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Evaluation of the Influence of Self-Help Group Practices on Livelihoods of Small-Scale Farmers in Teso North Sub County, Busia County, Kenya

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Abstract:

SHGs contribute to poverty alleviation and improve the livelihoods of their members. Based on this background, the study sought to examine the influence of SHG practices such as capital generation and M&E on the livelihood development of small-scale farmers. This paper explores the role of group savings as capital generation practices on the livelihood development of small-scale farmers and the contribution of regular monitoring and evaluation of SHGs on the livelihood development of small-scale farmers in Teso North. A quantitative descriptive research design was utilized to guide the study. Small scale farmers registered members of SHGs were the population of interest. A stratified random sampling technique was applied to select a representative sample of 300 participants. Both survey questionnaires and interviews were used to collect data from study participants. The analysis of data was done using SPSS version 21 to generate descriptive and inferential statistics. The results suggested that capital generation and M&E practices were significantly correlated with the livelihood development of small-scale farmers. The study results have fundamental lessons for policymakers in the field of agriculture and livelihood development. This calls for the government to legislate financial policies that reduce the cost of lending to small scale farmers to increase their access to capital. The study noted close monitoring and evaluation of SHG projects and activities are critical for their success. As such, training of SHG leaders on M&E is key to ensure project success to livelihood development. It was evident that self-help groups are key avenues in improving the livelihood of small-scale farmers. Therefore, the study suggested that small-scale farmers should join SHGs to gain from SHG practices for livelihood development.

Keywords: Regular Monitoring and Evaluation, Self Help Group Practices, Capital generation, Livelihood development,

1. Introduction

UNDP (2015) documented extreme poverty in the rural areas of the developing world with most people depending on agriculture and small industries or jua kali as their source of livelihood. The majority of poor people are small-scale or peasant farmers, pastoralists, landless laborers, and artisanal fishers. According to FAO (2017), approximately 450 million small-scale farming households are cultivating less than two hectares of land. A World Bank report revealed that about 2.5 billion or 86% of the rural population rely on agriculture for livelihoods in sub-Saharan Africa (World Bank, 2018). Farming is the economic backbone of most Sub-Saharan Africa countries, accounting for 35% of the African GDPs, and 40% of the continent's exports (Kijne, 2018). As the main employer for the people in the continent and the largest economic sector, spending on agriculture is closely linked to economic growth and alleviation of poverty.

At the national level, the Kenyan economy depends on agriculture which accounts for close to 25% of the gross domestic product and 57% of national (the Republic of Kenya, 2017). The sector is constrained by several factors including declining land sizes due to demarcation, lack of markets for produce, absence of modern technology and farm equipment, and inadequate agricultural officers. As a result, the majority of the Kenyan population, about 50% remains poor and over 3.5 million rely on food aids at any certain time (World Bank, 2018). Locally, Teso North is predominantly occupied by small-scale farmers with at least one member of a household enlisted in a farmers' self-help group. Self-help groups are essential tools for reducing poverty and improving the livelihoods of members.

The SHGs are essential in mobilizing savings and facilitating access to lending by disadvantaged groups left out of the mainstream banking system. A study by Gaonkar (2011) found a significantly positive influence of the SHGs on the livelihoods of the poor members in the society through improved quality of life as a result of increased income, savings mobilization, self-confidence, effective use of time and new opportunities through their networks. Experts have also demonstrated the contribution of SHG's capital generation activities and M&E practices to the livelihood development of members (Bera, Lin, & Chang, 2018; Anand, 2014; Kumaran, 2017; Bonareri, 2020). However, the level of poverty remains significantly high, raising questions regarding the effectiveness of SHGs in reducing poverty and improving the livelihoods

of people. Even though literature abounds on the positive influence of SHG on the livelihood development of members, available literature has not explored the SHGs influence on the livelihoods of small-scale farmers in Teso. The present study sought to fill the empirical gap by assessing the effectiveness of SHGs practices on the livelihoods of small-scale farmers in Teso North, Busia County.

2. Literature Review

2.1. Self-help Group and Livelihood Development

Self-Help Groups (SHG) consists of members with a common and shared need that cannot be met and addressed by existing groups. The members are preferably from the same socio-economic status and background and always come together with aim of solving their common problem via the group activities and projects (Husain, Mukerjee, & Dutta, 2014). SHG is a tool for promoting and mobilizing the collection of every individual savings and contribution to generate capital. According to Sundaram (2012), the majority of recent SHGs are mainly autonomous, self-reliant, and community financial intermediaries such as NGOs and government agencies.

