

**TOWARDS SELF SUSTAINING COMMUNITIES THROUGH PARTICIPATION IN SELF HELP  
GROUPS (SHGs); THE CASE OF UNITED RABBIT FARMERS SELF HELP GROUP,  
MACHAKOS COUNTY, KENYA**

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**Abstract:** *The concept of a self-sustaining community is one that is inevitable as developing nations work towards achieving the United Nation's Sustainable Development Goals. Community Based Organizations as well as Self Help Groups play a major role in improving the livelihoods of the people, especially women in the developing nations. The case 'United Rabbit Farmers' has been selected with the view that it shall inform the nation on ways through which similar groups can be employed towards achieving sustainable communities. The main objective of the study was to examine the changes in the livelihood status of the SHG members. The research design employed in this study is the diagnostic research studies while the target population was members of the united rabbit farmers' self-help group. The sample size consisted of five respondents who were drawn from the target population through purposive sampling. Interviews from the respondents were transcribed, manually coded and analyzed using thematic analysis. The findings reveal that members are able to save regularly and access development loans. Furthermore, they were also able to venture into self-employment such as fish farming, rearing rabbits and chicken, making bricks using a brick interlocking machine they purchased. The paper concludes that standards of living for the program participants improve and they tend to be more food secure.*

**Keywords:** *sustainable livelihoods, self-help groups, sustainable development goals, self-employment*

## **1.0 BACKGROUND OF THE STUDY**

Sundaram (2012) asserts that a Self-Help Group is a technique of organizing the poor people and the vulnerable to come together to solve their individual problem. Self Help Groups are used by communities, NGOs and others worldwide enabling the poor to collect their savings and save it in banks. SHGs receive easy access to loans with a small rate of interest to start their small enterprises.

According to NABARD (1999), "SHG is a homogeneous group of rural poor, voluntary governed to save whatever the amount they can conveniently save out of their earnings and mutually to contribute to a common fund to lend to the members for making their production and emergency consumption credit needs". SHGs have the ability to create a socio-economic revolution in the rural areas of our country. SHGs have resulted in tangible assets and improved living conditions of the members as well as helping in changing much of their

social outlook and activities. In order to reduce poverty, SHGs have enabled the poor households to have access to beneficial self-employment and employment opportunities based on their skills resulting in improvement in their livelihood on a sustainable basis.

SHG seeks to provide livelihood security as well as betterment of livelihood for the rural poor. A livelihood includes a number of activities, not all of which are monetary. For example, a family may cultivate a home garden to produce food for family consumption, earn a small income by renting a piece of land, occasionally work on a construction or road repair site, make bricks, work as seasonal agricultural laborers, sell eggs from their poultry, etc. Development depends on alleviating poverty by converting the poor into producers which increases the income of the rural families (Rajendran, 2012).

The SHG approach aims to empower rural poor. Empowerment is defined as the process by which a person takes control and ownership of his/her choices. It is a process of awareness and capacity building leading to greater participation, greater decision making power and control. The core features of empowerment have been defined as agency (the ability to define one's goals and act upon them), awareness of gendered power structures, self-esteem, and self-confidence. SHGs have served the cause of women empowerment, social solidarity and socio-economic betterment of the poor (Ramachandran and Balakrishnan, 2008).

### **1.1 Objective of the study**

The main objective of the study is to examine the changes in the livelihood status of the SHG members.

## **2.0 REVIEW OF LITERATURE**

Sherin (1999) asserts that the functional SHG members are empowered in terms of authority in planning, decision making, implementation and evaluation of the SHG's programmes. Puhazhendi and Satyasai (2000) conducted a study for NABARD on the linkage programme between SHGs and banks. They observed that SHG-bank linkage programme significantly contributed to the improvement in savings, assets, income levels and social conditions of the rural people.

Swati (2001) envisioned that Self-help group (SHG) has emerged as a very successful concept of empowering rural women by providing easy credit and thrift facilities as well as many other opportunities for their self-development. Similarly, Parwez (2013) asserts that the financial status of households tends to improve due to improvement in access in a across to formal credit institutions, since SHGs are linked with banks.

Agarwal (2001) reported that the status of women is low and their socio-economic conditions are much more miserable than that of men hence SHG in enhancing the status of women. Dwaraknath (2001) observed that women had income generating opportunities through modern and traditional occupations such as spinning and weaving industry, agricultural activities, animal husbandry hosiery, brass items, candle, cane items, carpets, chappals, chili powder, khadi / leather items, plastic items etc.

According to Jain (2003) SHGs enhance the equality of status of women as participants, decision makers and beneficiaries in various spheres of life. Parwez (2013) argues that savings in SHG and easy loan through helps SHGs members to raise their socio-economic status. The increase in income is mainly spent on better nutrition of children and on the health care for the family.

The formation of SHG is a practical alternative to achieve the objectives of rural development and to get community participation (Sinha, 2004). Sundaram (2012) in a study on the impact of Self-help Group in socio-economic development of India observed that there is improvement in getting access to amenities like medical, sanitation, education, market, water supply and transport by members on joining the SHG.

