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Self Help Groups and Household Asset Acquisition and Income Among Women Group Members in Kisumu East Sub County, Kenya

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Abstract
Many studies covering Self-Help Groups (SHGs) have delved extensively on their impacts on food security, livelihoods, socio-economic empowerment, and enterprise enhancement. However, little attention has been paid to the impact of SHGs on household assets acquisition. Traditionally, SHGs are formed by people (mainly women) who are not in formal employment and who are unable to acquire credit or loans from financial institutions. Thus, it is interesting to enquire whether membership of SHGs can enable credit asset acquisition. The purpose of this study was to establish the impact of SHGs on asset acquisition among women group members trading in open air markets in East Kolwa location of Kisumu East Sub County, Kenya. Specific objectives of the study were to establish the status of household assets of members before joining SHG; assess the nature of assets acquired after joining SHG; to determine the level of household income due to asset acquisition after joining SHGs. The target population was 25 market trader groups operating in East Kolwa location, comprising 375 members. Through simple random sampling 30% of the membership (113 women from 8 SHGs) were selected for questionnaire administration.One official of each group was also selected for interview. Descriptive statistics was used to analyse data. The study found that all the respondents (100%) of the SHG members had received at least one type of asset through membership to a SHG; 80% reported an improvement in asset acquisition; Moreover, those with income between 2000 and 3000 Shillings increased from 19.47% to 37.17%; those with income of between 3000 and 4000 Shillings also increased from 7.08% to 15.04%; those with monthly income of between 4000 and 5000 Shillings increased from 2.65% to 3.54%; and those with monthly income of between 5000 and 6000 Shillings increased from 0.88% to 1.77% after acquisition of household assets. The study recommended that assets that enhance agricultural production to SHG members need to be encouraged to boost household food security. Further, studies should also be done on the effect of SHGs members' supervision on repayment of loan obtained through credit among women market traders.
Keywords: Self Help Group; Household Asset Acquisition: Household Efficiency; Market Traders

1. Introduction

Gender inequality has contributed immensely to poverty all over the world. This is a case of general lack of basic necessities in life by a person. This situation is particularly worse in the developing world, where an estimated 24 percent of the population lives in abject poverty (Rathinam and Akudugu, 2014). The emergence of micro credit schemes through SHGs across the developing world attest to the spirit of fighting poverty among marginalised groups, particularly women. Asian Development Bank (2011), while investigating effects of engaging in non-farm activities of SHG members on household consumption in Asia, found that rural farm households make positive gains in per capita food consumption. Sundaram (2012) found a positive relationship between being a SHG member and socio economic empowerment of women in India. Similarly, Rathinam and Akudugu (2014), while evaluating development for women in Ghana and India through SHGs, concluded that SHGs across India and Ghana in particular, and the developing world as a whole have played critical roles in improving the livelihoods of the poor and vulnerable, especially women. Equally in Ghana, Basoah (2010) established that the 'Susu' scheme has had a significant impact on the economic empowerment of the market women by helping them to build up cash savings, among other things. In Kenya, Makora (2014) found a positive correlation between ownership of income generating projects attributable to SHGs and income generation.

Although studies focusing on asset acquisition by household members of SHGs remain minimal, improvement in farming outcome or market enterprising among group members have also been revealed in eastern Africa. Achievements in yields of banana and cassava among women members of SHGs in Uganda was found to be 1 to 1.5 tons more than the yields achieved by non-members (of SHGs) by Mwaura (2014). Participation in SHG in Kenya enhances self-economic empowerment of members in terms of savings, access to loans and trainings (Chepchirchir, 2013). However, Makora (2014) found a negative correlation between training of the self – help groups on business skills and income generation, although he established a positive correlation between ownership of income generating projects and income generation in a study.

There have been varied definitions of SHGs. The Swedish definition provided by the Fourth European Expert Meeting on Self- Help Groups in Brugge, Belgium, (1997) states that self-help is help which is designed to solve clearly expressed problems and which is non-professional, hence self-help group is a small, participant-

controlled group of people who meet regularly to analyse joint problems by providing mutual support and help. Mutugi (2006) on the other hand, states that self-help groups are voluntary and small group structures formed for mutual aid and whose main aim is the accomplishment of a special purpose. He states further that they are usually formed by peers who have come together for mutual assistance in satisfying a common need, overcoming a common handicap or life-disrupting problem, and bringing about desired social and/or personal change. Whereas economic (and by far household food security enhancement) and social empowerment has been largely attributed to SHGs among the poor and vulnerable groups, the extent to which such groups contribute to asset acquisition among members seem to have been overlooked.