In livelihood development, Seibel and Khadka (2011) argue that SHGs creates awareness on health, education, land, housing, household furnishings and financial issues. This is exercised through capacity building and training with the women on financial issues to give them exposure to larger issues. The major activities taken up by Self-Help Groups are focused savings and credit activities. Small scales farmers' SHGs are widely known to foster these social and economic goals via the mobilization of farmers (IFAD, 2017). Overall, this has improved the participation of women in decision making and gaining control over the household resources and improved their role in the public sphere. Most people join Self-Help Groups because they want to save more as their membership compelled them to do so (World Bank, 2018). Self-Help Groups in Tanzania, Uganda, and Rwanda are tools for mobilizing and helping members to develop networks and connect to the institution of support such as financial institutions. As the key pillars within the family, female members of SHGs have improved the quality of life of their household from the training and capital they acquire through their respective SHGs (Mwaura, 2014). In Kenya, these voluntary gathering brings together people with same interest and problems which are not addressable via the formal institutions such as government agencies or other organizations. As a consequence of SHGs, members have been able to overcome barriers to credit accessibility by the traditional financial institutions.

Livelihood development is measured by the social and economic empowerment of people. These are common measures of livelihoods of people in the community. The common indicators include access to basic social amenities such as water, electricity, education of children, an increased level of income. Increased livelihood in terms of access to credit and higher income level of SHGs members has been widely studied. A study by Puhazhendhi and Basatyai (2011) found a deepened access to credit by SHGs members to increase their level of income. Besides, there was a change in the use of credit from consumption to investment to generate income to members at 72% against 28% for consumption. The household working days increased by 345 between pre and post SHGs situation. Other notable changes were realized in the social empowerment of members concerning enhanced self-confidence, participation in decision-making, and communication improved in a significant way.

The MFIs-SHG model has gained ground in recent years for mutual benefits. The micro-finance institutions are providing the required credit facilities to the SHGs members. In this regard, the micro-financing and self-help group lending model has been examined in multiple studies across countries. For instance, Misra (2016) assessed the theories and factors that influenced the evolution of MFIs as well as their influence on the livelihoods of SHGs members in India. The results of the findings reveal a decline in money lending black markets following the entry of MFIs in the SHGs domain. A study conducted in Mozambique (Singh et al (2016) found that the SHG model has cultivated the saving and investment culture among the rural poor in the country. The SHGs provide credit to members to undertake enterprising ventures and also pay for the education of children. As a result, SHGs have freed members from abject poverty and exploitation by moneylenders. Rao (2011) observed that apart from meeting the financial needs of members, the SHGs is also a platform for members to exchange skills, knowledge, and experiences. The micro-financing SHGs linkage in Kenya has gained popularity for purposes of empowering marginalized groups such as small-scale farmers and women both financially and socially. They have accorded women, who are marginalized than their male counterparts to mobilize the resources and have access to financial aids; thus, raising their self-esteem in the society by participating in social, economic, and political development (UNDP, 2017).

A study Singh (2016) in Punjab found an increased annual income by members of SHGs who had access to MFIs funds through group lending model. It further reported an increased influence of members on the family economic resources upon joining the Self-Help Groups. Enhanced role status of members especially the women members was also reported by Yamuna (2017). The authors found that members who accessed MPFs loans under the scheme were able to invest in businesses and consequently enhance their status in society. The women members were able to develop a relationship with government agencies and financial institutions. Their confidence and esteem of members also increased upon joining the SHGs and started to engage in decision making at local and state levels.

SHGs-bank linkage programs (SBLP) is key for the sustainability of SHGs (Surender et al, 2014). The SHGs are better providers of financial services to their members concerning mobilization of savings, lending to members, and recovery of loans. The study reported a 14.2% and 6.1% increase in savings and household income respectively courtesy of the SHGs-bank linkage program. Consequently, there was an annual increase of household consumption expenditure by about 6% for both food and non-food items, these include an annual household increase in education and health services

expenditure and consumer durable assets. Overall, over 90% of household members of the SHGs have taken loans in the post SHGs compared to less than 50% in the pre-SHGs situation. Besides, they also empower members through training in various skills including leadership and business management skills. The social empowerment among women members was enhanced considerably after enrolling in SHGs in terms of women rights and resilience and ability to handle health problems, family disputes, and financial crises.

