

**A COMPARATIVE ASSESSMENT OF THE BENEFITS OF INCOME
GENERATING ACTIVITIES TO THE BENEFICIARIES FUNDED BY THE
MINISTRY OF GENDER EQUALITY AND CHILD WELFARE IN
NAMIBIA**

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ABSTRACT

Income Generating Activities (IGAs) are utilised globally to create employment and improve livelihoods, Namibia is no exception. This study was set out to comparatively assess the benefits of Income Generating Activities to the beneficiaries funded by the Ministry of Gender Equality and Child Welfare (MGECW). The study is distinct as it was conducted from a gender perspective and attempts to narrow the knowledge gap by providing Gender Disaggregated Data (GDD) on IGAs. The study used a sequential triangulation of quantitative and qualitative research methods, to collect primary and secondary data, which included secondary analysis case studies. Semi-structured interviews were the main data collection method used, supplemented by observations. Key findings revealed that from 2004 to 2016 employment was created for 1571 IGAs' main beneficiaries from all 14 regions of whom 1010 (64.3%) were females and 482 (30.7%) males. However, this employment is in the lower tier of the informal economic sector, thus supporting the views of the Dual Labour Market Theory (DLMT).

The outcome of the Chi-Square goodness of fit test failed to reject the null hypothesis, $\chi^2(28) = 37.52, p \geq .05$. The results revealed that women are generating more income than men. The income was analysed against Namibia's upper – bound poverty line as per the Geni-coefficient, 2003/2004-2015/2016 of N\$ 262.45 - N\$ 520.8 and the average monthly turnover of unregistered businesses in the informal economic sector of N\$ 2,100.00. The analysis indicates that less than half of the IGAs' main beneficiaries 350 (19.5%) out of 1571 generate an average monthly turnover, which is comparable to the upper bound poverty lines and the average monthly turnover for unregistered businesses.

It is recommended that the MGECW must collaborate with relevant stakeholders to devise strategies that would aid IGA beneficiaries to formalise their businesses and reap the benefits. More importantly, MGECW must leverage existing policies to facilitate the value addition of IGA products and services to maximise access to markets.

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LIST OF ABBREVIATIONS AND ACRONYMS

ACF	Action Contre la Faim
AEPC	Alternative Energy Promotion Centre
ASA	Association for Social Advancement
BBM	Basic Business Management
BRAC	Bangladesh Rural Advancement Committee
CID	Coffey International Development
DLMT	Dual Labour Market Theory
DMOFA	Danish Ministry of Foreign Affairs
DWA	Department of Women's Affairs
FAO	Food and Agriculture Organisation
GAD	Gender and Development
GAM	Gender Analysis Matrix
GEM	Gender Evaluation Methodology
GB	Grameen Bank
GDD	Gender Disaggregated Data
IFAD	International Fund for Agricultural Development
IGAs	Income Generating Activities
ILO	International Labour Organisation
IS	Informal Sector
MDGs	Millennium Development Goals
MGECW	Ministry of Gender Equality and Child Welfare
MITSD	Ministry of Industrialisation Trade and SME Development
MSME	Micro Small and Medium Enterprises

MT	Marxist Theory
MWACW	Ministry of Women Affairs and Child Welfare
NAC	National AIDS Commission
NGO	Non-Governmental Organisation
NGP	National Gender Policy
NSA	Namibia Statistics Agency
OECD	Organisation of Economic Co-operation and Development
PhD	Doctor of Philosophy
RNF	Rural Non-Farm
ROSCA	Revolving Savings and Credits Association
SADC	Southern Africa Development Community
SDGs	Sustainable Development Goals
SET	Social Exclusion Theory
SHIREE	Stimulating Household Resulting in Economic Empowerment
SMEs	Small and Micro Enterprises
SPSS	Statistical Package of Social Science
UN	United Nations
UNDP	United Nations Development Programme
WAD	Women and Development
WEF	Women's Empowerment Framework
WID	Women in Development
WIGGs	Women Income Generating Groups

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DEDICATION

I would like to dedicate this thesis to my husband Mr Matheus Shiviya and children, Marja, Marianne, Mathew and Angeline Shiviya.

This thesis is equally dedicated to my beloved parents Mrs Angeline Kapoko and Mr Paul Tjiwana.

DECLARATION

I, Anastasia Nangura Shiviya, declare that this study is a true reflection of my own research and that this work or part thereof has not been submitted for a degree in any other institution of higher education.

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Anastasia Nangura Shiviya

CHAPTER 1

INTRODUCTION

1.1 Background of the study

Namibia has an estimated per capita income of US\$5 693.13 and was classified as an upper-middle-income country in 2009 by the World Bank. This high-income status disguises extreme poverty, as well as inequalities, income distribution, the general standard of living, and quality of life. Over the past years, Namibia's economy registered an average growth rate of 4.3 percent, with an unemployment rate of 29.6 percent, poverty incidence of 26.9 percent, and can therefore be interpreted that much of the Namibia's population remains vulnerable (Namibia Gender Analysis, 2017).

Despite the high standards of the country, the unemployment and poverty reality remain a challenge, thus this research was set out to comparatively assess the benefits of Income-Generating Activities to the beneficiaries funded by the Ministry of Gender Equality and Child Welfare (MGECW) from 2004 to 2016. The study used the sequential triangulation of quantitative and qualitative methodological approaches to garner Gender Disaggregated Data (GDD) through in-depth case studies and secondary analysis of the IGAs database of the MGECW.

Unemployment and poverty are intertwined multifaceted challenges experienced globally. Although a conventional causal relation exists between poverty, unemployment, and insufficient income (Townsend, 2006), poverty is a multidimensional developmental problem attributed to complex factors such as lack of access to means of production, education, inequities, poor governance, conflict and

natural disasters (Addae-Korankye, 2014; World Bank, 2018; Aguilar & Sumner, 2019).

Over 700 million people, equating to 11% of the world's population live in extreme poverty and surviving on less than \$1.90 per day (World Bank, 2018), while in 2016, the global unemployment rate stood at 5.8% and remains a challenge for many countries (Horne, Khatiwada & Kuhn, 2016). In terms of the gender gaps in the labour force participation and unemployment rate, a marginal decline was recorded between 1995 and 2015, similarly, the global female labour force participation rate decreased from 52.4% to 49.6%, while the male labour force participation declined from 79.9% to 76.1%. Based on the global statistics, the probability of women taking part in the labour force is lower compared to men (ILO, Women at Work, 2016).

In the Southern Africa Development Community (SADC) 40% of the region's population live in abject poverty, with agriculture as the main source of livelihood for approximately 61% of the populace (SADC, 2016). As a SADC member state, Namibia is equally confronted with poverty and unemployment. According to the Namibia household income and expenditure survey report of 2015/2016, it was found that 17.4% of the population lived in poverty, while 34% were unemployed (Namibia Statistics Agency [NSA], 2016).

High poverty and unemployment rate compels the poor and unemployed people to resort to employment in the informal sector by establishing income generating activities (NSA, 2016; Mwilima, 2006). IGAs are employment creation initiatives

within the informal sector used globally to reduce incidences of poverty and unemployment (Action Contre la Faim [ACF] International, 2010).

Prior to Namibia's independence, churches were the main sponsors of IGAs in the country and were used to create employment and improve livelihoods. However, after independence, various organisations became involved in financing IGAs, including Non-Governmental Organisations (NGOs), women's wings of political parties and government departments (Hubbard & Solomon, 1994).

The then Department of Women's Affairs (DWA) in Namibia financed women owned IGAs after independence. In 2000, the DWA was elevated to a fully – fledged Government Ministry and became the Ministry of Women Affairs and Child Welfare (MWACW) with the focus to address the plight of women and children. However, in 2005, the Ministry's name was changed to the Ministry of Gender Equality and Child Welfare (MGECW), reflecting the changes in the broader gender and development debates (MGECW, 2010).

The MGECW developed the National Gender Policy (NGP) 2011-2020 which seeks to create an enabling environment for gender mainstreaming across all sectors. The NGP identified twelve key programme areas for reducing gender inequalities. Two of the twelve policy programme areas centres on:

- a) Gender, Poverty and Rural Development, and
- b) Gender, Trade and Economic Empowerment.

The National Gender Policy and Namibia's Fifth National Development Plan 2017-2022 (NDP5), depicts the broader contemporary socio-economic challenges

experienced in Namibia. Poverty and unemployment challenges in the country are aggravated by income inequality and constrained economic growth (MGECW, 2010; National Planning Commission [NPC], 2017). The National Gender Policy underscores gender-related challenges impeding poverty eradication and economic empowerment. These include, but not limited to, access to employment and income opportunities in rural areas, lack of access to, and control of resources such as credit (monetary), land, access to information on markets, business skills and support services (MGECW, 2010). These socio-economic challenges reflect factors attributed to multidimensional poverty and by default the complex context in which the Ministry's IGAs Support Programme operates.

In response to the socio-economic challenges in particular poverty, unemployment, and women's low economic status, the MGECW under the Directorate of Community Empowerment continues to support women and men from poor communities with IGA materials and equipment grants to establish or expand their businesses.

The Ministry has a funding ratio, targeting to support 70% women and 30% men per funding cycle, thus ensuring women's access to business resources (MGECW, 2017).

The Ministry's IGAs Support Programme funds IGAs in six main categories namely.

- (i) Agriculture,
- (ii) Aquaculture,
- (iii) Food Processing, Preservation and Storage,
- (iv) Service Oriented,
- (v) Small Scale Manufacturing and
- (vi) Small Stock Farming.

Specific IGAs in these sectors include tailoring and embroidery, catering services, photo & printing services, leatherwork/shoe repair, metal fabrication/welding, brickmaking, gardening, bakery, laundry services, hair salon and barber shop (MGECW, 2017).

As of 2004 to 2016, the Ministry supported 1571 females and males IGA main beneficiaries (coordinator), across the country with materials and equipment to start or improve their micro businesses. In accordance with the MGECW's database (2017), and the Operating Guidelines for the Income Generating Activities Support Programme 2017-2022, the Ministry provided IGA grants based on the four funding levels:

- a) Level-0: Less than N\$ 5,000.00
- b) Level-1: N\$ 5,000.00–N\$ 30,000.00
- c) Level -2: N\$ 31,000.00–N\$ 50,000.00
- d) Level-3: N\$ 51,000.00 –N\$ 100,000.00

The MGECW uses the grant funding model to support beneficiaries with IGAs materials and equipment. As cautioned by Ritchie (2006), the grant as a funding model to support income generating activities is prone to misuse. For that reason, the MGECW does not provide IGA beneficiaries with money, but materials and equipment equivalent to the approved funding level. For instance, if the beneficiary applied to be supported with a welding machine worth N\$ 25,000.00 the ministry would purchase it on behalf of the beneficiary.

1.2 Theoretical framework

There are many theories that explicate the compound causes of poverty and by extension the causal relation between unemployment and poverty. In view of the complex nature of poverty, this study depicts unemployment and poverty from the theoretical perspective of the Social Exclusion Theory (SET), Dual Labour Market Theory (DLMT) and the Marxist Theory (MT). The Social Exclusion Theory ascribes poverty and unemployment to the exclusion of one's participation in key economic activities such as education, employment, and social opportunities (Sameti, Esfahani & Haghghi, 2012), while the Marxist Theory links poverty to unequal access to economic resources and power (Guidetti & Rehbein, 2014) and the Dual Labour Market Theory attributes poverty and unemployment to income disparity because of the dual sectors of employment. The primary/formal sector has higher income and job security, while secondary/informal sectors are characterised by low income (Sameti, Esfahani & Haghghi, 2012; Mahonen, 2015), hence, the secondary sector is the focus of this study. Studies have further revealed that IGA beneficiaries are concentrated in the lowest level of the secondary sector because of their exclusion from the primary sector (Guidetti & Rehbein, 2014).

In addition, the study used the Women's Empowerment Framework (WEF) called "Longwe", which was developed by Sara Hlupekile Longwe to analyse key aspects of IGAs data, preceding the five levels/criteria of empowerment namely, welfare, access, conscientisation, participation and control (March, Smyth, & Mukhopadhyay, 2005). This framework has been used widely to assess the levels at which women are empowered by a particular development intervention.

Key literature debates are centred on whether or not Income – Generating Activities led to improved livelihood and women’s economic empowerment. In many parts of the world, there has been a great consensus about the contribution of IGAs to employment creation and improved incomes. A study by Haggblade et al. (2005) cited in Davis, Winters, Carletto, Covarrubias, Quinones, Zezza, and DiGiuseppe (2007) has shown that IGAs created employment in West Asia, North Africa, and America. Moreover, Steglich and Bekele’s (2009) assessment on women – owned IGAs found positive changes in women’s income and financial autonomy because of their participation in IGAs.

However, there is a greater concern about the fact that employment created through IGAs is in the informal sector with no payment and employment regulations (Fields, 2004; Mwilima, 2006; Heyzer, 2015). The informality of employment in the secondary sector is underscored by the Dual Labour Market Theory. The theory further explains the key features of employment in the informal sector which includes but not limited to, low wages, poor working conditions, minimal or no benefits and job insecurity (Hagner, 2000, p.22; Doeringer & Piore, 1971:165 cited in Berston et al., 2006). Women and other marginalised groups are subject to employment in the informal sector due to their lower labour force participation in the formal sector (Kwon, 2014).

In order to determine the extent to which the female and male IGA beneficiaries funded by the MGECCW are empowered economically, this study took a step further and weighted the income generated by IGA main beneficiaries against the measures of poverty, those measures are Namibia’s upper – bound poverty line as per the Geni-

coefficient, 2003/2004-2015/2016 of N\$ 262. 45 - N\$ 520.8 and the average monthly turnover of unregistered businesses in the informal economic sector of N\$ 2,100.00 (Namibia Statistics Agency [NSA] household income and expenditure survey 2009/2010; Mwilima, 2006; Schöneburg-Schultz & Schultz, 2006).

1.3 Statement of the problem

Unemployment, poverty, and women's low economic status in society remains a national concern (MGECW, 2016). Periodically, the MGECW conducts assessments of funded Income Generating Activities, to assess whether the IGAs have received the requested materials and equipment, whether the IGA beneficiaries received basic business management training and to assess the progress of the IGAs (MGECW, 2012). However, the economic and gender dimensions have not been taken into consideration when IGAs are being assessed. However, it appears that there has been no research on these IGAs from an economic and gender perspective.

In consequence of little or no research having been conducted from an economic and gender standpoint, the study aims to assess the economic and social returns of IGAs from a gender lens.

1.4. Objectives of the study

The overarching intention of the study was to comparatively assess the socio-economic returns of IGAs to female and male IGA beneficiaries supported by MGECW. The specific objectives of the study were:

- To assess how IGAs contribute to the livelihoods of women and men,

- To assess the different ways in which men and women benefit from IGAs respectively,
- To assess the extent to which women are empowered by Income – Generating Activities,
- To assess the division of labour among IGA beneficiaries and
- To assess how the programme contributes towards skill development.

1.5. Significance of the study

The National Gender Policy (2010-2020) of the Republic of Namibia highlights the importance of Gender Disaggregated Data (GDD) as it enhances gender analysis and play a pivotal role in mainstreaming gender into various programmes and projects. Therefore, this comparative assessment of the benefits of Income Generating Activities to the beneficiaries funded by the Ministry of Gender Equality and Child Welfare aims to produce gender disaggregated information about IGAs. The findings of this study are significant, as they will contribute to the body of knowledge. Moreover, this knowledge could be used to improve strategic planning and implementation of IGAs or economic empowerment programmes at large.

1.6. Limitations of the study

The study anticipated a few limitations, as stated in the research proposal, but additional limitations were encountered during the data collection process. The limitations of the study were:

- Due to the vastness of the country, the study was limited to seven regions, namely, Khomas, Hardap, Omaheke, Otjozondjupa, Oshana, Kavango East, and Zambezi.
- Challenges such as language barriers were experienced, especially with the interpretations of some terms from English to local languages spoken in the respective regions, which required a local interpreter.
- The secondary data obtained from the IGAs database by the Ministry contained little information about other IGA's beneficiaries from group owned IGAs. The bulk of the information was for the IGA main beneficiaries and the details of the businesses (IGAs). Hence, this made it difficult to analyse the distribution of IGAs income from a group point of view.
- The IGAs database contained ample information on skills development but lacked educational information of the IGA main beneficiaries. As a result, such information was only obtained from the (28) IGA main beneficiaries who took part in the interviews.

1.7. Structure of the thesis

This research report is structured as follows:

Chapter 1: Introduction

This chapter gives an overview of the topic, provides background information on the MGECW, highlights the theoretical framework, expounds the statement of the problem, objectives of the study, the significance of the study, limitations of the study and the structure of the thesis.

Chapter 2: Literature Review

This chapter provides a review of key literature on Income Generating Activities and women economic empowerment. This chapter also underpins the theories employed to interpret the data.

Chapter 3: Research Methodology

This chapter delineates the research methodology and procedures.

Chapter 4: Data Presentation and Analysis

The findings of the study are presented and analysed in this chapter.

Chapter 5: Discussion of findings

This chapter extrapolates the research findings in relation to the literature and theories.

Chapter 6: Conclusion and Recommendations

This chapter encapsulates the key findings, draws inferences and proffer recommendations.

1.8 Conclusion

It is complex to measure the economic impacts of IGAs in the context of unemployment, poverty and women's economic empowerment. By employing various measures of poverty, the comparative assessment of the benefits of Income – Generating Activities to the beneficiaries funded by the Ministry of Gender Equality and Child Welfare provided an overview of the extent to which IGAs contribute to improving livelihoods from a gender lens. Thus, the subsequent chapter draws attention to the theoretical framework and literature reviewed.

CHAPTER 2

LITERATURE REVIEW

2.1 Introduction

The literature of the study on Income Generating Activities evokes attention to different theoretical perspectives which elucidate the fundamental causes of poverty and unemployment; this includes Social Exclusion Theory, Dual Labour Market Theory, and Marxist Theory. It encompasses the concepts of IGAs and women's economic empowerment approaches.

IGAs are economic activities recognised globally and nationally for their contribution to poverty alleviation and employment creation, particularly for women. However, the notion that IGAs lead to women's economic empowerment is highly contested by researchers arguing that IGAs merely addresses women's basic needs but cannot improve their status in society. The funding mechanism for IGAs through grants or microloans is another contentious issue. Some scholars argue that issuing IGA grants leads to dependency while others, argue that women's access to microfinance for micro businesses does not lead to the empowerment of women, for it is bound to result in debt. The counterarguments on IGAs reflect some of the critics of the Women in Development (WID) approach which also used IGAs as an intervention to empower women.

2.2 Definition of poverty and unemployment

Income Generating Activities have become inseparable from poverty and unemployment reduction interventions (Danish Ministry of Foreign Affairs [DMOFA], 2000; ACF International, 2010). Accordingly, most beneficiaries of Income Generating Activities, including the ones being assessed by this study are mainly classified as living in poverty and are unemployed (MGECW, 2017).

As mentioned in the introductory chapter, poverty is a complex term with variable causes therefore, defining it is equally complicated. Commonly, poverty is defined in monetary terms reflecting the state of being destitute due to lack of income which results in the inability to meet basic needs and services (Townsend, 2006). Further stressing that poverty has always been associated with income; to date, income is still associated to poverty.

The fiscal definition of poverty is restrictive; therefore, the definition of poverty has evolved to include other dimensions, such as health, education and standard of living, based on the Organisation for Economic Co-operation and Development (OECD, 2001), “poverty encompasses different dimensions of deprivation that relate to human capabilities including consumption and food security, health, education, rights, voice, security, dignity and decent work. Poverty must be reduced in the context of environmental sustainability. Reducing gender inequality is key to all dimensions of poverty”. The OECD further takes the different dimensions of poverty into account and underscores the importance of gender mainstreaming in all dimensions.

According to the United Nations (UN, 1995), “Poverty has various manifestations, including lack of income and productive resources sufficient to ensure sustainable livelihoods; hunger and malnutrition; ill health; limited or lack of access to education and other basic services; increased morbidity and mortality from illness; homelessness and inadequate housing; unsafe environments; and social discrimination and exclusion. It is also characterised by a lack of participation in decision-making, civil, social and cultural life”. Notable, the UN’s description of poverty encompasses the multidimensional nature of poverty as it takes into consideration all factors causing absolute and relative poverty.

Townsend (2006, p.6) classifies poverty into three concepts: absolute/subsistence poverty, basic needs, and relative deprivation. These categories underline the complexity of poverty as follows:

- a) Absolute/subsistence poverty denotes that although there is a steady basic income, the minimum physical needs such as housing, food, clothing and transport can hardly be covered with that income.
- b) The basic needs concept looks at poverty beyond meeting the physical needs it thus entails the inability for people to meet needs such as health, education and sanitation facilities and services.
- c) The relative deprivation concept is inclusive of income, resources, materials, and social conditions. This entails the inability for people to sustain the same standard of life compared to others within the same community due to lower – income and social status.

As discussed above, poverty is commonly attributed to unemployment and inadequate income. However, a note of caution is worth articulating that there are many causes of poverty as amplified by UN (1995); OECD (2001) and World Bank (2018). Moreover, Jochumzen (2010), Krugman (2012) and Wells (2012) refers to unemployment as a situation whereby economically active people are not being absorbed by the labour market.

Unemployment is classified differently and categorised into frictional and structural unemployment. Frictional unemployment refers to persons who are provisionally unemployed and searches for jobs. As a result, there is often no income during the job search period. Whereas structural unemployment is associated with persons who are jobless because they do not possess the relevant technical skills. According to Jochumzen (2010), Herz and Van Rens (2011), this is common when there is a mismatch of skills in the labour market or a general lack of skills which leads to long term unemployment. Hence, structural unemployment is also linked to other economic problems associated with globalisation.

Poverty and unemployment are intertwined indicators of the social status of IGA beneficiaries. Therefore, this study would determine whether or not beneficiaries of Income Generating Activities are worse off with structural unemployment taking into consideration issues of education, skills and knowledge needed to penetrate the labour market.

2.3 Sociological theories on poverty, unemployment, and development

The Social Exclusion Theory (SET), Dual Labour Market Theory (DLMT) and Marxist Theory (MT), are theories which elucidate the fundamental causes of poverty and unemployment. Thus, these theories were used to understand and interpret the data on Income Generating Activities.

2.3.1 Social Exclusion Theory

The Social Exclusion Theory is concerned with the optimum engagement of people in all aspects of social life; the primary purpose of the theory is to frame social problems and advocate for social welfare (Daly & Silver, 2008). Social exclusion depicts the plight of the marginalised, oppressed, and deprived people in society, which is a dynamic process of being left out either fully or to some extent from the social, economic, political and cultural systems which result in social disintegration and marginalisation of individuals or groups (Sheppard, 2006, p.7; Abrams, Christians & Gordon, 2008). The existence of these discriminatory systems creates barriers that avert the poor from accessing livelihood opportunities and social services such as employment, education, housing, health, safety, and political engagement (Bradshaw, 2006, p. 22).

