

**INCOME-GENERATING ACTIVITIES (IGAS) IN THE LIVELIHOODS OF THE
REHOBOTH COMMUNITY IN NAMIBIA**

By

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DECLARATION

“I, Emily Kaukumangera (Student Number. 2017299468), declare that the master’s degree research dissertation or interrelated, publishable manuscripts/published articles, or coursework Master’s Degree mini-dissertation that I herewith submit for the Master’s Degree qualification in Development Studies at the University of the Free State is my independent work and that I have not previously submitted it for a qualification at another institution of higher education.

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Abstract

Income-generating activities are an important input for the sustainable livelihood improvement of communities. In a developing economy, they could play a valuable role in coping with and mitigating various socio-economic problems (Saravana & Loksha, 2018:190). In recent decades, Income Generating Activities (IGA) have been increasingly used as a tool to reduce poverty and improve livelihoods. IGA therefore, plays a crucial role in achieving the SDGs in general and the SDG4 agenda in particular. This study set out to investigate the influence of income-generating activities on the livelihoods of the Rehoboth communities. The beneficiaries are funded by the Ministry of Gender Equality Poverty Eradication and Social Welfare (MGEPEWS) and the Hardap Regional Council (HR) micro-projects. The government and other development agencies persistently support initiatives for poverty reduction through implementing the IGA grant. The Namibian Government acknowledged IGAs programme as a vehicle to fast-track employment creation and improve livelihoods through the support of Small and Medium Enterprises. This was stated in the formulation of various National Development Plans (NDP 2,3,4), NDP5 2017/18-2021/22 and the Harambee Prosperity plan (2016-2020).

This research explores the influence of IGAs on the livelihoods of the Rehoboth community in Namibia and the beneficiaries' perception of the contribution of IGAs to their livelihoods. The study employed a qualitative approach because it permitted the researcher to examine and explore the phenomenon under investigation. The qualitative research method was used to collect primary and secondary data, which included secondary analysis documents and reports. The data collected from the beneficiaries and key informants were analysed following an inductive analytical process by extracting themes and categories that emerged from the data

The study found most Rehoboth IGA projects are home-based, with few operating in business areas. It was observed that IGA projects had improved beneficiaries' livelihood, through functional projects which led to minor improvements in some families. The study findings revealed how IGA funds improved the livelihood of beneficiaries of the Rehoboth community.

The study thus concludes that IGAs are a source of livelihood and contribute to poverty eradication and employment creation for disadvantaged community and families. The initiatives have responded to community needs, especially contributing to food security, family education and social status.

Keywords: Income-generating activities, sustainable livelihoods, sustainable livelihoods approach, livelihoods,

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List of Acronyms

CARE	Cooperative for Assistance and Relief Everywhere
CBNRM	Community-Based Natural Resources Management
DBN	Development Bank of Namibia
DFID	Department for International Development
FAO	Food and Agricultural Organisation
FGD	Focus Group Discussion
HPP	Harambee Prosperity Plan
IFAD	International Fund for Agriculture and Development
IGAs	Income-Generating Activities
MGECW	Ministry of Gender Equality and Child Welfare
MGEPRSW	Ministry of Gender Equality, Poverty Reduction and Social Welfare
MAWF	Ministry of Agriculture, Water and Forestry
NDP	National Development Plan
NFIS	Namibia Financial Inclusion Survey
NPC	National Planning Commission
NSA	Namibia Statistics Agency
RUE	Rehoboth Urban East
RUW	Rehoboth Urban West
SDGs	Sustainable Development Goals
SHGs	Self-Help Groups
SLA	Sustainable Livelihood Approach
SLF	Sustainable Livelihood Framework
UNDPs	United Nations Development Populations
WCED	World Commission on Environment and Development
WHO	World Health Organization

CHAPTER 1: INTRODUCTION

1.1. Introduction

This chapter introduces an overview of income-generating activities' influence on the livelihood of the Rehoboth community. The Rehoboth area is divided and integrated into the Khomas and Hardap Regions, where the majority of residents are employed in the Khomas Region, while the town administration is managed in the Hardap Region. This arrangement has influenced the livelihoods of the community. Income-generating activities are perceived to be an evolution aspect of income, employment and livelihood sustainability (Sheheli,2012). IGAs are considered a livelihood strategy for most poor households.

1.1.1. Background of the study

The purpose of the study was to examine the influence of Income-Generating Activities (IGAs) on the livelihoods of the Rehoboth community. IGAs encompass a wide range of meanings depending on the country. However, here IGAs is understood to be an economic activity pursued with the aim of improving livelihood sustainability. India, the Philippines and Bangladesh consider IGAs to be an important initiative for sustainable livelihood and community development and to fight poverty (Mohd, 2018:121; Saravana & Loksha, 2018), (Bhuiyan; Siwar; Ismail; & Omar 2017:93). IGAs, as activities mainly focus on the effectively use locally available resources for the sustainability of the whole family. Activities directed towards economic focus aim at increase the cash income to participating families and improve their livelihoods according to van Niekerk, (2009), (Akter & Ahmad, 2020:148). South Africa and Ethiopia view IGAs as activities that focus on creating employment and help reduce the burden on state dependency, create more self-reliant households and sustainable livelihoods (Woldegies, 2014 & Chitunga-Mabugu, et al., 2013). The South African government has implemented income-generating community projects as one of the strategies to lessen poverty at a national level (Mayer; Gordhan; Manxeba; Hughes; Foley; Maroc; Nell, 2011). Nigeria and Cameroon have used the same principle to define IGAs as micro-projects initiated to generate additional income to improve the community's economic (Onyebu, 2016; Fongang & Soko, 2017). According to Monisha and Sebastin (2017: 88), the main purpose of an IGA is to

promote the quality of life by development of skills, knowledge, attitude, values and a better quality of life for all citizens.

An Indian government system utilised IGAs initiatives to improve living conditions, and this showed that sustaining IGAs can enrich the utilisation of skills, knowledge, and restore livelihoods (Surtia et al., 2016:656). According to Balestri and Meda, (2016), IGA strategies contribute to high incomes, greater dignity, and a strengthened ability to cope with shocks. Moreover, they were shown as a prominent community-based development to support socio-economic empowerment and inclusion of marginalised and underprivileged individuals living in poor environmental conditions (Balestri & Meda, 2016:3).

After Namibia's independence, the Namibian government developed several sectoral policies to combat poverty. Namibia has incorporated the Sustainable Development Goals (SDGs) within the country's policies, which include the Medium-Term Development Strategy and the Harambee Prosperity Plan (HPP) to alleviate the plight of people in poverty (HPP, 2016). The 2030 Agenda for Sustainable Development provides member countries, including Namibia, with a global blueprint to translate the shared vision of the Sustainable Development Goals (SDGs) into national development plans and strategies (Jalulah, 2020: ii).

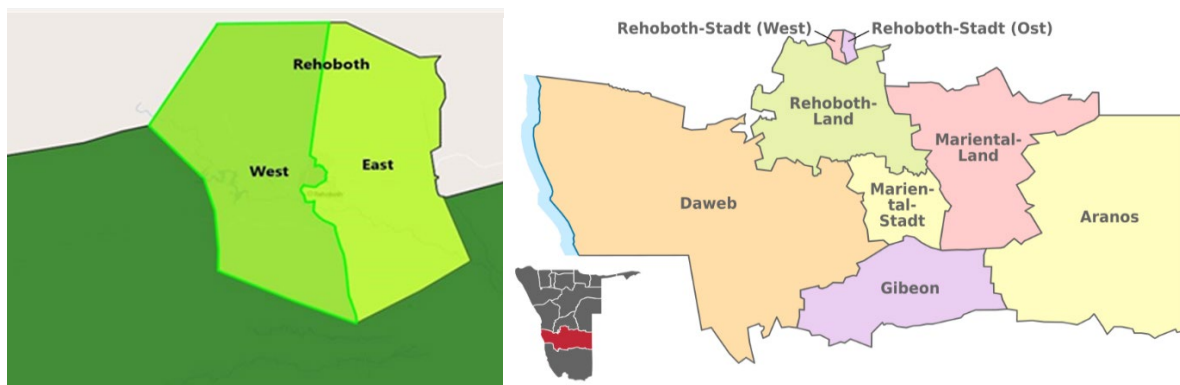
Inequality and poverty remain two of Namibia's most pressing challenges. Reducing inequality and poverty persists to be a significant national priority in Namibia (World Bank & NSA, 2017:9). Vision 2030 is the country's instructive development strategy implemented under series of five-year National Development Plans (NDPs). Despite the progress, huge challenges remain to reduce poverty and inequality. Resistance to the triple challenge of poverty, inequality and unemployment persists despite the large amount of public funds allocated to address them (World Bank & NSA, 2017: 1). The World Bank estimates Namibia has the second most unequal income distribution in the world after South Africa. In response to addressing poverty and dependency on the state, the Hardap Regional Council and the Ministry of Gender Equality and Child Welfare have been providing grants to community Income-Generating projects over several years to enhance peoples' livelihoods in response to addressing poverty. However, since the launch of the IGA grant program in 2001, beneficiaries have not

succeeded, particularly in urban areas, and some projects have even been discontinued due to a lack of management skills. Communities often experience various challenges in their own unique environment, such as inequality and high poverty, lack of income, low level of education and limited access to socio-economic services (Chitunga-Mabugu, et al., 2013). Therefore, most people are increasingly forced to find ways of generating income for their livelihoods. People living in urban slums regularly face numerous challenges to survive within such an environment, primarily through informal shelter and the outcomes of informal income-generation strategies (Balestri & Meda, 2016:3). Extremely poor households have very limited opportunities to increase their incomes and tend to rely on poorly paid employment and very low productivity activities (Shiree, 2011:2).

1.1.2. Background of Rehoboth

Rehoboth is a town with 28,843 inhabitants and is located about 84 km south of Windhoek, the national capital of Namibia (NSA, 2011:39). The town is situated north of the Tropic of Capricorn along the B1 road, in central Namibia, Hardap Region. Rehoboth lies on a high elevation plateau with several natural hot-water springs. It is estimated that over 12 000 inhabitants live in poverty and reside in informal settlements in and around the town. An average of two-thirds of these inhabitants is settled on smaller erven, known as smallholdings on which they engage in informal income-generating activities. The majority of the inhabitants of Rehoboth, in total about 80%, commute daily the 170 km route back and forth to the capital city of Windhoek for employment purposes (Hoppe, 2019).

Figure 1:1 The study area



Source: Wahlkreise in der Region Hardap, Namibia (2014)

Namibia's population is estimated at 2 280 716 people living in 544 655 households, with an average of 4.2 persons per household (NSA, 2016:32). Statistically, the total population of the Hardap Region was 87 186 in 2016 and had an annual population growth rate of 3.8% between 2011 and 2016. Statistics presented by the NPC (2016:24) show that the number of poor people has increased in Rehoboth due to rural migration and a lack of education. Therefore, people have become vulnerable and find it hard to escape the ravages of poverty (NPC, 2015). The 2016 Namibia Intercensal demographic survey indicated that wages and salaries are the most frequent primary source of income in Namibia, reported by 52.0 % of households. The survey showed that 7.2% of households depended on non-farming business activities for the source of income, of 9.9 %, which contributed to all households in urban areas (NSA, 2017:95). Additionally, a similar trend was also observed at the constituency level. Moreover, information on the livelihood of households is very important for the eradication of poverty and hunger and upgrading livelihoods' sustainability.

The Namibia Financial Inclusion Survey (NFIS) 2017 indicated that self-employment in the informal sector contributed 6.6% to livelihoods (NSA, 2017:42). It is clear that Namibia has given top priority to the use of public funds to combat poverty, inequality and other socio-political goals since its independence. Education, health, social security, housing and other welfare programs routinely account for more than half of government spending (NSA, 2016). The survey also showed that in the Hardap Region 52.8% of inhabitants live in detached/semi-detached and improvised housing (shacks) (NSA, 2017:101). Regionally, salaries and wages remain the highest source of household income at 70.5% in Hardap Region while farming represents 1.8% and business income 2.7% (NSA, 2016:76). Unfortunately, numerous challenges threaten the food security and livelihood sustainability of the Rehoboth community. Poverty in Namibia can be identified within the geographical regions, mainly in areas where the economic activities are farming-related. Poverty is defined as destroying the number of people unable to command sufficient resources to satisfy their basic needs due to a lack of income (NPC, 2015 & NSA, 2016). Lack of income makes it difficult for people to buy food and feed their families, thus leading to periods of hunger. Hunger further exacerbates peoples' ability to go out to earn a sufficient income to sustain themselves. Food security and ways to sustain themselves are thus some problems faced by the Rehoboth community.

1.2. Problem statement

In the quest to alleviate poverty, the government of Namibia has placed under the spotlight sustainable livelihoods, due to the rising concerns around social inequality and poverty (NPC, 2017). IGAs are important initiatives for sustainable livelihood and economic empowerment (Morse et al., 2009). Statistically, (28.7%) of the population live in poverty while 15% are extremely poor. The poverty line is determined by a "cost of basic needs" approach. This imbalance between the rich and the poor is deep-rooted in income inequalities (NPC, 2015). In this case, the Namibian government has initiated the IGAs programme as a long-standing strategy for economic empowerment. IGAs have incorporated IGAs schemes in ministerial programmes (MGE CW, 2017); NPC, 2014 and according to (MGE CW, 2017), the IGAS grant programme is considered as an extensive instrument for the social and economic development of Namibia and the fight against poverty in the midst of vulnerable communities.

Kavetuna (2013); Sinimbo (2013); MGE CW, (2008); Mutilitha, (2003); MLSW, 2004 and NPC, (2006) state that beneficiaries have not successfully realised the objectives of the IGAs in support of sustainable livelihoods. Furthermore, identified failures of IGAs might be due to a lack of entrepreneurial skills, education capabilities, expansion of production or services. The indication here is that IGAs beneficiaries have struggled to survive, and poverty is not decreasing.

Previous studies conducted by Fisher et al. (2017), in Sub-Sahara Africa indicated that IGAs strategy has improved livelihood choices and has stimulated productive investments. Countries like India (Basu, 2001), China (Chen et al., 2019), and Bangladesh (Islam & Mainuddin, 2015) have succeeded in IGAs as initiatives for socio-economic and employment creation. Meanwhile, citizens experienced the effects of poverty, chronic unemployment, and unsustainable livelihood successes. Therefore, this study aims to assess the impact of IGAs on the livelihoods of Rehoboth project beneficiaries.

1.3. Aims of the study

The aim of this study was to examine the influence of Income-Generating Activities (IGAs) projects on the livelihood of Rehoboth project beneficiaries.

1.4. Objectives of the study

The following are the specific objectives of the study:

- Conduct a literature review on IGAs and the influence on livelihood and sustainable livelihoods approaches;
- To assess the IGA grant beneficiaries' perceptions of the projects;
- To analyse and identify viable IGAs conducted by the beneficiaries in Rehoboth;
- To examine the influence of IGAs on changes to beneficiaries' sustainable livelihood (Poverty reduction and improvement in food production).
- To provide recommendations that could be used for conveying effective support for sustainable livelihoods to alleviate poverty.

1.5. Research questions

The following are the research questions:

- What are the IGA grant beneficiaries' perceptions of the projects?
- What types of IGAs projects have been conducted by the beneficiaries in Rehoboth?
- What has been the influence of IGAs on changes to beneficiaries' sustainable livelihood – considering the SLF? (Poverty reduction and improvement in food production.)
- How has one's IGAs contributed to livelihood sustainability in terms of the following: food security, education and health?
- How have government grants contributed to the sustainability of the IGAs project?
- How can one consider an IGA project as sustainable?

1.6. Conceptual framework

a). Income-Generating Activities (IGAs)

Originally, the term was used mainly by economists to explain the complexities of a nation's economy (Noah; Charles & Yiga 2021). However, the income generating activities take many forms. IGAs are made up of small businesses run by a group of people with the aim of increasing their household incomes by diversifying their livelihoods. These simply means income generating activities are those activities

affecting the gaining or increasing of income by an individual person. However, an example of IGAs which does not result in making profit would be a situation where some productive beneficiaries produce enough food to feed their selves and family. In this particular case, skills have been used to meet immediate needs and thus savings have been achieved. Therefore, money value is placed on the food produced and so the food can be seen as an income (ACF International, 2009).

b). Livelihoods

The notion of livelihood consists of a mixture of resources used and activities undertaken to survive (Dinku, 2019; Su et al., 2019). These resources can consist of assets or capital, i.e. human, natural, financial and physical capital.

The United Kingdom Department for International Development (DFID) May, 1997 has developed the most influential approaches to recognise livelihoods in the Sustainable Livelihoods Framework (SLF). The SLF classifies livelihood assets as five types of capital: human, social, physical, financial and natural (Ashley & Carney, 1999) (Chambers & Conway, 1991) (DFID, 1999) (Morse & McNamara, 2013) (Scoones, 1998) (Serrat, 2017). In the CBNRM setup, natural resources are referred to as natural capital. Human and social capital must be available and used appropriately for the management of resources. Therefore, the results of sustainable livelihoods are community well-being, increased income, improved food security and reduced vulnerability among community members, and increased sustainable use of the natural resource base in the area (Lendelvo & Nakanyala, 2012).