Assets used domestically by households have been identified as life improvement tools, especially among low-income families. Water conservation assets, transport assets, cooking assets, and lighting assets (among many others) provide efficiency in housework besides being healthy and cost saving, particularly to women. According to the Third World Academy of Sciences report (TWAS, 2002), the water association in Laikipia (Kenya) first harvested rain in 200-litre drums but eventually turned to megalitre drums with capacities ranging from 50 to 100 cubic metres. Such large storage capacities proved sufficient for meeting human and livestock needs as well as the needs of small-scale vegetable farms. In Tanzania, Raber (2014) asserts that by supporting the "asset accumulation process", the bicycle contributes substantially to the reduction of a household's vulnerability to internal and external shocks and steadily improves a household's socio-economic position. Users of bicycles recorded to also have more time that could be invested into productive and recreational activities.

According to Makora (2014), there is evidence on the significant adverse health impacts from exposure to indoor smoke, especially among women and young children in low-income households. Perceived health benefits of adopting improved stoves and financial benefits from fuel savings tend to be outweighed by the costs of improved stoves, even after accounting for the opportunity cost of time spent collecting biomass fuel. Lifting women's time constraints by improving infrastructure is one of the priorities for action on gender equality(World Bank, 2012).While women take considerable time in fuel collection and cooking, modern stoves and fuels can save women's time and effort, and women perceive this as the major advantage of LPG. Women in nearly all countries work longer hours than men, with a"triple burden" of market work, housework, and family care owing to norms regarding domestic responsibilities across the globe. These differences in gender roles reduce women's leisure, welfare, and wellbeing.

New technologies have allowed low-income households to be connected to power off-grid through solar lighting. Chepchirchir, (2013) concurs that new technologies can bring everyone now lacking energy access onto the modern energy ladder. Accordingly, this shift has been enabled through several intersecting trends: the increased availability and affordability of solar panels, batteries and distributed-energy technology; hyper-efficient end-use appliances as well as new models of financing that allow people to pay as in credit basis. Although such models of credit payment perhaps include SHGs, studies covering acquisition of such assets through these means remain scanty. This study therefore sought to investigate the impact of SHGs on asset acquisition and household income.

According to Wanjiku (2015), the self-help group concept began in rural Kenya with the initial self-help groups main activities being saving and lending money (merry-go-round activities) which then grew into groups which were more cohesive, and tended to move on to development activities such as the purchase of iron roofing sheets and water tanks, as well as the construction of latrines and bathrooms.The department of Social Development (Republic of Kenya, 2015) reported that by the close of 2015 financial year, there were 1,025 registered SHGs in Kisumu East Sub County. East Kolwa location within the same sub county had 200 SHGs, 50 of which were market traders based groups. Market trader groups comprising of women only accounted for 25 out of the 50 trader groups. A preliminary survey by the research revealed that over 85% of women who were members of these market trader SHGs still purchased paraffin for home lighting, buy firewood for cooking, draw water from common sources, and spent a lot of money in transport. It was therefore interesting to enquire the contribution of SHGs on asset acquisition of women market trader members, by taking a case of East Kolwa location of Kisumu East Sub County, Kisumu County, Kenya.

1.2 Statement of the Problem

People of low income have often looked for and found new ways of accessing financial services like savings and credit without necessarily going to formal financial institutions such as banks. Such people have formed themselves in self-help groups (SHGs), where they assist themselves mutually to satisfy common needs arising among themselves. Although studies have revealed that membership of SHGs have enabled low income members to access financial credit and to enhance household food security, little attention has been paid to acquisition of household assets. Women, being persons responsible for domestic chores, spend much of their time looking for cooking fuel, clean water for household usage, fuel for lighting (and ensuring that the house is well lit at night), and transportation of farm or market goods to and from home. These activities have been found

to impact on their health and by far their children's health. For instance, women market traders who are members of various SHGs among open air markets in East Kolwa location have been found to lack necessary domestic assets. It was noted that over 85% of them still used kerosene lamps, firewood for cooking among other deficiencies. It was therefore interesting to query the impact that SHGs have had on these women in as far as acquisition of assets necessary for home efficiency are concerned.

