, more than half of the respondents had completed education beyond high school. Few research participants lacked formal and basic education. This revealed that the majority of SHG members had a high degree of education, which might influence their level of participation in numerous SHGs engaged in a variety of socioeconomic activities.

According to some experts, literacy is essential for the management and coordination of organizations and groups. Atieno, Mose and Ombachi (2021), who performed research on the SHGs program of people groups Education and Development Organizations, attempted to evaluate the social and financial effects of SHGs members' families. They noticed that participants in the SHGs program have a greater commitment to fundamental leadership and awareness of various projects and organizations. In addition, they argue that individuals receive information about the many sources of credit and exhibit a rise in food security, household income, and quality of life. Despite the fact that Atieno, Mose and Ombachi (2021) supported the impact of education, advanced education, and specialized training on the performance of an organization, they suggested that literacy alone is insufficient for the management of organizations and groups. While carrying out a research on the impoverished in Colombia, the World Bank found education as a vital tool in the fight against poverty (World Bank, 2012). It was revealed that a person's degree of education is closely related to employability, household income, and the decreasing of fertility among women, which leads to a higher per capita income (World Bank 2012). In addition, it asserts that training is necessary for the employment of disadvantaged folks. In addition to being idealized as an instrument for developing values, civic involvement, self-improvement, improved social relationships, and cultural identity, education is also a powerful tool in achieving these goals.

Moreover, education is regarded as a crucial tool for combating poverty through expanding employment opportunities. Afande (2014), when researching entrepreneurial qualities among small-scale businesses organizations owned by women in Meru District, found that education had no effect on the choice to start or participate in a business. Consequently, he found that being educated, skilled or trained did not have any effect on the choice of business and that having engaged in income-generating activities in the past may make the choice of present business considerably less difficult. It is essential to recognize that SHG members have some of the world's lowest literacy levels, labour force involvement, and personal self-sufficiency (Chitere, 2018). Thus, SHGs whose memberships are restricted by education level and type of work would not be considered to be focused toward bringing people out of poverty.

These results are at odds with those of Ban, Gilligan, and Rieger (2015), who in a study of Southern Africa found a significant relationship between education, business training, and the decision to start a project. The lack of prerequisite business knowledge for available job vacancies in the studied field may help to explain this apparent logical conflict. As a result, they need almost little business expertise to maintain. Another justification is that investing in business skills has a high opportunity cost given that raising finance is a substantial obstacle. The lack of educational options and their accessibility might also be blamed for these effects. The findings confirm the researcher's hypothesis that formal business education is often disregarded in the region under investigation. The minimal impact of more training time on the near-difficulty of choosing a business action. It's also likely that the overall demand for goods and services in the research field differed in terms of its type and intensity. This indicates that there is only a little amount of demand for the goods and services offered by supply-driven enterprises with a moderate level of complexity.

Being able to grasp the general business trend and recognize possible business opportunities requires a history of income-generating activity, especially if that activity is a company. The experience gained through time is the most obvious cause of this. All of these benefits may not be available to someone making their business debut. Education also seems to have an impact on how people make decisions and exercise basic leadership. The bulk of choices affecting family members are made in families when both spouses have at least a secondary education. When life partners have the same or equal levels of education, this is substantially more prevalent when families must make decisions about their means of sustenance.

A minimal level of education is necessary for the development and operation of SHGs, despite the fact that this research was unable to clearly link education to SHG participation.

It also said that education was a necessity for the election of officials to the positions since they were expected to keep records, oversee group communications, seek outside financing, and notify the members. Additionally, it was found that group meetings and activities were seldom attended by members who had formal employment since they were focused with their work, leaving individuals with elementary or secondary education to manage the organizations' activities and programs. Additionally, people in organizations whose elected leaders had official jobs found it difficult to carry out group activities including weekly meetings, outreach to important stakeholders, and efficient information dissemination.

4.9.1.4 Respondents' Marital Status

Regarding marital status, the study revealed that more than two-thirds of study participants were married, although a sizeable proportion was either single or divorced or were widowed. This indicated that the majority of group members had family responsibilities, such as caring for their families, and so joined SHGs for socioeconomic capacity building. As the instance of Kisumu East Sub-County demonstrates, gender associations and resource mobilization and management within urban family units were crucial in determining the place of gender in decision making of family affairs (Atieno, 2017).

Atieno laboured to describe how decisions were made and if they were made cooperatively or if one person or group dominated the procedure. The findings of the study revealed that family units lacked a standardized decision-making model. Rather, households consisted of both cooperative and competitive elements, which might result in a variety of arrangements depending on the negotiating skills of the individuals involved. Several elements, including social norms and social cultural attitudes, affected this negotiation. Even within the same family, decision-making styles vary.

The majority of decisions were made by family leaders (predominantly men) and less frequently by both spouses jointly. Atieno (2017) asserted that the decision making that took place within the family were dominated by men, hence denying the female counterpart a favourable negotiation platform. In fact, even when males had assisted their female partners in launching a family business, male spouses were still responsible for the majority of capital expenditures. Similarly, the standing of the family's head affected decision-making.

It was discovered that the financial capability of family unit members has a significant impact on the decision-making pattern. Women's inability to effectively participate in decision-

making was hindered by their lack of financial power. This was perceived by women, as evidenced by their participation in income-generating activities throughout the whole sub county studied. Male life partners had the upper hand in decisions that had financial repercussions, such as taking children to school, going on vacation, and determining a fair rent.

From the preceding, it was clear that marriage brings additional duties to a spouse within the family structure, particularly for a man who was required to provide for his family in addition to seeking dowry for his bride. Typically, men heads their households and have greater duties due to their responsibility to provide basic requirements, security, and land for their family. In homes where men relinquish their household head obligations, women emerge as dominant household leaders by providing for their families' essential necessities and amassing household assets through savings and SHG earnings.

4.9.1.5 Religion of Respondents

Regarding religious affiliation of the respondents, nearly all respondents were Christians, with a few professing either Muslim faith or were non-believers. The makeup of religious membership affected the effectiveness of decision making, dispute resolution, goal commitment, resource mobilization, and collaboration with other organizations. Religion played a significant influence in uniting people of the same faith by instilling in them shared values. Religious doctrines, precepts, practices, rites, and celebrations provide its members a sense of belonging. In situations requiring sobriety and unanimity, religious leaders are generally granted a measure of respect. Nearly all religions encourage tolerance, mutual, sharing and caring for society's less fortunate members. Protestants and Catholics, who

dominated the survey, provided data addressing how Self-Help organizations affect the livelihood of families in the Nyakach sub-county.

Similar to the results of the present research, both Malingumu, Stouten, Wema, and Babyegaya (2016) and Romer (2017) argued that religion promotes appropriate group behaviour by supporting and facilitating trust and shared norms, while recognizing the function of religion in enhancing economic progress in a society. Okonkwo (2015) observed that those religious practices, such as attendance of church and meetings, take much resources like time and money that could be used to increase members' standard of living through wealth creation and asset accrual.

The aforementioned scientists were unable to comprehend the crucial function religion plays in fostering social cohesion, fostering group cohesiveness, and maintaining order among individuals in religiously ordered communities. Despite the fact that most of the self-help groups surveyed did not include religious connection as a criterion for group participation, organizations with strong religious ties did, especially based on religious denominations. Religion, according to the study, is a tremendous force in the realization of group activity as espoused by collective action theory, which is essential to the survival of a group and its general performance. Moreover, this study was unable to identify any major religious disparities between adherents of different faiths that were detrimental to the attainment of goals of the organisations.

4.9.1.6 Employment Status of Members

It was necessary for the study to establish the job status of group members in order to establish whether being employed and receiving a wage improved or hindered the performance of group members. Findings indicated that over half of the respondents were

unemployed, over a quarter were self-employed, and only a small number were in formal employment. This demonstrated that the majority of SHG members were not formally employed, therefore joining a SHG would empower them economically and improve their standard of living. It is considered that certain human asset enhancement characteristics, such as education, training, skills, and experience, are prerequisites for increasing household income as a whole (Atieno, Mose and Ombachi 2021). Additionally, infrastructure facilities, such as training institutions, extension services, and electrification, impact overall family income. Atieno (2017) argued that the total family income fluctuates greatly based on size of farm, certain background settings, such as family size and the family's reliance ratio. It was noteworthy determining that those formally employed were guaranteed a wage that they could use to subscribe to a SHG, putting them at an edge in the groups compared to members who had no consistent revenue streams.

4.9.1.7 Membership Status

It was established that two-thirds of SHG members were just members of the group, while the rest were occupants of various positions. Given the few responsibility posts available in group leadership, which only required a few individuals to fill, this would be evident. The study aimed to determine not only the posts of the group member, but also their age, gender, income level, religion, and other characteristics, as well as how these factors affected their group performance. While addressing this concern, Sharma and Dhanalakshmi (2018) emphasized that membership status in the group was crucial in that it gave group members the prestige and pride that accompany their position and responsibilities within the group. In addition, they thought that office holders possessed rights and privileges based on training, discipline of members, authority, and distribution of resources.

Inasmuch as members were chosen to various roles as office bearers with respect to certain factors, it was determined that some group office bearers performed poorly based on attendance at weekly, biweekly, and monthly meetings, as well as financial contributions to the SHGs and personal savings. In contrast, some ordinary SHG members did better in terms of group activities and programs than their elected leaders. This study did not uncover a clear correlation between the membership status of SHG members and their standard of living. This could be partially explained by the point that elections of different positions in SHGs could be hinged on various considerations other than members' performance as SHG members.

4.9.1.8 Year of Membership

Most of the SHG members have participated in their individual SHGs for no more than three years, according to the findings of this study. This was intended to determine how the years of membership in relation to the group's formation date and length of membership affected the group's activities. The study established that most of the groups had been in existence for over three years. This demonstrated that members had acquired the requisite experience for managing a group and that organizations had amassed sufficient assets that were essential for organizational administration. Okonkwo (2015) argued, in relation to the correlation between age of the organization and its productivity that an organization matures with time. He qualified this assertion to the fact that, with time, a company obtains assets, forms required frameworks, and come up with networks and links that offer it a competitive advantage over younger companies.

Regarding the age of members, the survey determined that the bulk of respondents, more than half, were between the ages of 18 and 35, while those older than 60 made up a minor percentage of the total respondents. Romer (2017), who established a causal association

between the age of employees and their workplace productivity in his own study, was in resonance with the study's findings. He demonstrated that people were very productive between the ages of 38 and 48 and recommended that employees whose performance declines as they approach 50 can be addressed through targeted training. As employees' approach 50 years of age, their cognitive ability, logic, and episodic memory decline, according to their findings.

4.9.1.9 Self-Help Group Type

The majority of SHGs in the Nyakach sub-county had members of both gender at varied ages, as stated by nearly half of the respondents, while those formed only of youth and women comprised almost a quarter of the total. This demonstrated that the majority of SHGs consisted of members of both genders. This could be because the majority of this group was unemployed and required economic empowerment through involvement in SHGs. According to the size of the SHGs, the majority had small member sizes for effective cohesion. Atieno, Mose, and Ombachi (2021) explained that small sizes and homogeneity of groups result in group cohesion and successful support of group members. Afande's (2015) work depicts a vast array of other, less formal SHGs that had come up in rural Kenya. These groups, which are frequently dominated by women in terms of membership, engage in a variety of activities including income production, asset development, commodities advertising, and social/economic functions.

It should not be forgotten that behind the debate on SHGs is a continual desire to raise the bargaining power of low-income groups on labour markets, better their access to financial markets, and increase their public investments (Deininger, 2013). This is the essence of collective action theory as it relates to the establishment of SHGs (Badejo, Majekodunmi,

Kingsley, Smith, and Welburn, 2017). Low-income members of society who are unable to access different basic services have, throughout time, formed SHGs by pooling their savings for the aim of acquiring inexpensive credit (Chitere, 2018; Kaur and Bajwa, 2016; Saravanan, 2016). Afande (2015) explains how the types of SHGs affect the performance of these groups by stating that there is consensus among experts on the place of women in the formation and management of SHGs.

The foundational self-help organizations were women's groups with principal aim of saving and offering credit facilities - the infamous "merry-go-round." More established groups tended to go on to development initiatives, such as the acquisition of household furniture, clothes, water tanks, and roofing sheets, in addition to the construction of latrines and washrooms (Afande, 2015). Aside from these activities, self-help groups provide the most significant platform for training and gaining of skills among grassroots women. This is due to its social organization and attachment, which are crucial for peer influence and constructive competition. Group-based saving tactics, like savings clubs, are extensively used in several regions of the world, but this is more prevalent in the developing world. The study gave particular attention to the many SHG categories, including mixed, women, and youth organizations engaged in diverse socioeconomic activities.

4.9.1.10 Self-Help Groups' Activities

The study established that more than two-thirds of SHGs participated in various socioeconomic empowerment and environmental conservation activities as their primary objective, while some indicated food security, social cohesion, and the remainder stated other activities. This demonstrated that the majority of SHGs in the Nyakach sub-county prioritized socioeconomic activity and environmental preservation. Also, Ban, Gilian and Rieger (2015)

when they assessed the success of SHGs with a focus on socioeconomic empowerment in their research, their study outcome demonstrated that SHGs with institutional provisions can significantly contribute to the economic and social capacity building of low-income individuals.

