Contributions of strategies to self-help groups’ participation in the sustainability of household livelihoods in Nyakach Sub-County, Kisumu County, Kenya

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Abstract

Self-Help Groups (SHGs) adopt joint liability lending schemes to access the poor financial resources. Among the rural poor households, access to SHG micro-credit enables households acquire assets of social and economic importance. Members build social and economic capital as well benefit group synergy. Notwithstanding, poverty levels in some regions in Kenya, especially the Nyakach Sub-County remains high despite several SHGs. Approximately 800 registered SHGs were in Nyakach Sub-County by 2023 engaging in different social and economic endeavours. Food insecurity, poverty, environmental degradation, poor technology and general insecurity manifest in the sub county. It contrasts evidence of other developed countries across the globe, especially parts of Asia and Europe that self-help groups have positively influenced the overall development of society. The study explored the contributions of strategies to SHGs’ participation influence the livelihoods of households in Nyakach Sub County, Kenya. By using Questionnaires, gathered quantitative data from the respondents was analysed and presented in descriptive statistics while Pearson Correlation Analysis measured the relationship between the variables. The study found that strategies like education and entrepreneurial training, group lending and partnerships, networks and SHG-facilitated bookkeeping and business skills influenced the members’ active participation for enhanced livelihoods. Improving participation in SHGs was found to have a high and significant influence on the sustainability of the livelihood of members’ households. The study recommends to the government for development of legislative regulations on participation and protection of SHGs from operational and performance risks.

Keywords: Contributions; Households; Livelihoods; Nyakach sub-county; Participation; Self-help groups; Sustainability

1. Introduction

The quest for social protection in situations where mainstream financial institutions do not serve the entire population has compelled the community’s less fortunate members to band together and pool their savings for future preparedness as Tiwari & Arora [1] found. The formation of these self-regulating groups enabled individuals to accumulate savings and obtain credit, permitting them to acquire assets, engage in small-scale agriculture, and begin some income-generating activities. By definition, these peer-controlled and self-governed information groups of people from the same socioeconomic backgrounds work together to address a common concern Kanakalatha [2]. SHG members’ empowerment was established by Kebebe and Shibru [3] in a study they conducted in Narathiwat, a province in
southern Thailand, to have benefited members both within the family and in the community after participating in group activities.

Gandhian philosophy of independence in India, provided a structure for the advancement of SHGs in India and Bangladesh, with a special focus on poverty eradication through the provision of income-generating units for economic empowerment [4]. Self-help groups have been operational in continental Africa since the mid-twentieth century, particularly among the rural 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 [5]. In a similar study to determine the livelihood strategies employed by SHGs, Atieno et al [6]; [7] discovered significant relationships between education, business training, and the choice of a business venture in a study conducted in Kenya. Notably, participation in SHGs has resulted in a variety of approaches to achieving the nature of sustainable livelihood strategies.

According to the World Bank [8] estimation one out of every ten people on the planet lives on less than US$1.90 a day. The vast majority of people live in rural areas and work in low-productivity, high-risk subsistence farming and associated activities [9]. Activities that meet basic human requirements in good and bad times, as well as accumulating capacities, resources, and assets to carry out these activities, are all included in livelihoods, which are described as a household’s means of earning a living by Chitere [10]. These self-help groups (SHGs) serve as launching pads for interventions aimed at generating and sustaining livelihoods [11]. A study in Malawi by Brune et al. [12] 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. Similarly, 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 to enhance engagement with the farmers [5]. Livelihood has been described as comprising the capabilities, assets (including both material and social resources) and activities required for a means of living [13] and [14].

However, the extent to which these livelihood strategies have affected household livelihoods is heterogeneous. In addition, most studies have concentrated on strategies for strengthening loan repayment rather than sustainable household livelihood. A study by Thuo and Juma [15], for example, investigated how loan non-payments in Microfinance Institutions (MFIs) were reduced through the application of group lending in Kenya and discovered that group leadership was strongly and positively linked to loan default rate management. Writing two years later, Isaboke [16] found that internal problems SHGs faced included members not attending meetings regularly, late payment of subscriptions, as well as leadership disagreements, whereas external problems included a lack of a regular market for their farm produce. Musaya [17] investigated the factors affecting the success of Women’s Self-Help Groups in Kenya’s Pumwani informal settlements and discovered that group rules, regular saving and loan borrowing, and regular group meetings were key in addressing the challenges of SHGs’ participation. 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 [15] 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.