1.7. Significance of the study

Poverty and inequality remain two of Namibia's most pressing challenges and continue to be important national priorities (World Bank & NSA, 2017:9). The Namibian government, through its national frameworks NDPs, HPP and Vision 2030, has indicated changes in the ownership patterns of the economy and the reduction in income inequality and poverty in the Namibian society. The NDP5 proposes enterprise development as an intervention to advance SME development through the provision of government funding programs to support and start new businesses and to create awareness for the creation and expansion of an SME. These programmes improve, support and promote savings and credit cooperation strategies of individuals

to attain structural transformation and conclusively inclusive, sustainable and reasonable growth (NDP5, 2017:17).

The Namibian unemployment rate is at 28.1%. However, prosperous businesses are used as incubators that bring the unemployed population into the formal economy. According to the NDP5, (2017:16) the Micro, Small, Medium Enterprises (MSME) sector recruit around 129,000 individuals. However, because of a lack of resources and innovation, most projects are not sustainable. A lack of entrepreneurial culture and the fear of taking risks also contribute to this. SMEs are unable to access the business development services due to a lack of financing and information. Despite the inauguration of various financial institutions such as the Development Bank of Namibia, and numerous commercial banks, access to micro-credit is still a constraint, interest rates are too high, a lack of, or unsatisfactory collateral, and inappropriate information on the availability of financial services and products (NDP5, 2017:16).

1.8. Limitations of the study

According to (Bryman, 2016), limitations of the study are challenges anticipated by the researcher during the study that could influence the scope of the study, data accessibility, and unanticipated occurrence. This research, however, is subject to several limitations. Firstly, the constituency offices could not provide the researcher with a proper IGAs database on IGAs beneficiaries. The information on the IGAs database obtained contained only projects names without conduct details of beneficiaries. The research was very time consuming and costly. The researcher had to drive around to find available participants and recruit them. The scientific research field on the topic of factors that influence the sustainability of IGAs is very small.

The randomly selected beneficiaries all were not all available, which led the researcher to use snowball research techniques to recruit available beneficiaries. Therefore, this made it challenging to trace beneficiaries to participate in focus groups discussion. Some projects have migrated to other towns. Data collection process has taken some more time when expected. Planning and organisation process of the focus groups researcher was also challenging. The participants' expatiations and rational was their projects will be funded when participating. Therefore, the researcher has to explain the objectives of study very often.

1.9. Conclusion

This first chapter provided an overview of the study, including the conceptual framework. Governments and development agencies have been cited as the main actors attempted to improve community livelihoods through providing grants as poverty eradication strategy. These research seeks to contribute to the body of evidence on the influence of IGAs projects on the livelihood of Rehoboth project beneficiaries. The second chapter provides a literature review on prior research on income-generating activity initiatives that aimed to have an influence on the livelihoods of projects beneficiaries. The relevant information on sustainable livelihoods, Sustainable Livelihoods Approach (SLA) and IGAs as well as obstacles to IGAs' sustainability was highlighted. The subsequent three chapters address the methodology used, the research findings, conclusion and recommendations.

2. CHAPTER 2: LITERATURE REVIEW

2.1. Introduction

The literature review is the most significant aspect of the research process. The review gives direction to the researcher to place his/her research on the right path (Bryman, 2016). This section comprises a review of income-generating activity initiatives that aimed to have an influence on the livelihoods of a community. It also highlights the relevant information on sustainable livelihoods, Sustainable Livelihoods Approach (SLA) and IGAs as well as obstacles to IGAs' sustainability. The literature content covers relevant information on the importance of IGAs within the Namibian economy; factors affecting the sustainability of IGAs and the contribution of IGAs to sustainable livelihoods of beneficiaries. The literature consulted for the study was mainly obtained from selected books and empirical academic journals.

2.2. Sustainable livelihoods

Sustainable livelihoods are an approach of thinking about the opportunity, objectives and priorities for development in order to enhance progress in poverty elimination (Ashley & Carney; 1999:6 and Zhang et al., 2019). Sina, Chang-Richards, Wilkinson & Potangaroa (2019) summarises the importance of self-reliant and skills as strategy to compact poverty, stated that:

“The well-known proverb *“Give a man a fish, and he'll eat for a day. Teach a man to fish, and he'll eat for a lifetime”* carries the notion of sustained livelihood, with an emphasis on skills and ability to enable self-reliance (p.174).”

Sustainable livelihood has been placed under the spotlight due to the rising concerns around social inequality and poverty of the Rehoboth community. Chambers and Conway in 1992 have come up with the sustainable livelihoods concept standard definition, which has become the concept followed by most researchers in their studies. According to Chambers & Conway (1992:7), “livelihoods comprise the capabilities, assets (resources, stores, claims and access) and activities required for a means of living. Broadly defined, livelihood is sustainable once it is resilient to shocks and stresses and does not adversely affect the environment.

Another indication is that livelihood is sustainable once it can maintain or improve its capabilities and assets and provide sustainable livelihood opportunities for the next

generation which contributes net benefits to other livelihoods at the local and global levels and in the short and long-term.” The British Department for International Development (DFID) was further developed in the mid-90s and integrated into the development programme of the agency. The Chambers idea of ‘*sustainable livelihoods*’ established the groundwork of the Sustainable Livelihoods Approach (SLA) and the Sustainable Livelihoods Framework (SLF). However, the SLF frequently serves as a mechanism for the study of deprived peoples’ livelihoods, whilst simultaneously visualising the key aspects of impact as posited by Hussein (2002:8), cited in (Dessie, 2013: *ibid*). The SLF emphasize the importance of assets in creating sustainable livelihoods for the underprivileged, and even more so people’s ability to become resilient in shock conditions (Jackson, 2021:4). Meanwhile, SLA encourages a better understanding of several capitals that need to be regarded for planning livelihood techniques. The perception of these capitals is also supported within a broader structure and institution, which normally is referred to as policies, institutions, and processes (Patnaik & Prasad, 2014:354).

A livelihood is significant in community lives and a fundamental tool in poverty eradication. Nel (2015:511) states that sustainable livelihoods are asset-based, through which interventions of development are recognised and strive to reinforce individuals’ capabilities and survival mechanisms to guarantee that livelihoods are sustainable. In this case, livelihood skills refer to resources, capabilities, and opportunities for following individual and household economic goals, such as income generation. However, the sequence of activities and choices made by individuals with the objective of attaining livelihood goals include production and financing of investment strategies Liu, Chen & Xie, 2018 and Wang at el., 2015). IGAs projects over the past millennia have played a crucial role in the successful achievement of sustainable livelihoods of beneficiaries in Namibia. The utilisation of SLF has been proven to be very beneficial to livelihood components. The approach emphasises securing quality and decent livelihoods that contribute to societal living conditions by identifying both a need to improve income and abilities for vulnerable households to cope with stress, shocks and vulnerabilities (Patnaik & Prasad, 2014: 353 and Trang & Loc, 2021:3).

Niesing et al. (2016:39) define sustainable livelihood as the capability of society to cope with stress and shocks and to recover from these hindrances at the same time preserve and improve their assets and capabilities. The sustainable livelihoods concept has dominated development efforts in third-world economies, normally in Africa, Latin America and Asia (Cline-Cole and Robson, 2016; Clarke and Carney, 2008). Fang et al, (2018) and Morse et al. (2009:4) argue that SLA comprises a “multiple capital” approach where sustainability is measured in relation to available capital assets and an analysis of the vulnerability context (trends, shocks and stresses) in which these assets exist. The influence of IGAs on livelihood was analysed by considering the criteria of capital creation, which encompasses five components: human, physical, social, financial and food security (Patel et al., 2016:318 and Li et al., 2020). The reflection has shown improvement in all livelihood assets. Camp et al. (2013:28) dispute that based on pentagon assets, SLA helps foresee the access that peoples have to the varieties of capital. The pentagon asset should be considered as a visual tool to assist through planning procedures (Royo et al., 2018).

2.3. Theory of Sustainable Livelihood Approach (SLA)

According to Sheheli (2012:43); Ndhlovu, (2018) and Mbajiorgu, (2021) states that the approach is noticeable in current development initiatives programmes that target to improve livelihood prominence, reduce poverty, and lessen vulnerability in communities involved in income-generating activities. SLA (1999), as a poverty eradication initiative, has arisen in response to addressing unpleasant practices with traditional attitudes to poverty eradication, but also as an outcome of current research concerning the description and understanding of poverty (Krantz, 2001:10). SLA (1999) is fundamentally an approach to holistically understand the livelihoods of the community living in poverty with a view to developing effective poverty intervention strategies (Hammill, et al., 2005:76). SLA (1999) also embraces a broader strategy for individuals’ livelihoods by investigating further than IGAs projects in which individuals participate (Chambers & Conway, 1991 & Farrington, et al., 1999).

However, Chowdhury, (2021:304) and Olajide, (2015:77) attributes the widespread application of SLA to poverty alleviation among different international development organisations to three main reasons. First, is the understanding of the limitations of

economic growth on its own to contribute to poverty alleviation. The poor often lack the capability and opportunity to partake in economic growth. Therefore, it is significant to understand what impedes the underprivileged from bettering their economic and living conditions in order to develop effective strategies. Second, is the realisation that poverty is multidimensional, which goes beyond inadequate income to include other dimensions such as scarcity, exclusion, vulnerability and powerlessness. These various dimensions are, however, complex and interrelated. Finally, there is the need to include the poor, who best know their conditions, in the design of poverty intervention strategies.

Morse et al. (2009:3) state that ever since the 1990s, the SLA (1999) has become a governing approach to the execution of development interventions by most main international agencies. According to Solesbury (2003) as cited by Patnaik and Prasad (2014:355) the Department for International Development (DFID) was amongst the first development agencies that have led in promoting the SLA as the main approach for poverty reduction and as a primary policy objective. Agencies such as Oxfam; the United Nations Development Programme (UNDP); Cooperative for Assistance and Relief Everywhere (CARE); International Fund for Agriculture and Development (IFAD) and Society for International Development (SID) have adjusted this approach into their institutional frameworks as poverty intervention strategies (Olajide, 2015:84 & Mbajiorgu, (2021). However, the use of the approach slightly differs depending on the agencies, but they all share the objective of fighting poverty. In terms of UNDP, SLA has served as a proclaiming framework for planning recognised incorporated livelihood activities whose intention is to advance the livelihood sustainability amongst vulnerable and needy individuals by restoring the flexibility of their adaptive and surviving mechanisms. Meanwhile, for CARE, the emphasis is on humanitarian work or development programmes to assist the most underprivileged and vulnerable individuals. CARE practices the Household Livelihood Security framework in designing, analysing, monitoring and evaluating programmes. UNDP and DFID work at the community level, however, and both emphasise tackling empowering environment policies, macro-economic reforms, and legislation/laws as equally crucial for effective poverty reduction.

The approach under DFID comprises SLF as an analytical structure, which facilitates the extensive and logical understanding of principal aspects that impede or improve

livelihood opportunities and demonstrate the relations among these (Krantz, 2001: 4). Through these frameworks, individuals and their assets are put at the centre in trying to understand livelihoods and aspects that affect the livelihoods of the poor.

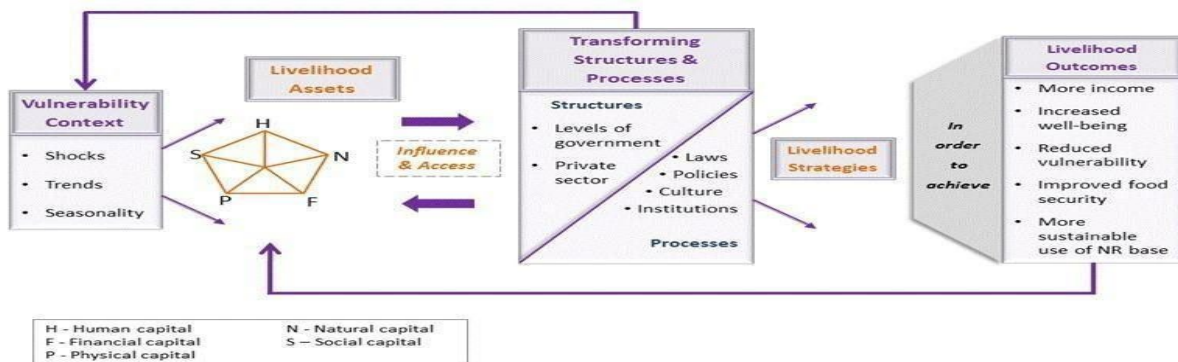
DFID's SLF presents an understanding of different interacting factors that affect people's livelihoods (DFID, 1999). The framework demonstrates a way of thinking about livelihoods through diverse circumstances such as impediments and opportunities and defends those imperative perspectives are not overlooked (Ashley & Carney, 1999). SLF as a conceptual framework is used to structure our analysis (Scoones, 1998 & DFID, 1999). Since of its holistic and multidimensional approach that acknowledges the complexities rooted in rural livelihoods (Fisher et al., 2013:1105). Clark & Carney (2008) believe this framework to be moderately hesitant for analysing the influence of policies and political economy measures since it has a tendency to towards a micro household rather than cross-scale interactions. The approach was considered comparably political and inadequately focused on the fundamental causes of poverty, comprising control of power, exclusion and entitlement (Clark & Carney, 2008). This may be linked with implementation rather than inherent to the framework.

This study adopted the SLA framework Ahmed (2009) as an instrument for understanding how households rely on capabilities and assets to advance livelihood strategies through a variety of IGAs. It will therefore form the theoretical framework to bolster this research. Many development planners have advocated the SLA as a single method of both understanding the situation of underprivileged society by utilising the SLF (1999) and changing the system of addressing the situation in sustainable livelihoods principles (Carney, 1999:13). The SLA (1999) is increasingly being used by many development agencies and NGOs to achieve a better understanding of livelihood capital management systems. The SLA is a holistic and people-centred approach and seeks ways to improve people's livelihoods by building on their assets (Farrington et al., 1999).

SLA (1999) can help in planning development activities and assess the contribution that existing activities have made to sustain livelihoods (Serrat, 2017:24-25). Indeed, (2001) represents both a practised and principled position, as it is thought to visualise being able to conduct such a study without community involvement (Krantz, 2001:11).

The framework is people-centred and designed to be participatory and to improve understanding of the livelihoods of the poor (Kasie et al., 2017). The SLF has an emphasis on sustainability and to improve the effectiveness of poverty reduction efforts (Kallio, 2019: 7).

Figure 2.1: The sustainable livelihoods framework



Derives from: DFID, 1999 & Scoones, 1998

Olajide (2015:8) and Chowdhury (2021) notes that numerous livelihood models were developed by researchers attempting to eradicate poverty, and all their key elements are related.

2.3.1. Vulnerability Context

There are external environmental factors that adversely disrupt individuals' livelihoods: shocks, seasonality, and trends DFID, (1999:15). Households exist in the external environment, which accounts for various family distresses political, socio-economic and environmental dimensions, conditions and trends). Vulnerability contributes to insecurity in the welfare of individuals, households, and societies when there are changes in their external environment.

Sarker et al., (2019) states that vulnerability and livelihood resilience are inversely related. There are binary characteristics: an external part that represents shocks, seasonality and critical trends, and an internal presence of dangers triggered by the low ability and income to cope with them (Serrat, 2017: 23). Follow the figure 2.1 above.

2.3.2. Capital Assets

The SLA (DFID,1999) has various features (Krantz, 2001:9; Serrat, 2017:23; Morse, McNamara & Acholo, 2009; & Scoones, 1998:4).

Natural capital: encompasses the setting, the right to use, according to seasonality and property. Morse et al. (2009) posit that IGAs are sustainable when the projects can resist “external shocks and forces.” Natural refers to existing resources such as air, water, generic resources, and soil. This capital is necessary for individuals who produce half or all their living from undertakings that depend on natural possessions (Serrat, 2017:23). IGA projects such as harvesting and animal husbandry, fishing, and extraction of minerals must preserve the environment.

Social and cultural capital: in the perspective of the SLF is applied to mean the social resources upon which people draw when pursuing healthy livelihoods. Sociocultural capital is built through social networks and connectivity that build people's trust and ability to work together and expand their access to wider institutions. Socio-cultural capital relates to natural and social capital that can hinder a project's sustainability. The social problems within a community and culture often produce a destructive "coil of mistrust," which may lead to the failures of project stability.

Physical capital: consist of the primary infrastructure and goods produced required for provision of livelihoods. However, the following are frequently required for sustainable livelihoods: reasonable transportation; conducive housing and shelter; proper sanitation and water supply; communication and affordable energy. Okundaye, Fan & Dwyer (2019:32) and Pinto, (2013) proves that advanced communication can lead to a vibrant IGA atmosphere in project administration.

Catastrophes of communication with or before IGAs' execution can be extremely harmful. A project may deteriorate if it lacks access to basic services such as human health, water, and energy. The opportunity costs related to substandard infrastructure can similarly interfere with education, access to health support, and IGAs (Elizondo, 2017).