Moreover, Berkes (2019) evaluated the Socio-Economic Influence of Self Groups in the Integrated Urban Development Project. It was established that the self-help groups increased saving propensity, elevated access to credit, prospects to take part in various types of individual and group IGAs, greater decision-making ability of members at the house and community levels, taking part in a number of trainings and the subsequent growth in skills and experience, and better household consumption. In addition, social bonds formed via group cooperation and mutual aid among SHG members have been seen to dramatically boost SHG membership. The current study, like earlier studies, concludes that group member activities in SHGs have a significant impact on membership recruitment, allowing members to address numerous socioeconomic concerns impacting them.

4.9.1.11 Multi Membership

When examining membership in self-help organizations, it was determined that three-quarters of respondents (75 percent) were not participating in more than one SHG, while the remaining 25 percent were. Prior to joining the current SHGs, the majority of respondents (62.1%) claimed they had not belonged to any SHGs. Those who were once members of other SHGs reported that they had left the organizations, with 26.1 percent blaming conflict, 14.6% noting gender bias, 26.8% citing mismanagement of group resources, 21.2% mentioning lack of funding, and 11.3% listing election conflicts.

This suggests that disagreement inside the organization, gender bias, misuse of the group's resources, a shortage of funding, and election disputes of officials could undermine the SHG's growth and sustainability. Multiple membership within a group not only fosters trust among the participants but also increases the social capital of the members. According to anecdotes from polled members, some members joined more than one SHG so that if one organization failed, the other would protect them from financial loss. The study's findings accord with those of earlier studies that link multiple group membership with member commitment (Atieno, Mose and Ombachi, 2021 and Chitere, 2018).

They discovered that members' dedication to various groups and their activities increase group operations and performance by injecting much-needed synergy to propel a group to success. They argue that for SHG organization to fulfil its aims, members must be committed to the group's goals and vision, and that anything less would be damaging to the group's operations. Inasmuch as being a member of many SHGs could be advantageous to a member, it could be detrimental to the achievement of a group's goal of bringing resources together for the shared welfare of the person and the whole membership, as suggested by the preceding discussion.

4.9.1.12 Respondent's Monthly Income

The study similarly determined that over a quarter of respondents had an income of between KES 750 and KES 1,000 on a monthly basis, slightly more than a quarter had a monthly income between KES 1,000 and KES 5,000, and only a handful had a monthly income exceeding KES 5,000. These findings agree with those of Biscaye et al., (2014), who discovered that self-help groups in South Asia have to provide psychosocial support and information (promotion, prevention) to patients and their family members, much as they do in industrialized nations. In addition, they provided some (corrective and rehabilitative) important medical services. Similarly, Hossain et al., (2016) investigated the impact of self-group microcredit initiatives in Bangladesh. Through asset generation, SHGs have assumed important functions in decreasing the defencelessness of the deprived, achieving an equilibrium between earnings and expenditure, providing crisis help, and capacity building and uplifting SHG women by granting them management over their resources and boosting their knowledge and self-esteem.

Chitere (2018) discovered that nations that have welcomed income-generating options, such as SHGs, have reduced poverty more successfully than those that have not. In a similar fashion, the experts found that the poor not only benefit from such monetary development efforts, but also contribute to it. This study showed that some resources in the form of revenue or funds were essential, particularly to a member engaging in SHG, as this not only improved a member's voice, but also offered an individual member autonomy and the capacity to participate in group activities.

4.9.1.13 Objectives for joining Self-Help Groups

In one of the focus group talks with the group chairpersons, the study established that economic development was one of the primary reasons for becoming members of SHGs. One of the chairpersons stated that;

The majority of our members are of female gender from modest economic families, and the urge to empower ourselves economically and socially was a fundamental factor in forming this organization. Through it, we can now obtain loans, run our enterprises, and provide for our families. [FGD 1, female, 43 years, Chairperson 6]

These opinions were echoed by SCSSO during the interview, when requested to remark on the motives of the SHGs. He said:

The group-based strategy allows the accumulation of money by underprivileged women through tiny savings and their access to formal credit facilities. The SHG's use of the concept of joint liability enables its members to circumvent the difficulty of collateral security, a significant obstacle to receiving credit from traditional banks. [Male participant, 38 years, SCSSO, 3]

Therefore, it is concluded that investment in SHG developments and access to financial credit facilities prompts an adjustment in the status of individuals inside their family units. Similarly, the financial commitment of women and young people may build their capacity in decision making. These were similarly in consonance with Rathinam and Akudugu (2014) who averred that self-help groups assemble individuals with a comparative issue to assist them by an individual approach, if possible, to offer solution to their problem, and in case where that is not possible, to demonstrate to them how to live with their limitations. Dinku (2018) found that in excess of 66% in both the groups were engaged with cultivation.

This might be attributed to tactics households embrace when selecting among livelihood choices which, based on the sustainable livelihood approach (SLA), are determined by a range of socio-economic aspects (Dinku, 2018; Kamaluddin et al. 2015). Indeed, according to SLA, the comprehension of the context within which people live is given critical emphasis:

the assets within their disposal, livelihood approaches they follow in the face of prevailing policies and institutions, and livelihood outcomes they intended to attain would reflect the extent of their resilience to various shocks. This study observed that various SHGs were structured according to the objectives of the groups even though most of them did not subscribe to the tenets of management by objectives.

4.9.2 Drivers to Self-Help Groups' Participation

The second study objective was to analyze the drivers to self-help group involvement on the sustainability of household livelihoods in Nyakach sub-county. In order to accomplish this mission of the study, the study investigated housing, education, food status, water, health drivers and clothing.

4.9.2.1 Housing by Self-help Group Members

To explore the housing advantages obtained by SHG members, study respondents were requested to establish the kind of home they owned prior and post joining the SHG, and also their method of house ownership. Before joining the SHGs, approximately 50% of the respondents lived in semi-permanent dwellings, the remaining respondents were in mud huts, and a minority in permanent homes. After joining their various SHGs, however, a significant number of persons received permanent housing, then semi-permanent residences and mud huts. This indicated that SHGs greatly improved the living circumstances of its members. In actuality, two-thirds of members that were probed agreed that SHG participation had affected their ownership, claiming that via SHGs they had purchased, constructed, or restored (refurbished) the old one.

This was congruent with the results of Atieno (2016), who observed that the value of SHGs may be realized in the concerted effort that group members had marshalled to saving

mobilization and improve the members' standard of life. According to Deininger (2013), who researched on the socio-economic effects of SHG Model in India, established that SHGs in Nepal participated in a variety of socioeconomic activities, such as giving skill-based trainings to SHG members among others. In addition, the study found that members of SHGs had stronger indices of empowerment and income resources, including suitable housing and family assets. The research indicated that these self-help groups had a significant empowering impact on women. Similarly, Mishra (2014) found in a field survey that self-help groups enhance wealth creation and resource ownership among people.

Eighty percent of respondents reported a sense of security as a result of the financial and social benefits of group participation after joining SHGs. In his review of the origins and growth of SHGs in India, Sharma (2018) noted that the establishment of SHGs has allowed numerous needy individuals to engage in various income-generating activities through the small loans that they obtain from the groups and, consequently, increased their financial independence. Participation in SHGs seems to have enabled them to diversify their social networks to the point where they had achieved independence.

Ksoll, Liller, Lnborg, and Rasmussen (2015) reached same conclusions in a study that examined the impact of VSLAs in Northern Malawi. They discovered beneficial and statistically significant benefits on multiple outcomes, including the number of daily meals taken. This is in line with the findings of Hossain et al. (2016), who determined that agricultural credit impacts in Bangladesh were significant with respect to household headship, farm size, and tenancy status, and that the impacts of the credit were primarily concentrated in the upper tails of the distributions.

In a study on the effect of women SHGs on rural entrepreneurship development in West Bengal, Das, Mitra, and Ali (2015) also discovered group-specific differences in terms of

family revenues, investments, and expenditure, and debt minimizations. They made a conclusion that, from an equity perspective, SHGs was unsuccessful in serving the community in proportional fashion. However, the findings appear to contradict the findings of Ksoll et al. (2015), who on the contrary found that one of the effects of VSLAs in Northern Malawi was an increase in household expenditures, such as the number of rooms in the dwelling, as a result of more savings and credit accessed from VSLAs. In fact, Jarungrattapong (2018) demonstrated that microfinance intervention for women's groups in Africa enabled women to contest the acceptability of intimate partner violence, anticipate and access better treatment from their partners, leave violent relationship, and increase awareness of intimate partner violence. In a further study, Kwarteng and Sarfo-Mensah (2019) found that VSLA membership has increased the agency of female participants, as they are more economically and socially active and able to act independently compared to women who were not members of the savings organizations in a Ghanaian study. It is thus emerging that participation in SHGs has resulted in enhancing social capabilities among the weak and vulnerable members of the community, particularly women. This study observed that house ownership, whether by building a new one, refurbishing the old one or purchasing a new one was a powerful drive to joining a SHG. It further established that apart from house ownership, household assets such as furniture, utensils, beddings and lighting were equally very important to the respondents.

4.9.2.2 Food Status of Self-Help Groups Members

The majority of respondents had their dietary status in terms of food availability and sufficiency entirely influenced by their SHGs participation, according to the study. Indeed, over 50% of the study respondents revealed that their SHGs influenced the availability of food in their households. These findings reflect the conclusions of a research by Frimpong

and Mensah (2020), who discovered that SHG participatory projects have significantly improved the living conditions of poor women, who make up the majority of SHG members. Similar to Dinku (2018) and Olarinde, Abass, Abdoulaye Adepoju et al. (2020) confirmed that SHGs increased the food consumption and nutritional status of poor individuals. The average per-family food expenditures rose from Rs. 4,849 in the pre joining SHG to Rs. 8,216 after the SHG impact, indicating a significant increase. In addition, Frimpong and Mensah (2020) discovered a beneficial effect on nutritional consumption in program regions, as well as a general heterogeneity of effects amongst members of prior and newly established groups, as well as non-members. Das et al., (2015), researched on how SHGs impact women's economic decision-making in Punjab, where Das et al., found that majority of women took part in discussions around food, followed by jewellery and household goods. The majority of Muslim and Hindu women of Uttar Pradesh engaged in decisions involving food, while the majority of Muslim and Hindu women took part in decisions on jewellery. Participation in groups, according to the aforementioned experts, improved the food security of household members. Similarly, this finding tends to contradict Frimpong and Mensah's (2020) conclusion that participation in SHGs had a beneficial influence on indices of household welfare such as access to health services and housing quality, as determined by a study conducted in Ghana. This tends to imply that certain households with additional sources of income would be capable of achieving significant welfare improvements in response to the effects of SHGs, while others would not.

In contrast, Shirisha (2014) observed that SHGs had no impact on the nutritional status of family units based on food intake, nutritional anthropometry, and dietary diversity. Higher revenue accessibility from SHGs has been demonstrated from several perspectives, including increased income and resource ownership, but not nutrition. Shirisha's findings contradict

Atieno's (2016) research on the effect of SHGs on household food production, which found an increase in household income, crop yields, and the number of daily meals in Nyakach sub-county. However, the current study demonstrated a strong association between involvement in self-help groups and food security among the members.

4.9.2.3 Education of Self-Help Groups Members

The study was keen to determine whether respondents were able to pay the education of dependents or themselves with SHG profits. The majority of interviewees agreed with the question, while only a handful disagreed. This demonstrated that SHG profits greatly assisted members in meeting their family members' financial obligations. It was also essential to determine whether a member utilized SHG funds to pay for their own or their dependents' schooling. The majority of respondents, however, favoured education for their children and dependents over their own. This may be attributed in part to the fact that adult SHG members were too busy with job and providing for their families' fundamental needs to prioritize their education. However, the majority of them confessed that they would continue their studies if not for family obligations. In addition to formal schooling, the majority possessed, among other abilities, elementary trainings on project management, time management, HIV/AIDS awareness, hygiene and sanitation.

Association, viewed through the lens of collective action theory, becomes a significant resource for the development of women's self-confidence by providing places and networks beyond the familial sphere (Badejo et al. 2017). By generating positive feedback loops linking self-worth and agency, developing this "power inside" empowers women to fight gender norms in society as individuals and in CA organizations. The absence of CA is a significant factor in the disempowerment of both men and women (Alison and Nambiar,

2013). This finding corroborates with that of Agrawal et al. (2016), who likewise found that SHG members, particularly women, obtained a great deal of knowledge about various elements of life, such as child rearing techniques, nutrition and health, immunization, etc., after joining the SHG. Before joining SHGs, these dimensions of social empowerment were not conceivable.