Self-help organisations in Kenya are part of a larger self-help movement that Mbithi and Rasmussen [18] date back to traditional African civilisations, where members of communities established groups to help each other with tasks like clearing bushes, growing crops, building houses, and herding cattle among other socio-economic endeavours. The authors aver that the British colonial authority sponsored and promoted traditional self-help activities in the form of community development work Chitere & Ngundo, [19]. This was followed by the support of the then-Kenyan President, Mzee Jomo Kenyatta, and his government policy emphasising African socialism as a method of people working together for their benefit, the self-help effort became known as “Harambee” as outlined in Sessional Paper No. 10, 1965 and Development Plan, 1964-69 by Republic of Kenya, [20] The number of Self-help initiatives increased from 21,297 in 1965 to 27,943 in 1967, then decreased to 7,580 in 1972, 1,671 in 1977, and 1,403 in 1981 [10]. Nyakach sub-county in Kenya has experienced a rise in the number of SHGs from 20 in the 1980s to about 796 in 2015, Republic of Kenya, [21]. Against this backdrop, it was necessary to ascertain the contributions of strategies to self-help group participation on the sustainability of household livelihoods in Nyakach sub-county, Kisumu County, Kenya.

SHGs are platforms for implementing interventions to produce and sustain livelihoods and to use the collective power of the group to tackle socio-economic dilemmas. In Kenya, the number of SHGs has risen drastically, with both the government and private organizations working to support them. The Kenyan government, for example, has put up 6 billion Shillings for youth, individual women, and women’s organisations through the affirmative action initiative. Several registered SHGs exist in the Nyakach sub-county, with the main goal of promoting livelihoods through various development initiatives that include interventions for income production and diversification by providing access to
human, social, financial, and physical capital. However, notwithstanding the increment in investments in these group-based livelihood projects, there is little concurrence on how effective they have been, and their impact on long-term development considering the amount of financial and other resources that both the government and non-governmental organisations advance to these associations. The purpose of this study was to assess how strategies for self-help groups' participation contribute to long-term development among households in Kenya's Nyakach sub-county, Kisumu County, Kenya and explore the contributions of strategies to self-help groups’ participation in the sustainability of household livelihoods in Nyakach sub-county, Kisumu County, Kenya.

2. Material and methods

On the topic of SHGs providing microfinance and imperfect financial markets, Mishra [22] identifies group lending as the most significant microfinance innovation that addresses the flaws of imperfect markets. Ban et al. [23] investigated how self-help groups and village-based organisations designed to encourage savings, household production, and social cohesion among the poor can foster economic and social capital. According to the findings of the study, the program promoted savings and socialization through self-help groups. It did not, however, increase social capital as measured by household and network surveys and lab activities that assess trust, dependability, and the willingness to contribute to public goods. Manohar [24] assessed 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.

In India, Saravanan [25] evaluated the impact of skill development and human capital training provided by facilitators of self-help groups (SHGs). In general, the results indicated that training did not affect assets, but it could reverse the potential negative effect of credit on income. Thuo and Juma [15] conducted a study in Kenya on how the use of group lending to group members has helped MFIs reduce loan defaults by examining the effectiveness of group administration concerning loan default rate management. The research employed a descriptive survey design with a target population of 119 employees from 18 MFIs operating in the city. A sample of 85 officers was selected using a simple random sampling method. It was determined that respondents agreed that group administration influenced loan default rate management. In general, group administration was strongly and positively related to the management of loan default rates.

While investigating the factors leading to the failure of self-help groups using a descriptive study design, it was found that the internal problems the groups faced included members' irregular attendance at meetings and payment of dues, as well as leadership disputes. Isaboke, [16]. 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. Again in Kenya, Muasya [17] explored the predictors of the success of Women Self Help Groups in Pumwani informal settlements, by examining the impact of self-help group participation on the members’ means of subsistence. 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 training provided to the women. It was essential to note, nonetheless, that Muasya [17] 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.