Financial capital: embodies the economic resources that the society uses to accomplish its purposes relating to living conditions. This livelihood principal is the accessibility of money or equivalent, which supports individuals to implement various livelihood strategies. Financial convenience delivered by systems, such as microfinance establishments and financial institutions, is not available to the poor. SLA (1999) argues that financial progress has to be made through the assistance of international goals of SDGs and their techniques (Serrat, 2017).

Human capital: determine the skills, knowledge, talents, human resources skills, well-being and health which collectively enable individuals to follow diverse livelihood plans and accomplish individual livelihood principle. At the household level, human capital is an aspect of the quantity and quality of the workforce available. This varies according to skill levels, leadership perspective, household size, health status, etc. Apart from its inherent worth, human capital is necessary to positively influence various styles of capital.

2.3.3. The institutions and policies:

This determines connection to assets and choice of livelihood strategies (Sheheli, 2012:44). Institutions, organizations, guidelines and laws are changing the structures and processes that shape the basis of life. These are political structures and processes that mediate the complex and differentiated process of achieving a sustainable livelihood that explains why different people have different access to different livelihoods (Kasie, Agrandio, Adgo, & Garcia (2017: 22). The vulnerable people exist in livelihoods which are characterised by multifaceted systems of integrating socio-economic environmental and political features that require a collective understanding (Olajide, 2015:11). The institutions are linked to policies, laws and regulations, societal norms, and practices that determine the way in which institutions operate. The main constraints experienced by the poor are that the processes which frame their livelihoods may scientifically limit them, which require the government to adopt pro-poor policies that benefit the impoverished (Serrat, 2017:24).

2.3.4. Livelihood strategies:

This refers to techniques that lead to the construction of assets and capabilities to improve individuals' livelihoods. These can be manufacturing, processing, expenditure, social networks and income-generating activities. The aim of livelihood strategies is to achieve livelihood results. Strategies and outcomes for livelihood are altered by the environment of the structures. Livelihood strategies are shaped by household assets, natural forces, socio-economic factors, and institutional factors (Zhang, Mishra, and Zhu, 2019). Hence, strategies implemented by communities can affect livelihoods. Furthermore, livelihood strategies should contribute to extra guaranteed income and economical sustainability. Potential positive livelihood consequences can consist of income, improved well-being, decreased dependency syndrome, upgraded food security, sustainable use of natural resources, recovered human dignity and decreased conflict among families (Serrat, 2017:22).

2.4. Income-Generating Activities (IGAs)

Income-generating activities are an important input for the sustainable livelihood development of the community. In a developing economy, they could play an effective role in coping with various socio-economic problems (Saravana & Lokesha, 2018:190). Mufudza (2015:14), refers to IGAs as activities that focus on generating income and chances for communities to use locally accessible resources to decrease the community's dependence upon the state. Furthermore, these actions create opportunities for households to become self-reliant and able to maintain and care for their families.

IGAs focus on utilising locally available capital productively for the advantage of the whole community. Meanwhile, it also aims to reinforce the livelihood approaches of populations to reduce the number of vulnerable people. Moreover, the term refers to the generation of employment opportunities as well as sustainable livelihood possibilities. Activities of income generation can address food insecurity, livelihood sustainability, and employment. IGAs also consist of agricultural production (crop, livestock) for household and income employment, non-farming enterprises, transfers and non-labour income sources (Chitunga-Mabugu et al., 2013:3).

Asian countries such as India, Bangladesh, Indonesia, and Malaysia have adopted IGAs as development initiatives for poverty alleviation and sustainable

livelihood (Islam & Mainuddin, 2015; Saravana & Lokesha, 2018). In India, the IGA initiatives have shown improvement in human, social, physical and finance sectors as well as food security (Patel et al., 2016:318). Existing literature on IGAs demonstrates the positive correlation between income-generating activities and household income (Roberts, 2018:17). In Bangladesh, IGAs play a significant role in almost all features of society and contribute to the accessibility of all natural, human, financial and social capital for sustainable livelihoods (Hasan et al., 2015).

2.5. Importance of IGAs within the Namibian economy

Both MDG1 and 3 by 2030 documented IGAs as a strategy to eliminate poverty and hunger (Jalulah, 2020). The Namibian government has implemented income-generating community projects as one of the strategies for poverty reduction at the national level (MGECW, 2017). The main reason behind the implementation of this strategy has been to offer instant deliverance in terms of alleviating the poverty of beneficiaries. Despite relatively good economic and employment growth, about 28.7% of the population is poor while 15% is extremely poor (DHPS, 2019). According to Mouhammad (2018), the main objective of IGAs is to support the crisis affecting communities' access to extra incomes, where society is struggling to sustain their livelihoods. The IGAs support the economic empowerment strategy of the deprived community and increase the food security possibilities. They also contribute to saving competencies, promote access to credit, and reinforce decision-making within the household.

Chitunga-Mabugu et al., (2013) & ACF (2009:13) state that through the IGA initiative, the local economy is reactivated after a crisis in order to recover and improve and create new sources of income. Many countries - including the Philippines, South Africa and Nigeria - have implemented this strategy to eradicate poverty (Camp, Doassingar, & Niederhuber, 2013; Mayer et al., 2011 & Ifejika et al., 2013). These projects provide instant cash flow while the beneficiaries' skill development occurs simultaneously (Oldewage-Theron & Slabbert, 2010:6). The IGAs initiative presents a sustainable resolution to unemployment and poverty mitigation. In addition, IGAs are important to business as their potential is to subsidize a country's entire development.

Kamwi et al. (2018:13084) assert that livelihood enterprise and skills are important to advance livelihood prospects, reduce poverty, boost job opportunities, and promote sustainable development. Furthermore, they see livelihood as a method by which rural people build various ongoing collections of assets and activities to enhance and upgrade their living standards. The IGA programme aimed at contributing to the socio-economic empowerment of needy communities by encouraging them to participate in the programme to create self-employment and job opportunities for others (Shiviya,2020 & Himulayi,2020). Balestri and Meda (2016:3) further debate that the promotion of IGAs initiatives may lead to a community development strategy that boosts economic empowerment and inclusion of the underprivileged in poor settings.

2.6. Influences affecting the sustainability of IGAs

The only implicit approach to examining the sustainability of IGAs is in the context of their contribution to poverty alleviation by providing income to the immediate family and thereby improving the life of the entire community (Jalulah, 2020). The SLA (2014) is an illustration of a “multiple capital” plan whereby sustainability is measured in relation to available capital (human, natural, physical, social and economic) and a study of the vulnerable environment (trends, shocks and stresses) in which these assets exist (Patnaik & Prasad, 2014:354). Elizondo (2017) and Lax & Krug, (2013) further deliberates that SLA (1999) measures sustainability in terms of the quantity of the capital, and SLA (1999) was seen as a tool to analyse the absence of the occurrence of this capital.

An augmented understating of capital measures had a direct effect on income-generation strategies in five Latin American countries (Guajardo, 2007). The fact that indigenous people there possessed fewer assets impeded individuals from taking advantage of economic opportunity as well as their ability to engage in income-generating activities (Patrinos & Skoufias, 2007: ii). IGAs were considered as a valuable development strategy for livelihoods. However, society, education, social participation, leadership and financial management hindered the success of community projects (Lungo et al., 2017:2; Karanja 2014:4; Kirema-Mukusa & Abura 2013:49 & Charel et al., 2016:1191). Chitiga-Mabugu et al. (2013:6) affirm that, regrettably, there are no detailed instruments available to assist the measurement of the influence of IGAs projects on the livelihoods of communities.

According to Chitiga-Mabugu et al. (2013:5), the influence measurement of community development interventions is basically non-existent in the South African context. Therefore, the joint involvement of all stakeholders in the recognition of indicators will help measure the progress of projects in terms of sustainability. The established indicators can comprise the present and forthcoming indicators to guarantee attentive actions towards a definite conclusion (Bell & Morse, 2008) as cited in (Niesing et al., 2016:33). Chitiga-Mabugu et al. (2013); and Kuipers (2014), identify possible reasons for the failure of IGAs from various literature: poor planning and implementation of programmes; dependency on donor agencies; absence of capital and no access to credit services; and lack of business management abilities, such as planning, financial, marketing, and administrative.

In the Namibian context, several vulnerability context variables were identified as factors affecting the sustainability of IGAs: productivity, droughts, floods, environment degradation and climate change (Kamwi et al., 2018:13076). Insufficient financial capital has been identified as a threat to most IGAs. According to Mutilitha (2003), as cited in (Kavetuna, 2013:27) the factors most liable for the failure of IGAs are: financial resources constraint, poor access to market and production infrastructure, poor administrative skills and organisational competence, and inadequate potential to network, communicate, and establish associations. Furthermore, it is established that the small grant amounts have impacted IGAs' sustainability and lack of investment (Kavetuna, 2013:27; Himulayi,2020 and Shaviya, 2020). Empirically, it is proven that most funded beneficiaries through these schemes IGAs are failing because of a lack of entrepreneurial skills, customer service skills, expansion of products and services, and lack of commitment levels (Chitunga-Mabugu et al., 2013:6).

Meanwhile, Sinimbo, (2013) and Kavindja, (2019:45) argue that the proximity of the marketing and non-existence of markets, finance availability, management, gender issues, culture and age of experience are some factors that have an impact on sustainability. This supports what (NPC, 2007:52) asserts - those various reasons why projects fail include dependency syndrome and laziness as well as self-enrichment and selfishness. The reasons for most failures of the IGAs are intertwined. In Kenya, factors such as human resources, managerial skills of project personnel, availability of funds and organisational culture including cultural beliefs and

values, and attitudes of the beneficiary community were identified as factors that affect income generation (Barasa et al., 2015:81). The argument is that the livelihood projects performed better in mobilised communities also continued to perform better when they were mobilised continuously and with continued technical support. Furthermore, the belief is that projects also functioned better when other ethnic ethno-sociological aspects were considered (MDG Achievement Fund, 2013:10).

2.7. Contribution of IGAs on Sustainable Livelihoods of beneficiaries

The Namibian National Rural Development Policy (NRDP) was established with the overall goal of attaining sustainable economic development. The aim was to create employment and income-generating opportunity areas for poverty reduction and for diminishing environmental, social and political risks (MURD, 2012: 22). The policy has guided the execution of the Income-Generating Activity Fund/ Microfinance grants. In response to addressing livelihoods, community IGA projects have benefited from these grants over several years and have been provided with grants to improve and advance enterprise in response to fighting poverty (Sinimbo, 2013). IGAs have been recognised as the most current strategy for poverty reduction and as one key manner to promote the participation of the poor in the economy. IGAs strategies support the productive use of an asset for income generation and give the opportunity for greater incomes, dignity, and even strengthened ability to cope with shocks (Shiree, 2011:2, Kavindja,2019, Himulayi,2020 & Shiviya 2021).

Several studies have been carried out so far on the influence of IGAs on livelihoods. Reports from different authors about the influence of IGAs on poverty alleviation and different factors on wellbeing present mixed findings (Shiviya, 2021; Hasan et al., 2015; Niesing et al., 2016; Kavetuna, 2013; Kavindja, 2019; Sheheli, 2012; Mufudza, 2015). Unfortunately, at some point, IGAs rarely produce the expected improvement in income for livelihood sustainability. On various grounds, this could stem from failures in implementation, faults in project design, beneficiary failures to make full use of the assets, and changes in the external environment, such as market prices.

Cédric Fioekou for SOLIDARITÉS INTERNATIONALE (2020:6) reasons that the greater the influence of the IGA on the household's income, the greater the investment and motivation of its beneficiaries. Various studies in most developing countries

demonstrated that investment in capital assets is important for developing sustainable livelihoods (Oteng-Ababio et al., 2019). India, Bangladesh, Nigeria IGAs have shown positive improvement in all multiple capitals: human, physical, social, financial and food security (Patel et al., 2016:321; Sheheli, 2012:38; Nmeregini Nzeakor, & Ekweanya, 2019). Through these programmes, communities have increased productivity, created employment opportunities, improved nutritional and health status, grown income, provided economic and food security, and better household conditions (Shivviya, 2021 & Humulayi, 2020: ii).

According to Action Against Hunger (2018), IGAs' initiatives have also created advances in children's education, social empowerment, self-esteem, dignity, mobilisation of collective strengths, and organisational and management skills. In South Sudan, beneficiaries have had the opportunity to cater for their families, to be in control of their own condition, and to embrace a respectable social status in their communities. Furthermore, women were empowered and able to engage in the households' decision-making about family planning and health and nutrition. Additionally, children's survival rate improved, and education - especially girls' education - improved (Kasikazi, 2015:65). Some countries have made a tremendous progress through the IGAs initiatives to community livelihoods. In countries such as Zambia and Ethiopia, IGAs have changed families' lives, their financial capital, psychological empowerment and have been seen as tools for poverty alleviation (Simwaya, 2017: iii; Gelanew, 2013:51).

In the Namibian context, livelihoods and other economic empowerment projects have worked well and have made a tremendous impact in the lives of communities - with minor investment (MDG Achievement Fund, 2013:10). According to Kavetuna (2013:67) IGAs have subsidised the livelihoods of communities through employment creation, food security and production, and nature preservation. Through the initiatives' production projects, soup kitchens have been initiated and are providing orphaned and vulnerable children in communities with nourishing food, school fees, and uniforms.

2.8. Conclusion

From the above review of the relevant literature, it is evident that multiple authors see IGAs as the greatest current initiatives as livelihood approaches to alleviate poverty and for livelihood sustainability. IGAs are crucial to economy and have significant potential to improve marginalised and vulnerable societies above the poverty line. This is indisputable in numerous contexts, as stated by researchers from national to the worldwide level. Regarding the policies and laws in force in Namibia that guide the implementation of IGAs as a poverty reduction strategy, empowerment, self-reliance, justice and equality are highlighted as these factors enable all vulnerable communities to participate in economic development strategies and initiatives that are non-discriminatory implemented. A familiar opinion from the literature review underlines the understanding, contribution and importance of IGAs to livelihoods' sustainability. This next section presents the methodology employed in this study.

CHAPTER 3: RESEARCH DESIGN AND METHODOLOGY

3.1 Introduction

The methodology chapter gives an overview of how the researcher chose to conduct, explore, and examine the influence of IGAs in the livelihoods of the Rehoboth community in Namibia. The study was conducted using qualitative research. The different qualitative methods were used to collect the data, including semi-structured interviews, focus group discussions, and secondary data collection. Qualitative methods were used to solicit answers about experience, meaning and perspective from the standpoint of the participant. The methodology was found to be appropriate because it implemented an approach concerned with subjective evaluation of attitudes, opinions and behaviours (Hammarberg et al., 2016:419). This chapter consists of the following sections: description of research design used, discussion of methodology, data collection strategy and instruments, outlines of the sampling techniques used, and highlights of the strategies utilised to analyse the data. Ethical considerations and limitations are discussed. An outline of the design implemented in this exploratory study is highlighted.

3.2. Research design

This study focused on a single case that was analysed to examine the influence of Income-Generating Activities in the livelihoods of the Rehoboth community in the Hardap Region as indicated in the research title. Bryman (2012: 45) states that the design and methodology used are known to provide a lead structure under which the research method and the analysis of subsequent data can be carried out. Rehoboth is a small town where inhabitants benefited from IGAs initiatives. However, it is estimated that more than 12 000 inhabitants live in poverty and reside in informal settlements in and around the town. Against this background and with the pursuit for comprehensive perception into livelihoods of the Rehoboth community, the study adopted the Sustainable Livelihood Framework (1999) (SLF). Frameworks such as this one aim to demonstrate the fundamental factors affecting individuals' livelihoods and the interactions between these factors (Patnaik & Prasad, 2014:355). They are not conclusive and should rather be considered as tools highlighting the complications involved in thinking about and interacting with livelihoods.

To accomplish the purpose of the study, a qualitative method was used to produce a productive and brief interpretation of the influence of IGAs on the Rehoboth community's livelihoods. The data were obtained from a qualitative field and the in-depth review was conducted from the relevant reviewed literature compiled by numerous researchers. This study is exploratory in nature.

In this context, for the qualitative component of the study, focus groups and interviews were used to gather information on the influence of IGAs in the livelihoods of the project beneficiaries. Qualitative research allows for the openness and flexibility required to conceptualise, comprehend, and properly describe people's experiences (Creswell, 2013:). Bryman (2016) avers that qualitative research is an approach that is beneficial for understanding and exploring a significant occurrence. The objective was to gain more knowledge and insight about IGAs grant beneficiaries' perceptions of projects. In addition, through qualitative research, the participants' views were studied, and their perceptions were imperative and substantial to provide the point of orientation (Bryman, 2008:). Therefore, this research design approach is suitable to explore and identify factors that influence IGAs in the livelihoods of the Rehoboth community.

An evaluative strategy was applied. Akanpabadai et al. (2016:20) describe evaluation as "an assessment, regular and objective review, of ongoing or completed project, programme or policy, its design, implementation and results." The evaluation methodology is referred to as the rational model for assessing the programme. The credibility and strength of findings, conclusions and recommendations can be established through evaluation design. This may include collecting data, describing the context of data analysis, identifying standardised programme results, adding lessons to the current programme, or planning and implementing future programmes (Akanpabadai et al., 2016:22).