Sameti, Esfahani and Haghghi (2012) underscore the multidimensional features of social exclusion which entails economic, social, and political exclusion including the causal connection between the dimensions. Bessis (1995) referred in Sameti, Esfahani and Haghghi (2012, p.46), demonstrates the causal relation of these dimensions, for

instance, the exclusion from the labour force results in unemployment which deprives a person's access to a steady income. On one hand, unemployment is a form of economic exclusion and the direct forerunner of impoverishment. On the other hand, unequal access to the means of production and opportunities such as land, credit, education, and employment lowers people's financial status which leads to social stagnation and regression (Sameti, Esfahani & Haghighi 2012, p.46).

Levitas (2006) outlines the harmonised primary indicators of social exclusion adopted by the European Union this include a) Low - income rate, b) Distribution of income, using income quintile ratio; c) Persistence of low income; d) Median low income gap; e) Regional cohesion (measured by variation of employment rates); f) Long-term unemployment rate; g) Persons living in jobless households; h) Early school leavers not in education or training; i) Life expectancy at birth and j) Self-defined health status by income level. In the same manner, Barnes (2006) also developed indicators entailing seven (7) aspects of social exclusion namely; i) financial situation; ii) ownership of durable goods; iii) the quality of housing; iv) neighbourhood perception; v) personal relationships; vi) physical health and vii) psychological well-being.

Most of the indicators of social exclusion by Barnes (2005) and Levitas (2006) clearly overlaps with the indicators of poverty and can be summed up into three main indicators of exclusion: labour market exclusion, service exclusion and exclusion from social relations. As a result, these exclusions have a bearing on the education, health and living conditions of the excluded. Mathieson, Popay, Enoch, Escorel, Hernandez, Johnston, and Rispel (2008), pointed out that the indicators by various authors form the basis of measuring social exclusions. The measures of social exclusions may serve

as a barometer to monitor and assess the extent at which policies and programmes are curtailing the diverse forms of social exclusions. In addition, the indicators facilitate the development of social inclusion policies that targets vulnerable groups in society and specifically mitigates causes of marginalisation and exclusion (Currie, Richardson, Smyth, Vella-Brodrick, Hine, Lucas & Stanley, 2010; Stanely, n.d).

However, Levitas (2005), maintains that social exclusion is diverting focus from the major forms of inequality such as the escalating income inequality and class conflicts. In relation to the Social Exclusion Theory, this study seeks to understand whether or not income generating activities redresses the repercussions of economic exclusion. Since the beneficiaries of income generating activities mainly fall in the category of the socially excluded due to unemployment, meagre incomes, and privation.

2.3.2 Dual Labour Market Theory

The Dual Labour Market Theory was developed in the 19th century by John Stuart Mill and J. E. Cairnes, out of critics of the neoclassical theories which supposedly failed to address structural deficits in employment creation and allocation (Jakstiene, 2010; Elliott, 1997, p. 368 cited in Hacısalihoğlu, 2015). The Dual Labour Market Theory is one of the labour market theories that explain the causes of poverty and unemployment based on income and earning discrepancies. It also explains the concentration of marginalised groups in poorly paid jobs and the link between poverty and labour markets (Sameti, Esfahani & Haghighi, 2012; Tilly, 2004).

The central idea of the Dual Labour Market Theory lies in the binary separation of the labour market. Furthermore, Doeringer and Piore stratified the labour market into the primary and secondary sectors. The primary sector is also referred to as formal, modern, industrial or urban whereas the secondary sector is referred to as informal, traditional, agricultural or rural (Fields, 2004).

In the primary sector, workers are protected by labour laws, workplace policies, entitled to decent wages, good working conditions and employment stability. Incidentally, access to the primary market is confined to those who possess competence, thus restricting the migration from secondary to the primary sector (Mahonen, 2015). Whilst in the secondary sector, working conditions are mostly not regulated by formal policies and workers are subjected to low wages, poor working conditions, minimal or no benefits and job insecurity (Hagner, 2000, p.22; Doeringer & Piore, 1971:165 cited in Berston et al., 2006).

Fields (2004) argues that people in the secondary sector are poor because they are not fairly remunerated for the work they do. Therefore, the main driver of income inequality in the dual labour market is the fact that workers in the primary sector are paid huge incomes, while the majority in the secondary sector are paid meagre incomes. Arguing along the same line, Kwon (2014) points out that the dual labour market system accounts for gender and racial related income inequality and discrimination because the dualistic nature of the system gives employers the leverage to hire cheap labour. Women and other marginalised groups are prone to unemployment and temporary work in the secondary sector and are often trapped in that sector.

The secondary or informal sector is the focal point of this study. Adams, Johansson de Silva and Razmara (2013, p.43), describes the informal sector as inclusive of the following (a) the self-employed, (b) family members supporting the enterprise, and (c) remunerated employees in small and household enterprises. Moreover, the 'informal' sector refers to the production and employment that takes place in unincorporated small or unregistered enterprises (International Conference of Labour Statisticians [ICLS] 1993 cited in Chen, 2012, p.8).

According to Mwilima (2006), the Namibian informal economic sector comprises of business enterprises operating mainly at small organisational stage characterised by no clear job segregation, poor financial management (aggravated by the mixture of business and household finances and assets). Adding that, most of the businesses in the informal sector are not registered, making it a challenge to regulate the sector in accordance with the labour laws. The IGA beneficiaries are mainly concentrated in the survivalist sector, which is regarded as the lowest tier of the informal sector. People are forced into the survivalist sector due to poverty and exclusion from the primary sector opportunities (Sameti, Esfahani & Haghghi, 2012). Siddo (2017) refers to the survivalist sector as enterprises carried out by unemployed people; these enterprises merely generate income that secures the basic means of survival to the unemployed households. In contrast, Iwu, Gwija, Tengeh, Cupido and Mason (2016), in a study on the survivalist enterprises concluded that some of these enterprises create stable jobs for the owners and employment opportunities to others.

2.3.3 Marxist Theory

The Marxist Theory represents the world views of Marx and Engels on capitalism and explains the main causes of poverty based on inequality and the unequal distribution of wealth. According to Shildrick and Rucell (2015), the Marxist Theory maintains that inequality and poverty are inexorably created by capitalist systems and it's transmittable from one generation to the next. In a nutshell, Sen (2006) agrees with the Marxist Theory that poverty and income are intertwined therefore, the disproportionate distribution of resources leads to deprivation in terms of income and social capabilities. Shildrick and Rucell (2015) further indicated that Marx's analysis of social classes in society is relevant for understanding poverty. Based on this analysis; society is stratified into two classes consisting of those who own and control the means of production (bourgeoisie) and those who exchange labour for income (Proletariats). Guidetti and Rehbein (2014) also affirm that inequality exists and is perpetuated due to unequal access to economic resources and power. Hence, the bourgeoisie controls the economic resources and power to maintain it within their kinfolk and also concede it to their heirs.

2.4 Income Generating Activities in the global context

Poverty and unemployment remain a global concern due to the worldwide declining trend in employment growth and an increase in the labour force (International Labour Organisation [ILO], Women at Work, 2016). Therefore, employment generation programmes play an important role in securing livelihoods through income generating activities. Devereux and Solomon (2006); Haggblade et al. (2005) cited in Davis et al. (2007) showed based on the Rural Non-Farm (RNF) census data, that income

generating activities created employment in West Asia, North Africa, and America. RNF Income Generating Activities are small scale businesses that are not in the farming segment or agriculture related (Davis et. al., 2007). Moreover, (FAO 1998; Reardon et al., 2001; cited in Davis et al., 2007) indicated that income from RNF Income Generating Activities constitutes on average 42% of rural income in Africa, 32% in Asia, 40% in Latin America and 44% in Eastern Europe and the Commonwealth of Independent.

2.5 The socio-economic context of IGAs in Namibia

Like many other developing countries, Namibia face challenges of unemployment, poverty and inequality which lead to socio-economic exclusion. This is demonstrated by the Social Exclusion Theory which classifies unemployment an economic exclusion which in turn results in inequality (Bessis, 1995) referred in (Sameti, Esfahani & Haghghi, 2012, p.46). In Namibia, close to 19% of households are classified as poor and 10% as severely poor (Namibia Statistics Agency, 2016, p.18). Adding that, poverty is mostly pronounced amongst women where the poverty level of female headed households is 19.2% compared to 15.8% of male headed households. Women constitute the majority of the unemployed and their labour force participation rate is lower (females 66.6% and males 72.5 %.) (NSA, 2016). Consequently, women's low economic status in Namibia is attributed to the low labour force participation rate, lack of access and control of productive resources and services such as land, credit, markets, and training (MGECW, 2010).

Besides women's low labour force participation, a large section of employed women is mainly concentrated at the lowest hierarchy and in the informal employment (MGECW, 2010; NSA, 2016). The statistics indicate that females constitute 67.5% of those employed in informal sector compared to 65.6% males. The Agriculture, Forestry and Fishing industries accounts for 89.6% of the informal employment, with women being most employees in those industries (NSA, 2016). The informal sector as discussed under the Dual Labour Market Theory is characterised by lower wages, poor working conditions, and no social protection (Hagner, 2000, p.22; Doeringer & Piore, 1971:165 cited in Berston et al., 2006).

Based on the 2016 Labour Force Survey, the broad unemployment rate in Namibia was 34.0%, this shows an increase of 6.1% compared to 2014 when it stood at 27.9% (NSA, 2017). The survey further revealed that the level of education plays a significant role in the employment absorption rate, to that end, people with tertiary education have a higher employment absorption rate compared to those with no formal education. A notable example is the 89.9% employment absorption rate of persons with Master of Arts (MA) and Doctor of Philosophy (PhD) compared to the 39.0% absorption rate of persons with no formal education.

The major sources of income in Namibia are salaries and remuneration; this is followed by subsistence farming, social grants, and business income (NSA, 2012). However, due to the increasing unemployment rate, the formal sector cannot absorb the entire labour force. As a result, females with a lower employment absorption rate of 41.1% compared to males with a higher absorption rate of 51.0%, are forced into vulnerable employment in the informal sector, which includes self-employed workers,

subsistence farmers and contributing (unpaid) family workers (NSA, 2017). This affirms earlier findings by Mwilima (2006), which more than half of the operators in the informal sector in Namibia are women whose business conditions are characterised by insecure income with no social security.

In order to ease poverty and create self-employment initiatives, the government continues to implement economic empowerment interventions. Such includes but not limited, to Equipment Aid Scheme for Small and Micro Enterprises (SMEs), Environmental Investment Fund for SMEs involved in environmental conservation, Youth Microcredit Programme which provides business loans for the youth, IGAs Support Programme provides materials and equipment grants predominantly to women (Bank of Namibia, 2015, p.18).

2.5.1 The concept of Income Generating Activities

Income Generating Activities are regarded as small-scale business activities with the aim of creating self-employment opportunities, diversify the source of revenue for meagre incomes earners and improve the livelihoods of poor people. The Alternative Energy Promotion Centre [AEPC] (2014) refers to income generating activities as economic activities which offers partial to full self-employment to the involved households. Similarly, Van Niekerk and van Niekerk (2009) cited in (Chitiga-Mabugu, Nhemachena, Karuaihe, Motala, Tsoanamatsie, and Mashile, 2013) regard income generating activities as basic enablers that enable communities to turn local resources into means of livelihoods. This entail using locally available natural and agricultural resources to create business opportunities and ultimately generate income.

According to the Stimulating Household Resulting in Economic Empowerment [SHIREE] Operations Team (2011, p.2), Income Generating Activities are the productive use of an asset for income generation which gives poor households the opportunity for increased earnings, greater dignity and a toughen capacity to deal with the economic crisis. In the same manner, the Danish Ministry of Foreign Affairs [DMOFA] (2000, p.3) refers to IGAs as economic activities pursued to improve the living circumstances of destitute households. Thus, DMOFA also accentuates that women are the primary target group of most IGAs interventions due to their vulnerability to poverty.

2.5.2 Types of Income Generating Activities

The National AIDS Commission [NAC] in Malawi (2009) classified IGAs into three categories: agri-business, skills-based and service provision. Whereas, in Namibia IGAs and micro businesses are clustered into retail trading, food processing, manufacturing or craft, services, small stock farming, agriculture and aquaculture (Ministry of Industrialisation Trade and SME Development [MITSD] 2016) and Ministry of Gender Equality and Child Welfare [MGECW], 2016). While, Davis, Winters, Carletto, Covarrubias, Quinones, and others (2007) identified seven basic categories of IGAs: (1) crop production; (2) livestock production; (3) agricultural wage employment; (4) non-agricultural wage employment; (5) non-agricultural self-employment; (6) transfer; and (7) others.

These categories by Davis et al. (2006), NAC (2009), MITSD (2015) and MGECW (2016) indicates the strands and diverse nature of income generating activities which cuts across most sectors. Although IGAs are diversified in scope, agriculture appears

to be the common category and sector providing immediate income generating opportunities.

2.5.3 The link between Income Generating Activities, Micro Small and Medium Enterprises and the Informal Sector

The term Income Generating Activities is often used interchangeably in various discourses with other terminology such as Micro, Small and Medium Enterprises (MSME) and the Informal Sector (IS). It is thus important to point out the discrepancies of these terms in relation to IGAs.

2.5.4 Micro Small and Medium Enterprises

The Micro Small and Medium Enterprises refer to businesses operating at three main distinct levels, which are the micro, small and medium levels. Kushnir (2006) summarises and compares the definition of MSME from 120 countries which commonly denotes key variables such as the number of employees, assets, turnover, capital and investments. Despite the common variables in the MSME definition, its interpretation differs from country to country as illustrated in Table 1 with examples from Botswana and Tanzania

Table 2.1 MSME definition in Botswana and Tanzania

Country	Interpretation of MSME		
	Micro	Small	Medium
Botswana	A small enterprise with five or less workers including the owner and an annual turnover of less than P60 000	A small enterprise that has between 6-25 employees with an annual turnover range of P60 000- P1 500 000	A medium enterprise that employs more than 26 but less than 100 employees with an annual turnover range of P1 500 000-P5 000 000
Tanzania	A micro enterprise with 1-4 employees and a capital investment of up to 5 million TShs.	A small enterprise with 5-49 employees and a capital investment of 5 -200 million TShs.	A medium enterprise with 50-99 employees and a capital investment of 200-800 million TShs

Source: Kushnir (2006) Companion Note for MSME Country Indicators

Table 2.2 MSME definition in Namibia

Category	No. of fulltime Employees	And/or	Annual turnover (N\$)
Micro	1 to 10	And/or	0 to 300,000
Small	11 to 30	And/or	300,001 to 3,000,000
Medium	31 to 100	And/or	3,000,001 to 10,000,000.00

Source: Ministry of Industrialisation, Trade and SME Development (2016) National Policy on Micro, Small and Medium Enterprises in Namibia

As shown in the table above, the Namibian definition of MSME also takes the two key variables into consideration, the number of full – time employees and/or the annual turnover. However, IGAs do not fully qualify for the MSME status under this definition due to the insecure annual turnover and temporary nature of the employment (Mwilima, 2006).

Furthermore, from the definitions of IGAs and MSMEs, it can be deduced that IGAs operates within the informal sector with a lower annual turnover. However, with the financial resources, skills development, and market linkages, IGAs have the potential to lay the foundation for successful MSMEs (Iwu, Gwija, Tengeh, Cupido & Mason, 2016).

2.5.5 Sources of funding for Income Generating Activities

According to ACF International (2009), Income Generating Activities are funded through mechanisms such as micro financing, revolving fund/ credit, and grants. Thus, the mode of funding depends on the target group, the socio-economic context and implementing institution.

2.5.5.1 Micro financing

Micro financing entails the provision of various financial services which includes credit, savings, insurance, and money transfers to poor and meagre income people (UN, 2006). In retrospect, micro financing was pioneered in Bangladesh with the establishment of the Bangladesh Rural Advancement Committee (BRAC) in 1972, Association for Social Advancement (ASA) in 1978 and Grameen Bank (GB) in 1983 (Rahman, Luo, Ahmed & Xiaolin, 2012). Additionally, the BRAC, ASA and GB provide micro finances, savings, and social services to the poor people, particularly women in rural and urban areas to establish income generating activities or micro businesses (Rahman, Luo, Ahmed & Xiaolin, 2012). With these reputable micro financing institutions (BRAC, ASA and GB), Bangladesh is ranked as one of the advanced countries in microfinance with empirical financing models that can be replicated in other countries.

The various micro financing models for income generating activities as outlined by (DMOFA, 2000; ACF International, 2009) includes:

- Personal-integrity model grants credit to individuals to start an income generating activity. The individual does not need to form part of a group or an association.
- Umbrella model is used to provide credit to an organised group of people with a common aspiration to start income generating activities. The umbrella group gains credit from institutions providing financial services and subsequently provides credit/sub-lends to individual group members.
- Committee-run model gives credit to individuals or groups to establish an IGA or micro business. Loan applications are assessed by a credit committee. This model relies on the committee's competence, commitment, and recommendations.
- Solidarity-group model involves the formation of small solidarity groups by a maximum of six members who save up money often with financial assistance from an NGO and subsequently lends to the members. The group serves as a guarantee whereby the group members share the responsibility in case of non-payment by the defaulting member. The group also comes up with its own internal lending policy.
- Revolving Savings and Credits Association (ROSCA) model, with this model group member's saves up a certain amount based on agreed intervals, often weekly. The money accumulated is then lent to members to establish or improve their income generating activities. Members qualifies to get several loans on a rotational basis provided they adhere to the repayment arrangements.

Similar to the solidarity group model, ROSCA members often get a financial boost from local NGOs.

- Community-development model, credit to start income generating activities is obtained through the NGO which undertakes transaction costs. The issuing of credit is part of several other community development programmes implemented by the NGO aimed at improving the living standards of people.
- Mediator model facilitates marginalised people access to formal financial institutions for income generating activities. This normally entails an agreement between a local bank and an NGO. The NGO bears most of the transaction costs instead of the recipients. Just like the community development model, this model integrates access to financial services with other interventions implemented by the NGO aimed at improving living.
- Merchant model the project recipients receive predetermined materials, equipment, and services on credit needed for their income generating activities. These goods and services are paid back based on the agreed price and repayment period.

Although each model is implemented in a different way, all models serve one purpose which is to provide loans and other financial services to poor people who do not have collateral to have access to the loans from commercial banks for income generating activities. However, providing micro loans to the poor people for income generating activities, irrespective of the micro finance model is quite controversial. The Organisation of Economic Co-operation and Development [OECD] (2012) postulated that although microfinance provides start-up capital for micro businesses it is also likely to lead to debts, particularly with multiple loans. Equally, Yuge (2011) also

reveals that microfinance is leading to overlapping loan problems among some recipients. This is aggravated because microfinance recipients regard second loans from a different financial institution, as beneficial to the administration of their businesses and family finances. However, Yuge (2011) emphasised that the overlapping microloans may result in recipients being trapped in a vicious cycle of debt.

2.5.5.2 Grants for Income Generating Activities

The provision of grants is another mechanism for financing IGAs used by various governmental and non-governmental entities. IGA grants differ greatly from microfinance, they are provided to the poor and low-income people in kind or cash without any contractual obligation to reimburse (De Klerk, n.d). In most cases the main obligation of the grant recipient is to manage the IGA in a profitable and sustainable manner. ACF (2010) also affirms that, IGA cash grants are given to beneficiaries for the establishment of income generating activities and micro businesses to increase income and access to food for the involved households. Notably, the Ministry of Gender Equality and Child Welfare uses the grant funding mechanism to support the poor and unemployed, especially women with IGA materials and equipment (MGECW, 2016).

Parallel to micro finance funding mechanism, issuing beneficiaries with grants for income generating activities is just as contentious on the basis that grants often lead to dependency; some beneficiaries tend to misuse the grants particularly cash grants and the grants often do not reach the intended beneficiaries Pietzsch and Sloane (2010). Adding to that, the misuse of IGA grants relate to beneficiaries spending a fraction of

the cash grant to procure inputs for the micro business, while the rest is spent on personal expenses. Additionally, Ritchie (2006, p.2) indicates that the waste of public funds is common when resources for IGAs are provided at no cost, the beneficiaries do not often use the resources for the intended purpose or in a sustainable manner. Ritchie further points out that, interference by local political leaders on who should benefit from IGA grants and conflict among community members over grant allotment often prevent deserving beneficiaries from receiving the grants. Hence, this situation leads to further exclude the already marginalised groups in society.

De Klerk, (n.d) and Ritchie (2006), demonstrated that there are situations that warrant the issuing of grants, despite the controversies associated with the provision of grants for income generating activities. Thus, post conflict is one situation appropriate to issue grants for IGAs because in such cases people lose nearly all their assets such as crops, animals, food reserves, seeds, raw materials, equipment and finances. Another situation suitable for the provision of IGAs grants is when targeting extremely poor people, mainly women and other vulnerable groups who have no other means of livelihoods and access to productive resources (ACF International, 2009).

2.5.5.3 The sustainability of Income Generating Activities

Income Generating Activities ought to meet the social and economic needs of the people such as addressing poverty and unemployment without depleting or degrading environmental resources (International Fund for Agricultural Development [IFAD] 2007). The definition of sustainability in this study is based on the Brundtland report's description of sustainable development, which entails meeting the needs of the present [generation] without compromising the ability of future generations to meet their own

needs. It also encompasses meeting the basic needs of all the people and extending opportunities to satisfy their aspirations for a better life (World Commission on Environment and Development, 1987). The IFAD (2007) describes sustainability as capacitating poor people to develop skills and organisation needed to administer economic opportunities, which enable them to continue improving livelihoods beyond the project support.

According to Reddy and Thomson (2015), environmental, social, and economic sustainability are interlinked pillars of sustainability, which play a pivotal role in the sustainability of IGAs. Environmental sustainability entails the sustainable use of natural resources and the availability of resources. Therefore, environmental sustainability is an important aspect, particularly for agricultural related income generating activities such as small stock farming, crop farming and aquaculture which heavily rely on natural resources. Social sustainability denotes all aspects of social inclusion which strives to ensure that everyone regardless of their social status, can achieve their potential in life through access to services and productive resources (County, 2007; Widok, 2009). In this context, social sustainability hinges on the people's knowledge, skills and experience to manage the income generating activities.

However, it also depends on the general community's support and acceptance of various IGAs established within their society. From an economic stance, sustainability requires existing economic activities not to excessively utilise natural resources needed by future generations (Foy, 1990). Thus, economic sustainability is the ability of an income generating activity to generate a steady income from environmental resources, which reduces the financial vulnerability of the beneficiaries.

Although the focus is on the financial sustainability of income generating activities, environmental and social sustainability are the pillars of economic sustainability. Besides that, IGAs need to be environmentally and socially workable to yield the expected financial outcomes. Therefore, the triple bottom line model started by Elkington (1997) referred in Diehl, Greenvoss and Klee (2015, p.1), underscores that sustainability in a business situation must entail taking into consideration the environmental and social component of sustainability and not just fiscal sustainability.

