

The Influence Of Self-Help Group Practices On Micro Entrepreneurial Uptake In Kinango Sub County In Kwale County, Kenya

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Abstract

The study objectives was: to establish the extent to which training of self-help groups influence livelihood development of small scale farmers in Kinango –Sub county, To assess the extent to which regular group meetings of self-help groups influence livelihoods of small scale farmers in Kinango –Sub county and To examine the influence of self-help groups capital generation influence the livelihoods of small scale farmers in Kinango –Sub county To achieve these objectives, the study will adopt qualitative and quantitative research methods. The study will target small scale farmers registered members of self-help groups within Kinango –Sub County in Kwale County. Stratified random sampling technique was applied to select a manageable sample size of small-scale farmers to participate in the survey. A total of 600 small scale farmers who are members of registered self-help groups, 15 officials of self-help groups, 5 Ward Agricultural Officers and 2 Sub County Agricultural Officers was selected through stratified random sampling techniques. Both survey questionnaire and interviews was used to collect data from small scale farmers and self-help groups officials respectively. The pilot study was conducted in the adjacent Kinango –Sub County whose feedback was used to improve research instruments. The analysis of data was done using SPSS version 21 to generate descriptive statistics. It is expected that self-help groups have positive influence on the livelihood of small-scale farmers. Each of the independent variables; group trainings, regular group meetings, group capital generation, and joint investment schemes are expected to have a positive significant influence on the livelihoods of farmers. Both the social capital theory and theory of self-efficacy will form the basis of this study. The study employed a descriptive survey research design its attempt to provide answers to the research problem. The study mainly used primary data gathered via the semi-structured questionnaire and interviews. Table 8, highlight a significant association between SHG training and livelihood development, indicating a statistically significant relationship. These findings underscore the importance of SHG training in influencing small-scale farming practices and contributing to overall livelihood development. The robust statistical associations emphasize the potential impact of targeted training programs on sustainable agricultural practices and the socio-economic well-being of small-scale farmers in Kinango Sub County. Additionally, the multifaceted SHG training programs contribute significantly to the enhancement of farming practices and various aspects of farmers' lives, underscoring the potential for targeted training initiatives to foster sustainable agricultural practices. In conclusion, the comprehensive examination of SHG practices in Kinango Sub County underscores their pivotal role in fostering financial resilience, cooperative relationships, and individual prosperity among small-scale farmers. Addressing the identified areas for improvement and building upon the strengths of these initiatives can contribute to sustained positive impacts on the livelihoods of participants. By addressing these aspects, the research can offer a comprehensive understanding of how SHG training programs influence small-scale farming practices and contribute to the overall livelihood development of participating farmers in Kinango Sub County, Kwale County.

Key words: Kenya, self-help groups, micro- entrepreneurship, Kinango Sub County, Kwale County

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1.0 Introduction

For sustainable development and the achievement of sustainable development goals (SDG), self-help group practices on the livelihoods of small-scale farmers is vital (Eyben, Kabeer & Cornwall, 2008). However, most small-scale farmers do not have adequate resources to start or sustain their startups (OECD, 2011b). Through self-help groups (SHGs), small scale farmers have been able to change their living standards and close family members, such as children and spouses. Self-help groups are very vital since they can be used to eradicate poverty in a country especially in rural areas (Beevi & Devi (2011).

As per Zastrow (2009), SHGs result from people sharing the same challenging environment or circumstances joining hands to address the phenomena they affects them. These groups regulate themselves and are self-governing creating a productive ground for the development of communication network. Professionals do not lead SHGs, and initiative is pivoted among individuals. Participation is willful, with individuals joining and others leaving whenever they wish (Eyben et al., 2008). Members benefit from the groups by receiving assistance or help from each other with the same challenges. SHGs require little resource to run since members share the little they have to each other.

Globally, researches reveals that SHGs has grown tremendously. In Canada, the number of SHGs grew to 50% faster at 14%, the rate of male SHGs (9%) between 2009 and 2014 (World Bank, 2010). The number of SHGs in South East Asia in 2013 was approximated to be about 6.1 million (World Bank, 2015). In Malaysia, Harun & Chin (2015) study indicated that the success of the groups' performance was governed by the degree of cohesiveness.