3.3. Sample selection

This section outlines the sample selection that was carried out in the study, which includes the sample size, population, and sampling design strategies used for data collection.

3.3.1. Sample size

The portion of the population of the study is called the sample size of the population (Bryman, 2016). According to (Maree, 2010), consideration of sample size is very important. Specifically, when determining sample size factors such as (a) time and cost associated with data collection, (b) the accuracy of result required for the sample and (c) characteristics of the population, all of whom would not agree to partake in the study, are important.

Considering the above-mentioned factors, forty (40) IGAs project beneficiaries participated in the study. And five (5) key informants were purposely identified for this research study. All participants were from Rehoboth, Hardap Region. Twenty (20) of the IGAs consisted of the Ministry of Gender Equality, Poverty Eradication and Social Welfare (MGEPEWSW) programmes, while the other twenty (20) IGAs were from regional council micro-projects.

3.3.2. Population

Bryman (2012:187) and De Vos et al. (2011) describe a population as a “universe of units from which a sample is to be selected.” Meanwhile, Mathew and Ross (2010:154) refer to population as “the total number of cases that can be included as research subjects.” The target population for the study were all beneficiaries participating in IGA projects, benefiting from the government poverty eradication strategy based in Rehoboth. This includes representatives from government officials who are directly involved in the administration of the activities of the IGAs and micro-projects.

3.3.3. Sampling Design

Sampling is referred to as selecting a population to include in a study (Bryman, 2016). The method of selection for the study was grounded in a probability or a non-probability approach. The study collected data from two populations: the key informants who are well-versed in the implemented projects and state initiatives for poverty reduction and who are knowledgeable of the livelihoods of the community prior to and after the project; and IGAs project beneficiaries who participated in these initiatives. Therefore, both probability and purposive sampling techniques were used.

a). Purposive sampling

Purposive sampling was utilised to select key informants, and the design is based on the judgement of the researcher to deliver the best data to achieve the objectives of the study. Etikan and Bala (2017:215) explain that the researcher depends on his/her own judgement when selecting participants for the study. The study only sampled staff from the two institutions who are the main implementers of the IGAs programme and who were directly involved. It adopted the homogeneous sample approach to select key informants as they were working with IGAs at the constituency level and to address specific characteristics of the group of interest.

b). Systematic sampling

Systematic sampling was utilised to select participants from the IGAs project beneficiaries supported in Rehoboth. Through systematic sampling, every third case after a random was selected from the sample. The sampling technique's advantage is its simplicity (Taherdoost, 2016:21). The population of IGAs' beneficiaries in Rehoboth consists of MGEPEWSW- twenty-four (24) IGAs (Gariseb, 2020) and Regional Council micro-projects and a hundred and seventy (170) beneficiaries (Husselmann, 2020). This allowed the researcher to select a smaller and more representative sample (Babbie, 2008:238).

In selecting participants for this study, the IGAs at the MGEPEWSW and Hardap Regional Council levels were selected at random and then each available IGA was selected. This meant that data from 40 IGAs grant beneficiaries were collected for this study. Secondly, all selected IGAs beneficiaries were from the same region, have received grants and are well known by officials involved in the programme. The researcher constructed a sampling frame first, then participants were selected from the list. The sampling frame referred to a representative of the population in the study (Taherdoost, 2016:20). The data were collected from four focus group discussions with ten beneficiaries in each.

3.4. Data collection strategy

Olajide (2015: i) argues that the SLA (1999) provides a framework that integrates different dimensions of poverty. This framework supports a wide range of qualitative research designs and data collection methods. For the purpose of this research, qualitative data collection methods were applied, which comprised key informant

interviews; direct observations; focus group discussions and published documents. The use of multiple methods provided valuable information on the sustainability of livelihoods for the Rehoboth community.

Semi-structured interviews were used in this study to uncover the administration of IGAs projects; livelihoods assets: human, social, physical financial and natural capitals, vulnerability context and the institutions and policies. The focus group discussion focused on the beneficiaries' experiences and on their perception of the IGAs grants; Part C: IGAs and livelihood sustainability, and on their closure/comments/ recommendations.

3.4.1. Use of relevant documents and reports

The researcher assessed reports and studies and examined the influence of Income-Generating Activities (IGAs) projects on the livelihood of the Rehoboth community. Secondary data were obtained from academic journals, articles, internet sources, textbooks, and other research documentation for the research study. Keywords such as IGAs, sustainable livelihoods and sustainable livelihood approach for poverty reduction were used to obtain secondary data. Secondary data refers to existing data collected by other researchers for separate studies but available for reuse (Kara, 2017:121). The advantages of secondary data are that it is readily obtainable, quicker, requires less activity, and is less expensive. The disadvantages are that the data may be outdated and hard to understand, inaccurate and, at times, biased (Kara, 2017).

The research used direct observation of the Rehoboth community as the data collection process. This is known as situational analysis for a better understanding of the state (Holmes, 2013). The researcher reviewed baseline application and progress reports regarding the income-generating activities programmes, which were obtained from the Ministry of Gender and the Hardap Regional Council reports. These reports provided applicable data against which the influence of the IGAS programmes was measured. At the same time, official statistical reports and relevant information from the websites of the National Planning Commission and the Namibian statistical authority were evaluated.

3.4.2. Interview with key informants

Mathew and Ross (2010: 219) define an interview as a conversation in which two people are involved: one person asks questions and another answers these questions. Interviews enable reliable and immediate answers. In order to obtain important information for the study, key informants from various institutions were interviewed. In this study, partially structured interviews were used, the researcher developed planned questions to create the basis for follow-up questions. The study made use application of interviews with the management and organising staff of the MGEPEWSW and the Hardap Regional Council at the constituency level. The study identified five key informants who are involved in the planning and implementation of the development programs. Possible interventions were then identified.

3.4.3. Focus Group Discussion (FGD)

Bryman (2012:502) describes focus groups as a form of an interview consisting of 6-10 participants in each group, focusing on questioning about a relevant topic. The discussion focused only on people who were involved in a particular issue or experience and were consequently selected. As the IGA projects in Rehoboth include numerous beneficiaries from various government funding programmes, which were further divided into four groups, forty (40) randomly selected beneficiaries took part in the focus group discussions. According to Bryman (2012), this method assists in generating as many views and perceptions as possible from the IGAs' beneficiaries.

A semi-structured conversation was employed, bringing together the applicants' stories, feelings, and undergoes. For the purpose of the case study, there were four focus groups, each consisting of ten of the IGAs' beneficiaries, interviews were conducted separately. The researcher planned and agreed in advance the dates and times for the constituency office to hold the group discussions. Proper planning prevented wasted time and resources. During the focus group discussions, with the consent of the participants, the researcher recorded the conversations on tape and made notes on the questions asked. That way, she was able to review people's answers and manage follow-up questions for better understanding where needed, as well as for future references. The main advantages of this method are that it utilises many different forms of communication and is easy to understand. The participants

shared ideas about what their experiences were using the SLA framework (1999) as well as how they experienced livelihood sustainability. However, the main objective of the focus groups was to provide data on the factors that influence the successes and failures of IGAs, as well as on the perceptions of respondents with direct access to IGAs benefits. Data collected were used to supplement key informant interviews. The discussion was conducted not only in English but also in Afrikaans, as that is the vernacular most commonly spoken in Rehoboth.

Table 3.1 Measurement Map

Objective	Constructs	Variable	Data Source	Data / Questions	Data Analysis
1.To assess the IGA grant beneficiaries' perceptions of the projects	Project beneficiaries	Access to IGAs Grant	Focus Groups with beneficiaries	How did you hear about this IGAs grant? Describe the process of obtaining a grant for IGAs? What do you understand by the term 'income-generating activities' and grants? How would you describe the process of obtaining a grant for IGAs? What conditions does the organisation that provides grants have in place?	Thematic Analysis
		Perceptions	Focus Groups with beneficiaries	How do your IGAs contribute(ed) to the livelihood sustainability in terms of the following: food; health & education What support should the organisation provide you with enabling your IGAs and improve the livelihood of your family?	

2.To analyse and identify viable IGAs conducted by the beneficiaries in Rehoboth	Key informants	Viable IGAs conducted	Interview with key informants:	<p>What types of IGAs are operating in Rehoboth?</p> <p>What reasons do beneficiaries give for starting the projects? (Considering the SLF)</p> <p>How are the beneficiaries coping with these challenges?</p>	
		Analysing the influence of IGAs on livelihood sustainability	Interview with key informants	<p>How do government grants contribute to the sustainability of the IGAs project?</p> <p>What influence does the following have on the sustainability of IGAs?</p> <p>Skills and knowledge of beneficiaries</p> <p>b) Tradition and beliefs</p> <p>c) Environmental conditions</p> <p>How does this IGA project contribute to the livelihood of communities in Rehoboth?</p>	

<p>3.To examine the influence of IGAs on changes to beneficiaries' sustainable livelihood (Poverty reduction, and improvement in food production).</p>	<p>Project beneficiaries</p>	<p>influence of IGAs on (Poverty reduction, and improvement in food production).</p>	<p>Focus Groups with project beneficiaries</p>	<p>Has the following improved after engaging in IGAs? Household income, financial status, Personal Saving, investment mandatory savings and provision for children education Considering the (SLF).</p>	
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3.5. Data analysis

Data analysis is concerned with lessening the large body of evidence into research findings. Bryman (2012) states that, during the data analysis process, several elements are incorporated. The qualitative data were analysed.

3.5.1. Qualitative analysis

Data collected from interview scripts were analysed by thematic analysis. Thematic analysis is a foundational method of analysis that requires information to be defined and described to solidify its place in qualitative research (Vaismoradi & Snelgrove, 2019). The thematic analysis enables the researcher to keep his/her method transparent to increase the strength of its findings. It allows readers to understand the researcher's conclusions. Advantages of this analysis include that it enables researchers to use the analysis to gain an understanding and knowledge from data gathered and further assists them in developing a deeper appreciation for the situation researched according to Boyatzis, 1998 as cited in (Alhojailan, 2012:40). Coding was used to identify the themes, issues, similarities, and differences that emerged through the participants' narratives. Coding is the process of organising and sorting the data (Bryman, 2016). Through this approach, data was broken down into components with given names to discover additional concepts. The reason for this process is that it enables the researcher to understand the world from the perspective of each participant. The data collected through focus groups was analysed using the NVivo software as a preferred analysis technique. NVivo is computerised qualitative data analysis (CAQDAS) software that facilitates the analysis of qualitative data (Bryman, 2012).

3.6 Study validity and reliability

Validity and reliability are abstracted as trustworthiness, accuracy and quality in qualitative paradigm (Golafshani, 2003:604). Therefore, for this study reliability measure the stability, consistency, and accurate of data collected while validity measure the accuracy and truthfulness of findings. According to Noble & Smith (2015), both data validity and reliability improve study transparency and minimise the likelihood of biasness. Prior to conducting the actual study, UFS expert and committee had validated the research tools and review the questionnaires. Thus, the semi-

structured interview and FGDs schedules were relevant tools for the qualitative method, in gathering information from IGA's main beneficiaries and key informants. In order to ensure validity and reliability of the data collected, the researcher asked questions which are interrelated but different in structure and format. Further, the validity of the research questionnaires was grouped according to themes for exploring and measure similar variables. Most importantly, the questionnaire was translated into the local language (Afrikaans) to ensure that the data collectors and research participants fully understand it.

It should be noted that the semi-structured questionnaire-led face-to-face interviews and focus group discussion contributed to the establishment of far-reaching points of view regarding the impact of IGAs projects on the livelihood of the Rehoboth community. The IGAs and HRC database system obtained from the office had contained valid information where primary data was collected from the IGAs grant beneficiaries. These steps helped to confirm the validity of the results obtained and to prove the reliability of the qualitative research.

3.7. Research ethics

Bryman (2016) states that the researcher should execute codes to address subjects of social responsibility, privacy, honesty, objectivity, equity, and respect for intellectual property. The following ethical issues were addressed in this study.

3.7.1. Harmlessness and voluntary participation

Subjects in a research project must be mindful that their participation in the study is voluntary and that they have the right to withdraw from the study at any time without any adverse consequences. They also need to be informed that their participation / non-participation in the project will not harm them (Bhattacharjee, 2012). Therefore, the presence of the COVID-19 pandemic is acknowledged. During data collection, the COVID-19 pandemic was still ongoing. Despite the ongoing pandemic, precautions were taken to protect the respondents according to the safety guidelines as stipulated by the World Health Organization (WHO), such as practising social distancing, wearing of face masks, and providing hand sanitisers to the respondents.

3.7.2. Informed consent

Informed consent is an ethical and legal requirement for research involving human participants (Nijhawan et al., 2013). No individual was coerced into taking part in the study; the participation of subjects in the study was entirely voluntary. Obtaining consent involves informing the subject of his/her rights. This includes the purpose of the study, approaches to be undertaken, possible risks and advantages of participation, anticipated duration of the study, the scope of privacy of personal identification, and demographic data (Bryman, 2016). The informed consent was managed during the study to ensure that the respondent was informed about the intention and procedures of the study. An informed consent form compiled by both the researcher and supervisor were completed by everyone participating in the study. McMillan and Schumacher (1993) state that approval should be obtained from authorities for a study conducted at an institution of study. Given this, approval to conduct this investigation was obtained from the relevant authorities of Hardap Regional Council and Rehoboth City Council. The ethical approval was obtained from the research ethics committee of the University of the Free State before the start of the study.

3.7.3. Anonymity

Anonymity implies that the researcher/readers of the final research report/paper cannot identify a given response with a specific respondent (Bhattacharjee, 2012). Anonymity was ensured, and participants did not provide their names or any other personal particulars. To protect the subjects' interests and future well-being, their identities were protected. In this study, the researcher used focus group discussions and interviews as research designs where anonymity is not possible. However, under such circumstances, the researcher guaranteed confidentiality to the subjects. The researcher recorded people's responses but promised not to divulge their specific identities in any report.

3.7.4. Confidentiality

Confidentiality is the protection and assurance of the right to privacy to the fullest extent (UKEssays, 2018). Therefore, all information shared by the respondents was treated strictly as confidential, and it ensured privacy at all times. At the end of the

research, the data on the audio recorder was deleted, and the notebooks were destroyed.

3.8. Conclusion

This chapter outlined the methodology of the study. The research design, population, sample and sampling method, data collection instruments as well as data analysis methods were described. The ethical considerations taken during the study were included at the end of the chapter. The next chapter outlines the research findings and the discussion of the study.

CHAPTER 4: RESEARCH FINDINGS AND DISCUSSION

4.1 Introduction

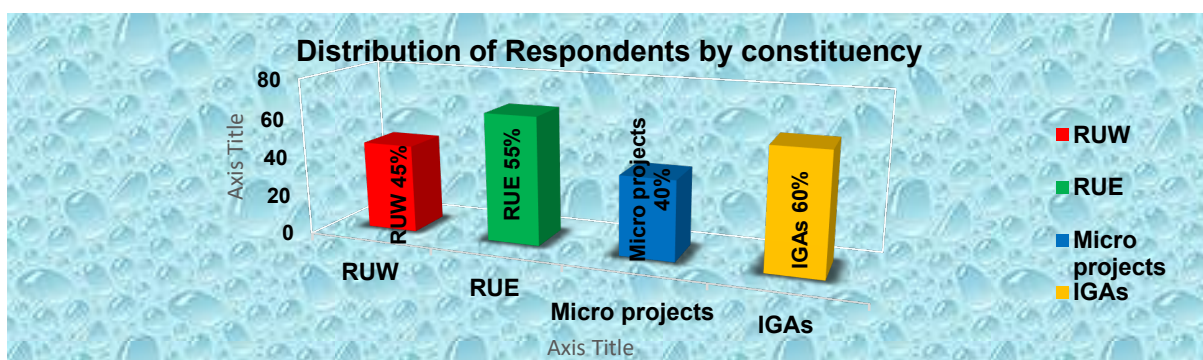
The IGA funds were established to promote sustainable livelihood and self-dependency by creating employment in the Rehoboth community. However, the implementation of IGA funds faces economic hardships and barriers pertaining to its sustainable utilisation. The purpose of this chapter is to present and interpret the findings of the study pertaining to the influence of IGAs on the livelihood of the Rehoboth community. The presentation and interpretation of findings follow the sequence below.

4.2 Presentation of the study Findings

4.2.1. Demographic Data of IGA Grant Beneficiaries Interviewed

A total of forty-five (45) respondents took part in the study. Forty (40) took part in focus group discussions, while five (5) took part in the structured one-on-one interviews. All participants from the study were adult members of the targeted communities of Rehoboth. Participants in the focus group discussion were beneficiaries who had been benefiting from income-generating activity (IGA) grants from MGPEWS and HRC while five were officials working with the programme. Beneficiaries have been involved in a multiple IGAs, including construction, tailoring, catering, tourism and hospitality, Information Communication Technology (ICT), welding, baking, clothing, gardening, poultry, brickmaking, and many others (see Section 4.4).