In order to ensure sustainability, Paramanandam and Packirisamy (2015, p.298) underpin on inculcating business standards by equipping women with technical knowledge, skill development and marketing methods during the establishment of their micro businesses, which ensure economic sustainability. In addition, education and skills are linked to the diversification and sustainability of IGAs. Winters, Davis, Carletto, Covarrubias, Quiñones, Zezza, and Stamoulis (2009) attribute the shift from non-agricultural income generating activities to other sectors such as manufacturing, trading, and service on the level of education. This is also reiterated by Schwarze, Heß, Van Rheenen and Zeller (2004) who stated that education leverage incomes, preference of IGAs and most likely lead to the venturing in IGAs with high economic returns.

As discussed, for an IGA to be sustainable, it must be environmentally and socially appropriate besides profitability. However, the focus of most studies seems to be on the financial sustainability of IGAs. Several comparative studies by Saad (2011), Mwilima's (2006) and NAC (2009), concluded that income generating activities in the male dominated sectors are more financially sustainable compared to those in the

female dominated sectors. Hence, the survey conducted by Saad (2011, p.262-264) in Malaysia conclusively demonstrates that IGAs in the trading sector particularly rubber trading, selling cooking gas, cosmetics and body wear, paint products, jewellery is profitable and generates higher income compared to those in the production and manufacturing service sectors. Women are in most cases concentrated in the service sector or care economy. Mwilima's (2006) study reveals that more than half of the operators in the informal economy in Namibia are women of whom 65.5% are venturing in the retailing businesses, whereas 55.6% of men dominate manufacturing - and repairs which generate more income than the female dominated ones.

The assessment on the effectiveness of the IGAs for HIV and AIDS impact mitigation by the National AIDS Commission [NAC] (2009) revealed that, in Malawi, women are confined to IGAs which can be conducted at the homesteads concurrently with household activities that are less profitable. Although the assessment shows some positive impacts of IGAs on women's income, their dual roles often limit their opportunities to venture into more profitable IGAs that need to be performed outside the homesteads.

Besides women's confinement to home - based IGAs, Reardon et al (2000) cited in (Davis et al., 2007), indicated that barriers such as land size and quality, education and access to other key productive resources prevent women and vulnerable groups from venturing into income generating activities with high productivity and income. Due to these barriers, women are more likely to take part in the least remunerated agricultural and non-agricultural income generating activities. As a result, OECD (2012, p.9) reiterates that to graduate women's income generating activities from survival level

into profitable and sustainable businesses require interventions to tangibly facilitate women's holistic access to the full range of credit, banking and financial services and facilities, which are necessary to develop their productive assets, land, and their enterprises.

2.6 Development approaches that promote women's empowerment

Women's empowerment remains a fundamental aspect of the development agenda at national and international levels. However, there are different approaches to development that aim to promote women's empowerment and to mitigate the disparities that exist between women and men. Rathgeber (1990) cited in (Vijayamohanan, Asalatha & Ponnuswamy, 2009), identified three distinct schools of thought on gender and development, namely: Women in Development (WID), Women and Development (WAD) and Gender and Development (GAD).

2.6.1 Women in Development

Women in Development is one of the earliest approaches developed in the 1970s and most influential gender planning approach, which centres on the integrating women in the development process and the economic system. Also, the approach is associated with the modernization theory which presumed that women were not incorporated in the process of development. The approach was developed as a measure to incorporate women in the process of development and to ensure that they benefit from development initiatives. Therefore, WID advocated for the provision of development resources to women because of its beneficial impact on the overall process of development.

and economic advancement (Rathgeber, 1990; Brown, 2006; Vijayamohanan et al., 2009).

The initial WID policy initiatives comprise of equity, anti-poverty and efficiency policies, the focus of these policy initiatives evolved from bringing women into development and attaining equity for women in the growth process to increasing women's economic participation and contribution (Moser, 2003). Thus, access to resources and development programmes designed specifically for women, such as Income Generating Activities, were some of the main interventions through which women were involved and integrated in the economy. The WID programmes remain popular at international and national levels this is attributable to the fact that they are easy to implement and are welfare in nature (Brown, 2006).

However, this approach has been criticised for not challenging the causes and sources of women's subordination, including social structures, since it did not question the reasons as to why women had not benefited from development interventions, it just focused on integrating women into the process of development. WID devoted attention to women's involvement in productive work but overlooked the burden of reproductive work on women (Brown, 2006; Lorraines, 1997, cited in Phillip, 2008).

2.6.2 Women and Development

Vijayamohanan (2015) points out that WAD is based on a Neo-Marxist feminist conviction that women have always been a part of the development process, and thus scrutinises why women have not been benefiting from the process (Vijayamohanan et al., 2009). Moreover, WAD attributes women's subordinate status to the structures of

production. The main difference between WID and WAD is that WAD focuses predominantly on women's development within the context of patriarchy and capitalism.

In addition, the same approach is critiqued for implicitly assuming that women's position will improve with equitable structures in place (Duffy, 2006). Similar to WID, the WAD approach does not challenge the social relations of gender, both approaches focus on income generating activities as an intervention strategy for women's economic development, without taking into consideration the burden it places on women's existing reproductive work (Duffy, 2006).

2.6.3 Gender and Development

Gender and Development emerged in the 1980s from a Socialist Feminist perspective with the empowerment policy initiative to address the shortfalls of the WID and WAD approaches that focused mainly on women without challenging the structural causes of gender disparity (Moser, 2003; Brown 2006). Furthermore, Duffy (2006) stated that GAD focuses on gender relations among women and men with the aim to address issues of access to the means of production and the control thereof. GAD also addresses women's dual responsibilities of reproductive and productive roles. In addition, GAD's emphases on addressing practical and strategic gender needs to bring about change in gender relations at the social, political and economic spheres (Pietilä, 2007; Moser, 1993, as cited in Vijayamohanan et al., 2009).

Gender mainstreaming is central to the GAD approach, as it is a common strategy used by development agencies to promote gender parity. Some examples of GAD related programme intervention strategies include enhancing national policies in key economic sectors to ensure equitable inclusion of both women and men; promoting women's and men's access to gender-sensitive technologies and increased involvement of women in decision-making processes, promoting entrepreneurship development with a particular focus on women (Food and Agriculture Organisation [FAO], 2007; Haataja, Leinonen & Mustakallio, 2011). However, the GAD approach is critiqued for not digging deep enough into social relations and its lack of explanation on how these relations can undermine programmes directed at women (Vijayamohanamet et al., 2009).

2.7 Women's economic empowerment

Women's economic empowerment is essential for the sustainable and inclusive economic growth of any economy. According to Golla, Malhotra, Nanda, and Mehra (2011, p. 4), a woman is economically empowered when she has the capacity to thrive, progress financially, and has the authority to make and act on financial decisions. In addition, central to this version of women's economic empowerment is entrepreneurship development and access to finance, which enables women to grow economically, and this addresses the underlying factors that halt women's economic development. However, OECD (2012, p. 6) refers to women's economic empowerment as the ability of women and men to participate in, contribute to and benefit from developmental processes in ways that recognise the worth of their contributions, respect their dignity and make it possible to negotiate equitable distribution of the benefits of growth. It further, includes economic advancement,

increased income and return on labour; access to opportunities and life chances – such as capacity building, from education to skills training and job openings, shifting from care work; access to assets, services and support needed to advance economically and decision-making capability in different spheres, including household finances (Coffey International Development [CID], 2013, p. 2).

2.7.1 The nexus between Income Generating Activities and women's economic empowerment

Income Generating Activities are perceived as a major catalyst and the foundation of women's economic empowerment coupled with the access to micro finance, IGA grants and skills development. Moreover, Income Generating Activities are some of the long standing economic emancipation interventions widely used for attaining WEE emanating from the Women in Development (WID) and Women and Development (WAD) approaches Rathgeber (1990) as cited in (Vijayamohan et al., 2009).

There is mounting evidence of IGAs leading to women's economic empowerment according to Bharathamma, Angadi, Hirevenkanagoudar and Natikar's (2010) study on the Empowerment of Rural Women through Income Generating Activities, which revealed considerable discrepancies in women's income levels prior to and after engaging in income generating activities. More importantly, an analysis of the empowerment aspect revealed that a substantial proportion of rural women became functionally literate and homeowners for being recipients of government programmes which implemented income generating activities. Moyle, Dollard, and Biswas (2006) affirmed that income generating self-help groups' aid women to attain personal and economic empowerment by increasing their income. The study further revealed

positive indicators of women's economic empowerment through the involvement of IGAs such as greater personal control over expenditure improved social networks, enhanced autonomy, and increased decision-making authority at household level.

In the same vein, the Participatory Impact Assessment of Women Income Generating Groups (WIGGs) under CARE intervention in Borena, Ethiopia by Steglich and Bekele (2009, p.6) further substantiated the positive changes in the lives of women because of their active participation in income generating activities. Additionally, the assessment's findings demonstrated that there was financial and social improvement in women's capability to contribute to household expenses such as school and medical fees. Significantly, some women could for the first-time own household assets for instance, cattle and utensils. However, Steglich and Bekele (2009) pointed out illiteracy as a major challenge experienced by the WIGGs, consequently, women resort to outside assistance for record keeping.

In contrast to Bharathamma et al., (2010), Biswas et al., (2006) and Steglich and Bekele (2009), the assumption that income generating activities automatically leads to women's economic empowerment has been contested by Vijayamohanan et al., (2009), arguing that income generating activities merely addresses women's practical gender needs by supplementing incomes and improving their welfare however cannot meet strategic gender needs thus, IGAs do not automatically result in women' economic emancipation.

Equally, women's access to microfinance for the purpose of micro businesses or income generating activities does not necessarily lead to the empowerment of women, especially in male dominated households where income is mainly controlled by men (Goetz & Sen, 1996) cited by Visvanathan and Yoder (2011). Women in Uganda received loans from NGOs to start or improve their micro businesses. However, their involvement in IGAs doubled their workload leading to tight schedules and prolonged working hours attributed to managing the IGAs and performing reproductive roles such as child rearing, among other household chores Habomugisha (2005, p.64). Similarly, Heyzer (2015) strongly argues that the amount of work put into the IGA does not generate enough income to cover the cost-of-living expenses of women. He further maintains that there is an exploitative feature in IGAs, because women are used primarily as cheap labour to produce low-cost items whilst benefiting little income.

2.8 The contribution of feminism to women's economic empowerment

Feminism is a complex term, after the first International Congress of Women's Rights in Paris in 1892, feminism evolved to denote the advocacy of women's equal rights in various spheres (Stanford Encyclopaedia of Philosophy, 2012). In addition, "feminism comprises of several social, cultural and political movements, theories and moral philosophies concerned with gender inequalities and equal rights for women" (The Stanford Encyclopaedia of Philosophy, 2012).

Therefore, feminism paved the way for women's social, political, and economic empowerment which gained impetus during the three complementing waves of feminism, known as the first, second and third waves of feminism. Although the three

waves of Feminism encompass the work of a range of feminist philosophers, analysis will be drawn from influential feminists such as Mary Wollstonecraft, Betty Friedan, and Rebecca Walker (The Stanford Encyclopaedia of Philosophy, 2012).

The first wave feminism started in the eighteenth century to the early twentieth century, tackling issues pertaining to women's education, law reform, equal employment opportunities and the right to vote. Among other feminists, the first wave was influenced by Mary Wollstonecraft, an early feminist who wrote about *A Vindication of the Rights of Women* (1792).

Wollstonecraft (1792) claimed that the neglected education of women is the grand source of their subjugation. She also argues that women have been indoctrinated on feminine qualities and to perceive themselves as inferior to men. She therefore argues that equal education would bring women on par with men at intellectual and political levels. In addition, Wollstonecraft stresses that even with gradual improvement in women's education, they are still trivialised due to stereotyping. She further deduced that unless society is reconstructed particularly in their perception of women, not much can be expected from education. As a result, Wollstonecraft's claims were also echoed by Marion Reid in her book, *A Plea for Women* (1843). According to Walter (2005), Reid claims that the education provided to girls did not unleash their potential; it simply indoctrinated them with 'femininity' leaving them with limited opportunities in life. Further claiming that, women faced copious constraints just to obtain a good substantial education.

Moreover, the exclusion of women from the education and political spheres expostulated by the first wave feminism underscores some of the key aspects raised in the social exclusion theory discussed earlier. Thus, the Social Exclusion Theory demonstrates that women particularly those from the middle and working class remain the majority of the socially excluded (Kwon (2014)).

According to Walters (2005), the second wave of feminism continued with the plight of women and tackled issues of inequality of laws, patriarchy, and sexual rights. In addition, the International Encyclopaedia of the Social Sciences (2008) indicated that the second waves of feminism started in the 1960s through 1980s after the establishment of the Commission on the Status of Women by the UN which is the principal global intergovernmental body exclusively dedicated to the promotion of Gender Equality and the Empowerment of Women. As a result, the influential book of Betty Friedan, *The Feminine Mystique* (1963) gave momentum to the second wave of feminism.

Friedan (1963), narrated on the frustrations faced by housewives and middle-class American women. She further demonstrated how married women have been engrossed in marital duties, such as childbearing, rearing and house chores. In addition, women gave up their education and careers to conform to societal expectations of a married woman. Moreover, Friedan (1963) further stated that, despite middle class housewives having access to all the necessities (husband, house, children, and car); they still felt discontent and incomplete. This was a sign that women wanted more than just a husband, children and luxuries.

Although the focus of Friedan was on the discontentment of housewives over reproductive roles, there is a relevant link to women's economic empowerment, which is also the focus of this study. The confinement of women to household duties limited their economic and career opportunities, making them financially dependent on their husbands. In addition, her expressions sensitised a lot of women into perceiving that they wanted the autonomy to control their lives.

The third wave of feminism is rooted in the Marxist-feminist perspective, and was devised by Rebecca Walker, who first used it in 1992 (Henry, 2004). It is a further counteraction to the shortfalls of the second wave of feminism which is critiqued for not taking the diverse nature of women into consideration. Although the third wave of feminism is often perceived to be ambiguous, it focuses on queer and non-white women; it also attempts to expand the feminism discourse to include the diversity of women, including issues such as race and class (Henry, 2004; Mann & Huffman 2005; Snyder, 2008).

The quest for gender equality and women's economic empowerment continues beyond the waves of feminism within the international policy discourse. Thus, the Fourth World Conference on Women held in Beijing in 1995 was a milestone for gender and women's empowerment. Five key strategic objectives were formulated under 'women and the economy' as an area of concern to ensure women's economic empowerment as stipulated in the Beijing Declaration and Platform for Action (1995, p.65-78), these includes; 1) to promote women's economic rights and independence, including access to employment, appropriate working conditions and control over economic resources; 2), facilitation of women's equal access to resources, employment, markets and trade;

3), to provide business services, training, access to markets, information and technology especially to low income women; 4) to strengthen women's economic capacity and commercial networks and 5) to eliminate occupational segregation and all forms of employment discrimination.

In the same vein, the recently formulated Sustainable Development Goals (SDGs) succeeded the Millennium Development Goals (MDGs) and reflects the continuity of commitment towards gender equality and women empowerment. The goal on gender equality is one of the 17 Global Goals that make up the Agenda 2030 (United Nations Development Programme [UNDP], (2008). Hence, this goal underscores the importance of empowering women and promoting gender equality as paramount for expediting sustainable growth (UN, 2015, p.30; UNDP, n.d).

The Beijing Declaration and Platform for Action and SDGs are global agendas and goals which provide the framework for gender equality and women empowerment at international and national levels (Ioannides, 2017). Interestingly, most countries developed gender and women empowerment policies, including strategies basing on the critical areas of concern as outlined in the Beijing Declaration and Platform for Action (1995).

2.9 The Women's Economic Empowerment Framework by Sara Hlupekile

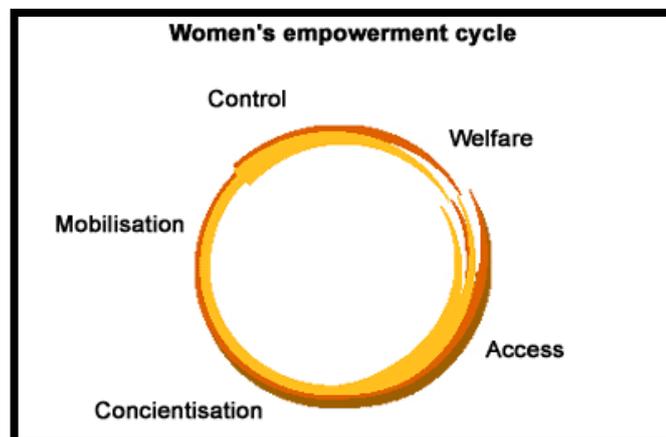
Longwe

There are several gender analysis frameworks that emerged with the shift from WID to GAD. These frameworks enable policy makers and implementers to undertake gender sensitive planning, designing and implementation; this includes Harvard

Analytical Framework, People-Oriented Planning, Moser Framework, Gender Analysis Matrix (GAM), Capacities and Vulnerabilities Analysis Framework, Women's Empowerment (Longwe) Framework and Social Relations Approach. Moreover, they all appear to have one thing in common which is to integrate gender analysis into social research and planning (March, Smyth & Mukhopadhyay, 2005).

However, this research study utilised the Women's Empowerment (Longwe) Framework developed by Sara Hlupekile Longwe. The framework was developed for planning, implementation, monitoring and evaluation of programmes and projects, with the aim to assist planners and implementers to interrogate what women's empowerment and equality denote in practice. Furthermore, it is used to analytically assess to what extent developmental interventions aid empowerment based on the five different 'levels of equality' namely welfare, access, conscientisation, participation and control (March, Smyth & Mukhopadhyay, 2005).

Therefore, the study used the Women's Empowerment Framework to comparatively assess the benefits of male and female beneficiaries derived from income generating activities, and the extent to which women have been empowered based on the five levels of equality.



**Figure 2.1 Women's empowerment cycle: Source: Gender Evaluation Methodology (GEM)-
Retrieved October 2, 2017 from www.apcwomen.org/gem**

2.9.1 The five levels of the Women's Equality and Empowerment Framework in detail

The five levels of women's equality and empowerment are hierarchical but are not attained in a linear sequence, or the way they are presented in the women's empowerment cycle above. The higher the target levels of a development intervention, the higher the probability of empowering women and vice versa (March, Smyth & Mukhopadhyay, 2005).

- **Welfare:** This is the level of women's material welfare, in relation to men. The focus of analysis at this level is on women's equal access to resources such as food supply, water, income, and medical care.
- **Access:** This level underscores women's access to the means of production on an equal basis with men; equal access to land, labour, credit, training, marketing facilities, entrepreneurial development, all public services and benefits. This level analyses and assesses women's access to key economic resources in relation to men.
- **Conscientisation:** This is understood as a conscious understanding of the difference between sex and gender, and awareness that gender roles are socially constructed and can be deconstructed. It also entails the conviction that the sexual division of labour should be reasonable and agreeable to both sides. The sexual division of labour, roles and responsibilities are assessed at this level.
- **Participation:** This entails equal participation in the decision-making process, in policymaking, planning, and administration. Participation is a very crucial

aspect of any development intervention, as it allows both women and men to participate in needs-assessment equally and actively, project formulation, implementation, and evaluation. It involves women in making the decisions on issues that are likely to affect their lives and the community at large.

- Control: This term denotes women's control over the decision-making process through conscientisation and mobilisation, to attain parity of control over the means of production and the distribution of benefits. Thus, equality of control implies an equilibrium of control between men and women (March, Smyth & Mukhopadhyay, 2005).

2.10 Conclusion

The literature underscored the role of income generating activities in poverty reduction and unemployment. Therefore, Income Generating Activities aim to empower beneficiaries economically through provision of grants and access to microfinance. The causes of poverty and unemployment have been emphasised by the Social Exclusion, Dual Labour Market and Marxist theories, these theories reiterate that women are more economically marginalised due to economic exclusion. Their concentration in lower tier of the labour market and lack of access to productive resources. The three approaches of development (WID, WAD and GAD) emerged with the sole purpose of empowering women through different policy initiatives and interventions; IGAs are some of those interventions. Finally, The Namibian literature substantiates that women constitute most poor and unemployed people.

CHAPTER 3

METHODOLOGY

3.1 Introduction

Research methodology illustrates the logical procedures used in realising the overall objectives of the study. This chapter, therefore, describes the research methodology and design employed in the study. It further dissertates on the study population, sampling, data collection, data analysis, validity, and reliability, including ethical codes which were complied with. This research study further used the case study design to comparatively assess the benefits of Income Generating Activities to the beneficiaries funded by the Ministry of Gender Equality and Child Welfare.

3.2 Research design

The study entails a secondary analysis of the database for income generating activities and the main beneficiaries funded by the MGECW. The IGAs database was created by the Ministry to keep records of the beneficiaries supported with IGAs materials and equipment grants. The study therefore adopted the sequential triangulation of quantitative and qualitative research methodologies in order to gather holistic information about the funded IGAs from various angles (Creswell, 2013). Triangulation is also known as a mixed method which is a procedure that employs quantitative and qualitative methods and strategies in the same study, however, each methodology is still guided by its epistemology (Sarantakos, 2013, p.50).

3.2.1 Quantitative methodology

The main method used for the quantitative part of the study was the secondary analysis, which refers to using and analysing existing or previously collected data to pursue a research interest different from that of the original purpose of the data (Punch, 2004; Bhattacharjee, 2012).

The MGECW administers a database for all funded income generating activities dating from 2004 to 2016. Thus, the secondary data from the database served as quantitative data which was analysed to respond to the objectives of the study.

The database contains information relevant to the major objectives of the study these include a) the main beneficiary, b) IGA (business) information, c) monitoring and assessment information, d) training reports, e) turnover (income) reports and f) others (MGECW, 2017).

3.2.2 Qualitative methodology

According to Yin (2009, p.18), a case study is defined as ‘an empirical inquiry that investigates contemporary phenomenon in depth and within its real-life context, especially when the boundaries between phenomenon and context are not explicit. Hence, the qualitative section utilised a case study research design, to assess the 28 cases of IGAs for an in-depth understanding and to supplement information obtained from the IGAs database.

The design was chosen on the merits that it can be used in mixed methods and it provides in-depth description of the phenomena under study with rich empirical data (Mills, Durepos & Wiebe, 2010).

3.3 Population

The population of this study comprised of 1571 Income Generating Activities supported by MGECCW from 2004 to 2016, which are owned by female and male main beneficiaries. The unit of analysis was the IGAs on the Ministry's database system from all the 14 regions. Thus, the study population reflects a diversity of IGAs across most sectors.

3.4 Sampling

This study employed a mixed research method in a sequential approach therefore; both probability and non-probability sampling strategies were used. Saturated sampling technique, which is a probability sampling strategy was applied to the quantitative method. Saturated sampling entails a full coverage of the data and requires the researcher to use his or her judgment when to stop sampling and collect data on various categories, especially when data being collected starts repeating and no additional data is found (Collins, 2010). By utilising the saturated sampling technique, all the funded IGAs on the database were analysed until a theoretical saturation was reached.