2.1. Collective Action Theory

According to Mancur Olson's Collective Action theory, every group of people trying to efficiently provide for the common good would run into difficulties Olson [26]. Group size is important and challenging to choose ideally since there are incentives for members of certain groups to “free-ride” on the labours of others. To guide their judgments on cooperation, the theory assesses other people’s activities. Badejo et al. [27]. According to Badejo et al. [27], collective action contains common characteristics such as shared interests, common and voluntary acts to attain shared interests and member involvement. They define collective action as an activity conducted by a group, either directly or through an organisation, in pursuit of members’ perceived common interests. It is argued that group formation can help generate social capital, which can have a positive impact on human welfare, particularly as a result of income generation among the poor Ostrom [28].

Women's groups have a long history of taking collective action, and this has been a powerful force for women's empowerment. It has inspired, initiated, and helped women identify and resolve shared issues in areas like child
marriage, gender-based violence (GBV), economic empowerment, and violence against ethnic and religious minorities. However, the goal of this research is to raise their level of living - that is, to provide public goods by working together Ghazala & Rao [29]; [28]. Crucially, the research focuses on how group behaviour encourages the creation of businesses to diversify revenue streams and investment funds and credit programs that enhance living circumstances. The idea of collective action seeks to understand how people might work together to overcome socioeconomic obstacles Atieno et al [6]; [7].

Three fundamental principles underpin the philosophy, helping those from less fortunate backgrounds achieve their goals. According to Alison and Nambiar [30], these include proactive measures that resolve public-goods issues that marginalized people in society, like women, face in terms of assets and livelihoods; measures that increase the opportunities for less privileged community members to be heard, have influence, and exercise agency; and measures that openly challenge social norms and behaviours that limit the agency of less privileged people in the home and public spheres as well as irresponsibility. The association between the “act of associating” and women’s psychological well-being demonstrates the intrinsic value of collective activity. The act of affiliation becomes an essential tool for the development of women’s self-confidence and self-esteem since it gives them access to locations and networks outside of their immediate family. By creating positive feedback loops between self-worth and agency, developing this "power inside" empowers women to challenge gender stereotypes in society both as individuals and as Collective Action (CA) groups.

The absence of CA significantly diminishes the authority of both men and women Alison & Nambiar [30]. Both CA’s instrumental and intrinsic aspects are necessary for it to have transformative potential for women and society. However, a change is not transformative if it does not happen in all three instrumental domains (Alison & Nambiar [30]; Kabeer [31]. Nonetheless, some contend that not all cooperative endeavours are advantageous. According to Corduneanu-Huci et al. [32], CA actions may be utilised to counteract shifts in development or advance the interests of one group at the expense of another. A group is maintained by constant negotiation and contestation. The efficiency of CA is influenced by external factors such as prior experiences with CA, social cohesion and inequality levels, and local institutions and incentives. There was no proof that involvement in women’s SHGs raised income or had a disproportionate effect on women’s socioeconomic position, according to a 2019 research by Anand et al. [33] on randomly chosen villages in one of the poorest rural districts in India. While collective action theory has made an effort to explain how people might organise their efforts to work toward a common goal, it is unable to explain how individuals can manage their resources responsibly or recover from setbacks and stressors to establish sustainable lives. The conceptual framework in Figure 1 explains this relationship.

2.2. Conceptual Framework

![Figure 1 Conceptual Framework showing the relationship between SHGs and Household Livelihoods](source: Derived from the theoretical framework and the study objective by the researcher, 2023)

2.3. Methodology

2.3.1. Research Design

To obtain both qualitative and quantitative data, the study used a descriptive survey design with a mixed-method approach by Sileyew [34]. It was apt since it accurately characterised the current state of affairs as proclaimed by
Silewey [34]. Self-help groups were evaluated as an alternative avenue for sustainable development among families in Kenya’s Nyakach sub-county using this design.

2.3.2. **Study Area**

The study location was the Nyakach sub-county of Kisumu County, Kenya. The area borders Lake Victoria to the East and lies to the 0.4 S latitude and 35 E Longitudes. It has a mean annual rainfall of 1000-1500 mm (Republic of Kenya, 2013). The sub-county covers an area of approximately 357.30 square kilometres. It is divided into three administrative regions namely: west, lower and upper divisions. It has a population of 133,041 (Republic of Kenya, 2013). Figure 2 represents a map of the area.