Shirisha (2014), in her study regarding literacy level and SHG's growth, found that literacy level of the SHG members influence the manner in which these groups are run as well as their economic stability. In a similar vein, the World Bank (2012) discovered, while carrying out a survey on poor family units in Cambodia, that women, youth, and children regarded education as a crucial tool for combating poverty. It was emphasized that education is a valuable tool for fostering values, civic engagement, personal growth, better social interactions, and cultural identity, and that poor people require education to obtain jobs. The World Bank asserted that a person's degree of education directly favours employability all of which contribute to a higher per capita income. This study, like others before it, concluded that SHGs should support the education of dependents and members in order to obtain knowledge and skills that are valuable to families.

4.9.2.4 Water Accessibility by Self-Help Group Members

The study sought to determine if there were water benefits connected with SHG membership. Respondents were probed about their primary water sources prior to and after joining SHGs, as well as if SHG membership affected their water sources. Prior to joining the SHGs, the majority of 384 respondents interviewed by the study said they obtained their water from a river, a few said they used a borehole, and only a few said they used pipe water. After joining their respective groups, however, more than half got access to tap/roof water, showing a

major improvement. The study also determined that SHG participation enhanced the members' access to clean water in terms of transportation, reservoir, treatment, and collection. Equally, Hossain et al., (2016) examined the effect of self-help micro credit arrangements in Bangladesh and discovered that through creation of resources or wealth, SHGs have assumed important functions in decreasing the defencelessness of the deprived in the society, encouraging parity in income and consumption, providing assistance in emergencies and crises, and capacity building and encouraging women by giving them control over resources and increased confidence, self-esteem, and information.

The data indicate that household welfare in relation to power and water connections was beyond the capacity of individual members, whether or not without the support of SHGs. Perhaps this could be accomplished with assistance from other development partners in addition to the government in order to increase the households' means of subsistence (Atieno, 2017). In addition, the majority of SHGs may not have connected their livelihood strategies with the circumstances in which the households reside in order to address certain components of their welfare requirements. Most members of self-help groups combine their own resources with outside assistance to establish water and power. Water is an indispensable resource whose availability, sufficiency, storage, transportation, and treatment are of considerable importance to every human being, not just for his own use but also for his animals and other domestic uses.

4.9.2.5 Clothing Status of Self-Help Group Members

This research aimed to determine if there was a clothing benefit linked with SHG participation. Thus, respondents were questioned about their clothing status before and after joining SHGs, as well as the effect of SHG membership on clothing status. In an effort to

determine the households clothing status before becoming members of SHGs, the study recognised that most of the study respondents characterized the status of their clothing as deteriorating. However, post joining the SHG organizations, this number reduced dramatically, indicating that SHG membership plays a significant function in the provision of clothing to its members. Two-thirds of study respondents who ascribed their improved clothing status to their membership in SHGs concurred. This finding supports that of Agrawal et al., (2016), where it was also established that through the support from the NGOs, micro-financing helps women SHGs to attain a degree of financial and social capacity building. It has aided in the growth of a feeling of leadership, organizational skills, business management and administration, the establishment of sufficient financing, the identification of raw materials, advertising and marketing, and the implementation of appropriate diversification and modernisation. This study shows that while some SHGs have uniforms for group identity, the vast majority of members use SHG funds to purchase clothing for themselves and their dependents.

4.9.2.6 Healthcare Access by Self-Help Group Members

It was essential for the study to determine whether or not SHG membership conferred any health benefits. In this regard, respondents were questioned about their health state before and after joining SHGs, as well as the influence of SHG participation on their health status. Accordingly, the survey discovered that prior to joining SHGs, the majority of respondents rated their health situation in terms of access to better medical treatment as poorer. However, after joining the groups, this percentage decreased to a negligible amount. In addition, the majority of members could now obtain health care from private facilities, whereas before, just a handful could. Similarly, Beaman, Karlan, Thuysbaert, and Udry (2014)'s study suggested that SHGs could impact the well-being of women (Beaman, Karlan, Thuysbaert,

and Udry, 2014). The study asserted that “Health production” was the result of two factors, namely “Female Autonomy” and “Social Solidarity.” Women can improve their wellbeing status by participating in SHGs due to the rise in health-related knowledge and services, improved household healthcare decision-making power, basic leadership influence, decreased dependence on men and moneylenders, and expansion of social support among non-family members.

Although there was evidence that members’ health care improved after joining SHGs, a large percentage of respondents still had access to the faith healing, herbalist and over-the-counter medications. These findings were similarly consistent with some of the views expressed by chairpersons on the benefits of SHGs. Here is what one of the discussants had to say;

As a member of a SHG, I can endorse that my family’s income has significantly increased since joining the group, and I am now able to meet vital obligations such as education bills, good accessibility to health services, as well as clean water devoid of much difficulty, whereas previously it was difficult. [FGD 3, Male 45 years, Chairperson, 9].

These opinions by the group chair were also shared by one of the SCSSOs who also averred that:

Most SHGs in this area have adopted new practices, like introducing new farming techniques, saving enough money so that they can engage financial institutions to acquire loans for purchasing irrigation equipment such as water tanks, farm inventories and crops production as well as negotiating with local administration to install amenities like village public toilets. [Female, 45, SCSSO 2].

These views indicate that being a member of SHGs was connected with a variety of advantages that would improve the members’ life quality. In the same breath, Kamaluddin (2015) discovered that self-help organizations not only aid in saving and monetary choices, but also facilitate accessibilities to loans and health services. He further argues that SHGs provide citizens with the opportunity to save frequently, gain access to formal saving and loaning institutions, and take part in the management of these investment money and medical

care. This finding illustrates that for some respondents, improved healthcare had been attained through SHG participation while for others, this had not happened. Perhaps this could be attributed to lack of borrowing from some SHG members towards the goal of healthcare improvement, as was shown by Beaman, Karlan, Thuysbaert, and Udry, (2014) in a study done in Mali. This seems to concur with Rahman and Akter (2014) who suggested that heterogeneity of impacts exist between members of SHGs owing to positive externalities in a survey on economic and social impacts of the creation of SHGs. Similar findings were obtained by Ban, Gilligan, and Rieger, (2015) in a study in Cambodia which observed that SHGs did not homogenously improve members' social capital measured by household and network surveys and lab activities that gauge trust.

Based on the SLA, it could be concluded that SHGs had enabled the members to diversify their livelihood to be able to recover from stress and shocks as well as maintain and enhance their capabilities and assets into the future. Drivers to SHG participation had enabled the sampled respondents to make appropriate trade-offs and choices with the livelihood assets gained from the groups to improve their livelihood. According to Rahman and Akter (2014), the context in which the SHG members live, drivers to participation in SHGs form an essential element in their endeavors for resilience to shocks and stress.

Findings indicating significant relationship between SHG participation and livelihood of households concur with several studies (Nickel, Trojan, and Kofahl, 2016; Saggurti, Atmavilas, Porwal, Schooley, Das et al. 2018; Saha, Annear, and Pathak, 2013). For instance, Frimpong and Mensah (2020) established that involvement in SHGs has an overall positive impact on pointers of household welfare like asset expenditure, the development of IGAs, and education expenditures in Ghana. Atieno (2017) also established that SHG participation

had improved asset acquisition among households in Kenya. A different study in Kenya by Sambu (2013) likewise concluded that participating in SHG enhanced self-economic empowerment with respect to savings, access to loan and training of members. This study based on the foregoing, maintains that health as a driver to SHG participation has enabled members to access medical care from facilities, pharmacies and training from the health professionals on prevention, care and treatment. It was also established that some SHGs had joint health care schemes from which members and their dependents benefited from an array of services. Not surprisingly, some members were still seeking treatment from the herbalists and pharmacies while others were relying on faith healing.

4.9.3 Nature of Livelihood Strategies and SHG Participation

The third study objective sought to evaluate how barriers to the involvement of self-help organizations affected the sustainability of household livelihoods in Nyakach sub-county. Therefore, respondents were requested to give a description on how they overcame the obstacles linked with their extent of contentment with membership, group leadership, group meetings, membership contributions, borrowing and repayment, and other plans that are used to address group and individual challenges.

4.9.3.1 Meetings Strategies

The study sought to determine how SHGs coped with obstacles related to the meetings, like dealing with late comers, disruptions in meetings, and those who did not attend meetings. As a result, the majority of respondents indicated that fines could be used to address members who were late to a meeting, as determined by this survey. Few responders mentioned cautions and expulsion. The majority of respondents indicated that fines could be imposed on members who caused disorder in meetings, as well as those who did not attend the sessions.

According to these data, imposing penalties was the primary method for managing group meeting difficulties.

The majority of SHGs made donations to the group kitty, and the frequency of these gatherings was determined by the members themselves. In these meetings, issues pertaining to the groups, comprising of but not confined to recap of preceding minutes, group subscription, reports provided, lending and borrowing, and introduction and welcoming of members, who just joined the group, and guests by the group chairperson, were addressed. As with other standards of human interaction, it was anticipated that group meetings would have their portion of difficulties, such as nonattendance, tardiness, disorderly meetings, and failure to stick to deadlines, including financial commitments. As an example, members who were tardy to group meetings were fined and warned. Expulsion and suspension of members occurred infrequently. The timekeeper conducted even roll call in silence.

A lot of SHGs established ground rules that included turning off cell phones, being quiet, respecting the opinions of others, and preserving order during group sessions. Those who violated these housekeeping regulations were subject to penalties, suspensions, warnings, and expulsion. Notable is that fines were the most common form of punishment for members who disrupted meetings, followed by suspension and warnings. This conclusion revealed that the measures for boosting SHG membership had resulted in their group-based expansion of diverse sources of income. This increased their capacities, allowing them to exploit their resources to enhance their means of subsistence (Rahman and Akter, 2014). This is consistent with the sustainable livelihood strategy advocated by Chambers and Conway (1992), which places people and their priorities to select occupations as means of subsistence at the centre of development efforts.

Various SHGs adopted a number of techniques to penalize members who failed to attend meetings due to meeting-related obstacles. The punishments included fines, warnings, and reprimands. Expulsion and suspension are other techniques, albeit infrequently used by most SHGs. In the majority of instances where a member violated meeting rules and regulations, fines were favoured above other measures. The popularity of fines may be attributed to the fact that, unlike other approaches, it included a financial reward that was intended to increase the group's kitty and ultimately enhance the welfare of all group members.

4.9.3.2 Borrowing and Repayment Strategies

It was essential to determine whether or not members were lent funds from their local SHGs. Almost three quarters of respondents reported that they had been lent money from their SHGs, while one quarter claimed that they had not. They were further questioned about their ability to timely repay the debt. Over half of respondents confirmed that they were unable to repay the loan on time, while fewer than half of respondents indicated otherwise. This indication of difficulty in loan repayment by most of the respondents demonstrated that the majority of SHGs experienced financial issues. In an effort to address this issue, SHGs imposed a variety of sanctions on members who defaulted on loan repayments, including penalties, restriction of access to loans, auctioning of assets, expulsion, suspension, and non-payment of dividends, as revealed by survey respondents.

Another strategy presented as influencing livelihood of households was group lending. This entailed lending or providing credit facility to SHG as a group or a given number of members with the collateral being the assigned members (Yunus, 2001; Kamaluddin et al. 2015). The sampled SHG members agreed that solidarity group lending adopted by their SHG had enabled them to repay their loans in time. These findings seem to imply that the collectivity

of approaches to resolving commonality of difficulties faced by members in terms of, for instance, acquisition of credit was given accolades as influencing livelihood of the SHG members. The Collective Action Theory has it that people with deprived opportunity to access public goods like access to credit facility will use collaboration by joining hands to harness the 'group' s power to achieve the same (Dinku, 2018).

The findings are consistent with Atieno, Oino and Mose (2021) and De Hoop et al., (2019) findings that obtaining loans for domestic purposes without raising revenue might be counterproductive and may lead to the collapse of the group. Even if they did not offer a solution to the problem, they did contribute to scholarly discourse by drawing attention to it. This omission by Atieno, Oino and Mose (2021) was addressed by Jarungrattanapong (2018), who called for the use of loan restriction criteria to combat loan defaulting and borrowing difficulties. Further, he suggested that training borrowers in technical, entrepreneurship and business skills would increase their impact on members' livelihoods.

Indeed, this concurs with other studies (Chitere, 2018; Kamaluddin et al. 2015; Jarungrattanapong, 2018). For example, Chitere (2018) investigated the relationship between progressive lending and its drivers in group lending method and discovered that the quantity of progressive lending increased to 98 percent of the initial loan of self-help organizations. In accordance with the findings of this study, De Hoop et al., (2019) assert that women's SHGs should maintain detailed records of their savings in order to promote a savings culture (and loans). They continue by noting that members' loan use, particularly for home items, should be transparent and accountable. This is aligned with Jarungrattanapong's (2018) claim that, to achieve high uniformity in loan repayments and interest rate application, self-help organizations should strive to disperse loan pressure through loan limit restriction.