A study in India by Mehta, Mishra & Singh (2011) explained the socio-economic impact of SHGs upon the members. Another study carried out in India investigated the factors that influenced leaders to participate in SHG activities and to play their roles effectively (Padma & Rathakrishnans, 2012). In India, Thangamani & Muthuselvi (2013) evaluated the performance and established that a clear understanding among members determined the success of SHG. Further, Sundaram (2012) showed that training was at the core socio-economic development SHGs in India.

In Africa, small-scale farmers in both rural and urban areas require financial accessibility such as e-banking, management training, microcredit, and insurance (Eyben, Kabeer & Cornwall, 2008). In Nigeria, teamwork was vital in the organization's efficiency (Banwo, Du & Onokala, 2015). A study in Zimbabwe by Allen & Hobane (2011) found evidence that the use of small-scale farmers SHGs to advance loans had contributed to an increase in members' business and consumer assets. In Malawi, Anyango (2012) found evidence that small-scale farmers SHGs had helped increase household income and diversification of economic activities.

The Organization for Economic Co-operation and Development (2015) found out that SHGs in Rwanda, Uganda and Tanzania have been utilized as measures of bringing people together to

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support each other. A study conducted in Uganda by International Labour Organization (2008) indicated that small-scale farmers in business fell short of training and managerial services, thus hampering their performance in their groups. In Zanzibar, Hartley & Rijali (2012) found out that loans to small-scale farmers SHGs groups significantly boosted households' capacity to generate income.

In Kenya, SHGs are a group of persons who come together voluntarily to address related challenges that the government or other organization cannot address (USAID, 2017). In Kenya, SHGs help provide services that the government may have failed to deliver. Their formation may be a burial, faith-based, women, or youth group (USAID, 2017). Waithaka (2014) in his research on the factors to determine the performance of SHGs, it revealed that management of their finances was a key factor in for the performance of the group. The involvement of members in accounting of group funds on budgeting and on the expenditure was found as an indicator of excellent performance. Njeru's (2017) study established that a lack of budgeting skills hindered the performance of SHGs since they did not undergo any training.

Over the years, the notion of SHGs has been stretched to low-income small scale farmers economic empowerment. Small scale farmers in Kinango –Sub County in Kwale County have been forming SHGs for over two decades. The number of small scale farmers SHGs have been growing over the years, and as of 2017, the number of registered groups stands at 150 (Ochieng & Matheka, 2017). The study will examine the influence of SHGs on livelihoods of small-scale farmers in Kinango –Sub County in Kwale County.

Statement of the Problem

1.3. Purpose of the Study

To evaluate the influence of self-help group practices on the livelihoods of small-scale farmers in Kinango –Sub County in Kwale County. The following objectives are essential in meeting the study objectives.

1.4 Objective of the Study

- i. To establish the influence of training of SHGs on small scale farming influence livelihood development of small-scale farmers in Kinango –Sub county Kwale County.
- ii. To assess the extent to which regular group meetings held to assess the SHGs practices influence the livelihoods of small-scale farmers in Kinango –Sub County Kwale County.
- iii. To examine the influence of SHGs capital generation by SHGs on the livelihoods of small-scale farmers in Kinango –Sub county Kwale County.

2.0 Literature Review

In this section, the study focuses on the literature which are related to the study. The literature presented in this chapter provides a context for exploring the relationship between small scale farmer membership to Self-Help Groups practices and their livelihoods. The literature is thematically organized into various sub-themes. They include: the concept of Self-Help Groups, evaluation of Self-Help Group practices on the livelihoods of small-scale farmers and influence of SHGs practices on livelihood of small-scale farmers. This section also highlights the theoretical framework of the research and the conceptual framework.

2.1 Empirical Literature

In India as per the arrangement of the Micro, Small and Medium Enterprises Development Act (MSMEDA) of June 2006, the Micro, Small and Medium Enterprises can be delegated a) Micro Enterprises: Manufacturing Sector: Those Enterprises which don't have interest in Plant and hardware Greater than Rs. 25 lakhs. Administration Sector: Those Enterprises which don't have an interest in that frame of mind than Rs.10 lakhs. b) Small Enterprises: Manufacturing Sector: Those undertakings which have an interest in plant and apparatus more noteworthy than Rs. 25 lakhs yet not as much as Rs. 5 Crores. ries have been ordered as huge scope ventures (Source: Ministry of Micro, Small and Medium Enterprises). The variables that must be thought of and dissected for the fruitful activity of microenterprises and prior to beginning the exercises of a microenterprises by an individual are how much required venture, attractiveness of item, number of laborers accessible, geological dissemination of market, expertise and innovation accessibility, accessibility of unrefined components and benefit of item (Doh, 2005).