![Map of the Study Area](image)

2.3.3. **Sampling Techniques and Sample Size**

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 \( f = \frac{n}{N} \times N \) sample size from each subgroup Creswell [35]. Where \( f \) represented the subgroup sample size, \( n \) signifies the subgroup population, and \( N \) was the target population. As shown in Table 1, the sample distribution of SHG members was as follows:

<table>
<thead>
<tr>
<th>Divisions</th>
<th>Target Population (SHGs)</th>
<th>Membership (Group members)</th>
<th>Sample Size</th>
</tr>
</thead>
<tbody>
<tr>
<td>West Nyakach</td>
<td>100</td>
<td>1500</td>
<td>61</td>
</tr>
<tr>
<td>Lower Nyakach</td>
<td>288</td>
<td>4320</td>
<td>175</td>
</tr>
<tr>
<td>Upper Nyakach</td>
<td>242</td>
<td>3630</td>
<td>148</td>
</tr>
<tr>
<td><strong>TOTAL</strong></td>
<td><strong>630</strong></td>
<td><strong>9450</strong></td>
<td><strong>384</strong></td>
</tr>
</tbody>
</table>

2.3.4. **Research Instruments**

The study used questionnaires and 6 focus group discussions (FGDs) as the instruments for data collection. Questionnaires were chosen because they had a big number of respondents, as well as the advantages of self-administerability, anonymity, and standardisation of questions to make data analysis easier Sileyew [34]. They included
both closed and open-ended questions, allowing the researcher to collect data dependent on the study’s aims. On the other hand, each FGD was facilitated by the researcher and had between eight and twelve discussants. The researcher assured all participants of their identity privacy and confidentiality, and supervised the discussions to ensure that everyone had a chance to speak.

2.3.5. Data Analysis and Presentation

Data collected was processed and analyzed using descriptive statistics: mean (M), Standard Deviation (SD) and regressions with the aid of Statistical Package for the Social Sciences (SPSS) tool. The regression model used was as shown below:

\[ Y_0 = \beta_0 + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \varepsilon \]

Qualitative data obtained from interviews was analysed through Thematic Analysis. This entailed categorization of generated answers into outstanding themes and reported in narrative forms.

3. Results

3.1. Nature of Sustainable Livelihood Strategies pursued by Self-Help Groups

Table 2 Livelihood Strategies of SHG Participation

<table>
<thead>
<tr>
<th>Strategies for Improving SHG Participation</th>
<th>1 F (%)</th>
<th>2 F (%)</th>
<th>3 F (%)</th>
<th>4 F (%)</th>
<th>5 F (%)</th>
<th>M</th>
<th>SD</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Education and Training</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>SHG facilitated bookkeeping skills has greatly benefited me</td>
<td>57(15.0)</td>
<td>49(13.0)</td>
<td>16(4.3)</td>
<td>148(38.7)</td>
<td>114(29.7)</td>
<td>3.53</td>
<td>1.41</td>
</tr>
<tr>
<td>I have gained from SHG facilitated entrepreneurship training</td>
<td>47(12.3)</td>
<td>28(7.5)</td>
<td>28(7.5)</td>
<td>150(39.1)</td>
<td>129(33.6)</td>
<td>3.74</td>
<td>1.32</td>
</tr>
<tr>
<td>I have gained from SHG facilitated business skills training</td>
<td>37(14.6)</td>
<td>35(9.1)</td>
<td>42(11.1)</td>
<td>129(33.6)</td>
<td>100(26.9)</td>
<td>3.45</td>
<td>1.39</td>
</tr>
<tr>
<td>Mean</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>3.57</td>
<td>1.37</td>
</tr>
<tr>
<td><strong>Group Lending</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Solidarity group lending adopted by my SHG has enabled me to repay my loans in time</td>
<td>41(10.7)</td>
<td>49(13.4)</td>
<td>33(8.7)</td>
<td>148(38.7)</td>
<td>109(28.5)</td>
<td>3.61</td>
<td>1.31</td>
</tr>
<tr>
<td>Giving credit to income generating activities adopted by my SHG has enabled me to repay my loans in time</td>
<td>61(15.8)</td>
<td>33(8.7)</td>
<td>21(5.5)</td>
<td>101(26.5)</td>
<td>167(43.5)</td>
<td>3.73</td>
<td>1.48</td>
</tr>
<tr>
<td>Our SHG has a forced saving scheme that enables continuous lending to members</td>
<td>46(12.3)</td>
<td>74(19.4)</td>
<td>20(5.1)</td>
<td>132(34.4)</td>
<td>110(28.9)</td>
<td>3.48</td>
<td>1.39</td>
</tr>
<tr>
<td>Mean</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>3.61</td>
<td>1.39</td>
</tr>
<tr>
<td><strong>Partnerships/Networks/Linkages with NGOs</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Our SHG remains strong due to support from NGOs</td>
<td>42(11.1)</td>
<td>22(5.9)</td>
<td>42(9.9)</td>
<td>163(42.3)</td>
<td>113(30.8)</td>
<td>3.76</td>
<td>1.26</td>
</tr>
<tr>
<td>Linkages with local CBOs has enabled our SHG to remain strong</td>
<td>13(3.4)</td>
<td>7(2)</td>
<td>7(2)</td>
<td>245(63.7)</td>
<td>111(29.2)</td>
<td>3.78</td>
<td>.81</td>
</tr>
</tbody>
</table>
Partnering with other NGOs has enabled our SHG to be stronger  