Moreover, purposive sampling technique which is a non-probability sampling strategy was used to sample 28 out of 1571 IGA main beneficiaries, from 7 out of the 14 regions (Khomas, Hardap, Omaheke, Otjozondjupa, Oshana, Kavango East and Zambezi) for the qualitative method. This sample (28) consisted of 4 participants from each of the 7 regions (20 females and 8 males). Thus, purposive sampling is used to obtain the best information, by selecting research participants who are most likely to have the experience or expertise to provide relevant information and valuable insights on the research topic (Denscombe, 2010).

3.5 Research instruments

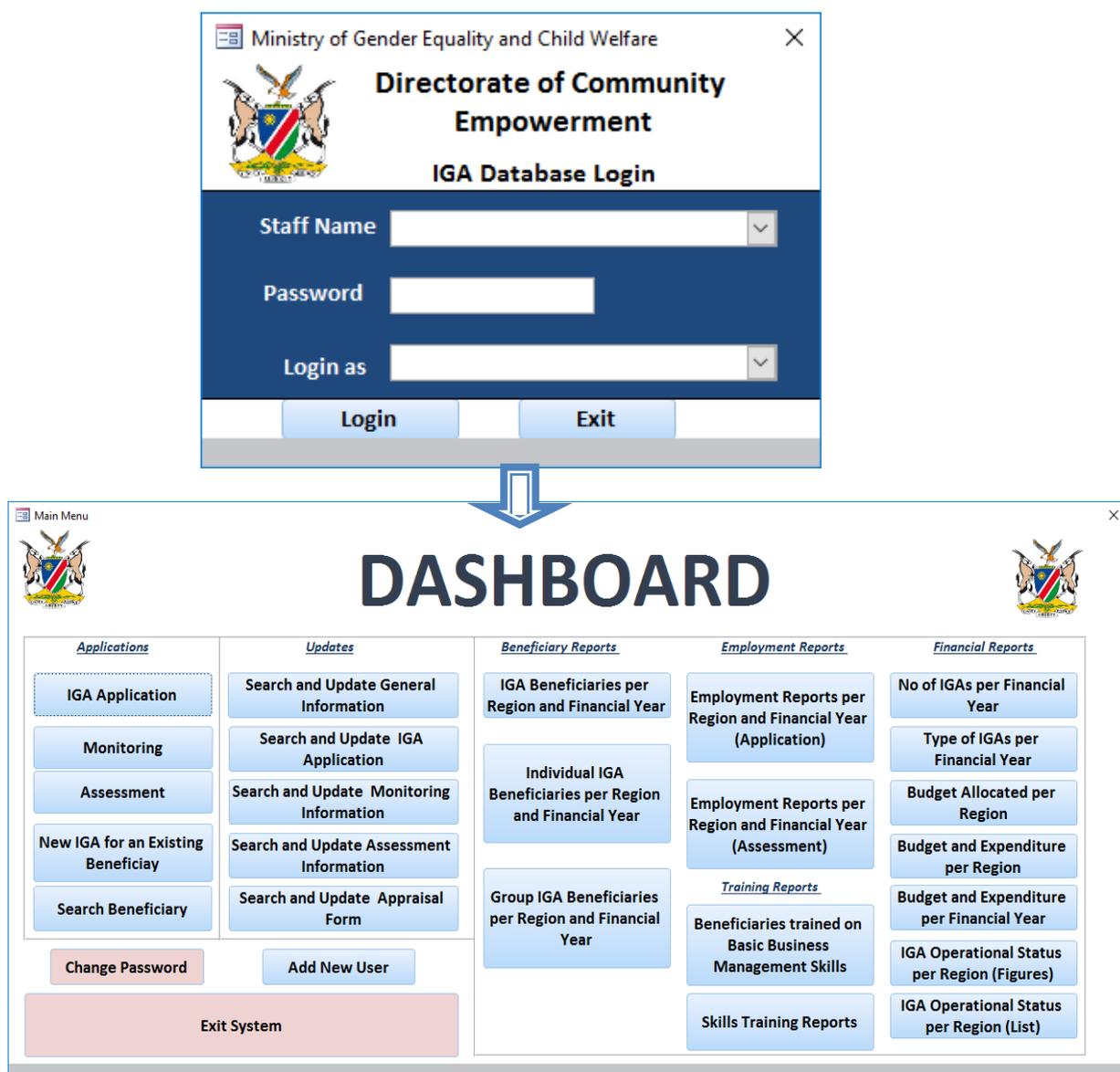
The researcher developed a suitable data collection instrument which was used to collect the qualitative data. Therefore, an interview schedule was developed and used to collect data from the research participants during the semi-structured interviews. The latter are used when the researcher has basic knowledge about the topic of inquiry; the common aim of semi-structured interviews is to collect standardised data and details about the research topic (Wilson, 2014). In this case, the researcher already gathered basic information about the IGAs and the main beneficiaries from the database during the secondary data analysis. Creswell (2014) affirms that semi-structured interview schedules ensure consistency in collecting primary qualitative data from the research sample.

In line with the five levels of the Women's Empowerment (Longwe) Framework, the researcher collected in-depth information on the extent to which beneficiaries are empowered by income generating activities, the division of labour among IGAs beneficiaries and how the programme contributes towards skills development. In addition, the researcher also gauged the participants' views on whether they preferred formal employment as opposed to IGAs.

3.6 Data collection procedure

The study collected both quantitative and qualitative data in sequence. The process commenced by obtaining secondary data for the quantitative method from the IGAs database. As a result, electronic copies of both the Microsoft Excel and Microsoft Access IGAs database were acquired from the MGECW.

Figure 3.1 MGECW, 2017 IGA database screenshots



On the contrary, primary data for the qualitative method was collected from the research participants through interviews, using the semi-structured interview schedule. The participants were from seven different regions, namely, Khomas, Hardap, Omaheke, Otjozondjupa, Oshana, Kavango East and Zambezi. The researcher further took notes during the interviews, and this was supplemented with audio-recording.

3.7 Data analysis

A combination of quantitative and qualitative data analysis methods was sequentially applied, thus, the quantitative data was analysed prior to the qualitative data. In addition, the Statistical Package of Social Science (SPSS) was the tool used to analyse quantitative data from the IGAs database. Additionally, SPSS was used to organise, summarise, and describe comparative variables of the quantitative data. Urdan (2011) states that descriptive statistics are specific statistics that describe the characteristics of data from the sample such the average, range, frequency, and percentages. While Bhattacharjee (2012, p. 119) referred to descriptive analysis as performing statistical analysis, which includes numerical and graphical presentation, including the description of variables.

O'Leary (2014, p.315) states that content analysis is used to transcribe meaning in words; it also entails thematic analysis through coding. Thus, the qualitative data gathered through the semi-structured interviews from the 28 case studies of IGA main beneficiaries, was analysed using content analysis to generate categories, themes and to draw comparisons.

The qualitative data analysis was carried out within the parameters of the theoretical framework of the study. The Women's Empowerment (Longwe) Framework enabled the researcher to analyse data based on the five levels of empowerments, namely welfare, access, conscientisation, participation and control.

3.8 Validity and reliability

Validity and reliability are part of the test of sound measurement used in evaluating a measurement tool of any study (Kothari, 2004). For this reason, Validity weighs the degree at which the tools used in a study capture what is expected to be measured, while reliability is concerned with the accurateness of the data collected.

Since the study was a triangulation of mixed methods, the validity and reliability of the data collection tools was ascertained by ensuring that the tools used, captured the expected data which ensured accuracy. What is more, the quantitative data collected from the IGAs database for secondary analysis was sourced from the official IGAs database system of the MGECW, which contains validated information of the IGA's main beneficiaries. This ensured the accuracy of the IGAs' data that was analysed comparatively to assess the main beneficiaries. Thus, the semi-structured interview schedules were relevant tools for the qualitative method, in gathering additional information from IGA's main beneficiaries.

3.9 Research ethics

Research ethics guide researchers to conduct research in the most principled manner. Therefore, from the research proposal stage to the process of data collection, analysis, and presentation of findings; the researcher had to comply with several research ethics below, as outlined by Kumar (2011):

- The researcher received written permission from the Ministry of Gender Equality and Child Welfare to undertake the comparative assessment of IGAs and to access the IGAs database for secondary data analysis.

- The participant's written consent was obtained for their participation in the study and to audio record the interviews; the participants were informed about the purpose of the study, the voluntary nature of their participation and the right to withdraw from the study at any time without penalties.
- The researcher adhered to confidentiality and anonymity whilst collecting the quantitative and qualitative data. Also, the IGAs database contained confidential information such as the average turnover generated by the beneficiaries. Thus, the identities of the beneficiaries were concealed by replacing the names with ordinary numbers and only revealing their income generating activities.
- The audio recordings will be discarded in accordance with the University of Namibia's retention period of examination answer sheets.

3.10 Conclusion:

This chapter highlighted the research methodology used in the study. The sequential triangulation of quantitative and qualitative research methodologies enabled the researcher to gather both secondary and primary data to achieve the objectives of the study. Finally, the sampling, research instruments, data collection and analysis process, were executed within the confinement of quantitative and qualitative methodological procedures.

CHAPTER 4

DATA PRESENTATION AND ANALYSIS

4.1 Introduction

This chapter presents the integrated data which emanate from the comparative assessment of the benefits of Income Generating Activities to the beneficiaries funded by the Ministry of Gender Equality and Child Welfare. Secondary data was collected from the IGA database which comprised of 1571 IGAs and the main beneficiaries supported from 2004 to 2016. Subsequently, 28 IGA main beneficiaries from seven regions were interviewed to garner primary data. Quantitative and qualitative data were analysed with a gender lens to determine the extent to which women are economically empowered by IGAs and to establish whether or not IGAs are contributing to poverty alleviation.

4.2 Demographic data of the IGA main beneficiaries

The demographic aspect of the study garnered data from the IGAs database on the number of female and male IGA main beneficiaries, their age and group composition. Although the IGAs database contains a wide range of information about the IGAs and the main beneficiaries thereof, it did not, however, contain information on the educational level of the IGA main beneficiaries; this information was therefore obtained during the interviews from the 28 IGA main beneficiaries.

Table 4.1 Sex of the IGA main beneficiaries

N=1571

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Female	1010	64.3	64.3	64.3
	Male	482	30.7	30.7	95.0
	Not indicated	79	5.0	5.0	100.0
	Total	1571	100.0	100.0	

Looking at the table, it is apparent that 1571 (100%) IGA main beneficiaries had access to IGA materials and equipment support to start or expand their IGAs, about 1010 (64.3%) were females and 482 (30.7%) males. Based on the Women’s Empowerment Framework, this implies that more women have access to productive resources, which is the first level of empowerment. It can also be seen from the second last row of table that the sex of 79 IGA main beneficiaries were not found on the IGAs database, only the names of the IGAs were on the system, making it difficult to determine whether those IGAs are owned by women or men.

Table 4.2 Age category of the IGA main beneficiaries

N=1571

		Age category of the IGA main beneficiaries						Total	
		18-35	36-45	46-55	56-65	66+	Age category not indicated		
Sex of main beneficiaries	Female	Count	137	292	195	70	27	289	1010
		% of Total	8.7%	18.6%	12.4%	4.5%	1.7%	18.4%	64.3%
	Male	Count	59	152	94	43	14	120	482
		% of Total	3.8%	9.7%	6.0%	2.7%	.9%	7.6%	30.7%
	Not indicated	Count	0	0	0	0	0	79	79
		% of Total	0.0%	0.0%	0.0%	0.0%	0.0%	5.0%	5.0%
Total		Count	196	444	289	113	41	488	1571
		% of Total	12.5%	28.3%	18.4%	7.2%	2.6%	31.1%	100.0%

Table 4.2 presents the age categories of the IGA' main beneficiaries. The data revealed that the IGA materials and equipment support is inclusive to adults from the age of 18. A substantial number of 444 (28.3%) from the IGA main beneficiaries were found to be within the age group of 36-45 years, of whom 292 (18.6%) were females and 152 (9.7%) males. Followed by 289 (18.4%) in the age group of 46-55 years of whom 195 (12.4%) were females and 94 (6.0%) males. The youth group in the age category of 18-35 years comprised of 196 (12.5%), of whom 137 (8.7%) were females and 59 (3.8%) males. While the age group of 56-65 years consisted of 113 (7.2%), of whom 70 (4.5%) were females and 43 (2.7%) males. The oldest age group of 66 years and above consisted of 41(2.7%), of whom 27 (1.7%) were females and 14 (.9%) males. However, the age category for the 488 (31.1%), of whom 289 (18.4%) were females and 120 (7.6%) males, was not specified on the IGA database.

Table 4.3 Education levels of IGA main beneficiaries

N=28

			Education level					Total
			Vocational/tertiary certificates	Secondary education certificate (grade 12)	Junior secondary education certificate (grade 10)	Completed primary school	Semi-literate	
Sex of main beneficiaries	Female	Count	2	3	6	7	2	20
		% of Total	7.1%	10.7%	21.4%	25.0%	7.1%	71.4%
	Male	Count	2	2	2	1	1	8
		% of Total	7.1%	7.1%	7.1%	3.6%	3.6%	28.6%
Total		Count	4	5	8	8	3	28
		% of Total	14.3%	17.9%	28.6%	28.6%	10.7%	100.0%

Table 4.3 reveals the education levels of the IGA's main beneficiaries that were purposefully selected to partake in the interviews. The data shows that 8 (28.6%) IGA main beneficiaries had completed primary education, of whom 7 (25.0%) were females and (1) 3.6% male. Followed by 8 (28.6%) who have grade 10 certificates, about 6 (21.4%) of those were females and 2 (7.1%) males. A decline can be noticed in the percentages of secondary education (grade 12) and tertiary education respectively, about 5 (17.9%) have grade 12 certificates, of whom 3 (10.7%) were females and 2 (7.1%) males. While 4 (14.3%) had tertiary level certificates of whom 2 (7.1%) were females and 2 (7.1%) males respectively. The rest of the IGA main beneficiaries 3 (10.7%) were semi-literate of whom 2 (7.1%) were females and 1 (3.6%) male.

This data is an indication that 16 out of the 28 IGA main beneficiaries had access to Primary Education and Junior Secondary Education, which are crucial for further learning and skills development interventions.

Table 4.4 Group composition of the IGA membership by sex the main beneficiaries
N=1571

			Group composition								Total	
			1	11-15	16-20	21-25	2-5	26-30	6-10	above 31	not indicated	
Sex of main beneficiaries	Female	Count	101	23	5	2	728	1	99	1	50	1010
		% of Total	6.4%	1.5%	.3%	.1%	46.3%	.1%	6.3%	.1%	3.2%	64.3%
	Male	Count	51	12	3	1	328	0	62	1	24	482
		% of Total	3.2%	.8%	.2%	.1%	20.9%	0.0%	3.9%	.1%	1.5%	30.7%
	Not indicated	Count	0	4	0	0	32	1	20	2	20	79
		% of Total	0.0%	.3%	0.0%	0.0%	2.0%	.1%	1.3%	.1%	1.3%	5.0%
Total		Count	152	39	8	3	1088	2	181	4	94	1571
		% of Total	9.7%	2.5%	.5%	.2%	69.3%	.1%	11.5%	.3%	6.0%	100.0%

Table 4.4 provides data on the group composition of the IGA membership by sex of the IGA main beneficiary. The data shows that each IGA main beneficiary manages the IGA with other IGA beneficiaries/members ranging from 2 to 31 and above. The table also shows that a fraction of IGA main beneficiaries solely runs the IGA without other members. As it can be seen from the table, more than half of the IGA main beneficiaries 1088 (69.3%), about 728 (46.3%) are females and 328 (20.9%) males, who had about 2-5 IGAs members. This is followed by 181 (11.5%) IGA main beneficiaries of whom 99 (6.3%) are females and 62 (3.9%) males, who had about 6-10 members. It can be noticed from the table that fewer IGA main beneficiaries have a large membership ranging from 11 – 31 and above, thus 39 (2.5%) IGA main beneficiaries of whom 23 (1.5%) are females and 12 (.8%) males who had about 11-15 members. Moreover, 8 (.5%) IGA main beneficiaries of whom 5(.3%) were females and 3 (.2%) males had about 16-20 members. A mere 3 (.2%) IGA main beneficiaries, of whom 2 (0.1%) were females and 1 (0.1%) male had about 21-25 members. Most of the female and male IGA main beneficiaries had members within the range of 2-5 and is the preferred group size.

The data further revealed that about 152 (9.7%) IGA main beneficiaries, of whom 101(6.4%) were females and 51 (3.2%) males, were the sole beneficiaries of the IGAs with no other group members. In addition, the group membership for 50 female IGA main beneficiaries and 24 males was not specified; it is likely that the IGA main beneficiaries with unspecified group members were/are beneficiaries.

Table 4.5 Funding levels of IGAs materials and equipment by sex of the main beneficiaries
N=1571

			Funding level				Total
			Level 0: less than N\$5,000.00	Level 1: N\$5,000.00– N\$30,000.00	Level 2: N\$31,000.00– N\$50,000.00	Level 3: N\$51, 000.00 – N\$100, 000.00	
Sex of main beneficiaries	Female	Count	148	805	53	4	1010
		% of Total	9.4%	51.2%	3.4%	.3%	64.3%
	Male	Count	43	407	26	6	482
		% of Total	2.7%	25.9%	1.7%	.4%	30.7%
	Not indicated	Count	6	70	3	0	79
		% of Total	.4%	4.5%	.2%	0.0%	5.0%
Total		Count	197	1282	82	10	1571
		% of Total	12.5%	81.6%	5.2%	.6%	100.0%

Table 4.5 revealed the number and percentage of female and male IGA main beneficiaries per funding level. The majority 1282 (81.6%) of IGA main beneficiaries, received level-1 materials and equipment support in the funding range of N\$ 5,000.00–N\$ 30,000.00, of whom 805 (51.2%) were females and 407 (25.9%) males. This is followed by 197 (12.5%), who received level-0 support which is less than N\$ 5, 000.00 of whom 148 (9.4%) were females and 43 (2.7%) males. While 82 (5.2%) received level -2 support in the funding range of N\$ 31,000.00–N\$ 50, 000.00, of whom 53 (3.4%) are females and 26 (1.7%) males. It can be seen from the second last column that only 10 (.6%) received level-3 support (N\$ 51,000.00 –N\$ 100,000.00) of whom 4 (.3%) are females and 6 (.4%) males. Looking at the statistics of the highest funding level (3) more males than females benefited from this level, while more females benefited from the lowest funding level (0).

4.3 The programme’s contribution to skill-development of IGA beneficiaries

The data in Table 4.6 and Table 4.7 below shows that the Income Generating Activities’ (IGAs) Support Programme contributes towards the skills training of the IGA main beneficiaries, mainly through the prerequisite training in Basic Business Management (BBM) and the production skills training. The BBM is conducted before the main beneficiaries receive the materials and equipment supports while the production skills training takes place at any stage.

Table 4.6 Basic Business Management training

N=1571

			Basic Business Management training			Total
			Not trained in BBM	Trained in BBM	Not indicated	
Sex of main beneficiaries	Female	Count	36	823	151	1010
		% of Total	2.3%	52.4%	9.6%	64.3%
	Male	Count	18	365	99	482
		% of Total	1.1%	23.2%	6.3%	30.7%
	Not indicated	Count	4	55	20	79
		% of Total	.3%	3.5%	1.3%	5.0%
Total		Count	58	1243	270	1571
		% of Total	3.7%	79.1%	17.2%	100.0%

Looking at the table, it is apparent that a sizeable proportion of the IGA main beneficiaries 1243 (79.1%), have been trained in Basic Business Management skills, of whom 823 (52.4%) were females and 365 (23.2%) males. While 58 (3.7%) IGA have not been trained in BBM, this includes 36 (2.3%) females and 18 (1.1%) males. The BBM training data for the 270 (17.2%) consisting of 151 (9.6%) females and 99 (6.3%) males have not shown. The training statistics is an indication that a substantial number of female and male IGA main beneficiaries are equipped with the fundamental business skills required to run the IGAs based on sound business practices.

Table 4.7 Production Skills training by sex of main beneficiaries

N=1571

			Production Skills Training Category					Total
			Agriculture	Food processing, preservation and storage	Not trained in production skills	Service oriented	Small scale manufacturing	
Sex of main beneficiaries	Female	Count	3	5	967	5	30	1010
		% of Total	.2%	.3%	61.6%	.3%	1.9%	64.3%
	Male	Count	0	1	461	8	12	482
		% of Total	0.0%	.1%	29.3%	.5%	.8%	30.7%
	Not indicated	Count	1	0	78	0	0	79
		% of Total	.1%	0.0%	5.0%	0.0%	0.0%	5.0%
Total		Count	4	6	1506	13	42	1571
		% of Total	.3%	.4%	95.9%	.8%	2.7%	100.0%

The table above shows that an overwhelming majority of the IGA main beneficiaries 1506 (95.9%) did not undergo production skills training, this includes 967 (61.6%) females and 461 (29.3%) males. The minority 65 (4.1%) received production skills training congruent with the category or type of IGA that they run. In the Agriculture category, 3 (.2%) females and 0 (0.0%) males were trained. While, in the food processing, preservation and storage 5 (.3%) females and 1 (.1%) male were trained, in Service oriented 5 (.3%) females and 8 (.5%) males were trained. However, in the small-scale manufacturing 30 (1.9%) females and 12 (.8%) males were trained. The production skills training statistics are rather striking and could imply that IGA main beneficiaries across all categories did not have access to skills training, which is vital in producing marketable products and rendering quality services, this could also influence the sustainability of the IGAs.

Shifting to the participants' views on production skills development; it emerged that production skills training is confined to the type of the IGA. For instance, beneficiaries in the tailoring and embroidery were mainly trained to improve and advance their skills in needlework. Further, commenting on the skills training, a female IGA main beneficiary who owns a tailoring business said that *'I gained advanced tailoring skills which enable me to manufacture a variety of clothing designs.* Another female interviewee who owns a salon mentioned that *'I was only trained in basic business management by the Ministry but attended training in manicure and pedicure at my cost in order to diversify the services offered in the salon.'* Also, a male IGA main beneficiary who owns a leather processing business remarked that, *'the skills I gained from the leather processing training have improved the quality of leather products which I am producing'*.

Interestingly, 1 out of the 20 (females) interviewees stated that she holds a Diploma in Tourism, Hospitality and Events Management, which equipped her with skills and knowledge to start her catering and event decor business. Similarly, 2 male interviewees out of the 8 revealed that they are VTC graduates, who created self-employment rather than to be employed by others. One of them said, *'I did welding at VTC and opted to start my own micro business.'* This shows a shift from the mind set of looking for employment after graduating, especially with the vocational skills that are designed to facilitate the creation of self-employment.