Similar studies on the role of SBLP on livelihoods and social empowerment of SHGs members have found similar results; these include Guha (2010), and Amutha (2011). The key findings of the study include improved income levels, financial and business management, micro-enterprising ability, enhanced confidence, and generation of employment. The creation of employment has been noted in the study by Surender *et al* (2011) while the contribution to women empowerment has been documented by Sundaram (2012) and Manikandan and Ramakrishnan (2013). SHG play a key role in empowering women from the constraining social norms. These studies underline the significant role played by SHGs through micro-financing and bank linkage programs. It is also clear that SHGs are instruments of a financial intermediary for the poor small-scale farmers. This literature points to the importance of access to finance by members of the SHGs to invest in small businesses. These have been the key factors fostering MFIs among SHGs in several countries.

3. Influence of SHG Capital Generation on Livelihoods

The influence of SHGs on the livelihoods of the members has been largely attributed to their ability to generate income for members and the group itself. Capital generation in groups is an essential and core aim of the self-help groups (Knowles, Luke, & Barraket, 2013). The loans are given to members as individuals and jointly as the group is primarily invested in productive projects such as small scale businesses to generate more income. The authors concluded that SHGs is a significant poverty reduction movement and promotes self-employment in rural communities. A study by Kumaran (2017) on Canada revealed that SHGs promotes savings among members and enhance access to short term credit facilities at low cost from the groups themselves and institutions as well. The loans are used for consumption and business investments. Manimekalai and Rajeshwari (2011) study found that NGOs were key factors promoting the creation of women SHGs in Uganda. It also identified trade, animal rearing, agriculture, food processing, catering services, gem cutting, catering, agro and bamboo-based units, and petty shops as the common enterprises run by women SHGs in Uganda. SHGs are engaged in both agricultural and non-agricultural enterprising activities to generate capital and income for their members. However, the study failed to reveal the sources of capital for SHGs members' enterprises. A similar study was conducted in Kenya to assess the influence of SHGs on the empowerment of members through enterprising support and eradication of poverty in rural areas of Murang'a County (Maina and Njoroge, 2011). A comparison analysis was conducted in pre-enterprising in the 1990s and post enterprising in 2011. The study revealed an increase in the household income of SHGs members who adopted micro-enterprise activities such as the cultivation of cotton, livestock rearing and retailing businesses. Therefore, SHGs supported enterprises is becoming a model for improving the livelihood of members and generating employment opportunities

3.1. Influence of SHGs M&E on Livelihoods

Regular M&E is essential in improving the effectiveness of projects including SHGs and NGOs project performance to achieve set goals and objectives (Markiewicz, & Patrick, 2016). The process of monitoring entails the regular and systematic collection and analysis of data and information to track the progress of SHG projects and activities. The process of monitoring steers the learning and decisions making process by providing documented results and experiences about project performance and activities (Bonareri, 2020). However, evaluation is a systematic process of assessing accomplishments of project or group performance, activities or operations against desired or expected outcomes. The evaluation process is therefore focused on establishing between what is expected of the SHGs and what they have achieved in improving the livelihoods of its members (Kissi et al, 2019). The whole essence of M&E in project management is to make effective use of resources to achieve the set goals and objectives. Therefore, monitoring is focused on the progress of the project to ensure that everything goes according to plan. However, evaluation is focused on determining the gap or variation between actual and project outcome/results.

The choice of M&E methods depends on the nature and purpose of the project or organization. There are multiple types of monitoring for SHG projects and activities include compliance, financial, process, and results monitoring. Common types of project evaluation include auditing and surveys used to determine whether planned outcomes have been attained (Kusters et al, 2018). Process monitoring is concerned with ensuring that planned processes are followed during the implementation of SHG projects and activities. These processes include registration as SHG members, the group lending process, and the process of table banking. Financial monitoring ensured that the project is implemented within budget. These covers monitoring of member savings are within the budget and loans are acquired and used as planned. Results monitoring ensure that project goals and activities are attained as planned. Key project activities may include training of SHG members, meeting attendance, and capital generation (Bonareri, 2020). After monitoring, evaluation is done to determine discrepancies between planned and attained outcomes through surveys and auditing. Any discrepancies are corrected on time to ensure the achievement of planned SHG project outcomes. In conclusion, M&E of SHG projects and activities leads to their successful completion and ultimately improve the livelihoods of SHG members.