Mean  

Democratic leadership/Administration  

My SHG allows equal participation during meetings/activities  

Mean  

Every office holder in our SHG is democratically elected  

Mean  

I am satisfied with the administration style of our SHG  

Mean  

Overall mean and std. dev

<table>
<thead>
<tr>
<th>Correlation</th>
<th>Strategies for SHG Participation</th>
<th>Livelihood of Households</th>
</tr>
</thead>
<tbody>
<tr>
<td>Strategies for participation</td>
<td>Pearson Correlation 1</td>
<td>0.782**</td>
</tr>
<tr>
<td>Sig. (2-tailed)</td>
<td>0.007</td>
<td></td>
</tr>
<tr>
<td>N</td>
<td>384</td>
<td>384</td>
</tr>
<tr>
<td>Livelihood of Households</td>
<td>Pearson Correlation 0.782**</td>
<td>1</td>
</tr>
<tr>
<td>Sig. (2-tailed)</td>
<td>0.007</td>
<td></td>
</tr>
<tr>
<td>N</td>
<td>384</td>
<td>384</td>
</tr>
</tbody>
</table>

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

Key: r values of 0.9 - 1.0 = Very high correlation; 0.7 - 0.9 = High correlation; 0.5 - 0.7 = Moderate correlation; 0.3 - 0.5 = Low correlation; < 0.3 = little, if any, (linear) correlation.

4. Discussion

Table 2 shows that the sampled respondents agreed that strategies for improving participation in SHGs influence the livelihood of their households (M=3.46; SD=1.28). 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 the livelihoods of their households. They further 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 these SHGs had a forced saving scheme that enabled continuous lending to members (M=3.48; SD=1.39).

In addition, the 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). 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). The respondents moderately agreed 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 (=3.66; SD=1.31).

Pearson's Correlation analysis was carried out to determine the direction of the relationship between strategies for improving participation in SHGs and the livelihoods of households. This was done 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. Table 3 presents the correlations between strategies for participation in SHGs and the livelihood of households.

Table 3 illustrates that the correlations between strategies for improving SHG participation and livelihood of households were significant (p=0.007) and were also high (r=0.782; n=384; p<0.05). Findings in Table 3 seem to imply that strategies for improving participation in SHGs have a high and significant influence on the 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 members' livelihoods. This was corroborated by one of the discussants who observed thus: *SHG membership has enabled us to obtain credit at affordable rates particularly from microfinance institutions and the only collateral for such credit facilities is the group membership* (Male Participant, 39 years, SCSSO 3).

### 4.1. Discussion of the Study Findings

#### 4.1.1. Meetings Strategies

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 subjected to penalties, suspensions, warnings, and expulsion. Rahman & Akter [14], noted that fines were the most common form of punishment for members who disrupted meetings, followed by suspension and warnings. This is consistent with the sustainable livelihood strategy advocated by Chambers and Conways [36], which places people and their priorities to select occupations as means of subsistence at the centre of development efforts. 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.