Furthermore, as indicated by the statistic, 91% of the beneficiaries have not been trained on production skills. Thus, one of the untrained female IGA main beneficiary who owns a needlework business, expressed the desire to be trained in production skills and said *'I was only trained on BBM, but I need to be trained on fashion design to enable me to manufacture a wide range of clothing...most of the needlework IGAs are producing almost the same traditional attires'*. Moreover, 3 females out of 20 and 2 males out of 8, mentioned that they acquired the skills to run their IGAs from previous work experience. One of them said, *'I gained the brick-making skills from the construction company where I used to work.'* The rest of the untrained IGA main beneficiaries indicated that they learned the skills either from friends, other IGA beneficiaries or relatives.

4.4 Categories and types of Income Generating Activities

Table 4.8 Categories of the Income Generating Activities by Sex of main beneficiaries

N=1571

		Sex of IGA main beneficiaries			Total		
		Female	Male	Not indicated			
Category of IGA	Agriculture	Count	68	55	25	148	
		% of Total	4.3%	3.5%	1.6%	9.4%	
	Aquaculture	Count	3	2	1	6	
		% of Total	.2%	.1%	.1%	.4%	
	Food processing preservation and storage	Count	200	42	4	246	
		% of Total	12.7%	2.7%	.3%	15.7%	
	IGA category not indicated	Count	18	13	21	52	
		% of Total	1.1%	.8%	1.3%	3.3%	
	Others	Count	0	2	0	2	
		% of Total	0.0%	.1%	0.0%	.1%	
	Service oriented	Count	192	124	12	328	
		% of Total	12.2%	7.9%	.8%	20.9%	
	Small scale manufacturing	Count	472	204	10	686	
		% of Total	30.0%	13.0%	.6%	43.7%	
	Small stock farming and poultry	Count	57	40	6	103	
		% of Total	3.6%	2.5%	.4%	6.6%	
	Total		Count	1010	482	79	1571
			% of Total	64.3%	30.7%	5.0%	100.0%

Table 4.8 shows the six main categories of IGAs, this includes (1) Agriculture, (2) Aquaculture, (3) Food Processing, Preservation and Storage, (4) Service Oriented, (5) Small Scale Manufacturing, (6) Small Stock Farming and Poultry. The table further reveals the statistics of female and male IGA main beneficiaries venturing in the various business categories. It is apparent from the table that more than half, 686 (43.7%) are concentrated in the Small-Scale Manufacturing of whom 472 (30.0%) are females and 204 (13.0%) males. Followed by 328 (20.9%) in the Service Oriented

comprising of 192 (12.2%) females and 124 (7.9%) males. Whereas Food Processing, Preservation and Storage comprises of 246 (15.7%), of whom 200 (12.7%) are females and 42 (2.7%) males. While the top of the table shows that the Agricultural category comprises of 148 (9.4%), of whom 68 (4.3%) are females and 55 (3.5%) males. The Aquaculture category contains the lowest number of IGA main beneficiaries 6 (.4%), this includes 3 (.2%) females and 2 (.1%) males. The category of 52 (3%) IGAs not was indicated, while 2 (.1%) of IGAs are classified as 'others. Unlike other IGA categories, females are dominating within the Food Processing, Preservation and Storage category by 81.3%.

Table 4.9 Category of IGA by funding levels of IGA materials and equipment

N=1571

		Funding level				Total	
		level 0: less than N\$5,000.00	level 1: N\$5,000.00–N\$30,000.00	level 2: N\$31,000.00–N\$50,000.00	level 3: N\$51,000.00 – N\$100,000.00		
Category of IGAs	Agriculture	Count	17	125	6	0	148
		% of Total	1.1%	8.0%	.4%	0.0%	9.4%
	Aquaculture	Count	0	5	1	0	6
		% of Total	0.0%	.3%	.1%	0.0%	.4%
	Food processing preservation and storage	Count	38	197	9	2	246
		% of Total	2.4%	12.5%	.6%	.1%	15.7%
	IGA category not indicated	Count	2	49	1	0	52
		% of Total	.1%	3.1%	.1%	0.0%	3.3%
	Others	Count	0	2	0	0	2
		% of Total	0.0%	.1%	0.0%	0.0%	.1%
	Service oriented	Count	34	276	16	2	328
		% of Total	2.2%	17.6%	1.0%	.1%	20.9%
	Small scale manufacturing	Count	98	537	45	6	686
		% of Total	6.2%	34.2%	2.9%	.4%	43.7%
	Small stock farming and poultry	Count	8	91	4	0	103
		% of Total	.5%	5.8%	.3%	0.0%	6.6%
Total		Count	197	1282	82	10	1571
		% of Total	12.5%	81.6%	5.2%	.6%	100.0%

Table 4.9 shows the funding levels of IGAs materials and equipment allocated to IGAs across the different categories, data from this table can be compared with data in Table 4.5 which shows the funding levels of IGAs materials and equipment support by sex of the main beneficiaries. The majority of IGAs 1282 (81.6%) in the respective categories received level-1 support (N\$ 5,000.00–N\$ 30,000.00), of which 125 (8.0%) are in Agriculture, 5 (.3%) are in Aquaculture, 197 (12.5%) are in Food Processing, Preservation and Storage, 276 (17.6%) are in service oriented, 537 (34.2%) are in Small Scale Manufacturing while 91 (5.8%) are in Small Stock Farming and Poultry.

Whereas 197 (12.5%) IGAs in the various categories received level-0 support (less than N\$ 5,000.00). IGAs in level-0 received the least support of which 17 (1.1%) are in Agriculture, 0 (0.0%) are in Aquaculture, 38 (2.4%) are in Food Processing, Preservation and Storage, 34 (2.2%) are in Service Oriented, 98 (6.2%) are in Small Scale Manufacturing, 8 (.5%) are in Small Stock Farming and Poultry.

The table further shows that 82 (5.2%) IGAs across all categories were allotted level-2 support (N\$ 31,000.00–N\$ 50,000.00) of which 6 (.4%) are in Agriculture, 1 (.1%) are in Aquaculture, 9 (.6%) are in Food Processing, Preservation and Storage, 16 (1.0%) are in Service Oriented, 45 (2.9%) are in Small Scale Manufacturing, 4 (.3%) are in Small Stock Farming and Poultry.

It is apparent from the table that level -3 support (N\$ 51,000.00 –N\$ 100,000.00) is the highest support level, but merely 10 (.6%) IGAs received this level of support; of which 2 (.1%) IGAs are in Food Processing Preservation and Storage, another 2 (.1%) in Service Oriented, 6 (.4%) in Small Scale Manufacturing. Compared to Table 4.5, more female IGA main beneficiaries (9.4%) received the lowest level of funding while more males (.4%) received the highest funding level.

Table 4.10 Registration status of IGAs by sex of the main beneficiaries

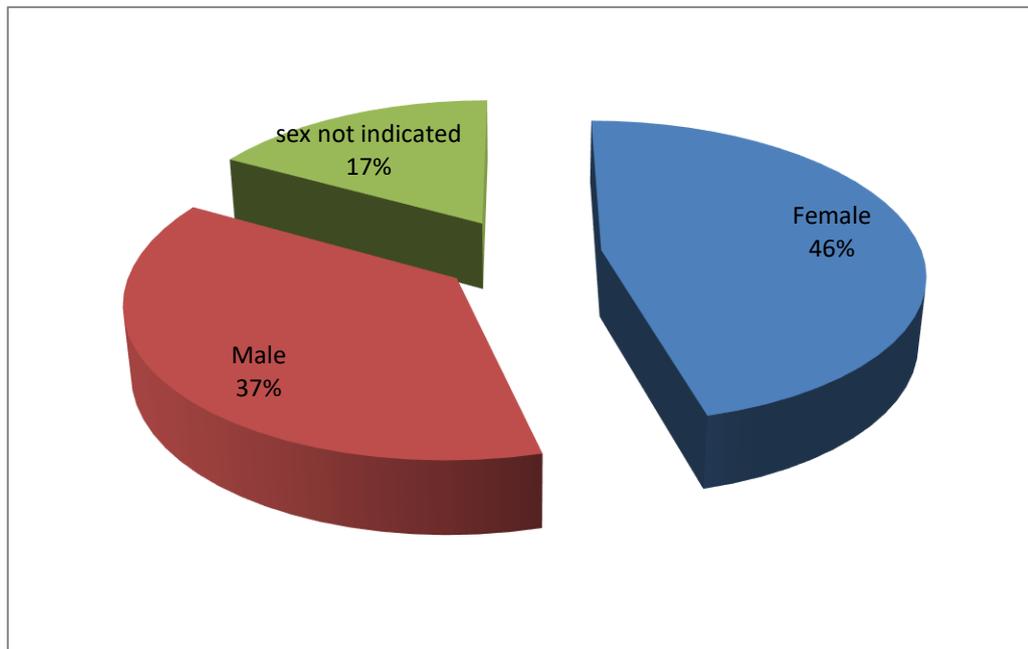
			Registration Status		Total
			Registered	Not registered	
Sex of main beneficiaries	Female	Count	93	917	1010
		% of Total	5.9%	58.4%	64.30%
	Male	Count	62	420	482
		% of Total	3.9%	26.7%	30.7%
	Not indicated	Count	1	78	79
		% of Total	0.1%	5.0%	5.0%
Total		Count	156	1415	1571
		% of Total	9.9%	90.1%	100.0%

Table 4.10 provides information on the registration status of IGAs owned by IGAs main beneficiaries. It is obvious from the table that very few IGAs are formally registered to conduct business. The total number of registered IGAs amounts to 156 (9.9%), of which 93 (5.9%) are owned by females and 62 (3.9%) by males, while an overwhelming majority of 1415 (90.1%) IGAs are unregistered. This justifies the utilisation of the average monthly turnover for unregistered businesses in the informal economic sector of N\$ 2,100.00, as a measure to determine whether IGAs are generating a reasonable average monthly turnover (Mwilima, 2006; Schöneburg-Schultz & Schultz, 2006).

4.4.1 The six categories of Income Generating Activities

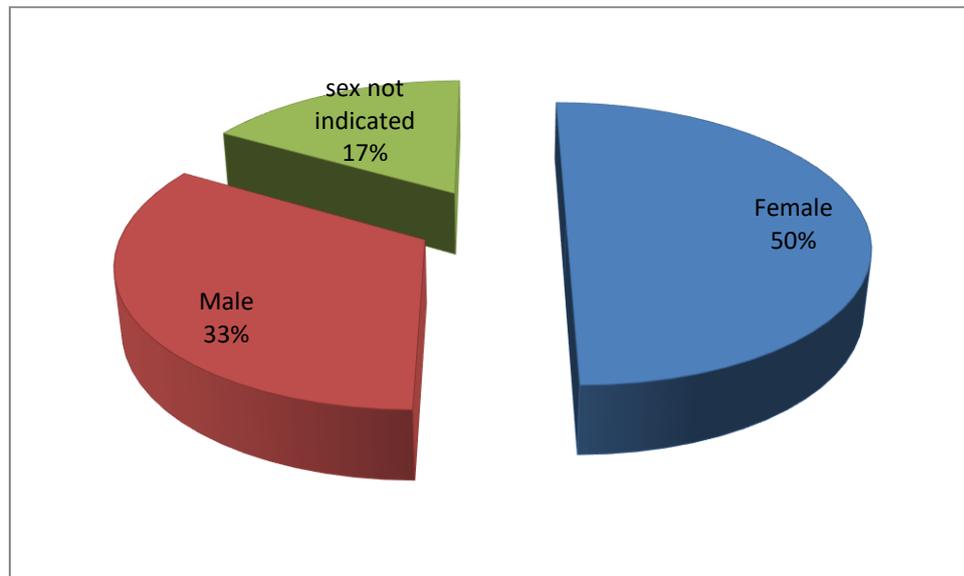
The six categories of IGAs comprise of various types of enterprises as contained in the IGAs database. This section unpacks the six categories of IGAs to point out the exact type of enterprises owned and managed by female and male IGA's main beneficiaries.

Figure 4.1 Types of IGAs in agriculture by sex of the main beneficiaries



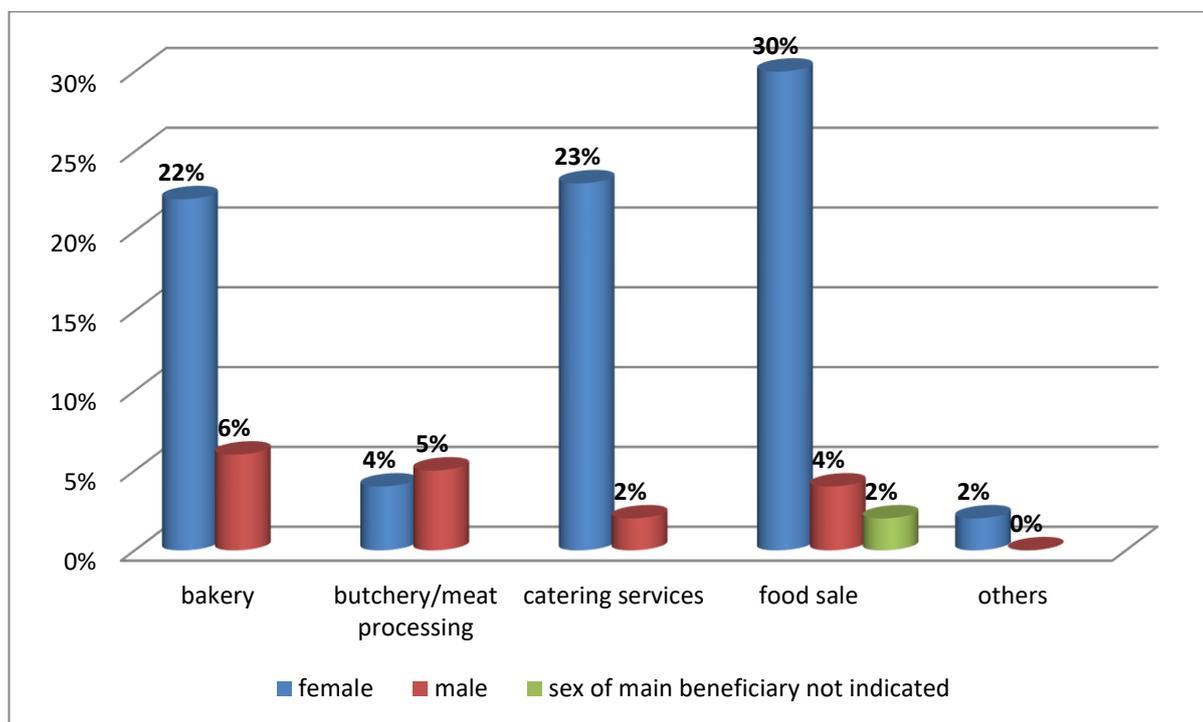
The pie chart above shows that the agriculture category mainly comprises of gardening IGAs, of which 46% are owned by females and 37% by males. The ownership of 16% of the IGAs has not been indicated. The data show that there are slightly more females than males engaged in gardening IGAs.

Figure 4.2 Types of IGAs in aquaculture by the sex of the main beneficiaries



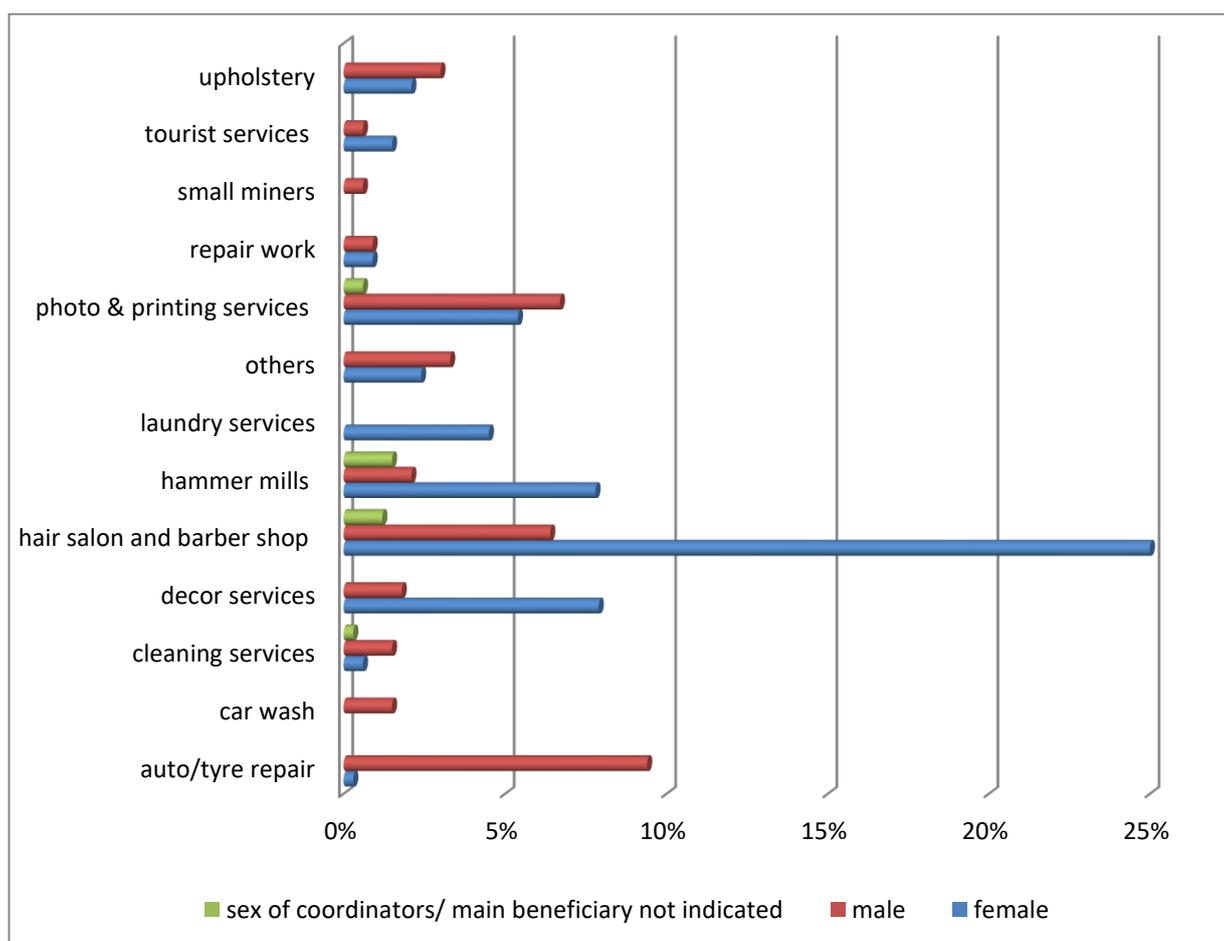
Looking at Figure 4.2 it is self-evident that female IGA main beneficiaries make up 50% of the aquaculture category and 33% of males, while 17% of the ownership is not specified. Fishponds are the only type of IGA in this category.

Figure 4.3 Types of IGAs in food processing, preservation and storage by the sex of the main beneficiaries



As shown in Figure 4.3, there are four main types of IGAs in this category this includes food sale, bakery, catering services, butchery/meat processing and the unclassified. The food sale comprises of 30% female IGA main beneficiaries, 4% males and the 2% is unspecified. The catering services comprises of 23% females and 2% males. On the other hand, the bakery includes 22% females and 6% males. The butchery/meat processing consists of 4% females and 5% males. The data show that females IGA main beneficiaries are dominating in this category as they make up 81% of the total IGA main beneficiaries.

Figure 4.4 Types of IGAs in service oriented by the sex of the main beneficiaries



From the graph above, it can be seen that the service-oriented category comprised of 12 different IGAs. It is clear from the chart that most female IGA main beneficiaries (25%) are concentrated in the salons and barbershop, with 6% males. A closer inspection of the chart shows that 9% of the males are concentrated in the auto/tyre repair. In addition, there are about 5% females in the laundry services and 2% males in the car wash and another 1% in small mining. While the cleaning services consist of 1% females and 2% males, the decor services consist of 8% females and 2% males. Also, the hammer mills consist of 8% female and 2% male. Whereas the photo and printing services has about 5% females and 7% males, repair work consist of 1% females and 1% males, tourist services consists of 2% females and 1% males and upholstery consists of 2% females and 3% males.