Figure 4.1 Distribution of Respondents by constituency



The criteria for the selection of participants from the constituencies showed that 50% of the respondents came from the constituency Rehoboth Urban West and 50% from the constituency Rehoboth Urban East. These criteria were: The micro-projects and

IGAs beneficiaries who benefited from HRC and MGEPEWS. There were 45% respondents from RUW and RUE 55% constituencies. There were generally fewer respondents from the Micro project than IGA beneficiaries. The micro-project was 40% and IGAs 60% of the respondents who participated in the focus group discussions. However, 100% of responses from key informants participated in the one-on-one interviews.

4.3. Access to IGAs Grants

An income generating activity grant is a grant in the form of materials and equipment given to community members to start income generating projects or small businesses, the initiative encourages community members to commence on economically viable projects that could be sustained in the long run (MGEPEWS, 2019). The study assessed the IGAs grant beneficiaries' perceptions of the projects. Therefore, the FGDs on access to IGAs grants and perceptions were explored in order to determine their experiences, requirements, perceptions, and understanding of the concept.

4.3.1. Information about the grant, concept of Income-Generating Activities and grant

Beneficiaries indicated that they heard information from different platforms. During the FGD most mentioned the following: Radio, Rehoboth Notice board, Political rally, word-of-mouth, mobilisation meetings, the Ministry of Gender's office, the Constituency office, friends, Women in Business Association, and seeing on television the handing over ceremonies of IGAs equipment of other regions, after which they then approached the office.

4.3.2. Income-Generating Activities and Grant

Mostly, respondents had diverse but certain and uncertain understandings of what income-generation activities were and could not clearly describe the word "grant." One beneficiary describes "*Grant as help one gets from the government to help yourself and others.*" Meanwhile, another beneficiary says: "*Grant is a help that you receive from government and other organisations to assist your business.*"

For the concept of Income-Generating activities: Beneficiary 1 described: "*Income generating activities is selling and making money.*" Beneficiary 2 stated: "*Income-generating activities is to bring income into your business to help your business, community and recruit others to provide for their families.*" A key informant stated: "*Income-Generating Activities are some of the long-standing economic empowerment*

interventions widely used for attaining women and men's economic empowerment, self-employment creation, improving livelihoods of communities and alleviating poverty. This description concurs with Mufudza (2015:14), who affirm that income-generating activities refer to activities that focus on generating income and chances for communities to use local accessible resources to decrease the community's dependency upon the state. In addition, these measures create opportunities for households to become independent and to look after and support their families.

The assumption here was that the beneficiaries are able to describe the term grant, which shows that they have an understanding. Generally, beneficiaries were uncertain about the term Income-Generating Activities, which has shown that respondents have limited understanding of the term.

4.3.3. Process of obtaining the grant for IGAs

Distinct positive and negative views were expressed by beneficiaries during the FGD in the process of obtaining the grants. Mostly, beneficiaries have shown negative experiences during the process. 90% of the beneficiaries stated that the process is very long and slow, even though it was beneficial. One beneficiary indicated: *"I have visited the shops for quotations and the office for feedback and have been patient, but I have waited for a year for my equipment."*

Another stated: *"Staff take our forms and put aside and take their families and friends' forms, you only hear from others during the handing over ceremony"* and another commented that *I have been waiting for two years and the fund was insufficient.*

In addition, one beneficiary stated that: *"the process is very discouraging, more documents are required during the application process, instead of the staff helping us with business proposals.* Other negative comments derived from the discussion were, beneficiary stated *"one has to travel to other towns for quotations, and this is costly."* During the discussion beneficiaries indicated, the training offered is rushed and we are not provided with a manual to guide us. The office does not provide feedback on the application process. And at times staff buys the wrong materials which are not stated in the quotation.

On the contrary, 10% of beneficiaries have related positive experiences. One beneficiary commented that: *"The process was very smooth, and I have received all my quoted materials."* In addition, another stated: *"I was trained in Basic Business*

Management training.” Another one stated: “I am much appreciating the training offered because I have shared the knowledge with my spouse who started his own business recently.”

4.4. Beneficiaries' perception of the contribution of IGAs to the sustainability of their livelihoods

Strategies and results for livelihood are changed by the environment of the structures; therefore, strategies implemented by communities might influence the livelihoods of their families (Serrat, 2017:22). This study intended to assess how IGAs contribute to the livelihoods of beneficiaries, particularly in terms of food security, education and health. IGA provides empowerment, self-sufficiency and community development, as well as additional benefits that reduce poverty and improve the well-being of communities (Noah et al.,2021). Generally, beneficiaries agreed that IGAs have contributed to the development of their communities by creating jobs opportunities, food production and livelihood sustainability.

Findings from the study revealed that IGA's projects had enhanced the living standard of the individuals and family members catering to the needs of their family members and beneficiaries to become self-reliant, while some projects created employment opportunities. (Ullah & Routray, 2007) asserts that income-generating activities contribute to the livelihood of the poor in terms of living conditions, housing, savings, nutrition, dress, medical treatment, health, sanitation, food security, education and salvation.

As a result, government and development agencies have continued their focus and determination on running IGA programmes. Based on a broad assumption, the benefits for the Rehoboth community are undeniable.

As one beneficiary said, *“At least now, community members are saving on transport, as they do not travel any long distances like to Windhoek or Mariental to buy school wear.*

Livelihood outcomes are the achievements of livelihood strategies such as increased income, increased wellbeing, reduced vulnerability, improved food security (e.g., increasing financial capital to buy food), and more sustainable use of natural resources (Scoones, 1998).

Table 4.1: IGAs contribute to the livelihood of beneficiaries in Rehoboth and the Hardap Region in terms of the following:

Theme	Description
Food security:	<ul style="list-style-type: none"> ● With little income contributed to food on a daily basis and able to put food on the table. ● Provide food to the needy and family members. ● The IGA fund helped to buy food, pay for water, electricity, and other household basic needs. Children are able to go to school with and have sandwiches. ● Self-reliance: beneficiaries do not rely anymore on drought relief food provided by the constituency office. ● Start producing their own vegetables. The progressed project expanded to a soup kitchen to help the elderly and Orphans and Vulnerable Children in the community.
Education	<ul style="list-style-type: none"> ● Ability to pay for school fees, uniform and buy stationery and books, contribute to fun days.
Health	<ul style="list-style-type: none"> ● Able to pay for health services fees, transportation, afford a medical aid and pay doctors' bills.

Table 4.1 shows ways in which the IGA contributes to the livelihoods of the beneficiaries in Rehoboth from the perspective of beneficiaries. In the study area, beneficiaries reported five matters, which contributed to the increase of their livelihood while involved in projects. Food security, health and education were the major factors. However, the following themes were extracted from the data analysed:

4.4.1. Family Support

In this case, beneficiaries maintain that the IGA contributes to the support of families because the income earned allows them to buy food for their families and dependants, take their children to school and to health facilities. As stated by Chitunga-Mabugu et al. (2013:3) activities of income generation can address food insecurity, livelihood sustainability and employment. This concurs with (ACF International, 2009) who argue that *“communities that are facing chronic food insecurity do not have secure livelihoods to cover their basic needs.”* Food insecurity leads to vulnerability and an inability to cope with shocks and difficulty which can contribute to severe hunger and

chronic malnutrition. The beneficiaries revealed that with IGAs income, they were able to provide for their families and children's education. This means the IGAs have enhanced the living standard of the individuals and family members catering to the needs of their family members. The beneficiaries also mentioned some improvements in respect of the ability to buy food, pay school fees, buy uniforms and basic services as other benefits. One beneficiary stated: *"My children are going to school with lunch boxes"*.

4.4.2. Self-reliant and employment opportunities

Employment is crucial to the development and self-reliance programme. USAID (2019) expresses that labour is the key asset of the poor, and through higher incomes, families work their way out of poverty. Beneficiaries highlighted her involvement: *"The project has created employment because we have employed 7 people. The employed staff are getting salaries every month which they use to support their family."* The finding agrees with the remarks made by the former Minister of Gender, Equality and Child Welfare (MGE CW), Lucia Witbooi that claims that IGAs are aiming at contributing to socio-economic empowerment of needy communities in order for them to create self-employment and in many cases create employment for others." (Namibia Press Agency, 2019).

Self-reliance means the individuality of decision-making of beneficiaries on their livelihoods by using their own resources. Beneficiaries claimed that the project brought positive changes into their households, *"now we are able to pay our bills."* Projects have progressed and created better opportunities, such as receiving salaries, recruiting and supporting the family financially and socially. One respondent stated: *"My IGAs is contributing to my livelihood, I have registered for medical aid scheme which is paid by my project monthly"* According to (Hope, 1983) self-reliant is an economic development approach which fundamental emphasises on realising the basic needs of the poor and in encouraging them to participate in the development process. Self-reliance is one of the key developments patterns which helps to build an individual, transforms, and brings them to a better standard to be of support to family and the community. This can be accomplished through IGAs programmes.

There are cases where the projects have been highly effective in improving the livelihoods of the beneficiaries. The distinct view was expressed by the FGD and

interviews, 50% of beneficiaries stated that their IGAs projects have been more prosperous in terms of improvement of livelihoods and self-reliance, 25% show slight improvement and 5% no improvement. For instance, with the extra savings, one respondent can afford the tuition fees of the children, while others could afford specialist medical care. In general, these beneficiaries feel more confident and hopeful about the future. Some are even planning or thinking about expanding the business or moving the business from home to more central areas.

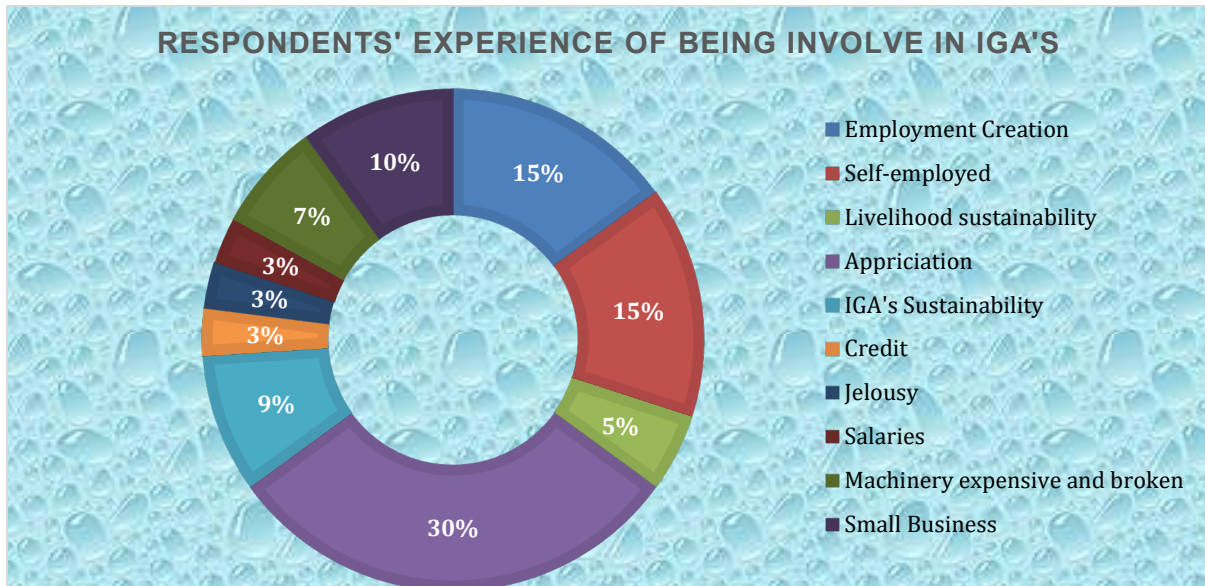


Figure 4:2: Response to the experience of being involved in IGAs

Figure 4.2 above discloses that 30% of the respondents appreciate these initiatives established by various ministries such as the MGEPESW and Ministry of Urban and Rural Development (MURD), the Ministry of Industrialisation Trade and SME Development to tackle socio-economic problems through including income generation strategic plans. Another 15% of the respondents have demonstrated that the IGAs programme has created employment in their community. Meanwhile, 10% stated that their businesses have ventured into a small business and is now registered with the Ministry of Industrialisation Trade and SME Development. 15% indicated self-employment creation and 3% showed that they can earn salaries while livelihood sustainability stands at 5%. Project sustainably stands at 9% which shows that hard work pays off, but laziness can destroy the business.

There were negative practices experienced by participants. Jealousy within family and community constituted 3%, and another 3% shows that the community sees IGAs as

the last option when they do not have cash and buying products on credit. The 7% indicated that equipment and materials are very expensive, and machinery is broken. The COVID-19 pandemic was also raised as a hindrance to the IGAs beneficiaries. Some projects have closed down because of poor marketing, no income and failure to restock their products. Some beneficiaries indicated *“I have found permanent employment that can offer me better income.”* Meanwhile, 3% of project beneficiaries have relocated to other towns. *One commented: “my project is closed for now because of COVID-19, but I will reopen it next year”.* The data further reveal that IGAs have contributed to employment and livelihoods. Some observe that most IGAs have recruited 2-5 employees, which is a positive sign of employment opportunity.

4.5. Organisational support for the IGAs’ sustainability and for improvement of family livelihood

Project sustainability encompasses both organisational and individual responsibility to ensure that productivities, results and benefits are sustainable over life cycles and during their establishment, proclamation and withdrawing (Murray-Webster, 2019). The opinion of project beneficiaries on the support of IGAs’ sustainability situation was collected through the FGDs. Similarly, priorities were stated by beneficiaries for the improvement of family livelihood status during the FGDs. They identified various major sectors needing a positive change to support IGAs and improve livelihood. A summary of their responses obtained from the FGD is presented in Figure 4.3.



Figure 4:3: Support needed by beneficiaries for the improvement of livelihoods and projects sustainability

It is significant that providing adequate funds and training was most significant to the beneficiaries for improving their family livelihood and IGA sustainability. In addition, they gave priority to second opportunities, buying quality machinery and equipment, building stalls and monitoring and evaluation and company registration to improve their existing livelihood status. The views expressed by beneficiaries were based on their experiences in managing their projects and executing domestic activities in their family, and the knowledge that they cultivated from their environments. The sustainability of IGAs can contribute to economic inclusion and job creation. This will help to ensure that families can take advantage of this initiative to earn a living, which can lead to poverty eradication.

4.6. Types of IGAs operating in Rehoboth, Hardap Region, Namibia

Data collection was achieved using interviews and FGDs. From the findings, types of IGAs were established, such as information communication technology (ICT) manufacturing, hospitality and tourism, agriculture, construction, manufacturing, food services, electrical and mechanical services. This is in line with (ACF International, 2009) and (MGEPESW, 2019) supported IGA projects comprises of brick making, skin and leather tannery, tailoring, salon, catering, gardening, upholstery, carpentry, welding, poultry and weaving exist. Hence there is evidence that real beneficiaries have initiated IGA projects. The selection of business undertakings as illustrated by the data is equal with an effort to provide income and sustain family livelihoods.

Table: 4.2. Shows the income generating activities reported engaged in by Rehoboth beneficiaries in improving their livelihood sustainability and their communities.

Table 4.2: IGAs Operating in Rehoboth

Types of IGAS	Description, supporting equipment and materials
Information, Communication and Technology (ICT)	Copy centres, music instrumental, computers, printer, laptops
Hospitality and Tourism	Hair salons, catering services, Butchery, Bed and Breakfast, tables/chairs/tent and tables hiring, refrigerators, base sets
Food services	Baking, Butcheries, Ice creams, Daily needs
Construction	Brickmaking, drawing housing plans, concrete mixtures, cement, wheelbarrows, shovels
Agriculture	Nursery and gardening, water tanks, poles, pipes, rakes, wire and wire fences
Manufacturing and vocational skills	Tailoring; School wear and fashion design, leather and shoes manufacturing, brick making, soap making, syrup and candle making, cleaning services, weaving, cutters, embroidery machines
Electrical and Mechanical	Welding tools and machines, Auto Repair, Generator, car wash

The study shows that 70% of women and 30% of men engaged in the projects. The main objective of income-generating activities is to support the unemployed affected people and their communities to have access to additional incomes in order to strengthen their food security and livelihoods. The indication is that 60% of IGAs project beneficiaries are engaged in tailoring. The data revealed that 70% of the participants were women, compared to 30% males. This shows that more women have benefited from the grants than men. However, the programme was not purposely intended for women but because most of them are the primary caregivers and single parents.

This finding therefore confirms that women in the Rehoboth area are more involved in IGAs projects for livelihood sustainability rather than men. However, the focus of the study is not on gender equality but rather the influence of IGAs on livelihood sustainability. Even though the objective of establishing the IGA programme is to increase incomes, this does not imply that these programmes do not have other objectives beyond only economic goals. This type of IGAs can also lead directly or indirectly towards an increase of social well-being of the communities and promote equal opportunities between men and women (ACF International, 2009).

4.6.1. Reason given by beneficiaries for starting the IGAs projects

The beneficiaries offered ideas about why they are engaged in these specific projects. The unemployment rate and poverty had topped the list of reasons for starting IGA projects. One key informant stated: Beneficiaries want to provide for their families and to have financial freedom. Some want to make their dreams a reality of owning and managing their own businesses. While key informants stated beneficiaries want to contribute to the GDP percentage of the country.