4. Objectives of the Study

- To examine the influence of SHGs capital generation by SHGs on the livelihoods of small-scale farmers in Teso North.

- To assess the influence of regular monitoring and evaluation of SHG on livelihood development of small-scale farmers in Teso North County.

4.1. Research Questions

- How does SHGs capital generation influence the livelihood development of these farmers?
- What are the effects of regular monitoring and evaluation of SHGs on the livelihoods of small-scale farmers in Teso North Sub County?

5. Methodology

There are different types of research designs including quasi-experimental, cross-sectional survey, correlation design, longitudinal survey design and cross-sectional survey, and descriptive design. The study adopted a descriptive research design because is more explanatory and can include multiple variables for analysis (Siedlecki, 2020). The descriptive research design was relevant in answering the 'what type of questions such as 'what is the influence of SHG capital generation and M&E on members livelihoods'. The small-scale farmers (members of the self-help groups) were the primary target population for the study. Consistent with Kumar (2019), a stratified random sampling method was used to recruit 300 study participants who comprised SHGs members and officials to complete survey questionnaires.

5.1. Data Collection Procedures and Analysis

The researcher recruited two research assistants and trained them for one day on data collection techniques. A research clearance letter was obtained by the researcher from the university and the researcher sought permission from the National Commission of Science, Technology and Innovation (NACOSTI) to carry out the study. The study participants were issued letters of introduction and consent forms before they participated in the study. Descriptive statistics generated the frequency, mean, standard deviation for various variables; capital generation and M&E practices and livelihood development (Kothari, 2009). Further, inferential statistical data was aided by regression analysis with livelihood development as a dependent variable while capital generation and M&E as independent variables.

6. Ethical Considerations

The researcher sought permission from the University Research and Ethics committee as well as the National Council for Research and Technology before going to the field to collect data. The informed consent form was filled by all eligible participants before carrying out the study. No compensation or enticement was used on the participants to sway their responses. All confidential information not in the public domain were kept private and inaccessible to third parties and the names of participants were kept anonymous.

7. Results

7.1. Influence of Capital Generation on Livelihood Development

The results indicated that influence of SHG capital generation on livelihood development has a mean value greater than 2.5 for all items. The improved income level has the greatest mean and S.D of 4.451 and 0.647 respectively while access to decent housing had a mean of 3.864. The least influence of SHG capital generation is access to clean water and electricity with a mean value of 3.182 and 3.142 respectively. These findings were supported by inferential analysis indicating that capital generation has a significant relationship with the livelihood development of SHG members. This implies that livelihood development can be achieved by improving capital generation, and improving M&E of SHGs activities.

Statement	Mean	S.D
SHG capital generation has increased group members income.	4.451	0.647
SHG capital generation has enabled members to educate their children.	3.677	0.541
The capital generation has enabled SHG members to access clean water.	3.182	0.751
Generated capital is used to improve access to electricity and solar power	3.142	0.695
The capital generation has enabled SHG members to build decent housing.	3.864	0.517

Table 1: Influence of Capital General on Livelihood Development

7.2. Influence of M&E on Livelihood Development

The study examined the influence of M&E practices on livelihood development of small-scale farmers SHGs in Teso North Sub County. The results indicated that all groups employ different M & E methods to regularly monitor and evaluate the group's progress regarding saving mobilization, creditworthiness, improvement of farming activities and livelihood enhancement among others. Further, the respondents identified various M&E methods used in their groups. These include conducting regular field visits, quarterly reporting on farming activities done by the SHG members and quarterly financial statements on savings and lending. This is done to determine improvements in members' livelihood.

7.3. The Overall Influence of M & E on Livelihood Development

The research further assessed the overall influence of regular M&E for SHGs on the livelihood development of members. A five-point scale was applied to measure the level of agreement or disagreements with statements on items of livelihood development. The results indicating the mean and standard deviation are summarized in table 4.11 below.