In progressive lending, a typical borrower initially obtains extremely small sums, which rise with good repayment behaviour, or new, larger loans are linked to past repayment. In a study that evaluated the social collateral design and structure for Islamic microfinance in Malaysia, Kamaluddin et al. (2015) discovered that group pressure and religiosity are important components of group collateral for lending. In a similar vein, Jarungrattanapong (2018) revealed that shared liability without a dynamic incentive outdoes individual lending in terms of loan repayment. As a result, it appears that the technique of group lending is widely accepted for increasing SHG involvement and household livelihoods.

4.9.3.3 Group Leadership Strategies

When asked how they overcame barriers originating from governance, nearly half of the respondents indicated meetings and talks, while others said open discourse, and the other respondents stated consultations, dispute resolution and elections. To manage the challenges linked to group management, the study found it necessary to determine whether group participants were contented with the management of SHG, the justification for discontent with SHG management, whether members were excited about accomplishing the group's objective, the length of time leaders had stayed in office, and whether this time duration was adequate or excessive. Most SHG members surveyed reported contentment with group management. However, those who were discontented with the group's leadership mentioned non-accomplishment of objectives, followed by changing from one group to another (hopping), and a few individuals indicated dismissal as the reason for their displeasure. In addition, it was crucial for the development and functioning of SHGs to analyse the accepted leadership style. They also mentioned that their leaders had not been in office for a lengthy term.

In light of the above, it was necessary to question about respondents' responses to group leadership concerns. Respondents were asked if their organizations had a legitimate constitution that was accepted by all members, how they implemented rules and regulations, how they dealt with governance/leadership-related problems, and how they punished defaulting members. According to the findings of the research, practically all organizations had legitimate constitutions that were accepted by all members. The constitutions of the organizations were also crucial since they entail the rules and regulations guiding member behaviour. Most of the respondents advocated penalties and fines for the enforcement of laws and regulations. When probed on how they dealt with leadership/governance-related problems, more than half of the respondents indicated meetings and talks, while others suggested open debate, arbitration, consultations, and elections.

The majority of respondents indicated that penalties were their preferred method due to their ability to increase the group's coffers. In nearly every instance, adherence to the constitution, rules and regulations, and electoral cycles was deemed to be the most effective method for addressing group leadership-related issues. Numerous researchers have claimed that group executive members resemble the composition of the membership or the vision of what the majority should be (Rathinam and Akudugu, 2014). An individual in a place of leadership should guarantee that his management style reflects the desires and objectives of the group members and evade the risks of meddling with the group's aim, according to this argument. This implied that business skills training imparted by SHGs had tended to improve livelihood of the sampled members.

This was in agreement with the findings of Agbeko et al., (2013), who observed that entrepreneurial and business skills are extensively recognized as essential requisites for fruitful microbusiness entrepreneurship in growing nations and, consequently, loan repayment rates of microfinance institution (MFI) debtors. In a study conducted among SHGs in India, Kumari (2014) found that training can minimise the potential negative effect of loans on income. According to a separate study conducted in Kenya, the majority of SHG members were able to participate in training after joining SHG, which enabled them to raise assets, improve bookkeeping, spend wisely, and diversify investments (Sambu, 2013). Thus, it appears that training and education provided to SHG members have a considerable impact on their standard of living, notably through the appropriate use of microfinance credits.

This study's findings corroborate Romer's (2017) argument that a leader is one who is regularly able to sway the behaviour of others due to their possession of particular personality traits. Respondents indicated that a person assuming any office ought to have problem-solving skills, be adaptable to the environmental needs, and have appropriate training, and experience, have dignity and respect for others, and be capable of inspiring confidence in the members he represents. However, the majority of respondents cited leadership disputes, lack of cohesion, and unpopular norms as impediments to group leadership. Critics of the theory of collective action say that CA initiatives might be utilized to advance the interests of one group at the expense of other groups (Corduneanu-Huci et al. 2012). Regarding leadership, this study found that a leader must possess the qualities that motivate followers to achieve organizational goals by following the constitution, imposing rules and regulations, and adhering to the electoral cycle.

4.9.3.4 External Support Strategies

Respondents were probed on accountability, management, extension services and networking, negotiations and conversations with the external support givers in tackling the obstacles posed by external assistance and other networks. When also asked on how they controlled group hopping and multi-membership, the majority of respondents cited adherence to bylaws, while the remainder cited share retention, dismissal, and management of time. While addressing difficulties related with external help, it was imperative to determine whether the groups had gotten external aid, where it was found roughly half of them had, while the other half had not. Fewer than half of the respondents confirmed that external partners did not impose conditions on their help. Majority of the study respondents indicated that having a legitimate constitution was a prerequisite or precondition for receiving assistance from external partners. Then, groups were provided with collateral or security to protect them against default. External partners also stipulated member contributions, political correctness, group norms (constitution), registration status, and accountability.

Government (GO), Non Governmental Organisation (NGOs), Community Based Organisations (CBOs), Faith Based Organisations (FBOs) and funders were among the external partners that provided assistance to SHGs. The government, through its many arms and agencies, played a vital role in the involvement and progress of SHGs. As a government agency, the provincial administration has a significant mobilising role in bringing together people to attend particular events that eventually affect SHGs. It was also highlighted that, even though provincial administration did not provide SHGs with financial backing, it played a crucial role in providing security and safety. Almost invariably, the provincial administration assisted in loan collection from defaulters and seizing of defaulters’

possessions. It was also crucial in assuring the officialisation of all activities by signing the required statutory paperwork, keeping law and order, as well as helping to apprehend those who planned to plunder the group resources.

The government's legal policies and structures cannot be overemphasized. It would be recalled that organisations that complete registration requirements receive recognition, which allows them to acquire financing from external partners. Additionally, the government was a valuable source of information. Through meetings, it could educate and convey vital information to the public (Barazas). Links with savings groups like Rotating and Accumulating Savings and Credit Associations (ROSCAs, ASCAs) and Village Savings and Loan Associations (VSLAs) had been mostly attributed to NGOs (Biscaye et al. 2014). Similarly, Manohar (2015), while investigating the penetration and growth trend of the Self-Help Group Bank Linkage (SBL) initiative in India, found a substantial correlation between savings per SHG, credit given per SHG, and loan outstanding per SHG.

The study's findings are consistent with those of Rathinam and Akudugu (2014), who analysed the contributions of NGOs on rural economic development through microfinance. They reported that NGOs play an essential role in the development of SHGs, in promoting women to join the groups, and in connecting the groups to banks for micro financing. In addition, Kumari (2014) discovered a substantial correlation between the number of SHGs, the amount of savings, and bank loan disbursement in Haryana. The findings appear to contradict Manohar's (2015) analysis on the penetration and growth trend of the Self-Help Group Bank Linkage (SBL) initiative in the six regional divisions of India. It was discovered that the growth rate of deposits per SHG was smaller than the growth rate of loan amount dispensed per SHG and also outstanding amount for every SHG. Similarly, the reach of the

SBL program varied greatly throughout the six regions. This suggests that the setting in which SHGs operate can also impact their success and, subsequently, their ability to better their livelihoods.

Despite the government's expanded engagement in SHGs, there were challenges. Concerns raised by respondents included political favouritism, prohibitions on NGOs directly assisting groups, excessive taxes, corruption by government officials and inadequate extension officers. In Kenya, NGOs play an important role for SHGs via different projects, programs, and activities undertaken to minimise poverty, training, advocacy, and economic empowerment of the community, in contrast to CBOs whose emphasis is on local stakeholders and concerns. On Faith-Based Organizations (FBOs), it dates back to Weberian times, which related the inclination to prosper economically with some faiths, like Protestantism, Islam and Catholicism (Malingumu, Stouten, Euwema and Babyegaya, 2016). He said that these faiths had greater work ethics, personal work ideals, and entrepreneurial abilities. Religious groups play an integral role in community development initiatives like peace building, advocacy, social cohesion, social capital building, health services, and instilling hope for the rehabilitation of society (Okonkwo, 2015)

According to Atieno, Mose, and Ombachi (2021), NGOs play a crucial function in the development of SHGs, in encouraging women to join the self-help groups, and in associating the groups with the banks for microfinance. From the preceding discussion, it is candid that SHGs must handle the obstacles related with external support factors, such as having a legitimate constitution, registration certificate, group assets that can serve as collateral, bank statements, and elected office bearers and their contacts. The research revealed that nearly all organizations had legitimate constitutions that were tolerable to all members. The constitution

was also essential to the organization given that it contained the group's governing regulations. According to the study, SHGs can employ a variety of techniques, such as bylaws compliance, monitoring of goals, and regular meetings, to increase members' commitment to goals. Other techniques included offering incentives and awards to achievers, as well as sensitizing and training members.

Similarly, Kumar (2014) was in agreement with these results when he advocated for the introduction of loan limitation criteria and the training of borrowers in entrepreneurial skills. Over half of respondents advocated for enforcing regulations to fight group disinterest, while the remaining respondents supported open talks and meetings. The majority of respondents cited management, honesty among the leadership and accountability when addressing the challenges provided by external aid and other networks, whereas others indicated extension services and networking, as well as discussions and talks with external project financiers. When probed on measures they took to regulate group hopping and multiple membership most of the respondents mentioned adherence to rules, while the rest cited shares retention, dismissal, and time management. In addition to loan defaulting and arrears, respondents reported facing other hurdles such as clashing schedules, poor income, non-attendance, fraudulent responsibilities, and low scale of education, inadequate external assistance and disrespect.

Respondents noted the necessity to initiate money-generating projects at both the group and individual levels in order to overcome the obstacles posed by low income (Chitere and Ngundo, 2017; Berkes 2019; Chitere, 2019). Chitere and Ngundo (2017) concurred with this study's conclusion, stating that well-executed group income-generating projects can substantially and significantly increase the salaries of people, hence increasing the personal

satisfaction of low-income families. A number of development scholars advocate individual income-generating projects as a panacea for low income among individual members (Rahman and Akter, 2014). They believed that by getting at least some money from SHGs, a woman might establish a small-scale business like market stalls, trading in second-hand clothing, and maintaining animals like goats and chickens. In order for a low-income family to take their children to school and meet other expenses, such as their medical and clothing needs, they must have many sources of revenue.

Problem solving were also suggested as methods for overcoming low self-esteem and indifference in a group. Throughout and before SHGs meetings, it was found that members socialized with one another, which had a significant sociological bonding effect. Kumar (2014) supports this claim by stating that a vital capacity of a group is the support and guidance that individuals receive, especially when in a challenging situations, such as bereavement or financial hardships, which is a shock absorber for emergencies and a system of network support in significant life happenings. In addition, it was determined that the majority of SHGs included a social welfare component in their contributions to assist members in the event of death, illness, school expenses, weddings, or any other issue stipulated in their constitutions. This also demonstrates that initiatives for enhancing SHG membership were crucial to the increase of members' livelihood assets, for which they must frequently make trade-offs (Rahman and Akter, 2014). Consequently, dependent on the context in which SHG members reside, attempts to increase their engagement in SHGs constitute a crucial component of their efforts to build resilience to stress and shocks.

On account of low levels of education and literacy, interviewees reported that training was required so that groups could acquire the practical knowledge and skills necessary to handle group investments and income generating ventures. This was repeated by various experts

who emphasized the significance of acquiring skills and knowledge through group membership and leadership training (Ban, Gilian and Rieger 2015; Kabeer, 2012; and Munhenga, 2014). These scholars claim rather confidently that the improvement of skills, such as accountancy and management, may be the result of shared learning inside groups or from external experts. These trainings cover, among other things, improved agricultural techniques, product marketing, care for pregnant women and children, nutrition, sanitation and HIV prevention and management and savings.

A number of respondents identified the help of external stakeholders like the CBOs, government, NGOs, and FBOs as a tactic to reinforce the internal efforts of SHGs. Respondents cited policies, financial and material, advocacy, aid, training, empowerment and capacity building, as their roles. Chitere and Ngundo (2017) concur on the role of external partners in Women Self Help Groups (WSHGs), stating that the most important role external partners played in WSHGs to build capacity and provide assets in order to empower individuals to make more decisions about their own lives. Nevertheless, Berkes (2019), warned that organizations should be cautious that their activities are helpful and not an impediment to groups, and that they should recognize that local individuals may have a different agenda than their own. Based on the aforementioned, this study concludes that although external support partners impose constraints on their help, their roles in empowering members, such as advocacy, policy, material, and financial support, cannot be overemphasized.

4.9.4 Barriers to Self-Help Groups Participation on Livelihoods of Households

The fourth objective of the study was to assess the impediments to participation in self-help groups to the sustainability of livelihoods of households in Nyakach sub-county. To accomplish this purpose, respondents' contentment with group membership, SHG meetings,

subscriptions and contributions, accessing credit facilities and repayment, group management and leadership, and external influences were assessed.

4.9.4.1 Satisfaction Level of the Group Membership

The study endeavoured to measure the satisfaction level of members of SHG membership. The majority of SHG members were contented with their membership of the group, with only a few voicing displeasure. Nonetheless, most of the respondents who were dissatisfied with their membership in different SHGs indicated decision-making, whereas the rest listed management disputes and less dedication as the principal justification for their displeasure. However, most of the study participants were confident about their future inside the group. On the basis of change in SHG membership, approximately half of those polled reported neither an increase nor a decline in group membership, while the remaining respondents reported an increase of between one and five members.