It emerged from this study that most beneficiaries' reason to start a business was to create employment, better income, poverty reduction, fulfilling their passion, exploring talent and the unemployment rate experienced by Rehoboth community. However, most tailoring had indicated the passion, talent and experience of past jobs.

4.7. The constraints faced by IGA beneficiaries

Beneficiaries have brought forward various structural, political, institutional and cultural factors as impacting their livelihood opportunities. Institutions and policies are also closely related to asset availability and access. Most of the constraints affect the social, financial, human and environmental sustainability of the IGAs.

4.7.1. Inadequate funds

Not surprisingly, insufficient funds were emphasised relatively by every participant as the most significant factor which restrained beneficiaries' livelihood opportunities. The data reveals that some projects are not generating enough income to contribute to their children's upbringing and education and buying healthy food. Although beneficiaries had received the equipment and materials, they highlighted that some IGAs are partially funded, not with all the necessary equipment required. There was an indication that the IGA grant was inadequate in terms of materials needed to start

the projects, which have led the project to struggle to get the business off the ground. While others stressed that their projects closed down because the IGA funds were not sufficient.

The government budget for IGAs Funds is inadequate to cater for the requested amount by the various projects. This includes the small amount of revolving funds allocated, which prevents beneficiaries from running their IGAs towards financial sustainability. The inadequate financial capital is straight distressing several other factors, including access to other assets (Kambwale et al., 2015).

Therefore, deprived of fiscal capital, is tremendously challenging to procure and maintain required tools, equipment and materials to instigate a business, for expansion of livelihood opportunities and for productivity increase, as described by some beneficiaries. In addition, some beneficiaries were concerned and noted to not have received all quoted equipment and materials. *“I only receive machinery without materials, how I’m going to start with my project.”* Under these circumstances, projects fail to sustain themselves because they are not able to reach as many potential customers. The findings correspond with findings by Jadoun et al. (2017) shortage of proper equipment, tools and materials is a major factor hampering the production of the projects. This is in agreement with Action Against Hunger (2009) that states, the more finance invested, the more chance of success.

4.7.2. Lack of mentorship and coaching

Many beneficiaries and key informants described a lack of mentorships as a challenge to projects. The study reveals that project beneficiaries are not committed to their business and don’t take care of their given materials and equipment, and no mentorship or coaching is done. Since there was a lack of leadership, income management, saving, production and marketing skills in business. Some project beneficiaries had sold their materials and equipment. Coltman (2013) and Rogerson (2012) argue that mentoring programs are critical to ensuring the long-term viability of projects, and also state that competency-based mentoring programs are critical to ensuring profitability in small businesses.

Leadership and marketing are special skills that require a certain level of education. Unless beneficiaries have to develop these skills and run sustainable projects themselves, their level of competition will remain low, as is currently the case.

4.7.3. Lack of tailor-made training

Training is an important component of skill improvement and capacity building. Lack of tailored-made training catering is a major challenge to sustain the projects. The study revealed that beneficiaries who benefited from MGEPEWSW IGA grant programme are trained in Basic Business Management. The training offered by MGEPEWSW for IGAs beneficiaries on Basic Business Management does not cover all needed skills and is too basic. However, some beneficiaries stated the BBM training has equipped them with skills that have improved their business expertise. Evidence from the FGDs has proven that beneficiaries have business and production skills that were required to for project management and sustainability. Despite the training offered to beneficiaries, the study revealed that IGAs do not know how to do bookkeeping, calculate the cost of producing items before setting up a price and keeping records.

The lack of cost calculating and bookkeeping by most beneficiaries thus opposes the Ministry's training rate. Moreover, the study found that constituency offices did not provide any training before or after to the beneficiaries. What further surfaced from the FGDs was that beneficiaries were only called to receive their equipment, but no training was offered on how to run a business. The general theory is that the businesses that pay more attention to training and development will be more successful in the long-term, according to Junaidah (2013:15) as cited in Kambwale et al. (2015).

Furthermore, the study found that the majority of beneficiaries of the income-generating grants are semi-skilled and semi-literate in production skills. The results of this study agree with the claim that production skills training has an effect on the profitability and sustainability of IGAs. This is distinctly emphasised by Kambwale et al. (2015) who affirm that beneficiaries with appropriate skills training are more prosperous because education provides them with knowledge and required managerial skills, making them more aware of the authenticity of the business world,

and, thus, is an advantage to use their knowledge proficiency to manage the projects. People are more likely to diversify their projects when they are skilled. Evidently, one beneficiary stated due to her skills, she has expanded her project from doing embroidery on the t-shirt to manufacturing t-shirt and school wear. The indication is, therefore, that IGAs beneficiaries with multiple skills can use their skills to make a profit and sustain their businesses, while those with limited skills struggle to sustain their projects.

4.7.3. Cost

Additionally, associated issues are the cost of the repairs of equipment and tools. Due to inadequate income, most beneficiaries are incapable of spending on equipment maintenance and renewal, resulting in broken tools and thus hindering productive work. Using quality machinery would increase the productivity and profitability of the projects. Some beneficiaries during the FGDs stated: *“equipment is very expensive, expensive but projects are receiving limited funds.”* What surfaced from the FGDs is that some machines are broken and are very expensive to repair or to replace.

Restocking the project takes the total profit made. The findings further revealed that due to limited income, most beneficiaries are unable to invest in restocking, repairing, maintenance and renewal of equipment that are broken or dilapidated tools, materials and equipment, this hinders the production of work. Then again, as was highlighted by many beneficiaries, many potential customers are also struggling with poverty and cannot afford to buy expensive products. Most beneficiaries reported that regularly they have to sell produce products on credit since customers do not have cash to pay on the spot. Employees recruited by beneficiaries are on a temporary basis.

The study has also revealed that IGA beneficiaries have problems and operational encounters such as high electricity and water bills, low level of net monthly income, the practice of selling on credit, high labour cost, unable to pay employed staff salaries on time. Therefore, it is necessary for newly established businesses to save costs by reducing labour.

4.7.4. Access to credit and place to work

The study revealed that the majority of beneficiaries in Rehoboth are struggling to access microcredit from financial institutions and to support their IGA operations.

100% of the respondents indicated that there lack of financial support from institutions and significantly having a negative impact on their IGAs sustainability. Loans are not easily accessible to the IGA beneficiaries as verbalised by a participant “*and the bank could not give me a loan because of collateral.*”

Data obtained from the FGD showed that IGAs beneficiaries in the Rehoboth constituencies, Hardap Region are lacking financial institutions that are willing and able to offer credit facilities to beneficiaries despite the beneficiaries are already involve in income-generating strategy.

Microcredit is a provision of credit to disadvantaged community members for their self-employment and income generation for those who are deprived of a formal banking system (Akhter & Cheng 2020 and Monge 2016). Studies conducted in Namibia, Nigeria, Bangladesh and Pakistan have shown that microcredit promotes social outcomes such as education, health and social capital for loan beneficiaries (Amadhila, 2020; Awojobi, 2019:63; Akhter & Cheng 2020 and Shah & Butt, 2021). Microcredit has the potential to reduce poverty, diversify sources of household income, increase their savings, expand their options for credit, and improve cash flow for those who have access to microcredit (Mohamed & Fauziyyah,2020 and Machingambi 2014).

The study has succeeded in revealing challenges that persist in opportunities towards the sustainable development and success of the IGAs beneficiaries in Rehoboth. Most of the beneficiaries complained about the lengthy process of obtaining decent credit from financial institutions. Most beneficiaries indicated that access to credit for expansion and growth was a factor required for a project success. Meanwhile some beneficiaries indicated that they required the Rehoboth Town Council to build stalls to relocate their home-based businesses to business premises. This shows that beneficiaries struggle to find a place for business operations. Another indicated, for home based IGAs space is limited and little to cater for all the equipment, that is why some machines are stored.

4.7.5. Tenders and Company registration

Registration of projects appears to have a significant impact on their ability to access finance. Company registration is the legal status of the business in terms of registration. Business Intellectual Property Authority (BIPA), Social security, the

Ministry of Industrialisation, Trade and SME Development, the Ministry of Finance and the Ministry of Labour are bodies responsible for company registration in Namibia. BIPA is a legal entity within the meaning of Section 3 of the BIPA Act, 2016 (Act No. 8 of 2016) and a public company within the meaning of the Public Enterprises Governance Act 2019 (Act No. 1 of 2019).

The study revealed that most businesses are not registered with the relevant institutions and do not know where to register. Some show concern that their IGA projects cannot obtain government tenders. Furthermore, the results revealed that beneficiaries encounter several constraints in tendering for government contracts. These include a lack of capital, a lack of professional and technical competencies, inadequate facilities and equipment. One beneficiary stated: *They lack awareness of government procurement processes, procedures and opportunities, leading to missed business opportunities.* Another stated: *The requirement for one to get a government tender, the company should have all relevant documents in place. Company registration is considered an important aspect and only best option for IGA projects to have an opportunity to obtain government tenders.*

The unavailability of essential business documents shows that IGA projects have a hard time competing with fully fledged companies. In addition, the Public Procurement Regulations (2017: 40) require all companies applying for government tenders to have a valid tax certificate, a valid social security certificate, a valid confirmation certificate, a certificate of SME status, must submit a business registration certificates, registration with the procurement office. Due to their size and the resulting peculiarities, IGA projects are far less suited to adapting and running prosperous businesses, which in most cases require the support of procurement companies. Fortunately, some IGA projects are registered with the relevant authorities and have already benefited from government tenders.

4.7.6. Lack of market

The lack of market-related factors was mentioned by many during the FGDs. The market is portion of every person's everyday life. The discrepancy between demand and supply for the products has a prominent effect on the project's sustainability. Beneficiaries and key informants indicated that a lack of marketplaces is hampering

their projects' opportunities. Marketing the products and attracting customers is a challenge for almost every beneficiary. Most of the projects are home-based. More capital is needed for advertising. Sometimes the market is already bloated and recently the COVID-19 pandemic has also hit the market. Tailoring projects are the most common business practice in the Rehoboth community. Understanding customer preferences supports the successful implementation of income-generating activities.

Negligence of doing **market research** first has contributed to the lack of markets for IGA grant beneficiaries. Due to a poor market research project, most businesses are producing the same products. Poor market research has a negative impact on small businesses, which can become prone to losing profits. Most beneficiaries cited that *"There are not enough customers for produced products and most customers can only buy on credit."* This could mean that proper market research was not done before establishing their projects and they thus end up duplicating or rendering services that are not in demand. The majority of IGA grant beneficiaries are confronted with a lack of marketing skills as one of the constraints and a little knowledge of marketing on how to apply themselves in their business in order to succeed. Mumangeni (2018) concurs that skills in marketing are required so that beneficiaries gain an understanding of the market and its potential for growth, market division, customer needs analysis, competitiveness and marketing of products and services. According to these findings, tailoring projects which produce school clothes were affected by the markets. Some IGA grant projects progress is very slow here because products produced in the markets in Windhoek, such as wool weaving, which is mostly bought up by tourists.

4.7.7. The New Procurement Act

Beneficiaries and key informants indicated *The New Procurement Act* as a constraint. The Government of the Republic of Namibia enacted the Public Procurement Act, 2015 (Act. No.15 of 2015), repealing the Tender Board Act, 1996 (Act No. of 2016), to improve Namibia's procurement system (Ministry of Finance, 2021). Public procurement could be a tool for economic empowerment, poverty alleviation, social and gender equality and livelihood sustainability as it plays a large role in the allocation of resources and economic opportunities. The officials have revealed that: *The New Public Procurement Act delayed the procurement of equipment and materials as the suppliers are not up to date with their eligible documents and beneficiaries are not*

getting the materials on time. Further stated: For the past financial year, staff has failed to procure equipment on time. Public Procurement process is delays, fraught with conflict of interest, favouritism, abuse of office and outright corruption. There is negative image of the public procurement system in the Namibia media. The emphasise was there is a need for transparency and accountability in the conduct of public procurement in the country (Hamutenya & Mensah 2014).

4.7.8. Seasonality and climate change

Namibia is potentially one of the country's most severely affected by climate change in Southern Africa. Climate change is likely to exacerbate the drought already raging in Namibia. Research in Namibia suggests that climate change will impact the Gross Domestic Product (GDP), annual losses to the Namibian economy, and natural resources (Reid et al., 2007). The main issues brought forward by the key informants and beneficiaries concerning vulnerability context were *seasonality and climate change*. Hence, the two external environmental factors are adversely disrupting individuals' livelihoods.

Seasons has a powerful implication on which livelihood strategies were being adopted. Seasonal changes include the cold rainy season and the hot dry season. This weather also affects what kind of products are in demand during different times of the year, as projects are seasonal. Beneficiaries stated that: *In the past year project production was very low because of the drought, butcheries and abattoirs could not produce enough needed products for production.* In addition, project beneficiary stated: *My garden and nursery are affected by the heat. The impact of heat causes the plants to always be dry, which requires more water every day. This is costly and the seed germination takes longer than its normal time.*

Findings revealed that climate change has affected more businesses. Therefore, the given IGA is not profitable and fails to generate adequate income to sustain the livelihoods of the beneficiaries because of environmental vulnerability. Continuous drought incidents have stopped the prosperity of most of the businesses related to soap making and gardening. It should be noted that some IGA grant projects are seasonal, meaning they make business at certain times throughout the year.

Banerjee and Jackson (2017) note that environmental vulnerability comprises natural disasters such as floods, soil erosion, water shortage, and windstorms, which are caused by the impact of climate change. This concurs with the study carried out by Kamwi et al. (2018:13076) which identified several vulnerability context variables as factors such as productivity, droughts, floods, environmental degradation and climate change affecting the sustainability of IGAs' productivity, within the Namibian context.

4.7.9. Human health shocks

The current COVID-19 pandemic was highlighted and observed during the study. The COVID-19 epidemic has a direct impact on the country's economic situation, which has had an impact on day-to-day in many ways, such as the closure of projects, an increase in unemployment and no business for many project beneficiaries. IGAs beneficiaries stated that: *COVID-19 had contributed to the closure of their project, because their projects could not make enough profit for sustainability.* Another stated: *Currently, I am not operating, because the little money we had was used for household needs. I have to start again from scratch.* The author claims that negative health shocks, such as the COVID-19 pandemic, are likely to affect household income and health both directly and indirectly. Evidence suggests that negative health shocks may increase the risk of unemployment, decrease post-recovery income for affected workers, and increase expenses, thereby reducing household consumption of other goods and services (Busso et al., 2021).

4.8. The social-cultural factors and environmental conditions influence the IGAs sustainability

In order to understand the influence of skills and knowledge, tradition and beliefs and environmental conditions on the IGAs sustainability, the key informants were used for the study:

a) Skills and knowledge of beneficiaries

Skill development allows labour to produce more with the same amount of capital, therefore labour productivity increases. Beneficiaries benefitted from micro- projects indicated that: *We are only provided with materials and equipment's without any training.* The understanding is that beneficiaries have the necessary knowledge and skills are more likely to manage their IGA projects successfully than those that lack

the knowledge and skills. Further observations note that it is important to have skills and knowledge that is beneficial for the future of project sustainability.

The skills and knowledge can have a negative/positive effect on the project. Positively, the project will be successful and sustainable. Negatively, the project may fail or close down since a lack of skills and knowledge is absent from managing the project. If priority is not given to IGA participants, the project will not flourish and will collapse. The study found that beneficiaries have limited skills and knowledge. This demonstrates that there is a need for more entrepreneurial and vocational training skills.

b) Tradition and beliefs

Tradition and belief can have positive and negative influences. Some participants have not realised the effects of tradition and beliefs on IGAs sustainability. However, some participants have shown tradition and belief has endangered the project profitability to a high degree of effect. This means that the IGAs beneficiaries were not restricted to what traditions and beliefs say. However, beneficiaries indicated that: *Beliefs and traditions should not be adhered to in business.*

Findings reveal that power relations are still practised in some households, men are still in power and are in charge of women's businesses. Beneficiaries and officials reported that: *Customary beliefs influenced contemporary livelihoods. Men control the finance of the IGA project even if he contributes nothing to the project.* Gender practices among resource users promote conflict situations in communities, which leads to the failure of the project.

Female beneficiaries stated: *They have to look after the husband, the house, bear, and care for children without support before handling or going to the IGA project.* There was evidence that these expressions of masculine status were maintained in households' livelihood practices. This study agrees with the study of Jabeen et al. (2020) which has established that an IGA is highly influenced by tradition and culture. In an environment with cultural differences that sometimes indicate differences in values, beliefs, strategies and practices for livelihood, there are opportunities for misunderstandings between individuals in such communities that can lead to conflicts with little provocation and heightened tension in relationships (Boudet et al., 2013).

c) Environmental conditions

The project environment in many developing countries, such as Namibia, has various challenges for project sustainability. These challenges may be community issues, political issues or economic, financial, and physical. Ajayi et al. (2010) identified the four most important external environmental factors influencing project sustainability, which include community issues, weather conditions, economic situation and government policy. The factors identified by Walker (2015) and Hughes (1989) show that the context of projects is political, legal, institutional, cultural, sociological, technological, economic, financial and physical resources (infrastructure). Both studies drew attention to some environmental factors that pose major challenges to the sustainability of projects.