Statement	Mean	S. D
Regular M&E has enabled SHGs to mobilize savings for investment	3.713	0.803
Regular M&E improve loan repayment and reduced default on loans	3.729	1.082
Regular M&E allows SHGs members to improve farming output.	3.467	0.729
Regular M&E allow SHGs to conduct meaningful meetings	2.307	0.821
Regular M&E improved SHGs members training on livelihood skills	1.463	0.865
Regular M&E has improved SHGs capital generation and investment	3.862	0.609
Overall, Regular M&E has improved the effectiveness of SHGs to enhance the livelihood of members	4.081	1.211

Table 2: Influence of M&E on Livelihood Development

The results indicated that influence of SHG M&E on livelihood development has a mean value greater than 2.5 for all items. The most influential of M&E is the improvement of SHG effectiveness as shown with a mean and S.D of 4.081 and 1.211 respectively while the least influence of M&E promoting SHG training. Reducing loan default and capital generation are also influenced greatly as shown by a mean of 3.729 and 3.861 respectively. Overall, SHGs M&E methods are essential for the performance of small-scale farmer SHG members. Further to that, interview analysis indicated that agricultural officers emphasized the need to hold regular group meetings, apply M&E, and capital generation from multiple sources for SHGs to aid improve the livelihood of their members. The findings are supported by inferential tests that found that regular M&E is significantly correlated with livelihood development. This implies that livelihood development can be achieved by improving M&E of SHGs activities. In particular, livelihood development will improve by .692 if the M&E for SHG is improved by a single unit.

8. Discussion

The study aimed to evaluate the influence of SHGs practices on the livelihood development of small-scale farmers. The study results suggested that capital generation has a significant influence on the livelihood development of SHG members. This is because capital generation improves member income, better housing, education of their children, and access to water and electricity. The study findings marry an earlier study by Mishra et al (2011) which concluded that SHGs joint investments can boost the income of its SHG members. Experts have also found that SHGs enterprising improve income for members thus empowering them and eradicating high levels of poverty (Maina and Njoroge, 2011). According to this study, there was an increase in household income of SHGs members investing in micro-enterprise activities such as the cultivation of cotton, livestock rearing and retailing businesses. Therefore, SHGs should support their members to invest and engage in enterprises activities as a model for improving the livelihood of members.

The study has affirmed the importance of M&E methods for farmers' self-help groups in fostering the livelihood development of members. The M&E approaches are used to evaluate mobilization of savings, creditworthiness, improvement of farming activities, and other SHG's livelihood enhancement activities. These results concur with Markiewicz and Patrick (2016) indicating self-help groups employ effective evaluation and monitoring processes to establish whether they have achieved the expected goals and objectives of SHGs. The M&E process aids in understanding the relevance, effectiveness, efficiency and contribution of SHGs on the livelihoods of small-scale farmers.

9. Conclusion

The results have demonstrated that SHG capital generation is key in improving the livelihood of small-scale farmers. However, credit should be taken with caution to avoid the high cost associated with this type of capital. Considering the multiple methods of capital generation, capital generation through savings and investment income should be encouraged over other methods. Member's savings and investment ventures ensure a sustainable and cost-effective source of capital for SHGs in the long run. In conclusion, SHG capital generation is relevant for the success and sustainability of SHG and the livelihood development of its members.

It was also evident that applying M&E methods are critical in assessing the progress of SHG projects and activities. Considering that many types of M&E methods exist for different projects, it is advisable to apply the correct M&E method for a given SHG project or activity. Thus, SHG officials are expected to have basic management skills and be knowledgeable about M&E methods. M&E practices are essential for the success of SHGs livelihood development of small-scale farmers. The researcher, therefore, concluded that SHG Monitoring and evaluation practices of SHG are fundamental for improving the livelihood of small-scale farmers.

10. Recommendations

The following recommendation is essential in improving the livelihood of SHGs farmers in Teso.

- There is a need for government to legislate financial policy that reduces the cost of lending to small scale farmers to increase their access to capital.

- The national and county governments should work closely with farmers organized in SHGs and provide funding through grants and low-interest loans.
- The Agricultural Finance Cooperation should be accessible to small scale farmers enrolled in self-help groups in the sub-county.
- Given the importance of SHGs, all small-scale farmers are advised to join SHGs to gain from the practices to improve their livelihoods.
- The community through local administration, church leaders and community organizations are encouraged to embrace and encourage small scale farmers to join SHGs as one way of improving the livelihoods of community members.
- Given the importance of M&E in enhancing SHG projects and activities, SHG officials should be conversant with M&E methods to apply them in SHGs projects and activities.

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