On the basis of Scoones's (2009) sustainable livelihood approach, these findings suggest that the perceived hurdles could prevent some SHG members' livelihoods from recovering from shocks and stresses such as disease, famine, and natural disasters. According to the Collective Action Theory, these SHG members were unable of utilizing the "power of the group" to offer solution to their difficulties (Badejo et al, 2017). Several researches support the notion that not everyone has gained equally by participation in SHGs, with a considerable number of the poor being disadvantaged significantly. Nyang'aya, Owuor, Moraa and Ayieko (2016) have challenged the notion that SHG microfinance services benefit the poorest.

They observe that MFIs do not reach the lowest of the poor, or they exclude them intentionally from microfinance programs. This is consistent with Mushumbusi and Kratzer's

(2013) conclusion that SHG-related MFIs appear to benefit largely the better-off poor, resulting in growing economic inequality. Das et al. (2015) conducted additional research in West Bengal that found group-specific differences in SHG members' income, savings, expenditures, and debt reduction. The authors stated that, from an equality perspective, SHGs failed to serve society equally by failing to meet the distinctive entrepreneurial demands of women. Collective action theory posits that pre-existing levels of social cohesion and disparity, in addition to earlier experiences, are essential for the formation of SHGs (Corduneanu-Huci et al. 2012).

According to the Collective Action Theory, SHGs comprised of members from diverse economic backgrounds do not have shared glitches in areas such as economic capacity building, child marriage, gender-based violence (GBV), and ethnic and religious abuse, as suggested by anecdotal statements from the respondents (Evans and Nambiar, 2013). The members of the group had equal access to public goods; therefore, they were not dedicated to fighting for a shared goal (Ostrom, 2015). Tiwari and Arora (2015) discovered that the SHGs in Gurgaon lacked coherence; the membership of the groups was heterogeneous with respect to caste, income, and occupational background.

The study indicated that SHGs members were generally positive about their organizations and contented with them. Moreover, the study indicated that those who were dissatisfied with their group membership may have been affected by haphazard decision making, leadership conflicts, and a general lack of devotion from other SHGs' members. A lot of researchers concurred with the study's findings and attributed unhappiness with group membership to financial mismanagement and bad governance (Evans and Nambiar, 2013). They cited obstacles including dropouts, equity, bookkeeping, defaults and recoveries, social harmony

and social justice concerns. This study concluded, based on the preceding analysis, that the issues connected with group membership discontent were numerous and diverse, with some affecting members at individual level while others affected groups, management, and the working environment.

4.9.4.2 Meetings Barriers

The study was keen to analyze the features of meetings held by SHGs, since it was important to determine whether this element posed a barrier to group performance and group member participation. The study revealed that more than three-quarters of study participants attended their group gatherings on a consistent basis, while a few were not regular attendees and a few were always missing. Regarding meeting frequency, the majority of meetings were carried out weekly, biweekly or monthly. The analysis revealed that in the majority of instances, meetings occurred often. Even though this might pose a progressive impact on SHGs performance, it may not be beneficial for those members who are involved in other enterprises or activities that take more time.

According to the respondents, attendance at group sessions was consistent, as evidenced by the preceding discussion. Nonetheless, it was also seen that some members demonstrated absenteeism, arrived late to meetings, disrupted meetings by creating noise, and failed to adhere to ground or housekeeping standards. Atieno, Mose and Ombachi (2021) supported the conclusions of this study by asserting that SHG meetings were essential since they allowed participants to exchange ideas, catch up with one another, and for bonding purposes. The true hazard of every self-help organization, is the habit of being private about their meetings' discussions and an unwillingness to share their experiences and opinions with others. Atieno et al., (2021) stated that this would likely lead to segregation even within

geographically close groupings, resulting in unresponsiveness and a lack of ideas that could result in the dissolution of the group. As proposed by Evans and Nambiar (2013) and advocated in SLA, the preceding data suggest that members may have developed a modest level of resilience to shocks, including those connected with involvement in SHGs. In addition, the data tend to contradict the notion of Collective Action (CA), which posits that CA by the poor enhances their empowerment in a number of ways, including property rights, bargaining leverage in labour markets, and increased access to financial markets (Corduneanu-Huci et al. 2012). Alison and Nambiar (2013) similarly observed that the absence of CA is a noteworthy factor in male and female feelings of disempowerment. Low cohesion among the sampled SHG members was likely responsible for a condition characterized by low CA and moderate disempowerment. This demonstrated that the SHG members were linked by collective action to attain a common objective (Badejo et al. 2017). For them, SHGs are conduits for voicing their opinions and gaining access to public goods, as described in the notion of collective action (Agrawal et al., 2016). This allows the groupings to progress effectively over time.

According to a study conducted in Kenya by Thuo and Juma (2014), management of loan default rates was influenced by group administration. Indeed, Isaboke (2016) indicated that the inconsistent attendance of members at gatherings in Kenya was one of the most significant internal challenges faced by SHGs. In light of the importance of articulating group aims, discussions, and deliberations, the present study drew the conclusion that group meetings are crucial for each individual member. Even though the organizations had rules and regulations and punished disobedient members, behaviours such as absenteeism, tardiness, and disrupting meetings did not bode well for the welfare of the group and the achievement of its goals.

4.9.4.3 Contributions and Subscriptions Barriers

It was imperative for this study to ascertain how donations and subscriptions of SHG members had a bearing on SHG performance. The study revealed that over half of study respondents pointed out that they gave between KES 750 and KES 1,000, while others specified KES 1,000 to KES 5,000, and the remaining respondents indicated contributions beyond KES 5,000. This demonstrated that the most of members were comfortable with payments of less than \$1000 owing to the fact that the majority of members were unemployed and faced financial difficulties. In the majority of cases, contributions was either weekly or monthly, with a minor percentage indicating annual and one off contributions. Based on these results, it can be determined that the frequency of contributions was moderately high, posing a difficulty for group members without income or had general financial difficulties. Nonetheless, nearly three-quarters of respondents claimed that they had no difficulty contributing to the group, whereas the remaining respondents indicated otherwise. In addition, over three-quarters of respondents indicated that there was high compliance of the contributions among the members, with the remainder rating it as low and reasonable, respectively.

SHG members were also requested to provide some explanations for their low contribution rates. The majority of respondents indicated noncommittal of the members and group leaders, while others reported low revenue, multiple membership, financial restrictions, and inadequate attendance, according to the survey. Many scholars claim that the deprived are subject to pressure from all sides given that they do not comply with their loan obligations and because their payments and contributions are always low (Thuo and Juma, 2014). This study concluded that low-income households have a problem with contributions and dues to their SHGs. Moreover, impoverished individuals frequently struggle with networking,

problem-solving, decision-making, and resource mobilization, resulting in inadequate or low contributions and subscriptions, which have a negative influence on the sustainability of household livelihoods.

4.9.4.4 Borrowing and Repayment Barriers

The study examined the borrowing habits of SHG members since it was essential to determine if this element could enhance or hinder the SHG members' activities. Most of SHG members had borrowed finances from their groups, according to the report. Nevertheless, on loan repayment, a good number of respondents reported having difficulty, which significantly impacted the sustainability of these organizations.

In a study by Mushumbusi and Kratzer (2013) in Iringa, Tanzania, on continuous borrowing and loan repayment, discovered that more than 70 percent of consumers of SHGs using MFIs had trouble repaying loans due to repeated borrowing. A study in Andhra Pradesh revealed that savings and consumption improved mostly for freshly-formed SHGs (Tripal, 2016). In Orissa, he discovered that SHG members are better able to coordinate the management of shared resources. Diversity within groups in terms of education, landownership, and familial networks influences group stability, and more susceptible women were most likely to leave the groupings (Olarinde et al., 2020).

Notable is the fact that most of SHG members cited auctioning, non-payment of dividends, seizing of defaulter's assets, suspension, and dismissal as means utilized to combat loan default problems. Isaboke (2016) concurs with the study's conclusion that the majority of SHGs obtained credit primarily from NGOs, and that they indicated various issues with borrowing, like high financing costs, insufficient insurance, or fear of losing their assets if

they were unable to do loan repayment and stringent credit conditions. Other obstacles included extended meeting hours, limited reimbursement periods, modest loan amounts, and an anticipated credit approval timeframe. This study found that most of respondents had gotten credit from MFIs; nevertheless, repayment of the loans proved problematic due to the members' financial capacity and the terms set by the lending companies, such as interest rates, collateral, and repayment periods.

4.9.4.5 Group Leadership Barriers

This was essential in determining whether or not this aspect posed a threat to the SHG members' ability to support themselves. The majority of respondents polled reported that they were contented with the group's management, while a minority percentage showed otherwise. However, the majority of individuals who were dissatisfied with the group's leadership cited unmet objectives, while some cited group hopping and dismissal as their justification for discontent. Style of management was vital to the growth and durability of the SHGs, and any management failure in these organizations may be detrimental to their growth.

In a study by Tiwari and Arora (2015) on the elements affecting the development and SHGs performance, he concluded that a totalitarian leadership style of officials and a bureaucratization that blocks membership engagement were among the primary causes of the downfall of SHGs. Most of respondents were excited about achieving the goals, according to the survey. A number of respondents pointed out that their group leaders had taken between 0 and 6 months in office. This indicated that the majority of group leaders had not spent enough time in the workplace, which could affect their performance. This was further supported by

the fact that more than two-thirds of study respondents believed that their leaders had poor time management in the office.

4.9.4.6 External Support (Factors)'s Barriers

The study attempted to evaluate the external support barriers, which constituted a threat to the livelihoods of SHG members. Based on the study findings, fifty percent of SHGs got external help, as reported by survey respondents. According to most of respondents, although the majority of SHG members got external funding, they were subject to conditions. The external partners' terms and conditions were a challenge for the SHGs, as failing to conform to these criteria could result in the partners withdrawing their aid, so putting the SHGs into fiscal difficulties. The analysis revealed that the partners imposed numerous restrictions, particularly bank statements of the SHGs, collateral, constitutions, and accountability reports were some of the barriers cited by the respondents. In addition, the most of members confirm that the external partners' conditions impeded their progress.

In agreement, Makora (2014), while contributing to the literature on obstacles to the development of dairy processing MFIs owned by women in Kenya, discovered that legislative requirements accounted for a significant financial drawback, which was one of the obstacles that MFIs faces. Ledgerwood, et al. (2013) similarly discovered that despite the fact that government support was essential for the establishment of SHGs, there was a risk that these groups could lose the independence and self-determination essential for operating a group or organization. The study found that some of the external partners' extremely rigorous terms and conditions had a negative impact on the operations and performance of the SHGs.

The study analysed additional obstacles that may have negatively impacted the establishment and extension of SHGs, hence threatening the lives of households. The study revealed that loan default, low income, absenteeism, disdain among members, and inadequate resource

mobilization were among the most significant obstacles facing SHGs. Other obstacles were fraudulent duties, clashing schedules, and a poor level of knowledge. These findings were comparable to those of Kumar (2014), who investigated why so many SHGs offering MFIs lost consumers by completing a survey to determine why they left the SHGs microfinance program. A major tenet of CA asserts that the accomplishment of CA is highly context-dependent, depending on local institutions and incentives, prior levels of social cohesiveness and inequality, and earlier CA's experiences, hence making it a continual process of contestation and negotiation (Corduneanu-Huci et al. 2012).

In a study conducted in Kenya, Muasya (2013) concluded that group regulations, frequent saving and borrowing of loans, and regular and consistent group meetings results significantly to the success of WSHGs. Similarly, Isaboke (2016) cautioned that payment of subscriptions was one of the internal issues experienced by the organizations in another study conducted in Kenya. This discovery concurs with the findings of a study by Nyang'aya, Owuor, Moraa, and Ayieko (2016), which found that the default in repayment of SHG loans is based on the level of education, the age of the group, and agricultural income, among other factors. Other studies have indicated that, due to varied degrees of vulnerability, the majority of SHG borrowers did not spend the loan money on the intended and agreed-upon initiatives, but instead used it to address the continuously developing social and economic-related shocks (Atieno, Mose and Ombachi, 2021). On the basis of the social and economic circumstances of individual SHG members, it may be determined that participation restrictions in SHGs have a major impact on their efforts to build resilience to stress and shocks. In addition to the aforementioned, this investigation revealed personal causes such as death and illness in the family, business reasons, group concerns, and problems with the loaning procedure, payback frequency, and duration of repayment.

CHAPTER FIVE

SUMMARY OF FINDINGS, CONCLUSIONS AND RECOMMENDATIONS

5.1 Introduction

In this chapter, the study provided a summary of research findings, its conclusions as well as key policy and study recommendations.