Seibel and Khadka (2011) argues that SHGs play a key job in making mindfulness on wellbeing, schooling, land, lodging, family decorations and monetary issues through gatherings with ladies, by holding explicit limit building, preparing with the ladies on monetary issues giving them openness to bigger issues. The significant exercises taken up by Self-Help Groups are engaged investment funds and credit exercises. Tripathy (2014) observed that social influence, participation in decision making process, and access to broader financial sources via the credit facilities, and asset ownership contributes to the economic and social success of self-employed people. As self-employed people, small scales farmers' SHGs are widely known to foster these social and economic goals via mobilization of farmers (IFAD, 2017).

A study by Dahiya et al (2011) analyzed socio-economic aspects of SHGs members in South Africa. The findings indicated that most SHGs members are majorly engaged in small business activities and profession like tailoring, bangle selling, and marginal farming. For most members, the skills used were learnt through group trainings. In addition, the business capital used is funded through group credits or group lending from financial organizations. The study further revealed a very low rate of interest charged on credit than in the normal market as well as the lowest default rates among group members on their loan payments. Overall the post group period is characterized by an increase annual income of the group members. The social impact of SHGs was also found to be considerably high and these include women empowerment, education of their children, and freedom from social evil such as drunkenness and criminal activities by the male members of the households (Tavanti, 2013).

2.4 Theoretical Literature

Both the social capital theory and theory of self-efficacy will form the basis of this study.

2.4.1 Social capital theory

The fundamental view of the social capital theory is that relationships matter and therefore, social networks are essential. Social networks emerge from interaction and enables people create communities, entrust themselves to each other aimed at cementing social relationships. That an individual's situation within a specific group accords them an edge from others social capital creates and preserves associations that shape social networks meant to support each other, and it describes an individual's involvement within a group hence identity. Social capital is defined

differently by various authors as indicated below. In the context of this study, it is evident that groups are bound together by trust relations amongst members. This trust is considered as their social capital through which they are able to find local solutions to challenges facing their communities.

2.4.2 Self-efficacy theory

Self-efficacy theory emphasizes the importance of the individual and the individual's perceptions of his/her personal capabilities as key determinants of successful outcomes. Self-efficacy theory, and the broader social cognitive theory in which self-efficacy is encompassed, therefore clearly endorses a democratic ideal that suggests that all individuals are competent and capable of being successful, provided they have the opportunities and self-efficacy necessary to pursue their goals. Self-efficacy beliefs are in no way proposed to be a panacea for all of the ills of the world nor are self-efficacy beliefs proposed to be the only psychological factor that may determine important life outcomes. Rather, self-efficacy theory proposes a more measured worldview in which opportunities to experience or witness success may promote positive evaluations of one's capacities to succeed in the future which in turn increases the likelihood of subsequent positive outcomes.

3.0 Research Methods

This section focuses on the research methodology that was adopted. It involves the process of identify and the selection of the most suitable methodology. This involved a description of the study population, the sample size and the data collection procedure and analysis. Lastly, the section gives the summary of the entire section beginning from the introduction part to data analysis stage.

3.1 Research Design

The study employed a descriptive survey research design in its attempt to provide answers to the research problem. A descriptive survey research design enabled an in-depth analysis and comprehension of a specific peculiarity as it existed in the current condition (Cooper and Schindler, 2008). In a descriptive survey research design, research objectives were predetermined, making the collection of data more relevant and adequate to the research problem (Kothari, 2004).

3.2 Target population

Most of the population in Kwale County had lands not exceeding three acres. This research, therefore, considered only farms of one acre and below for inclusion. According to the Sub County Agricultural officer records, there were 30 SHGs in Kinango –Sub County, with each SHG comprising an average of 20 members. In this regard, the Sub County Agricultural Officers, the SHG group leaders, and Ward Agricultural Officers comprised the secondary population for the proposed study.

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3.3 Sampling procedures and techniques

Sampling procedures involved defining the sampling technique, the target population, and the research instruments and procedures used to collect data (Powell & Connaway, 2004). In this study, stratified random sampling technique was used to collect data. This ensured that equal opportunity was given to each participant to be chosen to form part of the sample that would be used in the end. Stratified random sampling technique is a technique by which a population is subdivided into fundamentally unrelated groups called strata; thereafter, a simple random or systematic sample is chosen from each stratum (Johnson & Christensen, 2004).