Climate change has a negative effect on some projects such as the gardening and poultry projects, soap making as presented in Section 4.6.8. on seasonality and climate change. The indications are that the environmental conditions have hampered the development of the project. The current weather conditions have impacted projects involved in gardening because they are seasonal.

4.9. The contribution of government grants to the sustainability of IGA projects

The IGA projects are acknowledged by the Namibian Government as a vehicle to fast-track employment creation, increase income and sustain economic growth by the year 2030 through the support of Micro, Small and Medium-scale Enterprises (MSMEs) (the Republic of Namibia, 2017). This was stated in the formulation of various National Development Plans (NDP 2,3,4), NDP5 2017/18-2021/22, and the Harambee Prosperity plan (2016-2020). With regard to the programme improvement of beneficiaries' chances of social and economic participation, officials stated that:

Sixty per cent (60%) of the beneficiaries from the IGA programme were much appreciative of the way the programme had somehow contributed to their livelihoods and enabled them to improve and change their lives in society.

Furthermore, the study revealed that the programme uses the grant funding model to procure materials and types of equipment for beneficiaries for new or existing projects to expand or start their business. Officials further noted: *The grant as start-up capital has given the opportunity to project beneficiaries to sustain and add value to their project. Procurement of equipment, tools and materials has enabled project*

beneficiaries to participate in numerous income-generating activities and to make a living.

However, access to grants is a long process and a number of applicants are hindered primarily due to a lack of economic capital and limited budget, as described above. A lack of the appropriate tools, equipment and materials is an implementation factor that impedes productivity and livelihoods. As a consequence, the government has trained beneficiaries on basic management training, which helps them in managing the projects.

The results from structured interviews and focus group discussions show the IGAs grant significantly improved the livelihoods of beneficiaries regarding food security and increased income and promoted positive social changes. Beneficiaries who have accessed the IGAs grant have been able to escape from the likelihood of recurring hunger because of increased incomes. The government grants have led to improvement of beneficiaries' living standards and enhanced their quality of life. The IGA grant supplements the low income of project beneficiaries (Shaviya, 2021:19; Himulayi, 2020 & Kima et al., 2019).

Numerous studies have corroborated that IGA projects in several developing countries have produced positive influences on income growth among the project beneficiaries (Chhay, 2011; Geleta et al., 2018; & Mahmud et al., 2017). The indication is that these studies evidently do not present empirical evidence to exhibit that IGAs have generated the deliberative outcomes, and to what extent IGA interventions have heightened the total income for the beneficiaries of the project, and communities, and how they have benefited from IGAs.

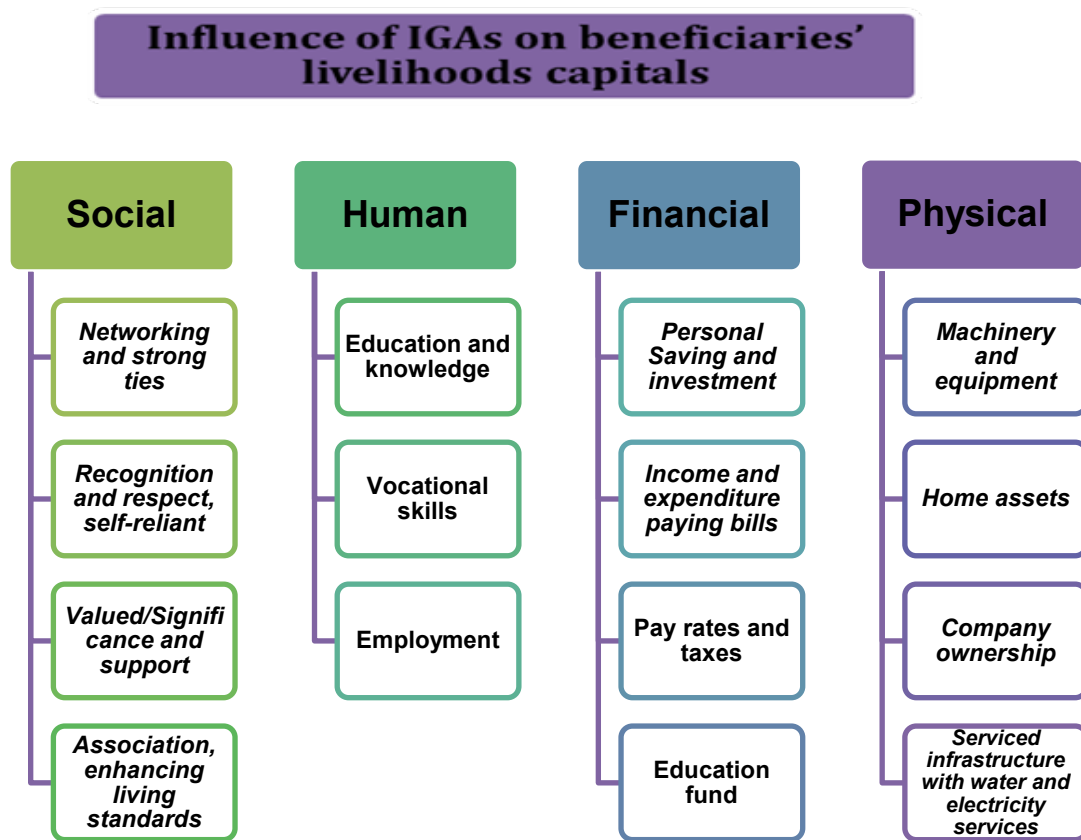
The study revealed that the programme had a direct positive effect on IGA sustainability. They indicated that beneficiaries of the programme could obtain loans to expand their business to SMEs and benefit from government tenders.

The beneficiaries discovered that: *The IGA projects were aimed to be a resolution to unemployment. Additionally, revealed that the IGA projects were intended to become a funding initiatives for job creation.*

4.10. The influence of IGAs on the livelihood of project beneficiaries considering the five capitals to know what has improved after engaging in IGAs?

The key determinant of livelihood is human capital, and social capital, which are relatively beneficial to increase income-generating activities. Table 4.3 shows the influence of IGA grants on project beneficiaries in Rehoboth from the perspective of the beneficiaries. This was achieved by considering the SLF (Serrat,2017) livelihood capitals.

Table 4.3: Analysis Framework of SLF Capitals



Mumuni and Oladele (2016: 11) explain livelihood as “the activities, the assets, and the access that jointly determine the living gained by an individual or a household” based on the sustainable livelihood framework. In this instance, beneficiaries maintain that: *The IGA projects have helped beneficiaries retain status, respect, and recognition from the community. The beneficiaries also mentioned self-reliance and formed strong networks and joined associations such as Women in Business.*

The result showed that the frameworks of human and social capitals were greater compared to those for natural, physical, and financial capitals. Data collected for the total livelihood capitals of beneficiaries were generally poor, possibly due to the COVID-19 pandemic and economic trends and constrained livelihood capital resources in the study area. Beneficiaries also mentioned: *opportunities to create employment and recruit other community members*. The beneficiaries mentioned: *some improvements in personal savings and investment, providing basic needs and contributing to school fees*. However, various beneficiaries have not yet profited much from the projects. The data indicate that development has been accomplished through the implementation of IGAs. In addition, the IGAs initiative presents a sustainable solution to unemployment and poverty alleviation. This argument is supported by Kamwi et al. (2018:13084) who argue that livelihood activities and skills are important to advance livelihood prospects, reduce poverty, boost job opportunities, and promote sustainable development. Balestri and Meda (2016:3) further argue that the promotion of IGA initiatives may lead to a community development strategy that boosts economic empowerment and inclusion of the underprivileged in poor settings. Access to stronger livelihoods such as human skills development, market knowledge and project management, access to land, financing from banks and networking skills helps beneficiaries develop strong and consolidated business skills (Mumuni & Oladele, 2016: 11).

MGEPSW and HRC have stipulated different requirements for IGA grant applications

The applicant should be:

- *Must be 18 years and above*
- *Namibian citizen*
- *Must have a viable business idea or an existing business*
- *70% should be women and 30% men*
- *Encourage people from disadvantaged backgrounds to apply (Marginalised people)*
- *Business plan not compulsory*
- *Can apply as an individual or as a group*
- *All Namibian citizens of 18 years and older who cannot access bank loans due to the lack of collateral*

- *Women and men living with disabilities, youth, pensioners who can engage in business activities*
- *Those participating in IGAs with the aim of developing their entrepreneurial skills and increasing their income opportunities.*

4.11. Conclusion

The research findings presented in the above chapter are based on the IGA's influence on the livelihoods of the Rehoboth community in Namibia, in the Hardap Region. It was discovered that beneficiaries have a clear understanding of the term 'grant' but do not really have a clear understanding of the concept of "income-generating activity." Grants were referred to the assistance received from the government to start a project and help others by most beneficiaries, while income-generating activities were referred to as sell and make profit only. Generally, respondents agreed that IGAs have contributed to the development of their communities through employment creation, food production and livelihood sustainability. Furthermore, the projects have contributed to becoming self-reliant and beneficiaries are therefore able to pay their bills, children have access to education and health.

However, there were constraints faced by IGA grant beneficiaries. The majority of the beneficiaries have stated that the funds were not sufficient to cater for all required materials needed. The beneficiaries appreciated the government initiatives to provide their projects with start-up capital. Meanwhile, the constraints were mentioned by beneficiaries and officials that hinder project sustainability. Actually, some projects were discovered to have migrated to other towns, closed down and sold their materials and equipment received.

5. CHAPTER 5: CONCLUSION AND RECOMMENDATIONS_

This final chapter summarises the key information on the findings in the study, while the following sections focus on the introduction to chapter 5, conclusions and recommendations suggested by the study.

5.1. Introduction

The purpose of this chapter is to present a brief summary of the findings, recommendations, and directions for further studies. The chapter first presents the summary of findings, followed by the recommendations. The last section of this chapter presents suggestions for further research. The study was directed by a set of questions grounded in the research objectives stipulated below:

- Conduct a literature review on IGAs and the influence on livelihood and sustainable livelihoods approaches;
- To assess the IGA grant beneficiaries' perceptions of the projects;
- To analyse and identify viable IGAs conducted by the beneficiaries in Rehoboth;
- To examine the influence of IGAs on changes to beneficiaries' sustainable livelihood (Poverty reduction and improvement in food production); and
- To provide recommendations that could be used for conveying effective support for sustainable livelihood to alleviate poverty.

5.2. Summary of findings

The findings of the study revealed that the IGAs have an influence on the livelihoods of the Rehoboth community. It is evident that beneficiaries that carry out income-generating activities were able to make a living and improve their livelihoods, but not all beneficiaries show improvement. There are still beneficiaries who have experienced some changes, while for some there was no improvement.

The study revealed the different types of IGA projects operating in Rehoboth, Namibia. The projects range from hospitality, tourism construction, manufacturing, motor mechanics, welding, ICT, agriculture, and tailoring. There were various positive and negative perceptions of the IGAs on the livelihoods of project beneficiaries towards

the improvement of their livelihoods. Generally, respondents agreed that IGAs have contributed to the development of their communities through employment creation, food production and livelihood sustainability. At the household level, the IGAs have contributed to food security, health and education through buying food, stationery, basic needs, paying school fees, transport fees, tuition fees, being able to eat healthy food and having access to health facilities. Furthermore, the projects have contributed towards beneficiaries to being self-reliant and self-employed. The community does not travel anymore to other towns because the IGAs projects have brought services closer to the people. The majority of the beneficiaries are engaged in IGAs because of the need to reduce the severe poverty in their families, to address unemployment and its effects on household income and family support.

The contribution of IGAs to the livelihood of the Rehoboth project, as indicated, shows that a significant change was indicated in the social and human capitals. Human capital has proven to be highly significant in shaping community livelihoods. Most individuals' abilities were influenced to secure livelihoods through self-employment initiatives. However, the other capitals physical, natural and finance were seen as equally important for the IGAs projects and livelihoods' sustainability. Social culturalism can restrict or limit the freedom of beneficiaries to carry out their IGAs potential. The process of grant allocation was found to be long, arduous, and very slow, which is a very stressful process for beneficiaries. Favouritism was considered one experience during the process.

However, the negative perception was a constraint faced by IGAs grant beneficiaries. The study discovered that many beneficiaries were faced with various challenges, such as inadequate funds, a lack of mentorships, coaching and training, company registration, the new procurement act, and seasonal and climate change, among other factors. While a considerable minority of IGA beneficiaries cited the lack of space for their business operation and cost and top bills as constraints to their IGAs. The majority of the beneficiaries have shown that the grant sponsor is insufficient to cater to all required materials needed. Findings from this study demonstrate a lack of tailor-made training and a lack of markets overall for IGAs projects. This could entail those beneficiaries might provide products that already exist. Findings from the data

confirmed that the majority of the beneficiaries who participated in the study are involved in tailoring business and are women.

These challenges impact the sustainability of the IGAs; actually, some projects were discovered to have migrated to another town, closed down and sold their materials and equipment. An observation was made that the lack of appropriate skills and specialised knowledge are significant problems in public procurement, as beneficiaries do not benefit from government tenders. The IGAs beneficiaries are not benefiting from the system because they are not well informed and registered with the organisation for certification. The development policies and laws have impacted the participation of IGAs in the procurement system. The beneficiaries were appreciative of this government initiative to provide their project with start-up capital.

5.3. RECOMMENDATIONS

Based on the findings, the study recommendations target the MGEPSW and HRC and the project beneficiaries.

5.3.1 Recommendations for MGEPSW and HRC

- Market research should be conducted, then find one major viable project on a yearly basis (per constituency) that has the potential to create more employment opportunities to be funded because of the limited budget.
- Reduce the power of the Constituency Councillors' powers over the selection and recommendation of the viable project, as they tend to favour certain people that are close to them.
- The application process should be effective and efficient. The process should be strengthened to support beneficiaries to focus on income generation. This should include a careful evaluation of how profitable suggested projects will be, including their viability in addressing the established financial needs of the beneficiaries.
- The MGEPSW and HRC with relevant stakeholders must devise strategies to assist the projects in registering the business in order for them to benefit from government tenders.

- Key informants in the study expressed the view that the budget is limited therefore, the government should increase the budget and procure all required equipment and materials and quality products that can last long.
- The Regional Council should prioritise production skills training prior to receiving types of equipment and materials. This will curtail challenges to a lack of skills and knowledge, as indicated by beneficiaries.
- For the effectiveness of the projects, continued monitoring and evaluation and reporting systems must be done to help in sustaining the projects, as project beneficiaries are struggling to sustain their projects. These strategies will help in mentoring and coaching towards good business management.
- Besides the Basic Business Management training, the study cited that beneficiary required various training such as training in accounting, bookkeeping and costing and pricing.
- The strict rules and regulations should be applied to beneficiaries to promote projects' sustainability and business plans to be made compulsory. Beneficiaries' records must be kept at the offices to assist in tracing of beneficiaries. The experience revealed that the researcher could not get proper information on funded projects at constituency offices.
- The Ministry and HRC must promote a market where beneficiaries can sell their products by avoiding importing school wear from other towns and regions because most IGA projects are more dedicated to making school wear.
- The Ministry should provide more advanced training in business management, where beneficiaries will be provided with manuals to guide them.
- HRC and the Ministry should consider projects sponsors before funds are available.

5.3.2. Recommendations to IGAs project beneficiaries

- The researcher notes that these government initiatives are very encouraging and contribute to livelihood sustainability, therefore beneficiaries should not sell

the procured equipment and materials rather use it for the advancement of their lifestyle.

- Beneficiaries need to be mentored in more business saving and investment skills.
- For the project sustainability and livelihood improvement, it should encourage active participation at all levels of IGAs from planning, needs identification and policymaking.
- Beneficiaries, by all means, should try to register their companies with the relevant authorities for the future benefit of the government procurement system.
- Sponsored beneficiaries should take part in shows, trade fairs and regional shows and get involved in exposure visits at regional, national and SADC levels to market their products.
- Beneficiaries should keep their equipment in a safe place and maintain it properly because maintenance cost and repairs are very expensive.
- Beneficiaries should do needs assessment and market research before starting with projects.
- Viable projects are sustainable and can promote livelihood.

5.3.3. Consideration for further research

From this study, the research concludes that there is a need for more research related to policy development and the significance of income-generating grants on the socio-economic status of the beneficiaries. Another area of focus could be the enactment of advisable strategies by the IGAs programme that would assist the beneficiaries to register their business in order to penetrate the labour market. Finally, there is a need to further explore what the IGAs programme entails at the national level.

5.4. Conclusion

The findings of this study indicated that IGAs contributed to the development of communities through employment creation, livelihoods, and an increase in food

production and income. The IGAs grant brought positive changes to some community members' livelihoods. IGAs grants were a steppingstone to those beneficiaries who do not have the start-up capital for their projects. Beneficiaries disclosed that they were able to support their families from the profit made of income-generating projects.