Radhakrishana *et al.*, (2008) in a study to examine economic empowerment of women through income generating activities revealed that majority of the members of Self-Help Groups (SHGs) had huge savings. Employment status of majority of the members was improved after joining in the SHGs. Kabeer and Noponen (2005) in a study on the impact of self-help groups on poverty in India found out that Self-Help Group households were less likely to experience food shortage, and those that did, experienced it for a shorter period of time than Non-Self-Help Group households. Further they consumed more nutritious food items per week and reported a more favorable overall food situation in terms of adequacy and diversity of diet.

## **2.1 Theoretical Framework**

The following review provides the theoretical framework underlying the changes in the livelihood status of SHG members. According to Higgins (2001) a theoretical framework as an explanation about the phenomenon which avails the researcher the lens to view the world. This study will be based on the sustainable livelihoods approach.

### **2.1.1 Sustainable Livelihood Approach**

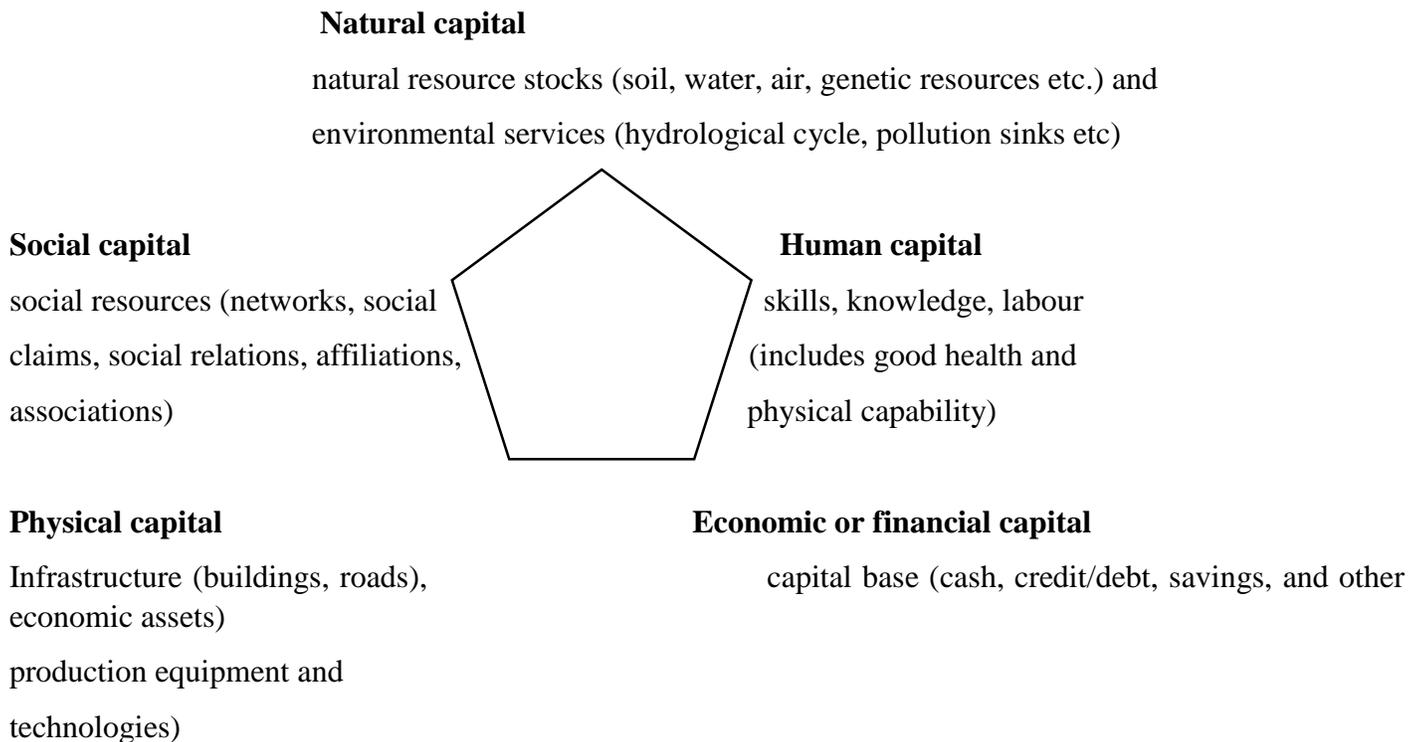
The sustainable livelihood approach concerns itself with a people-centered view of the development agenda; based on the assumption that people draw from assets owned (natural, financial, human, physical and social) to pursue a range of livelihood outcomes (health, income, reduced vulnerability, food security and a more sustainable use of natural resources). The framework underscores four types of sustainability, namely economic, institutional, social and environmental sustainability (Carney, 2002).