3.4 Sample population of the study

Note that the sample size was the minimum number of responses that had to be used in conducting the study, as opposed to the number of surveys administered to the participants. Therefore, allowances were given to cater for non-responses. In this case, a sample size of 30 respondents was administered with survey questionnaires. The research also ensured that each stratum of the study population was recruited to participate in the study.

3.5 Research Instruments

The study was mainly used primary data gathered via the semi-structured questionnaire and interviews. The questionnaire is preferred in the collection data from small scale farmers. The interviews was conducted for the SHG officials and ward agricultural officers to gain deeper understanding on the study phenomenon.

3:6 Data Processing and analysis.

Data analysis entails the process which begins at the point when data has been collected and ends when data is interpreted and processed (Cresswell, 2015). In this way, prior to handling the reactions, the filled questionnaires and key informants was cleaned up for completeness and consistency. The research generated both the quantitative and qualitative data. The quantitative data was cleaned up, coded and entered into SPSS version 21.0 then analyzed through the use of descriptive statistics. Content analysis was used to analyze the qualitative data based on the responses of the participants. The responses with similar and common themes was grouped together coherent classes. Research findings was then presented in form of frequency and percentages which be in tables and explanation in form of texts.

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4.0 RESULTS AND FINDINGS

4.1 Descriptive Analysis on the establishment of the influence of training of SHGs on small scale farming influence livelihood development of small-scale farmers

Table 1: Response Rate on the establishment of the influence of training of SHGs on small scale farming influence livelihood development of small-scale farmers

Test Item		F	%
What is the frequency of group trainings?	Weekly	21	40.4%
	Every fortnight	0	0.0%
	Monthly	18	34.6%
	Every two months	3	5.8%
	Quarterly	6	11.5%
	Non	4	7.7%
Trainings contents provided to the SHG members?	Farming skills	18	34.6%
	Business skills	24	46.2%
	Health and hygiene	4	7.7%
	Basic literacy	2	3.8%
	Food security	4	7.7%
Who provides trainings to your SHG group?	Self Help Group Leaders	33	63.5%
	MFIs personnel	0	0.0%
	Churches leaders	0	0.0%
	Financial professional	17	32.7%
	Ministry of Agriculture	2	3.8%
	Community Organizations	0	0.0%
	Others	0	0.0%
In your view, are the trainings provided enough?	Yes	9	17.3%
	No	43	82.7%
The skills I have gained from trainings have improved my farming skills and hence food security.	Strongly Agree	15	28.8%
	Agree	35	67.3%
	Not sure	0	0.0%
	Disagree	2	3.8%
	Strongly Disagree	0	0.0%
The trainings have enhanced my business management skills and hence my level of income	Strongly Agree	0	0.0%
	Agree	27	51.9%
	Not sure	17	32.7%
	Disagree	6	11.5%
	Strongly Disagree	2	3.8%
Group training has helped to improve the health and hygiene of the family	Strongly Agree	18	34.6%
	Agree	24	46.2%
	Not sure	10	19.2%
	Disagree	0	0.0%
	Strongly Disagree	0	0.0%
Regular trainings of members	Strongly Agree	9	17.3%

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have improved the overall livelihood indicators	Agree	35	67.3%
	Not sure	4	7.7%
	Disagree	4	7.7%
	Strongly Disagree	0	0.0%

Source: Researcher, (2023)

Table 7 offers valuable insights into the frequency, content, providers, and perceived impact of training sessions within Self-Help Groups (SHGs) in Kinango Sub County, Kwale County. The frequency of group trainings indicates a diverse schedule, with 40.4% reporting weekly sessions, 34.6% monthly, and 11.5% quarterly, showcasing a robust commitment to continuous learning and development. Training contents vary, encompassing crucial aspects such as farming skills (34.6%), business skills (46.2%), health and hygiene (7.7%), basic literacy (3.8%), and food security (7.7%). Remarkably, SHG leaders emerge as the primary trainers (63.5%), followed by financial professionals (32.7%), indicating a decentralized approach to skill dissemination. A noteworthy finding is that while 82.7% believe the provided trainings are insufficient, a majority agrees that gained skills have improved farming practices, boosted income, enhanced health and hygiene, and positively influenced overall livelihood indicators. These findings underscore the significance of SHG training programs, revealing both strengths and areas for improvement in fostering sustainable livelihoods among participants in Kinango Sub County.