1.3 Purpose of the study

The purpose of the study was to investigate the impact of SHGs on asset acquisition among women market traders in East Kolwa location of East Kisumu Sub County, Kenya. Specific objectives were to:

i. Establish the state of household assets before joining SHGs by women market traders in East Kolwa location of Kisumu East Sub County, Kenya.
ii. Assess the household assets acquired after joining SHGs by women market traders in East Kolwa location of Kisumu East Sub County, Kenya.
iii. Determine the level of household income due to asset acquisition after joining SHGs by women market traders in East Kolwa location of Kisumu East Sub County, Kenya.

2.0 Literature Review

Fighting poverty among the poor and low income households has become a success owing to SHGs. Membership to these groupings have contributed to positive outcomes among poor and vulnerable households, although its effects on acquisition of household assets seem not to have received much focus. The contribution of such assets on the wellbeing of households can however never be gainsaid. Barnes, Khandker and Samad (2010) found that the use of both traditional (biomass energy burned in conventional stoves) and modern (electricity and kerosene) sources improve household consumption and income; the return on modern sources is 20 to 25 times higher than that on traditional sources. In addition, after comparing alternate measures of the energy poverty line, they observed that some 58 per cent of rural households in Bangladesh were energy poor compared to 45 per cent that were income poor. The findings implied that growth in electrification and adoption of efficient cooking stoves for biomass use can lower energy poverty in a climate-friendly way by reducing carbon dioxide emissions. However, acquisition of such assets among low income households still remains unclear.

In another study, Wrenn, E. (2007) examined the determinants of household fuel choice and demand in major cities. The study found widespread use of multiple fuels for a particular purpose (such as cooking) suggestive of fuel stacking rather than energy ladder. The evidence show that higher kerosene prices made households choose either solid fuels (charcoal and wood) only or a mix of solid and non-solid fuels (wood, charcoal, kerosene and electricity). Similarly, Raber (2014) investigated the role and impact of bicycles on households in rural Nshamba, Tanzania. From survey results, the bicycle's main purpose is to support income generation. Using a bicycle offers various improvements as compared to walking, new businesses are possible, marketing opportunities are expanded, time efficiency is improved and productivity increased. Prices and profits are also positively affected by the reduction of transport-related expenses. The work effort can be passed to the bicycle, reducing the user's physical strain.

Ogwumike, Ozughalu, and Abiona (2014) examined household energy use and its determinants in Nigeria based on the 2004 Nigeria Living Standard Survey data obtained from the National Bureau of Statistics. The study revealed that most households in Nigeria use firewood as cooking fuel and kerosene for lighting. This is because most Nigerian households do not have adequate access to environmentally-friendly modern energy sources. Energy use in Nigeria supports fuel stacking rather than energy ladder hypothesis. Among the factors that significantly influence household energy use for cooking are educational levels of father and mother, per capita expenditure and household size.

In Kenya, Kimutai and Bwisa (2015) assessed the contribution and significance of rain water harvesting (RWH) projects on the household's well-being in Thika East. This study utilized ex-post impact evaluation model as cited by World Bank (2004) which makes it possible to deduce effects on those who have benefited from the projects against those who have not. It found that though RWH projects may not satisfy the minimum demand requirement through all days of the year, it is more than able to provide an alternative water supply for the domestic household in periods of long dry spells or when primary water sources are inadequate. The few households which had big storage capacities and are thought to have invested heavily on those projects could boast of survival over long dry spells, manifesting the success stories on such projects. Although cost implications negatively impact against low income households in acquiring these necessary implements, researchers have established that through SHGs, households are better placed to overcome these barriers. It was thus interesting to query the impact of SHGs on acquisition of household assets among women market traders.

3 Methods and Materials

The study was conducted in Kolwa East location in Kisumu East Sub County. This is one of the 7 sub counties

in Kisumu County. The location is composed of 4 sub locations where the open air markets are situated. Table 1 presents target population and sample size distribution.