5.2 Summary of Findings

5.2.1 Structure of Self-Help Groups and Households Livelihoods

The sampled study respondents moderately confirmed that the organization structure and SHGs' socioeconomic characteristics (M=3.08; SD=0.82) had influenced their households livelihood. Moreover, SHGs by type (either owned solely by youth, or women only, or both women and youth) had had moderate (M=3.22; SD=1.39) impact on means of revenue of households. This seemed to suggest that SHGs created by women only, or youth only or a mixture of the two categories influenced the household livelihood of some members of Nyakach Sub County, while for others, the ownership had no sway at all on the household livelihood. The finding illustrates that the sampled study participants disagreed that youth based SHGs (M=2.38; SD=1.73) had had influence on household livelihoods. This implies that age of the SHG members was a factor in determining livelihood status of their households.

From the findings however, the sampled respondents confirmed that SHGs owned only by women (M=3.53; SD=1.41) and mixed SHGs (3.74; SD=1.32) were more responsive in livelihood provision. Findings also indicate that the sampled study respondents confirmed that SHGs size (M=3.45; SD=0.71) influenced households livelihood. According to the

sampled respondents, SHGs with more than 10 members were more livelihood responsive (M=4.18; SD=0.61). Though, the respondents neither agreed nor disagreed that SHGs with less than six members were more livelihood responsive (M=3.39; SD=.67), and that SHGs with less than 10 members were more livelihood responsive (M=2.78; SD=0.85).

Findings further illustrate that the sampled respondents approved (M=3.91; SD=0.7) that SHGs driven by objectives (membership united by shared objectives) were more likely to sustain their livelihood. This somehow implied that SHGs driven by objectives were more constructive to members' livelihoods. The respondents agreed that farmer based SHGs were more livelihood responsive (M=4.28; SD=0.68); business based SHGs were more livelihood responsive (M=3.89; SD=0.66), and that open market vending based SHGs were more livelihood responsive (M=3.57; SD=0.75). Pearson Correlations revealed that there was a significant ($p < 0.05$) relationship between structure and socio-economic characteristics of the groups and livelihood of members' households (n=384). The correlation was however low ($r = .427$).

5.2.2 Drivers to Self-Help Groups and the Livelihoods of Households

In the second study objective; the study established that the sampled respondents moderately confirmed that drivers to participation in SHGs had positive influence on the livelihood of households (M=3.22; SD=0.82). The sampled respondents agreed that more food security (M=3.61; SD=1.39) had been realized due to participation in SHGs. In particular, the respondents agreed that SHG membership had enabled them to acquire food everyday (M=3.61; SD=1.31); SHG membership had enabled them to acquire 3 meals daily (M=3.73; SD=1.48), and that SHG membership had enabled them to store food for future use (M=3.61; SD=1.4).

The finding also indicates that the respondents confirmed that their social capabilities (M=3.53; SD=1.36) had improved via participation in SHGs by members of the households. They agreed that SHG membership had enabled them to have strong decision-making capacity (M=3.48; SD=1.39); SHG membership had enabled them to acquire farm/business loans (M=3.45; SD=1.39), and that SHG membership had enabled most members to be self-reliant (M=3.48; SD=1.31).

The finding additionally illustrates that the sampled respondents failed to agree or disagree that improvement in welfare (M=3.0; SD=1.38) and improved healthcare (M=2.73; SD=1.07) had been attained owing to their participation in SHGs. This finding suggested that household welfare as well as healthcare had moderately improved among the households through participation in SHGs. In particular, they neither agreed nor disagreed that SHG membership had enabled them to afford treatment costs (M=2.74; SD=1.43); SHG membership had enabled them to know and access proper reproductive healthcare (M=2.78; SD=0.85), and that SHG membership had enabled them to seek testing and treatment of diseases (M=2.68; SD=0.85). Qualitative findings showed that participation in SHGs enabled members to share new ideas related to nutrition, family planning, reproductive health, new business ventures, new markets for farm produce, and many other areas. These were not possible before they joined SHGs.

Further qualitative findings showed that families whose members or household heads were participating in SHGs had the opportunities to obtain microcredit from their groups which enabled them to improve their welfare. However, such credits were relatively small and

unless subsidized, could not have enabled them to cater for major initiatives such as construction of housing, installation of water or electricity among others.

5.2.3 Nature of Livelihood Strategies Pursued and SHG Participation

In the third study objective, the findings depicts that the sampled respondents confirmed that strategies for improving participation in SHGs had influence on the livelihood of their households (M=3.46; SD=1.28). The respondents agreed that: group lending (M=3.61; SD=1.39); education and training (M=3.57; SD=1.37) and that partnerships and networks (M=3.67; SD=1.14) had influenced livelihoods of their households. The sampled SHG members agreed that: SHG facilitated bookkeeping skills had greatly benefited them (M=3.53; SD=1.41); they had gained from SHG facilitated entrepreneurship training (M=3.74; SD=1.32), and that they had gained from SHG facilitated business skills training (M=3.45; SD=1.39).

The sampled SHG members agreed that solidarity group lending adopted by their SHG had enabled them to repay their loans in time (M=3.61; SD=1.31); giving credit to income generating activities adopted by their SHGs had enabled them to repay their loans in time (M=3.73; SD=1.48) and that their SHGs had a forced saving scheme that enabled continuous lending to members (M=3.48; SD=1.39).

The study similarly revealed that the sampled respondents confirmed that: their SHG remained strong due to support from NGOs (M=3.76; SD=1.26); and linkages with local CBOs had enabled their SHG to remain strong (M=3.78; SD=0.81) and that partnering with other NGOs had enabled their SHG to be stronger (M=3.46; SD=1.36).

Findings however indicate that the sampled SHG members neither agreed nor disagreed that democratic leadership and administration (M=2.99; SD=1.21) by the leadership of the groups had improved participation and consequently livelihood of their households.

The respondents neither agreed nor disagreed that: their SHG allowed equal participation during meetings/activities (M=2.74; SD=1.43), and that they were satisfied with the administration style of their SHGs (M=2.58; SD=0.88). They however agreed that every office holder in their SHG was democratically elected (M=3.66; SD=1.31). This suggests that SHG elections were fair and seen by most members as democratically held.

Pearson's Correlation analysis established that the correlations between strategies for improving SHG participation and livelihood of households was significant ($p=0.007$) and was also high ($r=0.782$; $n=384$; $p<0.05$). Qualitative findings from FGDs established that social collateral had been adopted by most lenders because it had been found that groups such as SHGs were easy to be used to enhance loan repayment. This was because such groupings were perceived to be formed by people who knew each other well, and who were in most cases socially connected. Additionally, qualitative findings from KII revealed that through SHG membership, members of the groups were able to obtain credit at low rates particularly from micro financial institutions. Collateral for such credit facilities was normally the group membership.

5.2.4 Barriers to SHG Participation and Sustainable Livelihoods of Households

In the fourth research objective, the sampled respondents moderately agreed that barriers to participation in SHGs had influence on the livelihood of their households (M=3.00; SD=1.09).

The respondents neither agreed nor disagreed that: barriers associated with group membership (M=3.32; SD=1.12); barriers associated with meetings (M=2.97; SD=0.98), and that barriers associated with loans (M=2.74; SD=0.89) had influenced, either negatively or positively, livelihoods of their households.

The respondents however failed to agree or disapprove that they were dissatisfied with the number of group members in their SHGs (M=2.78; SD=1.12). However, findings exposed that the SHG members were not contented with the level of unity in their SHGs (M=3.45; SD=1.24), and that they were not satisfied with the extent of homogeneity in their SHGs (M=3.73; SD=1.17).

It was additionally found that the sampled study participants neither agreed nor disagreed that: the frequency of SHG meetings were not satisfactory to them (M=2.74; SD=1.43); the timing of SHG meetings were not satisfactory to them (M=2.78; SD=.85), and that the administrations of SHG meetings were not satisfactory (M=3.39; SD=.67). The correlations between barriers to participation in SHGs and livelihood of households was revealed to be significant at ($p=0.014$) but low ($r=0.418$; $n=384$; $p<0.05$).

Lack of homogeneity in group membership as a contributor to inadequate cohesion among SHGs also emerged during FGDs. Differences in socio-economic characteristics of members became an outstanding theme with regard to barriers faced in SHG participation. Qualitative findings showed that groups formed by members from different socio-economic backgrounds like those mixing teachers with boda boda riders, farmers with market vendors, or housewives with teachers etc. seldom progressed. This was linked with the fact that these members did not have commonality in a problem to combat.

Another qualitative finding revealed that groups composed of socially heterogeneous members faced less cohesion based on pre-existing personal differences such as income level, education level or employment type. Such groups lacked common bonds hence share very little in common. They were less likely therefore to work towards improvement of members' livelihood.

5.3 Conclusions of the Study

Conclusions based on the study findings were that SHG participation had moderately influenced the state of livelihood of the members. It was also concluded that participation in SHGs had aided their financial capital to improve and had also enabled them to have adequate access to credit. It was further concluded that SHG participation had enabled them to have adequate cash savings and to be able to pay off their debts in time.

In addition, SHG participation had enabled the members to improve on their social capital. Similarly, the study concluded that participation in SHGs had resulted in improved trustworthiness among the members, and that their relationships with others had tremendously improved. The study concluded that through SHGs' participation, norms of reciprocity had been adequately built among them.

With regard to structure and socio-economic characteristics of SHGs, the study concluded that SHGs formed on the basis of structure and socio-economic characteristics of members had moderately influenced livelihood of the members' households, with low significant

correlations. SHGs by type (either women only groups, youth only groups, or mixed groups) had reasonable influence of livelihoods of members' households. However, youth based SHGs had influence on households' livelihood while SHGs with less than six members or those with less than 10 members had moderate influence of the sustainability of livelihood of members' households.

In relation to the second objective, the study concluded that drivers to SHG participation had moderate but significant and high influence on the livelihood of members' household. In particular, improvement in welfare and improved healthcare had been moderately influenced owing to participation in SHGs. It was also concluded that SHG participation had resulted into improvement in food security, whereby the members had been able to acquire three meals every day, and to store food for future use.

Besides, the participation in SHG had improved the capabilities of members, with their social capital, decision making capacity, acquisition of farm/business loans, and abilities to be self-reliant all being improved. The study additionally concluded that participation in SHGs enabled members to share new ideas related to nutrition, family planning, reproductive health, new business ventures, new markets for farm produce, and many other areas. These were not possible before they joined SHGs.

In the third study objective, strategies for improving participation in SHGs had high and substantial influence on the sustainability of livelihood of members' households. It was also concluded that education and training, group lending and partnerships and networks and particularly SHG facilitated bookkeeping skills, entrepreneurship training and business skills training had influence on the members' livelihoods.

The study additionally concluded that solidarity group lending adopted by SHGs had enabled timely repayment of loans, giving credit to income generating activities and forced savings adopted by SHGs had enabled continuous lending to members. It was further concluded that SHGs in the area had remained strong due to support from linkages with banks, CBOs, and NGOs.

The research also concluded that group leadership including administration styles had moderately improved livelihood of members' households. In conclusion, the researcher observed that equal participation during meetings/activities was moderate, and there was moderate satisfaction with the administration style of the groups. However, every SHG office holder was democratically elected.

The study further concluded that social collateral had been adopted by most lenders because groups such as SHGs were easy to be used to enhance loan repayment, given the perceived social connections among members. Furthermore, the study concluded that through SHG membership, members of the groups were able to obtain credit at low rates particularly from micro financial institutions with group membership being the collateral.

In the fourth objective, the study concluded that barriers to SHG participation had moderate but low and significant influence on the livelihood of member's households. Barriers associated with group membership, meetings and loans had all moderately influenced livelihoods of the members' households. Similarly, the study concluded that SHG members were dissatisfied with the level of cohesion and the extent of homogeneity in their groups. The study also concluded that there was a moderate satisfaction with the number of group

members in their SHGs, as well as the frequency of SHG meetings, the timing of SHG meetings, and the administrations of SHG meetings.

It was also concluded that groups formed by members from different socio-economic backgrounds seldom progressed because their members did not have commonality in an issue of concern. Similarly, the study concluded that groups composed of socially heterogeneous members faced less cohesion based on pre-existing personal differences and that they were less likely therefore to work towards improvement of members' livelihood.

5.4 Recommendations of the Study

Basing on the findings of this study, the researcher makes the following recommendations:

5.4.1 Recommendations for Policy

Diversification of Income Streams: The respondents to the survey stated that meagre income, inability to make repayment for the borrowed loans, and satisfactorily meeting the basic life necessities such as good healthcare and education for their families were among the obstacles they faced. It was discovered that the lack of external or alternative sources of income among SHG members had an impact on the livelihoods of many households. Diversification of economic activities, involving engagement in commerce, handicrafts, agribusiness, poultry, and formal employment, was therefore essential to reduce the risk of single-activity failures. It was also highlighted that members of SHGs who could repay loans without difficulty had various sources of revenue and did not rely solely on SHG profits.

Based on the aforementioned obstacles, this study vouch for diversification of revenue-generating initiatives to alleviate low revenue, poor group membership, failure for loan repayment, and the failure to cover basic life necessities.