#### 4.1.2. Borrowing and Repayment Strategies

One strategy presented as influencing the livelihood of households was group lending. This entailed lending or providing credit facilities to SHG as a group or a given number of members with the collateral being the assigned members Kamaluddin et al. [37]; Yunus [38]. The Collective Action Theory has it that people with deprived opportunity to access public goods like access to credit facilities will use collaboration by joining hands to harness the 'power of the group' to achieve the same Ghazala & Rao [29]. The findings are consistent with Yunus's [38] findings that obtaining loans for domestic purposes without raising revenue might be counterproductive and may lead to the collapse of the group. Jarungrattanapong [39] called for the use of loan restriction criteria to combat loan defaulting and borrowing difficulties. Indeed, this concurs with other studies by Jarungrattanapong [39]; Kamaluddin et al [37]; Naveen [40] In a similar vein, Jarungrattanapong [38] discovered that shared liability without a dynamic incentive outperforms 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.

#### 4.1.3. Group Leadership Strategies

Many respondents indicated that penalties were their preferred method due to their ability to increase the group's coffers, Rajendran & Raya [41]. This was consistent with the findings of Agbeko et al. [42], who observed that entrepreneurial and business skills are widely recognised as essential prerequisites for fruitful microbusiness entrepreneurship in developing nations and, consequently, loan repayment rates of microfinance institution (MFI) debtors. In a study conducted among SHGs in India, Kumari [43] found that training can reverse the potential negative effect of loans on income. This study's findings corroborate Romer's [44] argument that a leader is regularly able to sway the behaviour of others due to their possession of particular personality traits. 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 utilised to advance the interests of one group at the expense of other groups Corduneanu-Huci et al. [32]. Regarding leadership, this study found that a leader must possess the qualities that motivate followers to achieve organisational goals by following the constitution, imposing rules and regulations, and adhering to the electoral cycle.
4.1.4. 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. Links with savings groups like Rotating and Accumulating Savings and Credit Associations (ROSCAs), Accumulating Savings and Credit Associations (ASCAs) and Village Savings and Loan Associations (VSLAs) have been mostly attributed to NGOs Biscaye et al., [44]. The study's findings are consistent with those of Rajendran and Raya [40], who analysed the role of non-governmental organisations (NGOs) in rural development through microfinance. The findings appear to contradict Manohar's [24] analysis of the penetration and growth trend of the Self-Help Group Bank Linkage (SBL) initiative in the six regional divisions of India.

Faith-based organisations (FBOs) date back to Weberian times, which associated the inclination to prosper economically with certain faiths, such as Protestantism, Islam and Catholicism reported by Manohar, [24]. 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 peacebuilding, advocacy, social cohesion, social capital building, health services, and instilling hope for the rehabilitation of society, Okonkwo [45]. Respondents noted the necessity to initiate money-generating projects at both the group and individual levels to overcome the obstacles posed by low income Chitere & Ngundo [19] 2017). Chitere & Ngundo [19] concurred with this study's conclusion, stating that well-executed group income-generating projects can substantially and significantly increase people's salaries. Hence, increasing the personal satisfaction of low-income families.

Problem-solving was also suggested as a method for overcoming low self-esteem and indifference in a group. Throughout and before SHG meetings, it was found that members socialised with one another, which had a significant sociological bonding effect. 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 & Akter [14]. 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. Many researchers have emphasised the significance of acquiring skills and knowledge through group membership and leadership training Ban et al. [23]; Kabeer [31]. Several 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 [19] concur on the role of external partners in Women Self Help Groups (WSHGs), stating that the most important role external partners play in WSHGs is to build capacity and provide assets to empower individuals to make more decisions about their own lives. Nevertheless, Chitere and Ngundo [19], warned that organisations should be cautious that their activities are helpful and not an impediment to groups, and that they should recognise 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 overemphasised.

5. Conclusion

The study concluded that strategies for improving participation in SHGs had a high and significant 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 and business skills training had an influence on the members' participation in the SHGs for enhanced 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 the livelihood of members’ households. In conclusion, the researchers observed that equal participation during meetings/activities was moderate, and there was moderate satisfaction with the administration style of the groups.

Compliance with ethical standards

Disclosure of conflict of interest

No conflict of interest to be disclosed.

Statement of informed consent

Informed consent was obtained from all individual participants included in the study.

References