Figure 4.5 Types of IGAs in small scale manufacturing by the sex of the main beneficiaries

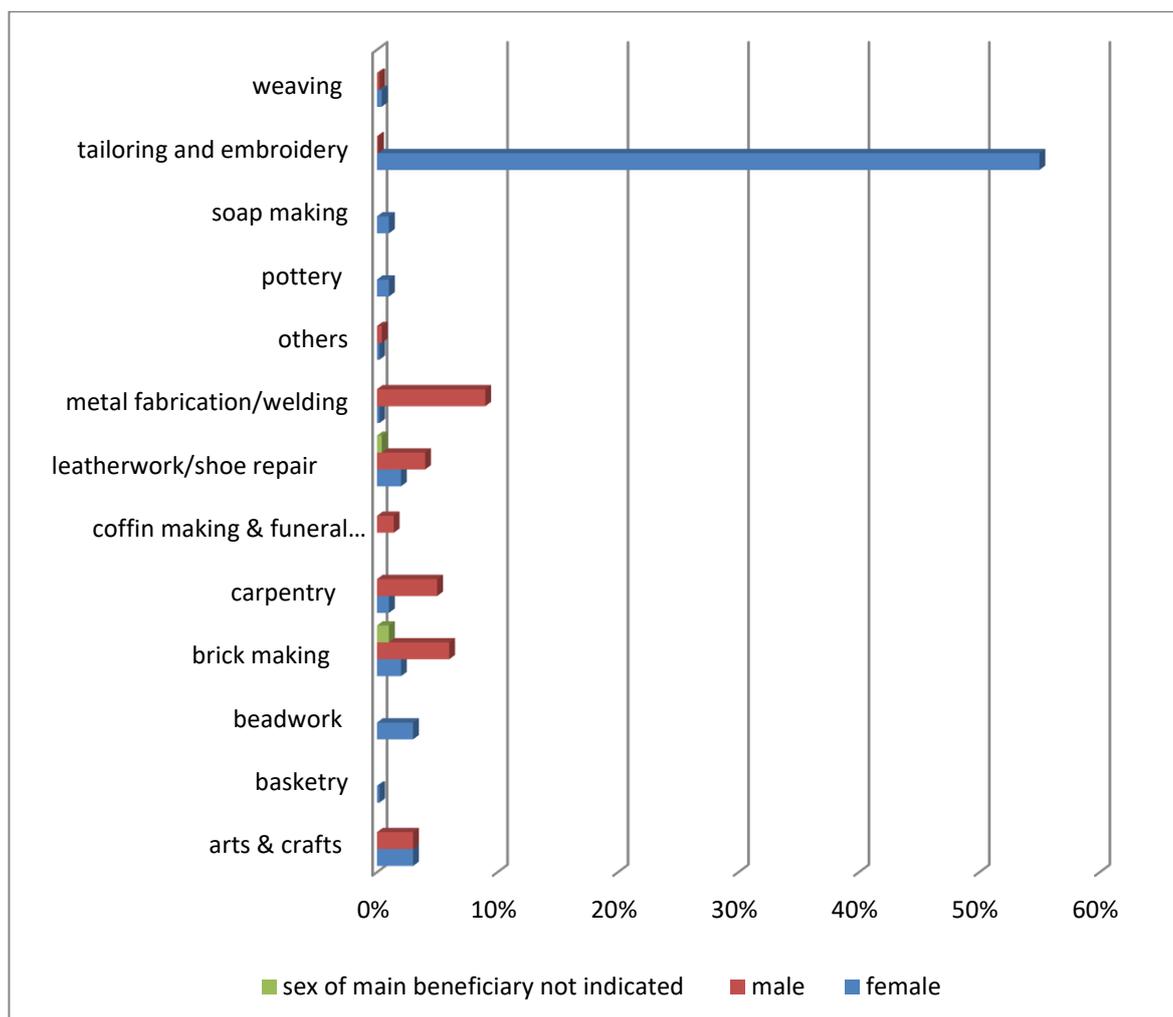
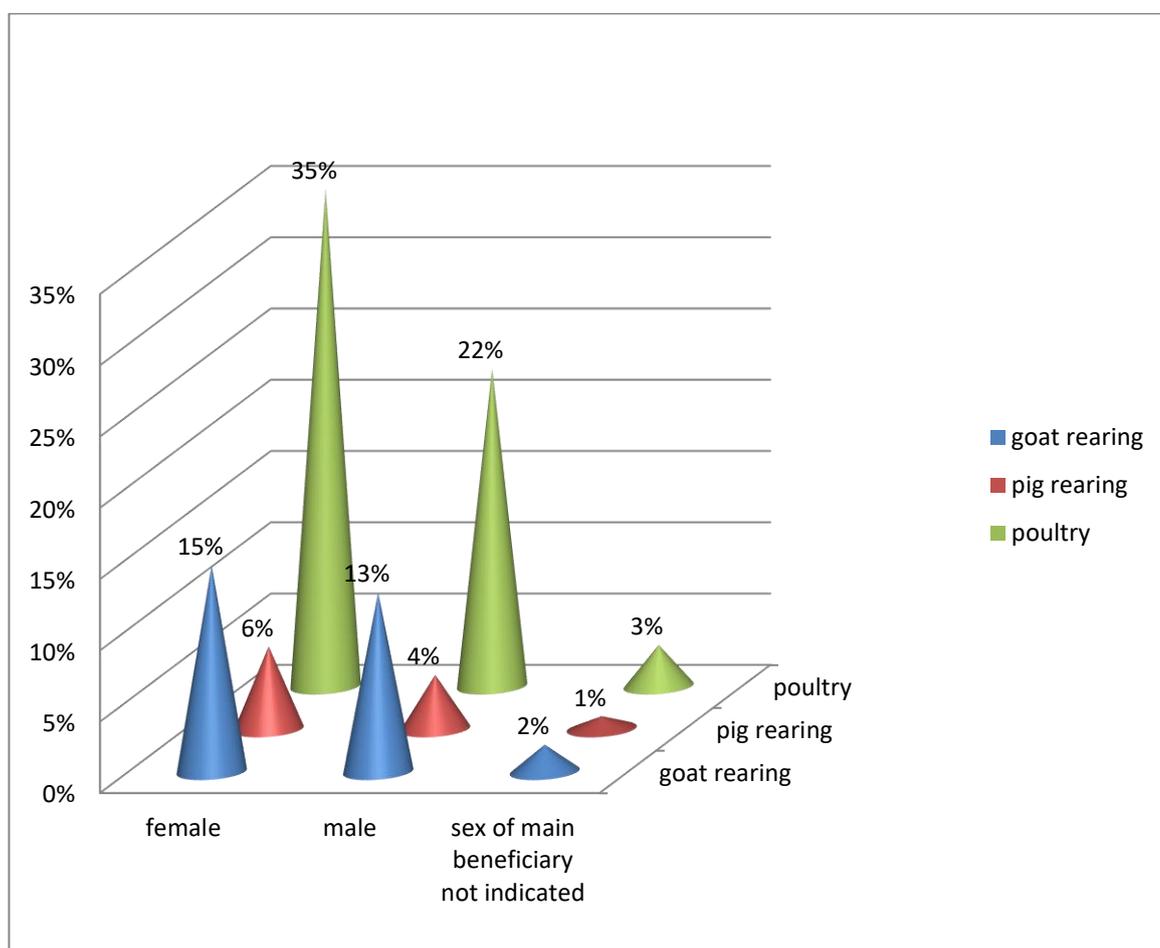


Figure 4.5 shows the 12 types of IGAs in the small-scale manufacturing Category. As it can be seen from the bar graph, over half of the female IGA main beneficiaries 55% are in tailoring and embroidery businesses and with 0% males. In the metal fabrication/welding there are 9% males and with 0% females. The brick making consists of 2% females and 6% males, carpentry consist of 1% females and 5% males, the leather processing consists of 2% females and 4% males. The arts and craft, consist of 3% females and 3% males. While beadwork consists of 3% females, soap making and pottery consist of 1% females, respectively. Coffin making only consists of 1% males. Whereas IGAs such basketry and weaving consist of 0% females and 0% males.

Figure 4.6 Types of IGAs in small stock farming and poultry by the sex of the main beneficiaries



From the graph above, the small stock farming and poultry category comprise of 3 types of IGAs, poultry, goat and pig rearing. A substantial number of IGA main beneficiaries are in the chicken rearing IGA with 35% females and 25% males, followed by goat rearing with about 15% females and 13% males. The least are in the piggery rearing with 6% females and 4% males. In this category the difference between the females and males is marginal, especially in the goat and pig rearing businesses.

4.5 How IGAs contribute to the livelihoods of the main beneficiaries

The study intended to assess how IGAs contributes to the livelihoods of beneficiaries, particularly the economic returns. Therefore, the average turnover generated by the IGAs was weighed against the measures of poverty in order to determine the extent to which the IGAs contribute to poverty alleviation and improved livelihood. The two measures are, Namibia's upper bound poverty line as per the Geni-coefficient, 2003/2004-2015/2016 of N\$ 262.45 - N\$ 520.8 and the average monthly turnover for unregistered businesses in the informal economic sector of N\$ 2,100.00 (NSA, 2012; Mwilima, 2006; Schöneburg-Schultz and Schultz, 2006). In addition, the beneficiaries' views were also gauged on how the income from IGAs improved their livelihood.

Table 4.11 Distribution of the average monthly turnover generated by the IGAs

N=1571

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid 1,001.00-1,500.00	42	2.7	2.7	2.7
1,501.00-2,000.00	48	3.1	3.1	5.7
2,001.00-3,000.00	65	4.1	4.1	9.9
262.00-500.00	71	4.5	4.5	14.4
3,001.00-4,000.00	11	.7	.7	15.1
4,001.00-5,000.00	12	.8	.8	15.8
5,001.00-6,000.00	13	.8	.8	16.7
501.00-1,000.00	79	5.0	5.0	21.7
6,001.00-7,000.00	9	.6	.6	22.3
7,001.00-8,000.00	3	.2	.2	22.5
8,001.00-9,000.00	1	.1	.1	22.5
9,001.00-10,000.00	4	.3	.3	22.8
Below 262.00	70	4.5	4.5	27.2
Exceeding 10,000.00	12	.8	.8	28.0
No income records	1131	72.0	72.0	100.0
Total	1571	100.0	100.0	

Table 4.11 shows the frequency of the average monthly turnover generated by the IGAs, as can be seen from the bottom of the table, the highest income category exceeds N\$ 10,000.00 per month and only 12 (.8%) IGAs generate that amount. Though, 4 (.3%) IGAs generate N\$ 9,001.00-10,000.00, only 1 (.1%) generates N\$ 8,001.00-9,000.00, 3 (.2%) generate N\$ 7,001.00-8,000.00, 9 (.6%) generate N\$ 6,001.00-7,000.00. Whereas 13 (.8%) IGAs generates N\$ 5,001.00-6,000.00, 12 (.8%) generates N\$ 4,001.00-5,000.00, 11 (.7%) generate N\$ 3,001.00-4,000.00. While 65 (4.1%) generate N\$ 2,001.00-3,000.00, 48 (3.1%) generate N\$ 1,501.00-2,000.00, 42 (2.7%) generate N\$ 1,001.00-N\$ 1,500.00, 79 (5.0%) generate N\$ 501.00-1,000.00, 71 (4.5%) generates N\$ 262.00-500.00, 70 (4.5%) generates below N\$ 260.00 per month which is the lowest income category. It can be seen at the bottom of the table that 1131 (72.0%) IGAs have no income records.

Table 4.12 Monthly average turnover by the sex of the main beneficiaries

N=1571

		Sex of main beneficiary			Total	
		Female	Male	Not indicated		
Income category	1,001.00-1,500.00	Count	26	16	0	42
		% of Total	1.7%	1.0%	0.0%	2.7%
	1,501.00-2,000.00	Count	37	11	0	48
		% of Total	2.4%	.7%	0.0%	3.1%
	2,001.00-3,000.00	Count	44	21	0	65
		% of Total	2.8%	1.3%	0.0%	4.1%
	262.00-500.00	Count	57	12	2	71
		% of Total	3.6%	.8%	.1%	4.5%
	3,001.00-4,000.00	Count	7	4	0	11
		% of Total	.4%	.3%	0.0%	.7%
	4,001.00-5,000.00	Count	8	3	1	12
		% of Total	.5%	.2%	.1%	.8%
	5,001.00-6,000.00	Count	8	5	0	13
		% of Total	.5%	.3%	0.0%	.8%
	501.00-1,000.00	Count	53	24	2	79
		% of Total	3.4%	1.5%	.1%	5.0%
	6,001.00-7,000.00	Count	5	4	0	9
		% of Total	.3%	.3%	0.0%	.6%

7,001.00-8,000.00	Count	2	1	0	3
	% of Total	.1%	.1%	0.0%	.2%
8,001.00-9,000.00	Count	0	1	0	1
	% of Total	0.0%	.1%	0.0%	.1%
9,001.00-10,000.00	Count	2	2	0	4
	% of Total	.1%	.1%	0.0%	.3%
Below 262.00	Count	53	14	3	70
	% of Total	3.4%	.9%	.2%	4.5%
Exceeding 10,000.00	Count	6	6	0	12
	% of Total	.4%	.4%	0.0%	.8%
No income records	Count	702	358	71	1131
	% of Total	44.7%	22.8%	4.5%	72.0%
Total	Count	1010	482	79	1571
	% of Total	64.3%	30.7%	5.0%	100.0%

Unlike Table 4.11 which reflects the frequency of the monthly turnover, data from Table 4.12 compares the category of income generated by female and male IGA main beneficiaries, from the table it can be seen that in the highest turnover 6 (.4%) females IGA main beneficiaries and 6 (.4%) males generate an average monthly income exceeding N\$ 10,000.00, whereas 2 (.1%) female and 2 (.1%) males generate N\$ 9,001.00-10,000.00, only 1 (.1%) male generates N\$ 8,001.00-9,000.00, 2 (.1%) females and 1 (.1%) male generates N\$ 7,001.00-8,000.00, 5 (.3%) females and 4 (3%) males generate N\$ 6,001.00-7,000.00, 8 (.5%) females and 5 (3%) males generate N\$ 5,001.00-6,000.00, 8 (.5%) females and 3 (2%) males generate N\$ 4,001.00-5,000.00, about 7 (.4%) females and 4 (3%) males generate N\$ 3,001.00-4,000.00.

While 44 (2.8%) females and 21 (.8%) males generate N\$ 2,001.00-3,000.00, 37 (2.4%) females and 11 (.7%) males generate N\$ 1,501.00-2,000.00, 26 (1.7%) females and 16 (1.0%) males generate about N\$ 1,001.00-N\$ 1,500.00, 53 (3.4%) females and 24 (1.5%) males generate N\$ 501.00-1,000.00. In addition, about 57 (3.6%) females

and 12 (.8%) males generate N\$ 262.00-500.00, 53 (3.4%) females and 14 (.9%) males generate below N\$ 262.00 per month which is the lowest turnover category.

What is striking about the records on the average monthly turnover generated by IGA's main beneficiaries is that 702 (44.7%) female IGA main beneficiaries and 358 (22.8%) males have no income records. What makes it more striking is the fact that 823 (52.4%) females and 365 (23.2%) males have been trained in Basic Business Management training as indicated in Table 4.6 and yet there are no income records. The lack of income records could be because the IGA main beneficiaries do not keep income records, or they simply conceal their income records. This precipitated IGA main beneficiaries to be probed during the interviews whether they keep records, the importance of record keeping and the types of records that they keep.

When asked whether they keep records, the importance of record keeping and the types of records that they keep, less than half of the interviewees 13 out of the 28 (9 females and 4 males) indicated that they keep records and a common view amongst the IGA main beneficiaries was that record keeping is important as it helps with tracking the income and expenses of the business. Commenting on the types of records, some of the interviewees said, *'we keep records of the orders from customers and give receipts'*, *'I only record how much money I generate'*, *'we keep records of our stock, sales and give quotations to customers'*, *'we record the goats we are selling'* and *'we only keep the receipts of the stock we buy'*. These responses were an indication that although IGA beneficiaries kept records, there is a variation in the type of records, which means the record keeping is partial. Amongst the interviewees, 15 out of the 28 (11 females and 4 males) said they hardly keep any records. Some argued that they do

not keep records because there is not much to record. One interviewee said, *'I don't keep records; the sales are so irregular such that I don't see the point of recording it'*.

Table 4.13 Chi-Square tests on average monthly turnover by the main beneficiaries

Chi-Square Tests			
	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	37.521 ^a	14	.108
Likelihood Ratio	48.648	14	.009
Linear-by-Linear Association	13.219	1	.000
N of Valid Cases	1571		

a. 25 cells (55.6%) have expected count less than 5. The minimum expected count is .05.

The sample of 1571 IGA main beneficiaries was evaluated whether or not the average monthly turnover of females (f=1010) was not equal to the turnover of males (f=482). The data were analysed using the Chi-Square goodness of fit test. The study failed to reject the null hypothesis as more women were found to be generating more income than men ($\chi^2(28) = 37.52, p \geq .05$). The analysis also proved that despite having women generating more income than men, women were also found to have a greater record of no income (f=702) than men (f=358) as shown in Table 4.12.

Although the Chi-Square test analysis indicates that women are generating more income than men, the average monthly turnover was further analysed against Namibia's upper bound poverty line as per the Geni-coefficient, 2003/2004-2015/2016 of N\$ 262.45 - N\$ 520.8 and the average monthly turnover for unregistered businesses

in the informal economic sector of N\$ 2,100.00 (NSA, 2012; Mwilima, 2006; Schöneburg-Schultz & Schultz, 2006).

The analysis shows that 150 (9.5%) IGA's main beneficiaries generate an average monthly turnover ranging from N\$ 260.00-1,000.00 of whom 110 (7.0%) were females and 36 (2.3%) males, which is comparable to the upper bound poverty lines. Based on the 2003/04-2015/2016 upper bound poverty line, the average monthly turnover in this range is sufficient to satisfy basic needs and to keep the business afloat. Whereas 70 (4.5 %) main beneficiaries generate an income below the upper bound poverty line, of whom 53 (3.4%) were females and 14 (.9%) males.

The analysis indicated that 65 (4.1 %) IGA main beneficiaries generated an average monthly income of N\$ 2,001.00-3,000.00, of whom 44 (2.8%) were females and 21 (1.3%) males. This is equivalent to the average monthly turnover for unregistered businesses in the informal economic sector and well above the upper bound poverty line. While 130 (8.3%) IGA main beneficiaries generate an average monthly income ranging from N\$ 3,001.00-N\$ 10,000.00 and exceeding N\$ 10, 000.00, of whom 82 (5.2%) were females and 47 (3.0%) males. These IGA main beneficiaries generate an income that surpasses the average monthly turnover for unregistered businesses in the informal economic sector.

Table 4.14 Average monthly turnover by category of IGAs

		Category of IGA								Total	
		Agriculture	Aquaculture	Food processing preservation and storage	IGA category not indicated	Others	Service oriented	Small scale manufacturing	Small stock farming and poultry		
Income category	1,001.00-1,500.00	Count	1	0	4	1	0	9	26	1	42
		% of Total	.1%	0.0%	.3%	.1%	0.0%	.6%	1.7%	.1%	2.7%
	1,501.00-2,000.00	Count	2	0	7	0	0	15	21	3	48
		% of Total	.1%	0.0%	.4%	0.0%	0.0%	1.0%	1.3%	.2%	3.1%
	2,001.00-3,000.00	Count	3	0	8	0	0	23	27	4	65
		% of Total	.2%	0.0%	.5%	0.0%	0.0%	1.5%	1.7%	.3%	4.1%
	262.00-500.00	Count	5	1	10	0	0	16	30	9	71
		% of Total	.3%	.1%	.6%	0.0%	0.0%	1.0%	1.9%	.6%	4.5%
	3,001.00-4,000.00	Count	0	0	1	0	0	5	5	0	11
		% of Total	0.0%	0.0%	.1%	0.0%	0.0%	.3%	.3%	0.0%	.7%
	4,001.00-5,000.00	Count	2	0	2	0	0	3	5	0	12
		% of Total	.1%	0.0%	.1%	0.0%	0.0%	.2%	.3%	0.0%	.8%
	5,001.00-6,000.00	Count	1	0	1	0	0	4	7	0	13
		% of Total	.1%	0.0%	.1%	0.0%	0.0%	.3%	.4%	0.0%	.8%
	501.00-1,000.00	Count	6	0	12	1	0	17	39	4	79
		% of Total	.4%	0.0%	.8%	.1%	0.0%	1.1%	2.5%	.3%	5.0%
	Count	0	0	2	0	0	2	5	0	9	

	6,001.00-7,000.00	% of Total	0.0%	0.0%	.1%	0.0%	0.0%	.1%	.3%	0.0%	.6%
	7,001.00-8,000.00	Count	1	0	0	0	0	1	1	0	3
		% of Total	.1%	0.0%	0.0%	0.0%	0.0%	.1%	.1%	0.0%	.2%
	8,001.00-9,000.00	Count	0	0	0	0	0	1	0	0	1
		% of Total	0.0%	0.0%	0.0%	0.0%	0.0%	.1%	0.0%	0.0%	.1%
	9,001.00-10,000.00	Count	0	0	0	0	0	2	2	0	4
		% of Total	0.0%	0.0%	0.0%	0.0%	0.0%	.1%	.1%	0.0%	.3%
	below 262.00	Count	18	0	5	0	0	8	26	13	70
		% of Total	1.1%	0.0%	.3%	0.0%	0.0%	.5%	1.7%	.8%	4.5%
	exceeding 10,000.00	Count	0	0	2	0	0	4	6	0	12
		% of Total	0.0%	0.0%	.1%	0.0%	0.0%	.3%	.4%	0.0%	.8%
	No income records	Count	109	5	192	50	2	218	486	69	1131
		% of Total	6.9%	.3%	12.2%	3.2%	.1%	13.9%	30.9%	4.4%	72.0%
	Total	Count	148	6	246	52	2	328	686	103	1571
% of Total		9.4%	.4%	15.7%	3.3%	.1%	20.9%	43.7%	6.6%	100.0%	

Table 4.14 shows the income levels per category of IGAs reflecting which category yields the most or least income. The highest income generated by IGAs in Agriculture is N\$ 7,001.00-8,000.00, however there is virtually no income being generated by IGAs in the Aquaculture category. While the highest income generated by various IGAs in the Food Processing, Preservation and Storage exceed N\$ 10,000.00. As for the Service Oriented, the highest income also exceeds N\$ 10,000.00. While the Small-Scale Manufacturing category equally exceeds N\$ 10,000.00. When it comes to IGAs in the Small Stock Farming and Poultry category, the highest income generated is N\$ 2,001.00-N\$ 3,000.00. Unexpectedly, all these categories have a low income below N\$ 262.00.

The income statistic across all the categories of IGAs shows that the most lucrative types of IGAs are in the Small-Scale Manufacturing category, as it contains the highest income frequency in all the income categories, followed by Service Oriented and Food Processing Preservation and Storage. What is more, IGAs in those three categories have income records exceeding an average income of N\$ 10,000.00 per month. While, Agriculture and Small Stock Farming and Poultry have a lower income frequency in all the categories. Whereas IGAs in the Aquaculture category are virtually not economically viable.

Table 4.15 Average monthly turnover by trained and untrained main beneficiaries in Basic Business Management

		Basic Business Management training			Total	
		Not trained in BBM	Trained in BBM	Not indicated		
Income category	1,001.00-1,500.00	Count	4	38	0	42
		% of Total	.3%	2.4%	0.0%	2.7%
	1,501.00-2,000.00	Count	3	44	1	48
		% of Total	.2%	2.8%	.1%	3.1%
	2,001.00-3,000.00	Count	1	63	1	65
		% of Total	.1%	4.0%	.1%	4.1%
	262.00-500.00	Count	5	65	1	71
		% of Total	.3%	4.1%	.1%	4.5%
	3,001.00-4,000.00	Count	0	11	0	11
		% of Total	0.0%	.7%	0.0%	.7%
	4,001.00-5,000.00	Count	1	11	0	12
		% of Total	.1%	.7%	0.0%	.8%
	5,001.00-6,000.00	Count	1	11	1	13
		% of Total	.1%	.7%	.1%	.8%
	501.00-1,000.00	Count	2	72	5	79
		% of Total	.1%	4.6%	.3%	5.0%
	6,001.00-7,000.00	Count	0	9	0	9
		% of Total	0.0%	.6%	0.0%	.6%
7,001.00-8,000.00	Count	0	3	0	3	
	% of Total	0.0%	.2%	0.0%	.2%	

	8,001.00-9,000.00	Count	0	1	0	1
		% of Total	0.0%	.1%	0.0%	.1%
	9,001.00-10,000.00	Count	0	4	0	4
		% of Total	0.0%	.3%	0.0%	.3%
	below 262.00	Count	1	62	7	70
		% of Total	.1%	3.9%	.4%	4.5%
	exceeding 10,000.00	Count	2	10	0	12
		% of Total	.1%	.6%	0.0%	.8%
	no income records	Count	38	839	254	1131
		% of Total	2.4%	53.4%	16.2%	72.0%
	Total	Count	58	1243	270	1571
		% of Total	3.7%	79.1%	17.2%	100.0%

As stated in Table 4.6 a substantial number of IGA main beneficiaries have been trained in BBM, of whom 823 (52.4%) were females and 365 (23.2%) males. Therefore, Table 4.15 shows the average income generated by trained and untrained IGAs' main beneficiaries. The table shows that in the highest income category, 10 (.6%) trained and 2 (.1%) untrained IGA main beneficiaries generated an average monthly income exceeding N\$ 10,000.00. Whereas 4 (.3%) trained main beneficiaries generated N\$ 9,001.00-10,000.00, only 1 (.1%) trained main beneficiary generated N\$ 8,001.00-9,000.00, 3 (.2%) trained main beneficiaries generated about N\$ 7,001.00-8,000.00. Additionally, 9 (.6%) trained main beneficiaries generated N\$ 6,001.00-7,000.00, 11 (.7%) trained and 1 (.1%) untrained main beneficiary generated N\$ 5,001.00-6,000.00, 11 (.7%) trained and 1 (.1%) untrained main beneficiary generated N\$ 4,001.00-5,000.00, another 11 (.7%) trained main beneficiaries generated N\$ 3,001.00-4,000.00.