Training: According to the study findings, few of members of various SHGs had limited knowledge and abilities required for group management and its operations. Mostly, this was owing to the bulk of members' illiteracy, lack of education, and ignorance regarding the operation of SHGs. It was essential to train both the leadership and the SHGs members, on management of the groups to guarantee the smooth and efficient management of SHGs' activities. Training for leadership might be beneficial in the areas of time management, strategic management, group dynamics, networking, dispute resolution, decision-making, mobilization of resources, and management. Additionally, training in project development and management, auditing of financial records for accountancy, transparency, procurement, and the creation of minutes during group meetings are essential requirements for group leadership.

The ordinary members, although are not office bearers, could become office bearers upon the expiry of the term of the present office bearers. The new office bearers come into the office through democratic exercises (elections) in accordance with the constitutions of their respective groups. Therefore, they require leadership training as well as instruction on subjects pertaining to savings and investing in various business ventures, time management, banking, management of group's assets and decision-making. Training of the group members should also involve application of ICT in management of the group welfare to ease communication within the group. Information dissemination relies heavily on computers, mobile phones, and printed media. Although a handful of respondents used mobile phones for

voice calls and SMS, PCs and the internet were rarely utilized. Therefore, they should be instructed on the proper use of ICT as well as its application in combination through various platform such as WhatsApp, Facebook, and in money transfer services such as M-Pesa, Airtel Money and Equitel among others.

Legal and Policy Regulations: The drivers to SHG membership cannot be overstated, particularly if there is proper and efficient management of the groups. Most of the SHGs possessed insufficient secondary data, making it impossible to determine their current position in relation to data for future forecasts. In addition to annual license renewal, the majority of SHGs rarely submit their yearly reports to the Sub- County Social Services Officers. Weak regulatory and supervisory frameworks by the authorities led to this noncompliance. In addition, numerous organizations listed multi-membership, group hopping, inconsistent membership contributions, loan delinquency, leadership wrangles as obstacles they faced. Therefore, through the government, there should be laws and rules that protect SHGs from actions detrimental to their wellbeing. For instance, loaning policies should be strengthened to take into account both the individual and group welfares.

Prior to the initiation of any group activity, the size and composition of the group should be clearly specified, and a valid and acceptable constitution should be developed and agreed by the group members. In accordance with the 2010 Constitution that advocates for one-third gender rule, recognition and inclusion for persons with disabilities, and regional parity in terms of representation, the leadership structure should also be streamlined. The leaders of a group should be held accountable for their omissions and commissions. The external help provided by NGOs, CBOs, the government, and FBOs should be governed in accordance with the prevailing laws guiding SHGs.

Upon implementing these regulations, the government will be able to handle the various difficulties affecting SHGs, such as political patronage, excessive taxes, official corruption, loan default, government restrictions on NGOs directly aiding groups, and weak leadership structures. The government, through its many agencies should not only provide law guiding the SHGs, but also come up with policies advocating for proper registration and sound operations of SHGs in the country.

The study revealed numerous obstacles encountered by SHGs in the sub-county of Nyakach. Therefore, departments accountable for community development make suitable policy suggestions that encourage the survival of SHGs, particularly by protecting them against harsh conditions imposed by certain actors like NGOs. On the basis of the identified obstacles, the group management should devise feasible and pragmatic solutions to help them overcome the obstacles and support the maintainability of SHGs. SHG management and office bearers should also receive training on leadership and good governance to enhance their management skills and increase group membership.

The government should devise policies that inspire the formation of SHGs, as the study indicated that SHGs are related with greater access to health, education, food, and clean water. This can be accomplished by streamlining procedures for SHG registration and providing financial assistance to the groups.

The government should establish flexible regulations that encourage microfinance institutions to offer SHGs readily available financial support in the form of loans in order to remove

obstacles such as inadequate financing impeding the SHGs' growth. In addition, there should be more government funding of the SHGs.

5.5 Further Research

- i. This study relied on only information from SHGs in the Nyakach sub-county and so, the results or the findings cannot be applied to other areas in the country, particularly in analytic terms. In addition, a larger-scale study with a larger sample size could ventilate more on how self-help organizations influence the sustainability of their members' livelihoods not only in Kenya, but in also other regions of the world.
- ii. The study examined the structure and socioeconomic features of SHGs and the livelihoods sustenance of families in Nyakach sub-county, giving particular focus to SHG type, group activities, group objectives, gender, age, religion, level of education and marital status. However, it is necessary to also assess and establish non-socioeconomic elements that sway the livelihoods of SHGs households.
- iii. This study analysed the effect of group internal characteristics on household livelihoods. However, much more research is required to determine how the environment, political climate, culture, and prevailing statutes influence member involvement in SHGs and, eventually, the livelihoods of families in Nyakach Sub-County and the entire nation. According to the study's recommendation, if such research were undertaken, all the stakeholders would be able to examine the function of these elements and how challenges may be addressed and prospects utilized.
- iv. The present study determined that in spite of the external help from both the government and non-governmental entities, some of the polled respondents had little knowledge about their existence and the kind of help they give to the SHGs. In addition, several study respondents indicated that they had not gone for any assistance

from organisations such as the Women Enterprise Fund (WEF), the Constituency Development Fund (CDF), the Youth Development Fund (YDF), the Local Authority Transfer Fund (LATF), the Uwezo Fund, or bank loans. Those respondents who were aware of such external aid noted that the constraints set by these institutions impeded them. Therefore, it is vital that research be performed to determine why, despite the availability of external aid, SHGs utilize external help and devolved funds so infrequently.

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APPENDIX 1: LETTER OF AUTHORITY

KISII UNIVERSITY

MAIN CAMPUS

P.O BOX 408-40200

KISII

.....

Dear Sir/Madam,

RE: CONTRIBUTIONS OF SELF-HELP GROUPS TO THE SUSTAINABILITY OF HOUSEHOLD LIVELIHOODS IN NYAKACH SUB-COUNTY, KISUMU COUNTY, KENYA

My name is Atieno Paul Okello Reg. No. DAS/60148/014; PhD in Development Studies candidate of Kisii University undertaking research on the contributions of self-help groups to the sustainability of household livelihoods in Nyakach sub-county, Kisumu County, Kenya.

The purpose of this letter is to ask you to participate in this study by giving your views and contributions that will assist in investigating the contributions of self-help groups to the sustainability of household livelihoods in Nyakach sub-county, Kisumu County, Kenya. The information provided will be treated with utmost confidentiality and shall only be used for the purpose of this research.

You are advised to carefully read the questionnaire and give your honest response.

Thank you in advance.

Sign..... Date.....

APPENDIX II: LETTER OF CONSENT

KISII UNIVERSITY,

MAIN CAMPUS

P.O BOX 408-40200

KISII

.....

Dear Sir/Madam,

**RE: CONTRIBUTIONS OF SELF-HELP GROUPS TO THE SUSTAINABILITY
OF HOUSEHOLD LIVELIHOODS IN NYAKACH SUB-COUNTY, KISUMU
COUNTY, KENYA**

My name is Atieno Paul Okello Reg. No. DAS/60148/014; a PhD student in Development Studies of Kisii University. Currently am carrying out research on the contributions of self-help groups to the sustainability of household livelihoods in Nyakach sub-county, Kisumu County, Kenya. The intent of this letter is to seek your consent to use your image photo during the data collection for this study and also as part of my write up thesis. The information provided will also be treated with highest confidentiality and will only be used for the purpose of this research.

Thank you in advance.

Sign..... Date.....

APPENDIX III: QUESTIONNAIRES FOR SHG MEMBERS

CONTRIBUTION OF SELF-HELP GROUPS TO THE SUSTAINABILITY OF HOUSEHOLD LIVELIHOODS IN NYAKACH SUB-COUNTY, KISUMU COUNTY, KENYA

Hello! My name is Paul Okello Atieno, a PhD student in Development Studies at Kisii University. As part of the requirements of my studies, I am conducting research on the contributions of self-help groups to the sustainability of household livelihoods in Nyakach sub-county, Kisumu County, Kenya. It is anticipated that the outcome of this study will assist you and other SHG members comprehend the contributions of SHGs to the sustainability of household livelihoods. Your responses are highly valued and will be treated with extreme confidentiality and will only be used for academic purposes only.

QUESTIONNAIRE NO _____

A. DEMOGRAPHIC INFORMATION OF SHG MEMBERS

Age: i) 18 – 35: ii) 36 - 50; iii) 51 - 60; iv) 60 >

Gender: i) Male; ii) Female;

Level of Education: i) No Formal Education ii) Primary
iii) Secondary [] (iv) Tertiary [] v) Any other (Specify); _____

Marital Status: i) Married [] ii) Single; [] iii) Divorced;/Separated [] iv) Widowed []

Religion: i) Protestant [] ii) Catholic [] iii) Muslim; []
iv) None; (iv) Others (Specify); []

Employment Status: i) Self-Employed [] ii) Employed; [] iii) Jobless: [] iv) Others (Specify) _____

SHG Membership Status: i) Official: [] ii) Ordinary Member: [] iii) Others (Specify) _____

Year of Membership: i) 2011: [] ii) 2012: [] iii) 2013: []
iv) 2014: [] v) 2015: []

B. STRUCTURE AND SOCIO-ECONOMIC CHARACTERISTICS OF SELF- HELP GROUPS

Using the legend below, indicate the level of your agreement with the following with regard to how they enhance household livelihood in your SHG as:1- Strongly Disagree; 2- Disagree; 3- Neither Agree nor Disagree; 4- Agree 5- Strongly Agree

		1	2	3	4	5
	SHG Type					
1	Youth based SHGs are more responsive in livelihood provision					
2	Women based SHGs are more responsive in livelihood provision					
3	Male based SHGs are more responsive in livelihood provision					
4	Mixed SHGs are more responsive in livelihood provision					
	SHG Size					
5	SHGs with less than six members are more livelihood responsive					
6	SHGs with less than 10 members are more livelihood responsive					
7	SHGs with more 10 members are more livelihood responsive					
	SHG Main Objective					
8	Farmer based SHGs are more livelihood responsive					
9	Business based SHGs are more livelihood responsive					
10	Open market vending based SHGs are more livelihood responsive					
	Socio Economic Factors					
11	Family based SHGs are more livelihood responsive					
12	Education-level based SHGs are more livelihood responsive					
13	Income-level based SHGs are more livelihood responsive					
14	Employment-type based SHGs are more livelihood responsive					

C. DRIVERS TO SELF-HELP GROUPS AND LIVELIHOODS OF HOUSEHOLDS

Using the legend below, indicate the level of your agreement with the following with regard to how they enhance household livelihood in your SHG as: 1- Strongly Disagree; 2- Disagree; 3- Neither Agree nor Disagree; 4- Agree 5- Strongly Agree

	Drivers to SHGs and Livelihoods of Households	1	2	3	4	5
	Family Welfare					
1	Membership of SHG has enabled me to build/improve my house					
2	SHG membership has enabled me to connect to electricity					
3	SHG membership has enabled me to continuously access water					
	Food Security					
4	SHG membership has enabled me to acquire food everyday					
5	SHG membership has enabled me to acquire 3 meals daily					
6	SHG membership has enabled me to store food for future use					
	Healthcare Access					
7	SHG membership has enabled me to afford treatment cost					
8	SHG membership has enabled me to know and access proper reproductive healthcare					
9	SHG membership has enabled me seek for testing and treatment of both communicative and non-communicative diseases					
	Social Capabilities					
10	SHG membership has enabled me to have strong decision-making capacity					
11	SHG membership has enabled me to acquire farm/business loans					
12	SHG membership has enabled most members to be dependent among themselves					

D. STRATEGIES FOR ADDRESSING BARRIERS TO SELF-HELP GROUPS

Using the legend below, indicate the level of your agreement with the following with regard to how they enhance household livelihood in your SHG as: 1- Strongly Disagree; 2- Disagree; 3- Neither Agree nor Disagree; 4- Agree 5- Strongly Agree

	Strategies for Addressing SHG Challenges	1	2	3	4	5
	Education and Training					
1	SHG facilitated bookkeeping skills has greatly benefited me					
2	I have gained from SHG facilitated entrepreneurship training					
3	I have gained from SHG facilitated business skills training					
	Group Lending					
4	Solidarity group lending adopted by my SHG has enabled me to repay my loans in time					
5	Giving credit to income generating activities adopted by my SHG has enabled me to repay my loans in time					
6	Our SHG has a forced saving scheme that enables continuous lending to members					
	Partnerships/Networks/Linkages with NGOs					
7	Our SHG remains strong due to support from NGOs					
8	Linkages with local CBOs has enabled our SHG to remain strong					
9	Partnering with other NGOs has enabled our SHG to be stronger					
	Democratic leadership/Administration					
10	My SHG allows equal participation during meetings/activities					
11	Every office holder in our SHG is democratically elected					
12	I am satisfied with the administration style of our SHG					

E. BARRIERS TO SELF-HELP GROUPS’ PARTICIPATION AND LIVELIHOOD OF HOUSEHOLDS

Using the legend below, indicate the level of your agreement with the following with regard to how they enhance/deter household livelihood in your SHG as:1- Strongly Disagree; 2- Disagree; 3- Neither Agree nor Disagree; 4- Agree 5- Strongly Agree