In Kyrgyzstan, the majority (92%) of rural self-help groups consist of women, who receive training from the government in sustainable agriculture practices, vegetable conservation, and business skills. This empowerment enables them to enhance family nutrition and boost income. In 2000, the Kenyan government, through the Ministry of Agriculture (MOA), initiated the National Agriculture and Livestock Extension Program (NALEP) to address food insecurity and increase food production. NALEP aimed to create, strengthen, and enhance the innovative and productive capacities of smallholder rural farmers, promoting self-sufficiency in food security. Despite the strategic plan's vision, NALEP did not reach all farmers. Both men and women in Kenya have undergone training in new agricultural technologies and agri-business development as part of efforts to improve food production.

Table 2: Chi square test on the establishment of the influence of training of SHGs on small scale farming influence livelihood development of small-scale farmers

Chi-Square Tests			
	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	14.000 ^a	8	.026
Likelihood Ratio	11.041	7	.003
Linear-by-Linear Association	.054	1	.006
N of Valid Cases	8		

Source: Researcher, (2023)

The results, as presented in Table 8, indicate a significant association between SHG training and livelihood development. The Pearson Chi-Square value of 14.000 with 8 degrees of freedom yields an asymptotic significance of .026 (two-sided), suggesting a statistically significant

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relationship. Additionally, the Likelihood Ratio test and Linear-by-Linear Association test further confirm the significance, with values of 11.041 and .054, respectively. These findings underscore the importance of SHG training in influencing small-scale farming practices and, consequently, contributing to the overall livelihood development of farmers in the study region. The robustness of these statistical associations signifies the potential impact of targeted training programs on fostering sustainable agricultural practices and enhancing the socio-economic well-being of small-scale farmers in the context of Kinango Sub County, Kwale County.

A study conducted by Maureen and Yona (2020) revealed a robust positive correlation ($r = .688$; $p = .000$; $\alpha = 0.05$) between agricultural training and the livelihoods of women in self-help groups. Consequently, the findings suggest a statistically significant relationship between agricultural training and the livelihoods of women in self-help groups within Kapseret Constituency in Uasin Gishu County, Kenya.

5.0 Conclusion and recommendations

5.1 Conclusion

The study concludes that SHG training programs play a crucial role in influencing small-scale farming practices and contributing to the overall livelihood development of participants in Kinango Sub County. Despite some perceptions of insufficiency, the positive impact of gained skills on various aspects of farmers' lives underscores the importance of ongoing training initiatives.

The results reveal that regular SHG meetings significantly contribute to the economic and social well-being of small-scale farmers. The positive outcomes extend to financial resilience, cooperative relationships, and individual prosperity. The statistical significance of the association emphasizes the potential of structured assessment sessions within SHGs to positively impact participants in Kinango Sub County.

The study establishes a positive correlation between SHG capital generation and improved livelihoods among small-scale farmers. Statistical tests, including the Pearson Chi-Square, Likelihood Ratio, and Linear-by-Linear Association, support a meaningful association between SHG capital generation and its influence on farmers' well-being. The financial strategies employed by SHGs significantly impact the economic well-being of their members, fostering financial empowerment and contributing to improved socio-economic conditions.

5.2 Recommendations

There is need for

- i. There is need for understanding the commitment of SHG members and the stability of the meeting schedule is crucial in assessing the sustained effort invested in SHG practices.
- ii. There is need to conduct a thorough examination of income sources within SHGs, considering member savings, bank loans, donations, group investments, and other potential revenue streams. This can provide deeper insights into the financial strategies employed by SHGs.
- iii. There is need to incorporate qualitative insights through feedback and narratives from SHG members to gain a richer understanding of the perceived influence of capital

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generation on livelihoods. Qualitative data can capture nuanced experiences, anecdotes, and contextual factors that quantitative measures may not fully capture.

- iv. Evaluate the role of regular meetings in facilitating access to credit facilities for SHG members. Examine the effectiveness of the SHG model in enhancing financial accessibility and the mechanisms in place to support members in securing credit. This aligns with the broader financial empowerment goals of SHGs.
- v. There is need for evaluation on the depth and quality of training materials to ensure they provide rich and informative content for small-scale farmers.

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