Table 1: Target population and sample size distribution

Sub location	Target Population	Sample size	Percent
Buoye	97	29	25.68
Mahenya	90	27	23.89
Kawese	85	26	23
Chiga	103	31	27.43
TOTAL	**375**	**113**	**100**

Source: Adopted from Kenya Population Census Report (2009)

The target population was 25 market trader groups operating in the location, comprising 375 members. Through simple random sampling espoused by Mugenda and Mugenda (2003), 30% of the membership (113 women) was selected for questionnaire administration. One official of each group was also selected for interview. Questionnaire and interview schedules were used to collect data from the sampled women traders and officials of SHGs. Descriptive statistics was used to analyse data.

4. Findings

Table 2 presents a summary of demographic profile of the sampled women traders who belong to SHGs.

Table 2: Demographic Profile of Respondents

Profile	Measurement	No. of Members	Percentage
Age (in Years)	18 – 30	24	21.24
	31 – 45	58	51.33
	46 – 60	19	16.81
	61 and Above	12	10.62
	Total	**113**	**100**
Education level	None	8	7.1
	Primary	55	48.7
	Secondary	28	24.78
	Tertiary	10	8.85
	Craft/Artisan	12	10.62
	Total	**113**	**100**
Occupation	Vegetable vendors	32	28.32
	Fish vendors	44	38.94
	Confectioneries	17	15.05
	Fruit vendors	9	7.96
	Grains	11	9.73
	Total	**113**	**100**
Marital Status	Single	12	10.62
	Married	54	47.79
	Widowed	36	31.86
	Divorced	6	5.31
	Separated	5	4.42
	Total	**113**	**100**

The profile illustrates that majority (51.33%) of the sampled women aged between 31 and 45 years; 21.24% of them were of 18 to 30 years of age; 16.81% were between 46 and 60 years old; while 10.62% of the women were 61 years and above. This finding suggests that the population of women traders who are members of SHGs in this location is not an aging population, but of middle age and could be considered to be strong. With regard to education level of the respondents, majority (48.7%) of them had primary education level; 24.78% had secondary level of education; 10.62% of them had obtained craft or artisan level of education; 8.85% of them had tertiary level; while 7.1% of them had not attained any level of education. This suggests that market traders in this location seem to have had basic level of education, and are therefore considered to be able to make decisions geared towards improving their household efficiencies.

Table 2 also illustrates that majority (38.94%) of the sampled women were engaged in fish vending in the open air markets in the area; 28.32% were vegetable vendors; 15.05% were trading in confectioneries; 9.73% were dealers in grains, while 7.96% of the sampled women were fruit vendors. The last aspect of demographic profile covered was the marital status of the sampled women traders. It revealed that majority (47.79%) of the sampled respondents was married; 31.86% were widowed; 10.62% of them were single; 5.31% were divorced; and 4.42% of the respondents were separated. The high number of widowed women traders in this location is an

indication of vulnerability among households in this area.

The analysis of household assets before and after joining SHGs is presented in Table 3.

Table 3: Distribution of Household Assets before and after joining SHGs

Before Joining SHG			After Joining SHG	
Assets	**No. SHG members**	**Percent**	**No. of SHG members**	**Percent**
Bicycles	12	10.62	32	28.32
Wheelbarrow	7	6.19	21	18.58
Gas Cooker	2	1.77	35	30.97
Water tanks	8	7.08	31	27.43
Electric cooker	1	0.88	14	12.39
Super drums	23	20.35	56	49.56
Pool carts	2	1.77	5	4.42
Solar lighting	25	22.12	105	92.92

Table 3 illustrates that before joining SHGs, 22.12% (n=113) of the sampled women traders had solar lighting in their homes; 20.35% of them had super drums; 10.62% had bicycles; 6.19% had wheelbarrows; 1.77% had gas cookers; another 1.77% had pool carts; and 0.88% had electric cookers. Solar panels used for home lighting as well as super drums for water storage were the assets which seemed to be owned by more women (22.12% & 20.35% respectively). However, this was a very small proportion of the total number of women sampled for the study.

The status of household assets among the respondents however, improved much after joining SHGs. The number of respondents with bicycles increased from 10.62% to 28.32%; while wheelbarrows increased from 6.19% to 18.58%; gas cookers increased from 1.77% to 30.97%; households with water tanks increased from 7.08% to 27.43%; households with electric cookers increased from 0.88% to 12.39%; households with super drums increased from 20.35% to 49.56%; households with pool carts increased from 1.77% to 4.42%; and households with solar lighting systems increased from 22.12% to 92.92%. There is observed overall improvement in household assets owned by the sampled market traders after joining SHGs in the study area.