	Barriers to SHGs Participation and Livelihoods of Households	1	2	3	4	5
	Barriers associated with group membership					
1	I am not satisfied with the level of cohesion in our SHG					
2	I am not satisfied with the extent of homogeneity in our SHG					
3	I am not satisfied with the number of group members					
	Barriers associated with meetings					
4	The frequency of SHG meetings is not satisfactory to me					
5	The timing of SHG meetings is not satisfactory to me					
6	The administrations of SHG meetings are not satisfactory					
	Contributions and subscription barriers					
7	Amounts of contributions and subscriptions for our SHG are high					
8	Frequencies of subscriptions in our SHG are high					
9	Timing of subscription fees in our SHG are not favourable					
	Barriers associated with Loans and Repayment					
10	There is no equity in loan disbursement among members					
11	There is no equity in collateral required for loans among members					
12	There is no equity in repayment period required for loan repayment					

F. LIVELIHOOD OF HOUSEHOLDS INFLUENCED BY SELF-HELP GROUPS

Using the legend below, indicate the level of your agreement with the following with regard to how they have enhanced your SHG as: 1- Strongly Disagree; 2- Disagree; 3- Neither Agree nor Disagree; 4- Agree 5- Strongly Agree

	Strategies for addressing SHG Challenges	1	2	3	4	5
	Social Capital					
1	SHG membership has resulted in improved trustworthiness in me					
2	SHG membership has resulted in improved relationship with others					
3	Norms of reciprocity has been adequately built among us					
	Human Capital					
4	I have acquired several social skills since joining SHG					
5	I have acquired adequate knowledge in self-development from SHG					
6	I have had good health and physical capabilities from SHG					
	Physical Capital					
7	I have constructed a good house from SHG support					
8	I have purchased physical assets (motorbike, bicycle, etc) from SHG support					
9	I have learnt different technologies (eg brickmaking, mat making, etc) from SHG support					
	Natural Capital					
10	I have been able to plant enough trees from SHG support					
11	I have been able to conserve water and soil resources from SHG support					
	I have been able to control air pollutants from SHG support					
	Economic or Financial Capital					
12	I have had adequate access to credit since joining SHG					
13	I have had adequate cash savings since joining SHG					
14	I have been able to pay off my debtors in time since joining SHG					

Thank You for Your Time and Responses and May God Bless You Abundantly

APPENDIX IV: FOCUS GROUP DISCUSSION GUIDE

This Focus Group Discussion (FGD) intends to collect data to evaluate the contributions of self-help groups to the sustainability of household livelihoods in Nyakach sub-county, Kisumu County, Kenya. This approach requires the participation of every individual in the group discussion, and while nobody has the proper viewpoint, everyone's input will be considered the correct one. These questions are designed to facilitate discussion.

Section 1: Structure and Socio-Economic Characteristics of SHGs and Household Livelihoods

Discuss how the following social features of SHG members influence household's livelihoods:

1. SHG Size
2. SHG Type
3. Objectives based SHGs
4. Activities of SHGs
5. Age bracket of a SHG member
6. Religious affiliation of a SHG member
7. Gender of a member
8. Level of Education of a SHG member
9. Family size of a member
10. Income

Section 2: Drivers to SHGs' Participation and Household Livelihoods

The following benefits have been identified as accruing to SHG members. Please mention which of the benefits members of SHGs in your region or groups have enjoyed the most.

1. Access to credit opportunity
2. Access to savings
3. Better health
4. Social empowerment
5. Education of self and dependants
6. Economic empowerment
7. Leadership prospects

SECTION 3: STRATEGIES FOR HANDLING BARRIERS FACING SELF HELP GROUPS

Self-Help Groups frequently employ a variety of methods to overcome obstacles. Following is a list of popular approaches to overcoming obstacles faced by SHGs: Please discuss the efficacy of the obstacles in your region or in your organization.

1. Accepting savings culture;
2. Joint liability groups;
3. Presenting flexible services and products

SECTION 4: BARRIERS TO SHGS' PARTICIPATION ON LIVELIHOODS

SHGs in their efforts to better their members' standard of living, groups frequently confront a variety of obstacles. The following is a list of regular obstacles encountered by SHGs. Please describe which of the hurdles your region or group faces the most.

1. Internal politics;
2. Terms and conditions of credit repayment;
3. Change of residence;
4. Sickness/death of a group member and
5. Loss of source of income or employment,

Thank you for your time and contributions and may God bless you

APPENDIX V: KEY INTERVIEW SCHEDULE FOR SCSSOS

CONTRIBUTIONS OF SELF-HELP GROUPS TO THE SUSTAINABILITY OF HOUSEHOLD LIVELIHOODS IN NYAKACH SUB-COUNTY, KISUMU COUNTY, KENYA

Hello!

My name is Paul Okello Atieno, and I am a Development Studies doctoral candidate at Kisii University. As part of my studies, I am conducting research on the contributions of self-help groups to the sustainability of household livelihoods in Nyakach sub-county, Kisumu County, Kenya. It is hoped that the results of this research will assist you and other SHG members in understanding the impact of SHGs to the sustainability of livelihoods of households in the Nyakach sub-county. Your responses are greatly appreciated and will be kept with strict confidentiality and used solely for research purposes.

A. Respondent's Particulars

Age: _____ Gender: _____

Level of Education: _____

Religion: _____

B. Structure and Socio-Economic Features of the Self- Help Groups

1. What is the chief objective for the formation of SHGs in the area?
2. Provide a description of the key SHG activities in the area
3. Are there scenarios of multiple membership and if any what are the reasons for the multi membership in SHGs in the area?
4. How does size of the SHG sway the SHGs performance in the area?
5. How has members' income level affected the performance of your SHG group?
6. How does age of the SHG affect its performance?
7. How does educational level of SHG members influence performance of the group?
8. In your opinion do you think members' employment status augment or weaken performance of SHGs

C. Drivers to SHGs Participation on the Livelihoods of Households

What livelihood advantages do members get from their SHGs?

D. Strategies used by Self-Help-Groups to Address Barriers

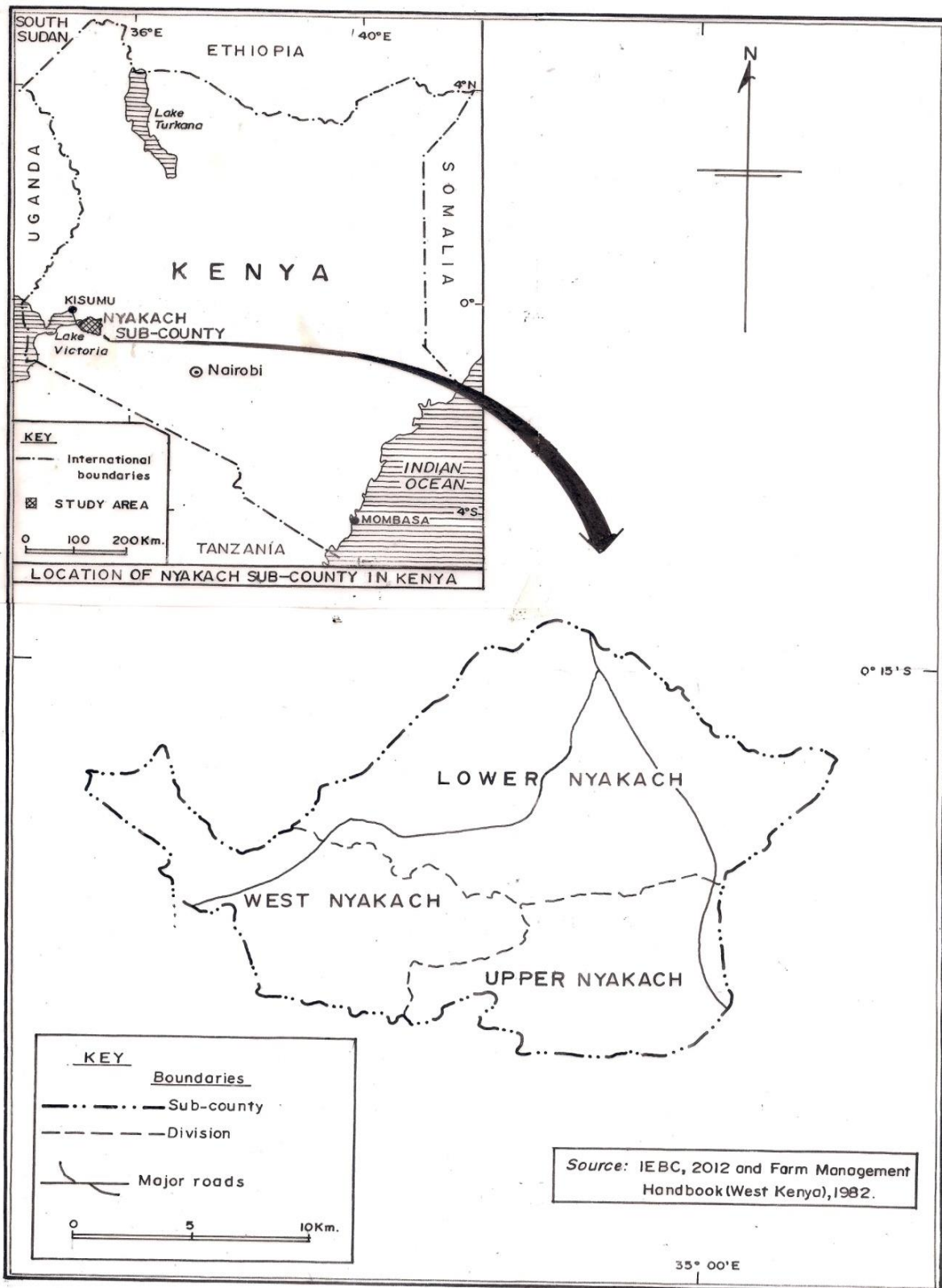
1. Do you think the SHGs in this area have appropriate, satisfactory and operative constitution?
 2. Describe the strategies implemented by the SHGs to solve leadership/governance-related challenges?
 3. How do the self-help organizations in your region deal with members who fail to meet their financial obligations?
 4. How, based on your interactions with SHGs, do the groups address difficulties arising from meeting attendance?
 5. What additional issues do SHGs face, and how do they address them?
- E. Barriers to participation in Self-Help Groups on the Livelihoods of Households
1. How pleased, in your opinion, are SHG members with their group membership??
 2. In your opinion what could be the reason as to why some members desert the SHGs?
 3. In your experience with SHGs, what obstacles do members face while contributing to the group?
 4. What kind of external help does the SHGs get, and to what extent and from which group?
 5. Are there circumstances for external support of the groups, and how do these factors impact the groupings?

Thank You for Your Time and Responses and May God Bless You Abundantly

APPENDIX VI: OBSERVATION GUIDE

- A. Structure and Socio- economic characteristics of SHGs
 - Size
 - Type
 - Objectives
 - Activities
 - Age
 - Employment status
- B. Drivers to SHGs Participation on Household's Livelihoods
 - Food
 - Housing
 - Education
 - Health
 - Water Sources
 - Investments and Savings
- C. Barriers to SHGs Participation on Households' Livelihoods
 - Attendance of meetings
 - Loaning and Repayment
 - Contributions and Subscription
 - Relationship with External Groups
- D. Livelihood Strategies SHGs use to Address Barriers
 - SHGs' Constitution
 - Good Governance
 - Rules and Regulations
 - Penalties and sanctions
 - Joint Liability Lending

APPENDIX VII: MAP OF NYAKACH SUB-COUNTY



APPENDIX IX: NACOSTI RESEARCH AUTHORIZATION



NATIONAL COMMISSION FOR SCIENCE, TECHNOLOGY AND INNOVATION

Telephone: +254-20-2213471,
2241349,3310571,2219420
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Website: www.nacosti.go.ke
when replying please quote

9th Floor, Utalii House
Uhuru Highway
P.O. Box 30623-00100
NAIROBI-KENYA

Ref. No. **NACOSTI/P/16/68829/14458**

Date:

7th November, 2016

Paul Okello Atieno
Kisii University
P.O. Box 402-40800
KISII.

RE: RESEARCH AUTHORIZATION

Following your application for authority to carry out research on *“Influence of self help groups on the livelihoods of households in Nyakach Sub County, Kisumu County, Kenya,”* I am pleased to inform you that you have been authorized to undertake research in **Kisumu County** for the period ending **7th November, 2017.**

You are advised to report to **the County Commissioner and the County Director of Education, Kisumu County** before embarking on the research project.

On completion of the research, you are expected to submit **two hard copies and one soft copy in pdf** of the research report/thesis to our office.


BONIFACE WANYAMA
FOR: DIRECTOR-GENERAL/CEO

Copy to:

The County Commissioner
Kisumu County.

The County Director of Education
Kisumu County.

National Commission for Science, Technology and Innovation is ISO 9001:2008 Certified