The Sustainable Livelihoods Approach is a key theory in this study because it highlights the five capitals that are crucial for sustainability of livelihoods. The theory echoes that human capital is key in sustainability and this human capital is in the form of skills, knowledge and labour. This is in line with the study's objective on self-sustaining communities through participation in self-help groups (SHGs). When people participate in self-help groups, their skills and local knowledge can be utilized leading to improved livelihoods. The economic or financial capital is realized in the study through savings from the members of the self-help group which enable them to access credit. The physical capital is in line with the study through the bricks made by the members which go on to make structures. Self-help group is a good platform for social associations between members thus the study is also in line with the social capital of sustainable livelihood.

Livelihood resources may be seen as the 'capital' base from which different productive streams are derived from which livelihoods are constructed. Scoones (1998) identified five capitals of sustainable livelihood. His list is not exhaustive, and other forms of 'capital' can be identified. Therefore, in order to create livelihoods, people must combine the 'capital' endowments that they have access to and control over. The five capitals, as illustrated in *figure 1* next page, include:

- Natural capital- natural resource stocks (soil, water, air, genetic resources etc.) and environmental services (hydrological cycle, pollution sinks etc).
- Human capital - skills, knowledge, labour (includes good health and physical capability).
- Economic/financial capital base (cash, credit/debt, savings, and other economic assets). Social capital social resources (networks, social claims, social relations, affiliations, associations).
- Physical capital which are (buildings, roads), production equipment and technologies).

Figure 1. *The five capitals of sustainable livelihood (Scoones, 1998)*



### 3.0 RESEARCH METHODOLOGY

The research design employed in this study is the diagnostic research studies which will be interested in finding out the association between participation in SHGs and livelihoods of participants. The study will be qualitative in nature. The target population was the 11 members of the united rabbit farmers’ self-help group and the Women Enterprise Fund field officer for the area. Purposive sampling technique was applied to select respondents and this is due to the small population and known characteristics of the population. The sample consisted of the chairperson of the group, the treasurer, two members and the WEF field officer who were all subjected to interviews. Therefore, the sample size was 5 respondents. Interviews from the respondents were transcribed, manually coded and analyzed using thematic analysis. The goal of the analysis was to identify emerging themes and the relationships between the themes.

### 4.0 DISCUSSION OF THE RESULTS

#### 4.1 Saving and Financial Decision Making

According to Sundaram (2012) one of the primary benefits of participation in a SHG is the opportunity to save regularly, access formal savings institutions and participate in the management of these savings. Members reported that they save regularly, have their own bank accounts and make deposits into these accounts. The SHG is had a good impact on members, in their ability to save their hard earned money. By the end of the year 2018 they had total savings of kshs 400 000.

#### 4.2 Access to credit

A key result of participation in SHGs is an improvement in a member’s access to credit. The group acts as an avenue of collateral free emergency development loans to its members. Datta (2007) argues that SHG members

take loans more frequently for a variety of purposes, including repair of house, purchase of food, marriage expenses, durables purchase, debt reduction, livestock purchase and petty business.

### **4.3 Employment**

The implementation of SHG has generated Self-employment opportunities for the rural poor. The group ventured in fish farming by constructing a fish pond where they kept 500 fish. The members have also reared over 60 group rabbits and over 70 hens for each member at individual homes. These business ventures have enabled the members to clear a women enterprise fund loan and apply for a repeat loan of Kenyan shillings two hundred thousand.

Members bought a brick interlocking machine aimed at protecting environment by making bricks that do not need to be baked using trees. The machine is used for hiring at kshs 500 @ day. They bought an incubator machine for brooding chicken. By the end of 2016, the group had 300 group chickens and above 60 chicken for each individual member in their homes. They sold 250 group chicken @ ksh 800. From the lending of the interlocking machine, the group has realized a profit of kshs 75 000 by the end of year 2016. In the month of March 2017, they had finished paying back their cycle 2 loan and had a total savings of kshs 400 000. They applied for a 3<sup>rd</sup> cycle amount kshs 350000. They got the loan in August 2017 and invested it in expanding their group chicken rearing business and initiating small scale retail income generating activities ranging from 3 green grocers, 2 retail shops and 6 horticultural commercial farming. As at now, the group has over 400 group chicken.

### **4.4 Reduced dependency rate**

Each individual member currently has over 80 chickens which provides them with eggs, manure and can be sold (a direct source of income for the families in times of financial constraints. Furthermore, individual members can borrow collateral free interests from the group and meet other family needs such as school fees and educational learning materials for their sons and daughters. Therefore, each woman member is now in a position to meet daily needs without relying to their husband's limited sources of finance.

## **5.0 CONCLUSION**

Self Help Groups clearly play a central role in the lives of the poor. They are very successful in reaching poor clients especially with the evidence of increased household income which is a significant indicator of impact. Standard of living for the program participants have increased and also the food security is much more for the program clients. Programme loans are one of the main ways clients overcome food insecurity with sickness, disease and emergencies where programme participants seem to transfer the loan source from friends and moneylenders to SHG loans to meet these expenses. The process of empowerment manifests itself in increased self-esteem. Programme participation is also associated with changes in decision-making at the family level.

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