However, not all IGAs projects had attained competent levels of sustainability. Some were struggling, some migrated to other towns, and some had actually closed down. Social-cultural factors were identified as having a negative impact on the performance of the majority of the projects established. Although training and skills development were provided, not all beneficiaries were trained. Overall, the beneficiaries have experienced challenges such as a lack of sufficient funds to acquire all quoted project equipment. The maintenance and repairs of broken equipment were considered as a very expensive process that depletes most of the IGAs profit.

Finally, this study presented the experiences of the IGAs beneficiaries in implementing their projects, paying particular attention to the influence of livelihood sustainability. Recommendations presented in this study are meant to ensure that the ministry and relevant development agencies devise policies and responsive interventions.

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APPENDICES

APPENDIX A: RESEARCH STUDY INFORMATION LEAFLET AND CONSENT FORM

DATE:

Date of research project: 2021

TITLE OF THE RESEARCH PROJECT

INCOME GENERATING ACTIVITIES (IGAS) IN THE LIVELIHOODS OF THE REHOBOTH COMMUNITY IN NAMIBIA.

PRINCIPLE INVESTIGATOR / RESEARCHER(S) NAME(S) AND CONTACT NUMBER(S):

Name: Emily Kaukumangera	2017299468	+264813078045
Kristofina Moses	Research Assistant	+264816138942

FACULTY AND DEPARTMENT:

ECONOMICS AND MANAGEMENT SCIENCES
CENTRE FOR DEVELOPMENT SUPPORT

STUDYLEADER(S) NAME AND CONTACT NUMBER:

Name of Study Leader: Dr. Ekaete Elsie Benedict
Contact number: 0514019040

WHAT IS THE AIM / PURPOSE OF THE STUDY?

The aim of this study is to examine the influence of Income Generating Activities (IGAs) projects on the livelihood of Rehoboth project beneficiaries.

WHO IS DOING THE RESEARCH?

I, Emily Kaukumangera, Community Liaison Officer, Ministry of Gender Equality and Child Welfare. I am conducting a research as part of the requirements for the fulfilment of Master of Development Studies at the University of Free State, South Africa.

HAS THE STUDY RECEIVED ETHICAL APPROVAL?

This study has received approval from the Research Ethics Committee of UFS. A copy of the approval letter can be obtained from the researcher.

Approval number: UFS-HSD2020/0509/21

WHY ARE YOU INVITED TO TAKE PART IN THIS RESEARCH PROJECT?

The government and stakeholders are spending huge amount of funds in IGAs projects to eradicate poverty and for livelihood sustainability. However, the poverty rate is still high and people still depending on the state for basics needs. Projects are not sustainable, therefore, I would like to evaluate the influence of IGAs projects on community livelihood. The Rehoboth communities has benefitted from this IGAs programme. The participant's details are obtaining from constituencies office micro-projects list, and Ministry of Gender Equality Child Welfare office, as both offices are responsible IGAs and Micro projects. The research will consist of 50 participants, Key informants, project managers and project managers.

WHAT IS THE NATURE OF PARTICIPATION IN THIS STUDY?

The participants will be primary focus for data collection. The study involves audio taping, questionnaires, focus group and structured interview. The study will use open ended and close questions. The duration of data collection will be one month. For questionnaires, participants will be given 30-40 minutes to complete the form. Interview with key informants and project manager will take about 30 minutes. Focus group discussion will take about an hour per group. There will be no children involve in this study.

CAN THE PARTICIPANT WITHDRAW FROM THE STUDY?

Participation is voluntary and that there is no penalty or loss of benefit for non-participation. Being in this study is voluntary and you are under no obligation to consent to participation. If you do decide to take part, you will be given this information sheet to keep and be asked to sign a written consent form. You are free to withdraw at any time and without giving a reason. However, it will not be possible to withdraw once participants have submitted the questionnaire.

WHAT ARE THE POTENTIAL BENEFITS OF TAKING PART IN THIS STUDY?

The subject's participation in the study will be kept strictly as confidential, and privacy will be respected at all times, but information about participants will be given to the study sponsor.

WHAT IS THE ANTICIPATED INCONVENIENCE OF TAKING PART IN THIS STUDY?

The principal researcher is working closely with some of IGAs projects that will for part of research. This may cause discomfort to the participants. Participants might not provide the

researcher with relevant information which will affect the result of research. Therefore, the researcher will use an assistant researcher from other constituency who is do not this people for data collection. The risk is that the assistant researcher will be from other constituency and time will be limited. The researcher will be responsible for all costs of assistant researcher. The

study will be conducted in household and offices of participants to avoid any harm or injury. The focus group discussion will be conducted at centre/church close to the participants.

WILL WHAT I SAY BE KEPT CONFIDENTIAL?

Anonymity will be ensured, and participants will not provide their names or any other personal particulars. To protect the subjects' interests and future well-being, participants identities will be protected. The researcher and the assistant will have access to information and the individuals will maintain confidentiality by signing a confidentiality agreement. Your answers may be reviewed by people responsible for making sure that research is done properly, including the transcriber, external coder, and members of the Research Ethics Committee. Otherwise, records that identify you will be available only to people working on the study, unless you give permission for other people to see the records. However, this information will be used as anonymous data for other purposes, e.g. research report, journal articles, conference presentation, etc. All information shared by the respondents will be treated strictly as confidential, and privacy will be respected at all times. A report of the study may be submitted for publication, but individual participants will not be identifiable in such a report. Please keep in mind that it is sometimes impossible to make an absolute guarantee of confidentiality/anonymity, e.g. when focus groups are used as a data collection method. Focus groups is a form of an interview consisting of 6-10 participants in each group, focusing on questioning about a relevant topic and often requiring interaction amongst the group members to form a broad construction of meaning. While every effort will be made by the researcher to ensure that you will not be connected to the information that you share during the focus group, I cannot guarantee that other participants in the focus group will treat information confidentially. I shall, however, encourage all participants to do so. For this reason, I advise you not to disclose personally sensitive information in the focus group. That the participation of subjects in the study is entirely voluntary. No individual will be coerced into taking part in the study. Participant have the right to withdraw from the study at any time without any unfavorable consequences. However, it will not be possible to withdraw once participants have submitted the questionnaire. And that participants are not harmed as a result of their participation/non-participation in the project.

HOW WILL THE INFORMATION BE STORED AND ULTIMATELY DESTROYED?

Hard copies of your answers will be stored by the researcher for a period of five years in a locked cupboard/filing cabinet at my place of residents for future research or academic purposes; electronic information will be stored on a password protected computer. Future use

of the stored data will be subject to further Research Ethics Review and approval if applicable. At the end of the research, the audio taping and notebooks will be destroyed as soon as the University has approved or satisfied with the results. The principal researcher is working closely with some of IGAs projects that will for part of research. This may cause discomfort to the participants. Participants might not provide the researcher with relevant information which

will affect the result of research. Therefore, the researcher will use an assistant researcher from other constituency who do not the participants for data collection. The risk is that the assistant researcher will be from other constituency and time will be limited. The researcher will be responsible for all costs of assistant researcher. The study will be conducted in household and offices of participants to avoid any harm or injury. The focus group discussion will be conducted at centre/church close to the participants.

WILL I RECEIVE PAYMENT OR ANY INCENTIVES FOR PARTICPATING IN THIS STUDY?

The will be no any payment or reward offered, financial or otherwise. The researcher makes sure to consult the study at participant's households and offices to reduce the any costs involved. The focus group discussion session will take time which may cause potential level of inconvenience and/or discomfort to the participant. The participants might be tired, hungry and inpatient and disagreement. The focus Group participants will be provided with water.

HOW WILL THE PARTICIPANT BE INFORMED OF THE FINDINGS / RESULTS OF THE STUDY?

If you would like to be informed of the final research findings, please contact Ms Emily Kaukumangera on +264813078045 / office: +264522571 or omuuamuhona@gmail.com. Should you require any further information or want to contact the researcher about any aspect of this study, please contact Dr. Ekaete Elsie Benedict Tel: 0514019040, fax: 0514013089, or email: BenedictE@ufs.ac.za.

Thank you for taking time to read this information sheet and for participating in this study.



CONSENT TO PARTICIPATE IN THIS STUDY: PROJECT BENEFICIARIES

I, _____ (participant name), confirm that the person asking my consent to take part in this research has told me about the nature, procedure, potential benefits and anticipated inconvenience of participation.

I have read (or had explained to me) and understood the study as explained in the information sheet. I have had sufficient opportunity to ask questions and am prepared to participate in the study. I understand that my participation is voluntary and that I am free to withdraw at any time without penalty (if applicable). I am aware that the findings of this study will be anonymously processed into a research report, journal publications and/or conference proceedings.

I agree to the recording of the interview, questionnaires and focus group discussion.

I have received a signed copy of the informed consent agreement.

Full Name of Participant: _____

Signature of Participant: _____ Date: _____

Full Name(s) of Researcher(s): _____

Signature of Researcher: _____ Date: _____

CONSENT TO PARTICIPATE IN THIS STUDY: KEY INFORMANTS

I, _____ (participant name), confirm that the person asking my consent to take part in this research has told me about the nature, procedure, potential benefits and anticipated inconvenience of participation.

I have read (or had explained to me) and understood the study as explained in the information sheet. I have had sufficient opportunity to ask questions and am prepared to participate in the study. I understand that my participation is voluntary and that I am free to withdraw at any time without penalty (if applicable). I am aware that the findings of this study will be anonymously processed into a research report, journal publications and/or conference proceedings.

I agree to the recording of the interview, questionnaires and focus group discussion.

I have received a signed copy of the informed consent agreement.

Full Name of Participant: _____

Signature of Participant: _____ Date: _____

Full Name(s) of Researcher(s): _____

Signature of Researcher: _____ Date: _____

APPENDIX B: Focus Group Discussion instrument: Projects Beneficiaries



FOCUS GROUP DISCUSSION: ON INFLUENCE OF IGAs IN THE LIVELIHOOD OF REHOBOTH COMMUNITY

A. Introduction

Think about your experience in being involved in the IGAs project. Anyone can share their experience.

B. Guiding questions

1. What caused you to be involved in Income Generating Activities (IGAs)?
2. How did you hear about this IGAs grant and in your opinion, what is a grant?
3. What do you understand by the term 'income-generating activities'?
4. How would you describe the process of obtaining a grant for IGAs?
5. Please explain how, obtaining the grant has been helpful.
6. How does your IGA contribute(ed) to the livelihood sustainability in terms of the following:
 - a. Food security
 - b. Education
 - c. Health
7. What influences does your IGAs have on your community? Considering the (SLF)
8. In your opinion what support should the organisation provide you with to enable your IGAs' sustainability and improve the livelihood of your family?
9. What positive experiences have you had during your involvement in the project? Do you think the grants you have received addressed your needs? Please explain.

C. Conclusion

1. What would you recommend for the improvement of the IGAs programme?
2. Any comments/information that you will recommend/share on the use of IGAs programme?

APPENDIX C: Interview Schedule for: Key Informants Officials



INTERVIEW SCHEDULE FOR: KEY INFORMANTS OFFICIALS FROM CONSTITUENCY OFFICES

TOPIC: Income Generating Activities (IGAs) in the livelihoods of the Rehoboth Community in Namibia

1. Background information
 - a) Name of Organisation:
 - b) Occupation:
 - c) How long have you been working in the organisation?
2. How would you describe 'Income Generating Activity (IGAs)?
3. What types of IGAs are operating in Rehoboth?
4. What are the requirements for receiving grants?
5. What reasons do beneficiaries give for starting the projects?
6. In your opinion, what are the constraints faced by IGA beneficiaries?
(Researcher will consider the capital factors)
7. How are the beneficiaries coping with these challenges?
8. In your opinion, what contributes to the failures/success of IGAs projects?
9. How do you consider a sustainable IGA project?
10. In your opinion, how do government grants contribute to the sustainability of the IGAs project?
11. How does this IGA project contribute to the livelihood of communities in Rehoboth?
12. In your opinion, what influence does the following have on the sustainability of IGAs?
 - a) Skills and knowledge of beneficiaries
 - b) Tradition and beliefs
 - c) Environmental conditions
13. What in your view could be done differently in the way income-generating projects are run?

APPENDIX D: Ethical clearance certificate



GENERAL/HUMAN RESEARCH ETHICS COMMITTEE (GHREC)

26-May-2021

Dear Ms Emily Kaukumangera

Application Approved

Research Project Title:

Income Generating Activities (IGAs) in the livelihoods of the Rehoboth community in Namibia

Ethical Clearance number:

UFS-HSD2020/0509/21

We are pleased to inform you that your application for ethical clearance has been approved. Your ethical clearance is valid for twelve (12) months from the date of issue. We request that any changes that may take place during the course of your study/research project be submitted to the ethics office to ensure ethical transparency. Furthermore, you are requested to submit the final report of your study/research project to the ethics office. Should you require more time to complete this research, please apply for an extension. Thank you for submitting your proposal for ethical clearance; we wish you the best of luck and success with your research.

Yours sincerely

Dr Adri Du Plessis

Chairperson: General/Human Research Ethics Committee

Adri du Plessis Digitally signed
by Adri du Plessis
Date: 2021.05.26
11:23:55 +02'00'

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9537
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www.ufs.ac.za



APPENDIX E: Research Permission Letter 1



REHOBOTH TOWN COUNCIL

Tel: (062) 521800 Private Bag 2500 Fax (062) 522090, Rehoboth, Namibia, Email: towncreh@mweb.com.na

15 May 2020

Enquiries: S. Kanime
REF: RS/IGA-2020

University of the Free State
205 Nelson Mandela Dr.
Park West
BLOEMFONTEIN, 9301
South Africa

Dear Dr. Ekaete Elsie Benedict

SUBJECT: ACADEMIC RESEARCH: MS. EMILY KAUKUMANGERA, CAMPUS ID: 2017299468

On behalf of Rehoboth Town Council, I am writing to formally indicate our awareness of the research topic proposed by Ms. Emily Kaukumangera, a student at the University of Free State. Her research topic is: **THE INFLUENCE OF INCOME GENERATING ACTIVITIES (IGAs) ON THE LIVELIHOOD OF REHOBOTH COMMUNITIES.**

The research will be conducted by administering questionnaires, structured interviews, audio taping and focus groups.

As Chief Executive Officer, grant Ms. Kaukumangera the permission to conduct her research on our institution.

Should you have any enquiries, please feel free to contact my office at: 062-521 809

Yours faithfully,

Mr Simeon Kanime
Chief Executive Officer



APPENDIX F: Research Permission Letter 2



HARDAP REGIONAL COUNCIL

REHOBOTH URBAN EAST CONSTITUENCY OFFICE

Tel. 062 - 523699

Fax. 062 - 523601

Enquiries: Hon. Councilor E A Wambo

P O Box 4955

REHOBOTH

20 May 2020

TO: Ms. Emily Kaukumangera
P. O. Box 2500
Rehoboth

Dear Madam

SUBJECT: REQUEST FOR PERMISSION TO CONDUCT RESEARCH IN REHOBOTH URBAN EAST CONSTITUENCY

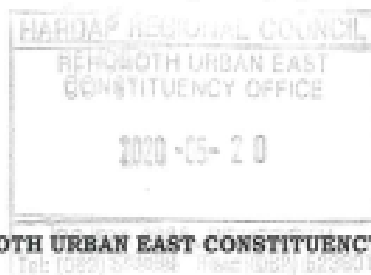
Your letter dated 5 May 2020, in the above-mentioned regard has reference.

As Regional Councilor of the Rehoboth Urban East Constituency I hereby given permission to you to do your research about the influence of Income Generating Activities/Micro Projects on the livelihoods of the of Rehoboth Community.

We wish you well with your studies and trust that this will add value to the development of our community since you are already part of small development projects within our community.

Yours faithfully

HON. COUNCILOR E A WAMBO
REGIONAL COUNCILOR: REHOBOTH URBAN EAST CONSTITUENCY



APPENDIX G: Language Editing Certificate

Declaration of Language Editing
Has been proofread and language edited by Dr Chamellé René de Silva

Independent Educational Practitioner

LSTD (UWC) Dip Rem Ed (UNISA); BA (Psychology & History) (UNISA); BEd Hons (Spec Needs Ed (UNISA); MEd (Literacy) (CPUT); D.Ed. (Technology Integration in schools) (CPUT) Doctoral Supervision (Africa Doctoral Academy: University of Stellenbosch)

P.O. Box 23482, Windhoek, Namibia

INCOME-GENERATING ACTIVITIES (IGAS) IN THE LIVELIHOODS OF THE REHOBOTH COMMUNITY IN NAMIBIA

By

EMILY KAUKUMANGERA

Student No: 2017299468

A mini-dissertation submitted in fulfilment of the requirements for the Master's Degree of Development Studies in the

**FACULTY OF ECONOMICS AND MANAGEMENT SCIENCE AT THE
CENTRE FOR DEVELOPMENT SUPPORT**

at the

**UNIVERSITY OF THE FREE STATE
BLOEMFONTEIN**

2021

SUPERVISOR: DR EKAETE BENEDICT

2 December 2021

Chamelledesilva@gmail.com