While 63 (4.0%) trained and 1 (.1%) untrained main beneficiary generated N\$ 2,001.00-3,000.00, about 44 (2.8%) trained and 3 (.2%) untrained main beneficiaries generated N\$ 1,501.00-2,000.00, 38 (2.4%) trained and 4 (.3%) untrained main beneficiaries generated N\$ 1,001.00-N\$ 1,500.00. Also, about 72 (4.6%) trained and 2 (.1%) untrained main beneficiaries generated N\$ 501.00-1,000.00, with about 65 (.7%) trained and 5 (.3%) untrained main beneficiaries generating N\$ 262.00-500.00. While 62 (3.9%) trained and 1 (.1%) untrained main beneficiary generated below N\$ 262.00 per month, which is the lowest income category.

From the available income records more trained IGA main beneficiaries generate income across all income categories compared to the untrained. In fact, only trained IGA main beneficiaries generated more turnover in the upper income categories, with the exception of three untrained main beneficiaries who generated an average income exceeding N\$ 10,000.00 and N\$ 5,001.00-6,000.00.

4.6 Beneficiaries' views on whether or not income from the IGAs improved their livelihoods

Distinct views were expressed by the interviewees on whether or not income from the IGAs has led to improvement in their livelihoods. Less than half (39%) of the interviewees (8 females and 4 males) commented that there is an improvement in their livelihoods, 32% (7 females and 2 males) mentioned that there is a slight improvement while the other 29% (6 females and 2 males) indicated that there is no improvement. One female interviewee stated that *'my livelihood has slightly improved because I now have an income which I can decide upon'* and another commented that *'there is an improvement because from the N\$ 5,000.00 per month I can afford to buy basic food and affordable clothes for my children, even some basic furniture and household items'*. In addition, one male IGA main beneficiary stated that *'the IGA has improved my livelihood because I have a steady income of N\$ 3,000.00 per month from which I pay the other two beneficiaries. I can buy some basic needs for my household'*. On the contrary, other interviewees commented that *'my livelihood has not improved much, but at least the little income I generate is supplementing my disability grant'*, adding that *'the income from the IGA is too little to notice any improvement. My living condition has not improved, I am still living in a shack'*. A common concern expressed by the main beneficiaries regarding the gardening IGAs was that *'gardening requires*

a lot of time and energy but the income is little and it's not really making a difference, we remain poor.'

Table 4.16 Retailing of IGA products and services by the sex of the main beneficiaries

			Sex of main beneficiary			Total
			Female	Male	Not indicated	
Retailing	Not indicated	Count	111	49	22	182
		% of Total	7.1%	3.1%	1.4%	11.6%
	No retailing the IGA collapsed	Count	107	64	11	182
		% of Total	6.8%	4.1%	.7%	11.6%
	Products and services are retailed locally and at trade fairs	Count	24	12	0	36
		% of Total	1.5%	.8%	0.0%	2.3%
	Products and services are retailed locally at constituency and regional level	Count	226	92	5	323
		% of Total	14.4%	5.9%	.3%	20.6%
	Products and services are retailed locally at constituency level	Count	535	264	40	839
		% of Total	34.1%	16.8%	2.5%	53.4%
	Products and services are retailed locally- supply local school with uniform	Count	7	0	0	7
		% of Total	.4%	0.0%	0.0%	.4%
	Products and services are retailed locally- supply produce to a local supermarket	Count	0	1	1	2
		% of Total	0.0%	.1%	.1%	.1%
	Total	Count	1010	482	79	1571
		% of Total	64.3%	30.7%	5.0%	100.0%

Table 4.16 provides data on where the IGA products and services are retailed. It is apparent from the table that more than half 839 (53.4%) IGA main beneficiaries, of whom 535(34.1%) are females and 264 (16.8%) males, sell their products and render services locally at the constituency level, also about 323 (20.6%) main beneficiaries of whom 226 (14.4%) were females and 92 (5.9%) males retail their products and services within and beyond their constituencies. While 7 (4%) female main

beneficiaries supply local schools with uniforms and 1 (.1%) male supply fresh produce to a local supermarket. Whereas 111 (7.1%) females and 49 (3.1%) male's main beneficiaries did not show where they retail their products and services. About 107 (6.8%) females and 64 (4.1) male's main beneficiaries are not retailing because their IGAs have collapsed. Some reasons why IGAs have collapsed are underscored in the challenges experienced by IGAs' main beneficiaries in Table 4.18.

A mere .5% of the IGA main beneficiaries form part of a 'formal' supply chain, while the rest retail directly to the clients. This could imply that IGA beneficiaries do not have access to markets and value chains, thus limiting their market power.

Table 4.17 Operating venue by the sex of the main beneficiaries

			Sex of main beneficiary			Total
			Female	Male	Not indicated	
Operating Venue	Business complex in town/shopping centre	Count	10	5	0	15
		% of Total	.6%	.3%	0.0%	1.0%
	Informal stalls	Count	159	33	7	199
		% of Total	10.1%	2.1%	.4%	12.7%
	Not operating	Count	106	65	11	182
		% of Total	6.7%	4.1%	.7%	11.6%
	Operates from a demarcated area within the village/settlement/farm	Count	116	91	28	235
		% of Total	7.4%	5.8%	1.8%	15.0%
	Operates from home	Count	432	193	10	635
		% of Total	27.5%	12.3%	.6%	40.4%
	Operates from own business place	Count	9	8	0	17
		% of Total	.6%	.5%	0.0%	1.1%
	Operates on mobile basis	Count	4	13	1	18
		% of Total	.3%	.8%	.1%	1.1%
	Operating venue not indicated	Count	112	50	22	184
		% of Total	7.1%	3.2%	1.4%	11.7%
	SME stalls/open market	Count	62	24	0	86
		% of Total	3.9%	1.5%	0.0%	5.5%
	Total	Count	1010	482	79	1571
		% of Total	64.3%	30.7%	5.0%	100.0%

Table 4.17 shows the operating venue and indicates exactly where the IGA' main beneficiaries are conducting their business activities. It is obvious from the table that 635 (40.4%) IGA main beneficiaries operate from home, of whom 432 (27.5%) were females and 193 (12.3%) males, followed by 235 (15.0%) main beneficiaries operating from a demarcated area within the village/settlement/farm, of whom 116 (7.4%) were females and 91(5.8%) males. Then, 199 (12.7%) main beneficiaries operating from the informal stall of whom 159 (10.1%) were females and 33 (2.1%) males. The top of the table shows that only 15 (1.0%) main beneficiaries operate from business complexes in town/shopping centres, of whom 10 (.6%) are females and 5 (3%) males, while the bottom of the table indicates that 86 (5.5%) main beneficiaries operate from SME stalls/open markets, this includes 62 (3.9%) females and 24 (1.5%) males.

The statistics further revealed that 18 (1.1%) main beneficiaries operate on a mobile basis, of whom 4 (.3%) were females and 13 (.8%) males, while 17 (1.1%) main beneficiaries operate from their own business places, this includes 9 (.6%) females and 8 (.5%) males. However, the operating venues for 184 (11.7%) main beneficiaries were not been indicated, this entails 112 (7.1%) females and 50 (3.2%) males; while 182 (11.6%) main beneficiaries were no longer in business of whom 106 (7.4%) were females and 65 (4.1%) males.

The statistics on the operating venues substantiates the fact that very few IGA main beneficiaries have access to conducive operating venues, such as SME incubators /open markets or stalls at business complexes in town/shopping centres; this explains part of the reason most of the IGA's main beneficiaries operate from home.

4.7 The division of labour among IGA beneficiaries

As indicated in Table 4.1, 64.3% of the IGA main beneficiaries are females, 30.7% are males and the sex of 5% of IGA main beneficiaries were not specified. The statistics imply that the main beneficiaries of the IGA are by default the coordinators and thus take up the leadership role. The findings from the interviews revealed that women mainly coordinate the female dominated types of IGAs, while men coordinate the male dominated IGA types.

When asked what determines the division of labour among the IGA beneficiaries, the majority of the interviewees emphasised that skills and knowledge guides the division of labour, however, the IGA main beneficiaries are by design the coordinators. One female IGA main beneficiary stated that *'We are three in the upholstery IGA with just one man. Overall, the coordinator is responsible for the business and one woman is responsible for sewing and record keeping, while the man assists with cutting upholstery materials and other heavy duties like lifting the sofas.'* Another commented that *'We are four in the hairdressing business, we divide the work based on what the women and men can do, the women do the braiding and styling of hair and the men cut the hair'*. A male IGA main beneficiary from a brick making business remarked that, *'brick making is a lot of work, as the coordinator I looked at what the men and women can do then we divided the work, the women in this brick making business can do almost everything that the men do, such as mixing the concrete, brick moulding and watering the moulded bricks'*. Another male IGA main beneficiary said, *'the men are responsible for welding trailers and other items, there is just one lady in the business, she does not know how to weld that's why she's assigned to the bookkeeping responsibility'*. One male main beneficiary explicitly remarked that *'we all do the same*

work in the garden (the two women and three men) but as the owner of the land I am also the coordinator and the treasurer is a woman.'

This is an indication that IGA beneficiaries are overcoming gender stereotypes and the sexual division of labour. Being skilled seems to play an essential role in the division of labour among the beneficiaries, as opposed to being female or male.

Thus, what stood out of the interviews is that production skills are both a determining and limiting factor in the division of labour and the type of business. The key prominent roles which were alluded to, are that of the coordinator, secretary and treasurer.

4.8 Other benefits from the Income Generating Activities Support Programme

When asked how else the IGA main beneficiaries benefited from the Income Generating Activity Support Programme, more than half of the main beneficiaries, 19 out of the 28 interviewees (13 females and 6 males) reported that apart from receiving materials and equipment support and the BBM, they have not benefited in any other way. While 9 out of the 28 interviewees (6 females and 3 males) indicated that they benefited additionally from the programme as they do in trade fairs, exchange visits, MSME registration, networking and mentorship through the Women in Business Association (WBA). One female main beneficiary mention that, *'I once benefited from participating in the trade fair which was paid for by the Ministry'*, while, a male main beneficiary said *'I benefited from an exchange visit, the Ministry organised the trip and I visited an upholstery IGA in another region'*. In addition, another main beneficiary remarked that, *'the Ministry encouraged us to register our businesses which we did and now we can provide catering services even to the different government ministries.'*

Table 4.18 Challenges faced by IGA main beneficiaries

		Sex of main beneficiary			Total	
		Female	Male	Not indicated		
Challenges	Group dynamics	Count	23	3	1	27
		% of Total	1.5%	.2%	.1%	1.7%
	IGA materials and equipment destroyed by fire	Count	4	0	0	4
		% of Total	.3%	0.0%	0.0%	.3%
	IGA materials and equipment stolen	Count	2	3	0	5
		% of Total	.1%	.2%	0.0%	.3%
	Lack of electricity	Count	6	2	0	8
		% of Total	.4%	.1%	0.0%	.5%
	Lack of market/customers	Count	110	46	4	160
		% of Total	7.0%	2.9%	.3%	10.2%
	Lack of production skills	Count	66	33	5	104
		% of Total	4.2%	2.1%	.3%	6.6%
	Lack of skills on poultry/ piggery/ goat rearing	Count	9	7	1	17
		% of Total	.6%	.4%	.1%	1.1%
	Land dispute	Count	1	0	1	2
		% of Total	.1%	0.0%	.1%	.1%
	Livestock and poultry feed is exorbitant	Count	10	4	0	14
		% of Total	.6%	.3%	0.0%	.9%
	Long distances to the operating venue/transport	Count	3	1	0	4
		% of Total	.2%	.1%	0.0%	.3%
Raw materials/supplies are expensive	Count	481	265	58	804	
	% of Total	30.6%	16.9%	3.7%	51.2%	
Not experiencing major challenges	Count	96	51	1	148	
	% of Total	6.1%	3.2%	.1%	9.4%	

	Operating venue	Count	110	42	5	157
		% of Total	7.0%	2.7%	.3%	10.0%
	Shortage of water	Count	15	8	3	26
		% of Total	1.0%	.5%	.2%	1.7%
	Main beneficiaries abandoned the IGAs	Count	15	11	0	26
		% of Total	1.0%	.7%	0.0%	1.7%
	Too many competitors	Count	59	6	0	65
		% of Total	3.8%	.4%	0.0%	4.1%
Total	Count	1010	482	79	1571	
	% of Total	64.3%	30.7%	5.0%	100.0%	

Table 4.18 presents the copious challenges encountered by most of IGA main beneficiaries as contained in the IGAs database. Most of these challenges impinge on the economic, environmental, and social sustainability of the IGAs. A close inspection of the table shows that only a minority of the IGAs (9.4%) are not experiencing any major challenges. The challenges are as outlined below:

- **Raw materials/supplies are expensive;** this is the most pressing challenge experienced by 481 (30.6%) females IGA main beneficiaries and 265 (16.9%) males, this constitutes 51.2% of the challenges. Once the raw materials/supplies provided by the ministry are depleted, IGA main beneficiaries find it difficult to replenish, especially those who are not generating sufficient income to sustain the business's demand for raw materials/supplies. This could mean that IGA main beneficiaries are not costing their products/services right to enable them to generate enough income to afford raw materials/supplies.
- **Lack of market/customers;** constitutes 10.2% of the challenges and is experienced by 110 (7.0%) females IGA main beneficiaries and 46 (2.9%) males. IGAs beneficiaries are producing a lot of products but have nowhere to sell it and customers are scarce, hence the customers are also not making use of their services.
- **Operating venues;** constitutes 10.0% of the challenges experienced by 110 (7.0%) females IGA main beneficiaries and 42 (2.7%) males. The main IGAs beneficiaries do not have a proper place and space to operate from. Some are operating from front-yard shacks, informal stalls and makeshift structures as shown in Table 4.17 on the operating venue by the sex of the main beneficiaries.

- **Lack of production skills;** makes up 6.6% of the challenges experienced by 66 (4.2%) females IGA main beneficiaries and 33 (2.1%) males. The IGA beneficiaries lack the production and technical skills needed to produce/render quality and marketable products and services. The lack of production skills is amplified in Table 4.7 which shows that beneficiaries across all categories did not undergo any form of production skills training.
- **Too many competitors;** makes up 4.1% of the challenges experienced by 59 (3.8%) females IGA main beneficiaries and 6 (.4%) males. There are many IGAs producing the same products such as traditional attires or rendering the same services such as catering. This could be attributed to the lack of innovation by the main beneficiaries to position their products and services within the saturated market.
- **Group dynamics;** contributes 1.7% of the challenges encountered by 23 (1.5%) females IGA main beneficiaries and 3 (2%) males. This challenge is mainly encountered by the main beneficiaries who manage the IGA with 2 or more other beneficiaries as shown in Table 4.4. The challenges include but not limited to lack of cooperation amongst the members, low engagement in the business operations, and conflicts arising from the unfair division of income.
- **Shortage of water;** attributes another 1.7% of the challenges faced by 15 (1.0%) females IGA main beneficiaries and 8 (.5%) males, mostly affecting gardening businesses that relies heavily on water for its operations, other IGAs affected by water are fish ponds, poultry, piggery, goat rearing, and brick making.
- **No safe place to store IGAs materials and equipment;** makes up less than 1% of the challenges. IGAs materials and equipment are often burned down

and stolen due to a lack of safe and secure operating venues. IGAs operating from front-yard shacks and informal stalls are mostly affected.

- **Lack of electricity;** constitutes less than 1% of the challenges experienced. Some IGA main beneficiaries, especially those in rural areas and informal settlements, are provided with business machinery such as welding machines, sewing machines, and even some IT equipment which operates with electricity. Thus, beneficiaries find it difficult to optimally utilise these machinery due to lack of electricity and power generators that are also not sustainable due to high petrol prices.
- **Land dispute;** equally contributes less than 1% of the challenges experienced, in some cases, the IGA main beneficiaries do not have ownership of the land and are evicted in the event of a dispute, especially those in the agriculture and poultry businesses.
- **Long distances to the operating venue;** transport related challenges make up less than 1%. IGA beneficiaries walk long distances to the operating venues due to the lack of transport, which is attributed to insufficient income for transport cost.

4.9 Preference of formal employment over self-employment (IGAs)

Being faced with numerous challenges the IGA main beneficiaries were asked whether or not they prefer formal employment, 82% of the IGA main beneficiaries (16 females and 7 males) preferred formal employment, citing various reasons. One female main beneficiary indicated that, *'I am formally employed and the IGA is a side business I will not be able to survive solely with the income generated from the business.'* Another female main beneficiary remarked that, *'formal employment is much better you can buy a house depending on the salary and you get social security.'* While a

male treasurer from a pig rearing IGA commented that, *'we prefer formal employment; even the coordinator left the piggery business for formal employment'*.

Additionally, a minority 18% of the IGA main beneficiaries (5 females and 2 males) preferred self-employment, also citing various reasons. One male main beneficiary said, *'as a small stock farmer I prefer to work for myself and also employ others even if it is just on a temporary basis.'* While one female main beneficiary said, *'with self-employment you can work at your own pace and also take care of your family.'*

4.10 Conclusion:

Overall, the results show that the Income Generating Activities Support Programme by the MGECW supports more women in proportion to men. Thus a substantial number of women benefit from the IGA materials and equipment grants, BBM, trade fairs, networking, and mentorship. This is an indication that more women are empowered to start or expand their businesses. The Chi-Square test also indicated that more income is being generated by women than men. Whereas, less than half of the main beneficiaries 350 (19.5%) out of the 1571 generate an average monthly turnover which is comparable to the upper bound poverty line and the average monthly turnover for unregistered businesses in the informal economic sector. The results further show that IGA main beneficiaries had limited training on production skills and face numerous challenges.

CHAPTER 5

DISCUSSION OF THE FINDINGS

5.1 Introduction

This comparative assessment revealed mixed findings which corroborates and contradicts other studies conducted on women's economic empowerment through IGAs and micro businesses. This research is in consistence with study the by Steglich and Bekele (2009) on the Participatory Impact Assessment of Women Income Generating Groups (WIGGs). The assessment by Steglich and Bekele (2009) demonstrates women's improved financial status and ability to contribute to household expenses with the earnings from the IGAs. The study further contradicts Saad (2011) and NAC (2009), as it revealed that IGAs in the female dominated sector have the potential to generate income in the highest income categories. Despite that, the literature also revealed that IGAs are concentrated in the informal sector with no employment security.

5.2 Main beneficiaries of the IGAs Support Programme

The study revealed that the IGAs Support Programme funded IGA main beneficiaries who are mostly poor and unemployed; this entails 1010 (64.3%) females and 482 (30.7%) males. The literature on the Ministry of Gender Equality and Child Welfare's strategic documents shows that the funding ratio for the IGAs Support Programme constitutes 70% females and 30% males (MGECW, 2017). When comparing the results with the literature, the Ministry has not reached the desired funding target of 70% females, yet the 30% target for males was slightly exceeded. This is because the

sex of 79 (0.5%) main beneficiaries supported by the programme, were not specified in the IGAs database, making it difficult to determine who owns the business.

Although this study revealed that Income Generating Activities are an intervention that targets the poor to create employment. The Social Exclusion Theory argues that people are poor and unemployed due to the exclusion from the social, economic, political and cultural systems. Such exclusions prevent people from accessing livelihood opportunities and social services such as employment, education, housing, health, safety and political engagement (Sheppard 2006; Abrams, Christians & Gordon, 2008, Bradshaw, 2006). The findings confirmed the arguments of the Social Exclusions Theory as most of the IGA main beneficiaries are excluded from the formal labour force.

In addition, the findings from the case studies revealed that some employed, but poorly paid, IGA main beneficiaries are engaged in IGAs to supplement their low incomes. In such cases, the IGAs are regarded as side businesses. Low income is accentuated by the Dual Labour Market Theory, that there is a high concentration of people in poorly paid jobs which perpetuates income discrepancies and poverty (Sameti, Esfahani, Haghghi, 2012; & Tilly, 2004). The central views of the DLMT are also comparable to the Marxist Theory, which explicates the main causes of poverty based on inequality, the unequal distribution of wealth and resources (Sen, 2006).

5.3 Funding model of the IGAs Support Programme

The study revealed that the IGAs Support Programme uses the grant funding model to procure IGA materials and equipment for the main beneficiaries to establish or expand their IGAs. The literature further shows that there are various funding models used by governments and NGOs to finance IGAs and MSMEs, these include but not limited to micro financing, revolving fund/ credit and grants (ACF International, 2010). The funding model is determined by the social and economic context of the programme beneficiaries. Although the grant funding model is contested because it is prone to misuse and mismanagement (Pietzsch and Sloane 2010), to a large extent the social status of IGA main beneficiaries justifies the use of the grant funding model. This is in line with De Klerk (n.d) and Ritchie (2006) who equally rationalise the provision of IGAs grants to people who are poor or lowly paid, including post conflict situations where people have lost all their belongings.

The study further found that the IGAs Support Programme has four funding levels. Beneficiaries are provided with materials and equipment equivalent to these levels;

- a) Level-0: Less than N\$ 5,000.00
- b) Level-1: N\$ 5,000.00–N\$ 30,000.00
- c) Level -2: N\$ 31,000.00–N\$ 50,000.00
- d) Level-3: N\$ 51, 000.00 –N\$ 100,000.00

The outcomes on the funding levels by the sex of the IGA main beneficiaries shows that most of the main beneficiaries 1282 (81.6%) received level-1 materials and equipment support, (N\$ 5,000.00–N\$ 30,000.00), of whom 805 (51.2%) were females and 407 (25.9%) males. This is followed by 197 (12.5%) main beneficiaries who

received level-0 support which is less than N\$ 5,000.00; this includes 148 (9.4%) females and 43 (2.7%) males. While 82 (5.2%) main beneficiaries received level -2 support (N\$ 31, 000.00–N\$ 50, 000.00), this entails 53 (3.4%) females and 26 (1.7%) males. Whereas, a minority of 10 (.6%) the main beneficiaries received level-3 support (N\$ 51, 000.00 –N\$ 100, 000.00), of whom 4 (.3%) were females and 6 (.4%) males. These results clearly show that female IGA's main beneficiaries are the majority in the lowest funding levels (level-1 and level-0). There is a difference of 1.7% between female and male main beneficiaries who received level-2 support. Contrary to expectations, there are more males than females allocated level-3 support, which is also the highest level.

These results may be explained by the fact that IGAs in the male dominated sector, such as metal fabrication/welding, auto/tyre repair and brick making requires costly start-up materials and equipment, compared to IGAs in the female dominated sector such as tailoring and embroidery, salons and catering services. This corresponds to the literature as NAC (2009) found that women are confined to home based IGAs, which are often supplemented by household materials.