Improvement of household monthly income after joining SHGs was also measured. Table 4 presents monthly income after joining SHGs among the sampled market traders.

Table 4: Monthly Income before and after joining SHGs

Before Joining SHG			After Joining SHG	
Monthly Income (Shs)	**No. SHG members**	**Percent**	**No. of SHG members**	**Percent**
Less than 1000	35	30.97	17	15.04
1000 – 2000	44	38.94	30	26.55
2000 – 3000	22	19.47	42	37.17
3000 – 4000	8	7.08	17	15.04
4000 – 5000	3	2.65	4	3.54
5000 – 6000	1	0.88	2	1.77
6000 – 7000	00	00	1	0.88
Above 7000	113	100	113	100

Table 4 illustrates that the number of women with less than 1000 Shillings of income in a month reduced from 30.97% to 15.04%. Similarly, those with income ranging between 1000 and 2000 Shillings also reduced from 38.94% to 26.55%. However, those with income between 2000 and 3000 Shillings increased from 19.47% to 37.17%. Equally, those with income of between 3000 and 4000 Shillings also increased from 7.08% to 15.04%; those with monthly income of between 4000 and 5000 Shillings increased from 2.65% to 3.54%; those with monthly income of between 5000 and 6000 Shillings increased from 0.88% to 1.77%. This finding suggests that monthly income among the sampled women market traders have improved after joining SHGs and acquiring household assets which might have enhanced efficiency in work performance in general. This improved trading performance and hence monthly income.

Interviews done with the sampled SHG officials also revealed themes which concur that assets obtained through group membership has contributed to improved income among the market traders. Three officials asserted that:

Cooking gas enables quick preparation of meals so that traders make maximum use of business time without being late or inconvenienced.

Another 4 officials of the sampled SHGs stated that:

Assets like bicycles enable members to save on transport costs, reach business premises in due time, and transport goods faster to and from market places.

Three officials were more explicit:

Women normally spend much time fetching for firewood and water. Availability of assets which facilitate water and fuel availability relieves them of this time. Thus they are able to dedicate most of

their time to doing income generating activities which in turn boost household income in general.

It is important therefore to note that these findings impact on business performance of market traders by generally reducing trading costs and efficiency in general. Several studies have concurred with these findings. One of them is Raber's (2014) finding that assets like bicycles supports income generation by offering quick means of transport within rural set ups. This has the potential of spurring business performance and increasing household income. Moreover, Demurger, S. and Fournier, M. (2011) also established that participation in VSL program has an overall positive impact on various indicators of household and individual welfare, including asset expenditure levels, the development of income-generating activities (IGAs), education expenses, and access to health services, nutritional levels and quality of housing. Another study by Wanjiku (2015) found a positive impact on women's social empowerment as a result of being a member of a SHG. The standard of living of the women had generally increased and this was evidenced by factors such as increased meals in the household and payment of health bills. Makora (2014), while investigating the influence of self-help groups operations on income generation in Kenya, found a positive correlation between ownership of income generating projects initiated through SHGs and income generation. Household members' well-being, which also dictates generation of income in a household, is enhanced by efficiency emanating from employment of appropriate assets. This was also established by Kimutai and Bwisa (2015) when they assessed the contribution and significance of rain water harvesting equipment on the household's well-being in Thika East, Kenya.

5. Conclusions and Recommendations

Household assets of women market traders improved after joining SHGs. Solar lighting systems were acquired by more members followed by super drums, wheelbarrows, electric cookers, and pull carts in that order. These assets were acquired in the form of credit given through SHGs to which the women belong. The efficiency attributed to the use of these assets has contributed to improved income from trading operations of the women vendors. The monthly income of the members has increased by larger percentages after acquisition of such assets. It can therefore be concluded that SHGs have had positive influence on asset acquisition and improved monthly income of women traders in open air markets in Kolwa East location of Kisumu East Sub County.

The researcher recommends that further provision of assets which enhances production in agriculture should be encouraged to boost food security. Partners with which SHGs are linked should be sensitized to offer more products to SHGs which are capable of ensuring that food production is boosted. It is recommended that further studies be done on effect of SHGs on credit repayment of assets acquired by household members trading in open air markets.

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