5.4 Contribution of Income Generating Activities to improved livelihoods and poverty alleviation

The overall aim of the study was to determine the extent to which the male and female main beneficiaries' livelihoods have improved through IGAs. The findings of the study revealed that, since 2004 to 2016, the IGAs Support Programme created employment for 1571 main beneficiaries from all the 14 regions. This comprised of 1010 (64.3%) females and 482 (30.7%) males. In addition, when taking into consideration the group

owned IGAs, the employment created, cascaded to other beneficiaries thus surpassing 1571 main beneficiaries. This may also be explained with more than half of the main beneficiaries managing the IGAs with other beneficiaries ranging from 2 to 31 and above. The findings thus support the literature, asserting that IGAs are a source of livelihood and play a pivotal role in creating employment and poverty alleviation for the poor and unemployed across continents (AEPC, 2014; Van Niekerk & Van Niekerk 2009 cited in Chitiga-Mabugu et al., 2013; SHIREE Operations Team, 2011).

Although the study evidently shows that employment is created through IGAs, such employment was found to be in the informal sector with limited social security and poor working conditions (operating venues). This appears to be the reason why the case studies found that an overwhelming majority of the main beneficiaries preferred formal employment over IGAs. This result reflects those by Mwilima (2006) who also found that employment in the informal sector is characterised by the lack of employment contracts and lack of benefits such as social security. These results are also consistent with the Dual Labour Market Theory, which indicates that in the secondary sector in particular the survivalist tier; working conditions are mostly not regulated by formal policies. What's more, workers are subjected to low wages, poor working conditions, minimal or no benefits and job insecurities (Hagner, 2000, p.22; Doeringer & Piore, 1971:165 cited in Berston et al., 2006).

Furthermore, the literature shows a link between lack or no income and poverty due to unemployment or low income. This is clearly stated by Townsend (2006), that poverty has always been associated with income and the inability to meet basic needs such as health, education, sanitation, including the inability to meet physical needs such as

housing, food, clothing and transport. Thus, IGAs provide income opportunities to alleviate poverty and improve livelihoods.

Another important finding of the study was the average monthly turnover generated from IGAs in the various income categories. The significance of this finding is that it shows the economic returns of IGAs. It was further found that the average monthly turnover ranges from a minimum amount of N\$ 262.00-520.80 exceeding a maximum amount of N\$ 10,000.00. Interestingly, there is no income disparity between the main beneficiaries in the highest income category (exceeding N\$ 10,000.00 and N\$ 9,001.00-10,000.00). Whereas, the middle-income categories ranging from N\$ 7,001.00-8,000.00 to N\$ 3,001.00-4,000.00, the income disparity among the main beneficiaries is marginal. However, in the lowest income categories ranging from N\$ 501.00-1,000.00, N\$ 262.00-520.80 and below, there are more female main beneficiaries than males generating meagre incomes.

The findings of the highest and middle-income categories show that IGAs in the female dominated sector have the potential to generate the same amount of income as in the male dominated sector. To a large extent, this outcome is consistent with that of Saad (2011) and NAC (2009) who concluded that income generating activities in the male dominated sectors generate higher income compared to those in the female dominated sectors.

Although the Chi-Square test analysis indicates that more women are generating income than men, the average monthly turnover was further analysed against Namibia's upper bound poverty line, 2003/2004-2015/2016 of N\$ 262.45 - N\$ 520.8

and the average monthly turnover for unregistered businesses in the informal economic sector of N\$ 2,100.00 (NSA, 2012; Mwilima, 2006; Schöneburg-Schultz & Schultz, 2006).

When looking at the income generated by the IGA main beneficiaries from the upper bound poverty measures and the average monthly turnover for unregistered businesses, less than half of the main beneficiaries 350 (19.5%) out of the 1571, generate an average monthly income which is comparable to the upper bound poverty line of N\$ 262.45-520.8 and the average monthly turnover for unregistered businesses of N\$ 2,100.00. This translates into 217 (13.8%) females and 84 (5.3%) males generating an average monthly turnover with which they meet basic needs and remain in business. While, about 70 (4.5 %) main beneficiaries generate an income below the upper bound poverty line, consisting of 53 (3.4%) females and 14 (.9%) males. This is an indication that some of the IGAs are not yielding the expected financial outcomes to meet the beneficiaries' basic needs and to keep the business afloat.

5.5 Women's economic empowerment through Income Generating Activities

The study revealed that more women are empowered by the programme to access IGA materials and equipment support; the statistics show that 1010 (64.3%) female IGA main beneficiaries received support to start-up or improve their businesses. This is consistent with narrative as the Danish Ministry of Foreign Affairs [DMOFA] (2000) which highlighted that women are generally the main target beneficiaries for IGAs as a result of their susceptibility to poverty and unemployment.

Furthermore, the study also revealed that women's access to IGAs materials and equipment contributed to their economic advancement through the income generated

from the IGAs they manage. This is evident when looking at the income records which revealed that some female owned IGAs generate the same amount of money as those owned by males in the higher and the middle income categories.

It emerged from the interviews that women were economically empowered by the income generated from IGAs as it gave them the liberty to make financial decisions. At least four women interviewed, indicated that the IGAs have empowered them in the sense that they have an income which they can decide upon and which is enabling them to buy and pay for basic necessities. This specific outcome corroborates the findings by Moyle, Dollard and Biswas (2006) that revealed positive indicators of women's economic empowerment as a result of their involvement in IGAs such as control over expenditures and increased decision-making authority at household levels. This is also in accord with the assessment by Steglich and Bekele (2009), which found that some women could for the first time in their lives own household assets such as cattle and utensils, purchased with the income from IGAs.

Moreover, the literature indicates that women's economic empowerment through IGAs is an antique intervention which can be traced from the Women in Development (WID) and Women and Development (WAD) approaches (Rathgeber, 1990; cited in Vijayamohan, Asalatha & Ponnuswamy, 2009). The WID in particular advocated for women's access to resources and the involvement in IGAs such as needlework and bakery. Although some women were found in the same business sectors as men, they are still predominantly venturing into female dominated types of IGAs such as bakery, food sale, catering, tailoring and embroidery stemming from the WID and WAD approaches.

Conversely, the Gender and Development approach, which places emphasis on gender mainstreaming, highly criticised women's economic empowerment through IGAs, citing that it increases women's responsibilities without challenging the root causes of gender imbalances at all spheres. Additionally, Vijayamohanan et al. (2009) argues that income generating activities do not necessarily lead to women's economic advancement, as they simply improve their welfare. Equally, Habomugisha (2005) and Heyzer (2015), revealed that women's engagement with IGAs increased their workload and yet they do not generate sufficient income from the IGAs to improve their living conditions.

To some extent, the study corroborates with these critiques because increased workload as revealed by Habomugisha (2005) and Heyzer (2015) also surfaced from the interviews and the IGAs database which shows that 27.5% of women, operate their IGAs from home and another 7.4% from a demarcated area within the village/settlement/farm. This is an indication that women are concurrently executing income generating activities with household chores. Therefore, this finding is consistent with the assessment of IGAs by the National AIDS Commission [NAC] (2009) in Malawi, which revealed that women are restricted to IGAs, which can be carried out at homesteads simultaneously with housework.

5.6 Skills development of IGA beneficiaries

The study revealed that the Ministry's Support Programme for IGAs contributes to skill development through two main trainings: the Basic Business Management training and the production skills training. The findings revealed BBM is a key and compulsory training offered by the Ministry and the majority of the IGA main beneficiaries 1243 (79.1%) have been trained in BBM skills, consisting of 823 (52.4%) females and 365 (23.2%) males. Despite the fact that a substantial number of main beneficiaries having had training in BBM, the study also unveiled that about 702 (44.7%) females and 358 (22.8%) males' main beneficiaries do not keep income records. The lack of income records by main beneficiaries thus contradicts the Ministry's high training rate in Basic Business Management.

The study also found that only a minority 65 (4.1%) IGA main beneficiaries have been trained in production skills while an overwhelming majority of about 1506 (95.9%) were not trained, this includes 967 (61.6%) females and 461 (29.3%) males. Despite that, the few trained main beneficiaries stated that they have been equipped with skills that have improved their products or services. What further surfaced from the interviews is that some IGA main beneficiaries enrolled for production skills training at their own costs, while others indicated the need to be trained by the Ministry.

The literature noted that production skills training has an effect on the sustainability and profitability of IGAs. This is clearly emphasised by Paramanandam and Packirisamy (2015), who highlighted the importance of equipping women with holistic business and technical skills from the inception of their businesses in order to ensure

sustainability of their businesses. The acquisition and possession of skills are also attributed to the diversification of IGAs, as showcased by Winters (2009). People are more likely to diversify their IGAs when they are skilled. Evidently, one of the female main beneficiaries stated that she enrolled for manicure and pedicure training in order to diversify the services in her salon. This could be a hint that IGA's main beneficiaries are in need of skills training and are willing to pay for it.

5.7 The division of labour among IGA beneficiaries

The division of labour was somewhat difficult to measure due to the confinement of females and males IGA main beneficiaries to the sectors or types of IGAs which are supposedly congruent to their sexes as perceived by society. The IGAs database also disclosed that female dominated IGAs such as bakery, food sale, catering, laundry services, hair salons, tailoring and embroidery are coordinated by females and the majority of the other IGA beneficiaries are also females. Whereas the male dominated IGAs such as auto/tyre repair, car wash, photo and printing services, upholstery and welding are coordinated by males and most of the other IGA beneficiaries are also males.

What emerged from the interviews was rather unexpected; some IGA main beneficiaries indicated that the division of labour was determined by the possession of skills and knowledge relevant to the business and not necessarily by sex. This reflects a paradigm shift and a conscious division of labour which is in line with the Women's Empowerment (Longwe) Framework (March, Smyth, & Mukhopadhyay, 2005). However, it was not surprising to see females being assigned secretarial roles in the male dominated IGAs. For instance, one male main beneficiary who owns a welding business mentioned that there was just one female member/beneficiary in the business

who is assigned the booking keeping role, because she does not know how to weld. The study further found that when it comes to IGAs such as gardening and brick making, coordination is the prominent roles, apart from that all the other group members regardless of their sex, virtually carry out the same functions. Although the findings on the division of labour are somewhat implicit, it still gives the impression that IGAs main beneficiaries are overcoming gender stereotype. Very little was found in the literature on the division of labour, most of the literature reviewed, focussed on the types of the IGAs and micro businesses owned and coordinated by women.

5.8 Other forms of benefits to main beneficiaries from the IGAs Support

Programme

Apart from the materials and equipment support for IGAs, Basic Business Management and Production Skills training, the study also established whether or not there are other ways in which the main beneficiaries benefited from the programme, during the interviews it was established that the Ministry also supports the main beneficiaries in other ways: first, through the participation in trade fairs as mentioned by one of the IGA main beneficiaries, the programme assisted them to access the market by paying for their participation at local trade fairs; second the programme facilitated peer learning through exchange visits as revealed by an IGA main beneficiary who benefited from an exchange visit organised by the Ministry (a trip and visit to an upholstery IGA in another region); third, through Women in Business Associations (WBAs), one female main beneficiary who is also a WBA member alluded WBA serves as a platform that assists women entrepreneurs to mobilise resources, access to finance and support them to effectively market their products and services.

These findings on other benefits cannot be extrapolated to all IGA main beneficiaries, as it is only a minority of the main beneficiaries who accessed these extra benefits, as the majority indicated that they did not benefit in any other way.

5.9 Challenges faced by the IGA main beneficiaries

Although this aspect was not part of the research objectives, it emanated from the database that IGA beneficiaries were faced with numerous challenges which influences the sustainability of the IGAs. The study discovered that many beneficiaries were faced with the challenge of restocking raw materials and supplies. While a considerable number of main the beneficiaries cited the lack of customers and too many competitors as a constraint to their IGAs. This could mean that main beneficiaries do not conduct market research when establishing their businesses and thus end up producing products or rendering services which are not needed by the clients.

This could also imply that main beneficiaries might not be providing augmented services or products; they are rather flooding the market by starting businesses which already exist. Whereas, a noticeable number of main beneficiaries mentioned the lack of operating venues as a challenge, this was also confirmed by the data on the operating venues that revealed that 40.2% of the IGA main beneficiaries operated from home, of whom 432 (27.5%) were females and 193 (12.3%) males. Other challenges included but not limited to the lack of production skills, group dynamics, and transport, lack of electricity, land dispute and shortage of water.

These challenges have an impact on the sustainability of the IGAs, in the sense that, if customers are limited and competitors are unlimited, the IGA will end up not making profit and thus affecting the financial sustainability. When taking the average monthly income generated by the female and male main beneficiaries into consideration and the costs involved in producing products or rendering services, IGAs generating a turnover below the upper bound poverty line of N\$ 262.45-520.8 can be regarded as financially unsustainable. Therefore, Paramanandam and Packirisamy (2015, p. 298) stressed that it is important to equip women with marketing skills and business ethics to ensure that the businesses become financially sustainable.

5.10 Conclusion:

Basically, this study produced findings which authenticate with the literature to a large extent. The study also revealed that more female IGA main beneficiaries are empowered by the IGAs Support Programme through the access of IGAs materials and equipment compared to males. It was further revealed that the programme created employment opportunities for 1571 main beneficiaries from all 14 regions, consisting of 1010 (64.3%) are females and 482 (30.7%) males. Although employment was created, this employment is in the informal sector with meagre income, limited social security and poor working conditions. Consistent with Saad (2011) and NAC (2009), the study found that IGAs in the female dominated sector have the potential to generate income in the highest category. However, the study also found that many of the women are still concentrated in the lowest income categories.

CHAPTER 6

RECOMMENDATIONS AND CONCLUSIONS

6.1 Introduction

Taking into consideration, the findings revealed by the comparative assessment of the benefits of Income Generating Activities to the beneficiaries funded by the Ministry of Gender Equality and Child Welfare, this study propounds recommendations that could underpin the IGAs Support Programme in order to augment income from IGAs and accelerate women's economic empowerment. In addition, key findings of the study are encapsulated in this chapter.

6.2 Conclusions

The objectives of this study were to determine the extent to which the livelihoods of IGA main beneficiaries from all 14 regions of Namibia are changed. These beneficiaries are supported by the MGECW with IGAs materials and equipment. In addition, the study intended to assess whether or not women are economically empowered by the IGAs Support Programme. To a large extent, the research objectives were met.

It was noted that since 2004 to 2016, the IGAs Support Programme created employment for 1571 IGA's main beneficiaries, of which 1010 (64.3%) were females and the minority 482 (30.7%) were males. The IGAs' main beneficiaries were the poor and unemployed.

Although employment was created, it was revealed that this employment is in the informal economic sector, characterised by the lack of employment benefits such as social security. This corresponds with the Dual Labour Market Theory, which asserts that the working conditions in the survivalist sector do not comply with the labour laws.

Through this comparative assessment it was learned that, the majority 1243 (79.1%) of IGA main beneficiaries received Basic Business Management training, of whom 823 (52.4%) were females and 365 (23.2%) males. Despite most women being trained in business skills, the Chi-Square test analysis proved that women are found to have a greater record of no income ($f=702$) than men ($f=358$). Whereas, only a minority of the IGA main beneficiaries 65 (4.1%) were equipped with technical skills relevant to their businesses through the production skills training.

Moreover, the study revealed that the average monthly turnover generated by female and male IGA's main beneficiaries ranges from a minimum amount of N\$262.00 to a maximum amount exceeding N\$10,000.00 per month. The income records made it possible to determine the extent to which main beneficiaries were empowered economically.

Through the Chi-Square goodness of fit test which failed to reject the null hypothesis, $\chi^2(28) = 37.52, p \geq .05$, the study concluded that more women are generating income than men. Although the Chi-Square test analysis indicated that more women are generating income than men, this average monthly turnover is a survivalist income, as it is mainly within the range of Namibia's upper bound poverty line.

The study therefore concludes that less than half of the IGA main beneficiaries 350 (19.5%) out of the 1571 generate an average monthly income which is comparable to the 2003/2004-2015/16 upper bound poverty line of N\$ 262.45-520.8 and the average monthly turnover for unregistered businesses in the informal economic sector of N\$ 2,100.00. While 70 (4.5 %) main beneficiaries generate an income in the category below the upper bound poverty line of whom 53 (3.4%) were females and 14 (.9%) males.

The study further concludes that more women are empowered by the IGAs Support Programme to access materials and equipment to start or improve their IGAs through the funding ratio by the Ministry, which targets to support 70% females and 30% males per cycle. However, the access to materials and equipment does not automatically translate into women's economic empowerment as substantiated by the average monthly turnover generated by the main beneficiaries.

Although this study is not the first of its kind in the domain of IGAs and MSMEs in Namibia, there is a sharp distinction from other studies because it was conducted from a gender perspective. This study therefore produced sex disaggregated and quantified information on IGAs relevant to both practitioners and policy-makers in formulating gender responsive economic strengthening programmes.

This study was limited in two ways; first, there was a lack of educational information for the IGA's main beneficiaries. Second, the IGA database contained little information about other IGA beneficiaries from group owned businesses; the bulk of

the information was for the IGA's main beneficiaries and the IGAs. The study therefore could not establish the distribution of income with group owned IGAs.

6.2 Recommendations

- Although the Ministry has a funding ratio in place which targets 70% females and 30% male beneficiaries annually to ensure the economic advancement of women, there is a need to shift the focus of the IGA support programme from the welfare and access level of women's empowerment to women's holistic economic empowerment. Therefore, the Ministry must leverage existing policies to create market linkages for IGA products and services.
- The Ministry in partnership with relevant stakeholders must devise strategies to aid IGA main beneficiaries in formalising their businesses; this will ultimately enable them to reap the benefits of business registration such as participating in the public procurement process and accessing inclusive business financial services.
- The Ministry should prioritise production skills training and consider the possibility of training the IGA beneficiaries on production skills prior to receiving the materials and equipment support. This will curtail the challenges related to the lack of production skills, as cited by the beneficiaries, and also ensure that beneficiaries produce products or services which are marketable and profitable.
-
- The programme must empower women through skill development across sectors, enabling them to venture into more lucrative male dominated IGA types such as welding, auto/tyre repair, carpentry and plumbing. This will also

address the issue of female beneficiaries being assigned trivial roles in IGAs coordinated by males.

- The Ministry must consider attaching graduates from the Faculty of Agriculture and Natural Resources to the various agricultural related IGAs such as gardening, small stock farming and poultry for a certain period of time so that the beneficiaries can tap into their knowledge and expertise. This will breach the gap between traditional and modern agricultural techniques and ultimately improve the sustainability and profitability of IGAs in this sector.
- The Ministry must evaluate the effectiveness of the Basic Business Management training approach, devise strategies to reinforce record keeping and demonstrate to the IGA beneficiaries the benefits thereof, especially for the formalisation of the IGAs and acquisition of MSME loans from financial institutions.
- Sustainability is central to the profitability of IGAs, thus the programme should cease supporting IGAs that have proven to be environmentally, socially and economically unsustainable.

6.3 Suggestions for further research

Despite this promising results revealed by this study, further research is required to establish mechanisms that can be employed by the IGAs Support Programme that would assist IGA beneficiaries to penetrate the formal market. Moreover, additional assessments are required to determine the income distribution of group owned IGAs comprising over 2 members.

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APPENDICES

Appendix A:

Ethical Clearance Certificate



UNAM
UNIVERSITY OF NAMIBIA

STUDENT ETHICAL CLEARANCE CERTIFICATE

Ethical Clearance Reference Number: FHSS/104/2016 **Date: 24 June, 2016**

This Ethical Clearance Certificate is issued by the University of Namibia Research Ethics Committee (UREC) in accordance with the University of Namibia's Research Ethics Policy and Guidelines. Ethical approval is given in respect of undertakings contained in the Research Project outlined below. This Certificate is issued on the recommendations of the ethical evaluation done by the Faculty/Centre/Campus Research & Publications Committee sitting with the Postgraduate Studies Committee.

Title of Project: A COMPARATIVE ASSESSMENT OF BENEFITS TO MALE AND FEMALE BENEFICIARIES OF INCOME GENERATING ACTIVITIES FUNDED BY THE MINISTRY OF GENDER EQUALITY AND CHILD WELFARE

Nature/Level of Project: Masters

Principal Researcher: A. Chiwana
Student Number : 200218620
Host Department & Faculty: Faculty of Humanities and Social Sciences

Supervisor : Dr. L.Edwards-Jauch

Take note of the following:

- (a) Any significant changes in the conditions or undertakings outlined in the approved Proposal must be communicated to the UREC. An application to make amendments may be necessary.
- (b) Any breaches of ethical undertakings or practices that have an impact on ethical conduct of the research must be reported to the UREC.
- (c) The Principal Researcher must report issues of ethical compliance to the UREC (through the Chairperson of the Faculty/Centre/Campus Research & Publications Committee) at the end of the Project or as may be requested by UREC.
- (d) The UREC retains the right to:
 - (i). withdraw or amend this Ethical Clearance if any unethical practices (as outlined in the Research Ethics Policy) have been detected or suspected,
 - (ii). request for an ethical compliance report at any point during the course of the research.

UREC wishes you the best in your research.


Dr. H.M. Kapenda
Director-Centre for Research and Publications
ON BEHALF OF UREC

Appendix B:

Research Permission Letter


REPUBLIC OF NAMIBIA

MINISTRY OF GENDER EQUALITY AND CHILD WELFARE

Tel: + 264 61 283 3111
Fax: + 264 61 238 941/240 898
E-mail: genderequality@mgecw.gov.na

Private Bag 13359
Windhoek
Namibia

Our Ref.:
Your Ref.:
Inquiries: **Ms. E. Nghitwikwa**

09 November 2015

Ms. Anastasia Chiwana
Chief Community Liaison Officer
Ministry of Gender and Child Welfare
P/Bag 13359
WINDHOEK

SUBJECT: RESEARCH PERMISSION

Reference is made to your correspondence regarding the above request.

I am pleased to inform you that the Ministry has no objection for you to conduct research on Income Generating Activities funded by the Ministry, provided that your research findings will be shared with the ministry.

I wish you all the success with your study.

Yours Sincerely


Martha Mbombo (Ms.)
ACTING PERMANENT SECRETARY



All official correspondence must be addressed to the Permanent Secretary.

Appendix C:

Interview Schedule:

This interview schedule was used for the in-depth case studies of twenty-eight (28) female and male IGA beneficiaries funded by the MGECW to garner information for the qualitative section of the study.

Questions:

1. What is your highest education level?
2. What type of IGA do you own?
3. For how long have you been running the IGA?
4. How do you divide the responsibilities of the IGA amongst the group members? 4.1 What determined the division of labour among group members?
5. Do you keep financial records?
 - 5.1. If yes, what type of financial records do you keep?
 - 5.2. If no, please explain the reason for not keeping financial?
6. How has the income you are generating from the IGA improved your livelihood?
7. How has the Income Generating Activities Support Programme contributed to your skills development? Kindly mention any technical skills that you acquired through the programme.
8. How else have you benefited from the income generating activity support programme?
9. Are you currently employed by any other institution apart from the IGA?
10. Would you prefer formal employment over the IGA? Please explain why?
11. Is there any other related information that you would like to share?