

CAREGIVERS' BARRIERS TO SUSTAINBLE UTILIZATION OF INCOME GENERATING FUNDS FOR ORPHANS AND VULNERABLE CHILDREN IN THE OSHIKOTO REGION OF NAMIBA.

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WILHELMINE NAUKALEMO HIMULAYI
(200341138)

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MAIN SUPERVISOR: PROF A. KANYIMBA

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ABSTRACT

Globally, the concept of “home-based caregivers” have mostly been used in the health sector to describe those caregivers that support the elderly people, the disabled, orphans and vulnerable children (OVC) as well as the HIV/AIDS and TB affected patients in hospitals and communities. In Namibia, the need for empowering the OVC is anchored in Namibia’s long-term and midterm developmental plans such as Vision 2030, Harambee Prosperity Plan, National Development Plans (NDPs) and the Sustainable Development Goals (SDGs). The aim of this study was to explore the caregivers’ barriers to sustainable utilization of income-generating funds for orphans and vulnerable children in Oshikoto Region, Namibia. The study addressed two research questions, namely: what are the caregivers’ barriers to sustainable utilization of income-generating funds for orphans and vulnerable children in the Oshikoto Regions of Namibia; what strategies could be employed to address the caregivers’ barriers to sustainable utilization of income-generating funds for orphans and vulnerable children in Oshikoto Region, Namibia.

The study employed a qualitative approach because it allowed the researcher to explore and better understand the complexity of a phenomenon under investigation. The target population of this study was all funded home-based caregivers’ and Income Generation Activities (IGA) trainers in Oshikoto Region who have participated in the Ministry of Gender Equality and Child Welfare (MGE CW) Income Generation Support Programme between 2007-2017. Cluster sampling was used to select a sample from thirteen regional constituencies. A mixture of semi-structured and open-ended questions helped the researcher to elicit information regarding participants’ perceptions, experiences and feelings on barriers that hinder them from using the Income-Generation Fund sustainably.

The data collected from the participants was analyzed following an inductive analytical process by extracting themes and categories that emerged from the data. The findings of the study revealed how IGA funds improved the livelihood of beneficiaries in Oshikoto Region. It appears that the funds provided amongst others, the following support for families and dependents: self-reliance, ability to buy food, school uniforms and the ability to pay schools fees and basic services. However, there were negative perceptions of the IGA. It seems that some beneficiaries did not find the IGA funds useful. 65 % of the participants explained that IGA funds were inadequate in terms of materials needed to start the projects while others asserted that their projects closed down because the IGA funds were not sufficient. The barriers that hinder the sustainable utilization of income-generating funds for OVC in Oshikoto Region are: lack of marketing; high competition; lack of initiatives; lack of self-driving effort; withdrawal from the group projects; lack of transport; lack of space for business operations; lack of capacity building opportunities; lack of start-up capital and lack of support for local products. The caregivers' views regarding the strategies that could be employed to address the barriers to sustainable utilization of income-generating funds for OVC in the Oshikoto Region concern the presence of control of duplication of services in one locality, the need for education and training, the introduction of mentorship programmes and funding agricultural activities. Caregivers also highlighted the need for on-going monitoring of projects, provision of incubators, value addition and review funding and need to fund renewable energy projects. The study concluded with recommendations aligned to the transformative paradigms and Asset-Based Community Development (ABCD) approach due to its focus on the need to change the status quo of IGA beneficiaries through the provision of educational opportunities.

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LIST OF ABBREVIATIONS AND ACRONYMS

ABCD	Asset-Based Community Development
ACH	Action against Hunger
ASDSE	Adult Skills Development for Self-employment
BIG	Basic Income Grant
DABE	Directorate Adult Basic Education
HIV/AIDS	Human immunodeficiency viruses/ Acquired immunodeficiency syndrome
HPP	Harambee Prosperity Plan
IGA	Income Generation Activities
IGF	Income Generation Fund
IGPs	Income Generating Projects
LAC	Legal Assistance Centre
MGECW	Ministry of Gender Equality and Child Welfare
MSMEs	Micro, Small and Medium-Scale Enterprises
NANGOF	Namibian Non-Governmental Organizations Forum
NDC	Namibia Development Corporation
NDPs	National Development Plans (1, 2, 3, 4, 5)
NGOs,	Non-governmental Organizations
NPA	National Plan of Action for OVC
NPRAP	National Poverty Reduction Action Programme
(O) (B)	Officials, Beneficiaries
OECD	Organization for Economic Co-operation and Development
OPM	Office of the Prime Minister
OVCs	Orphans and the vulnerable children
PRS	Poverty Reduction Strategy
SDGs	Sustainable Development Goals
SMEs	Small and Medium Enterprises

TB	Tuberculosis
UKBI	United Kingdom Business Incubation
UN-HABITAT	United Nations Human Settlements Programme
UNESCO	United Nations Educational, Scientific and Cultural Organization
UNICEF	United Nations Children's Fund

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DEDICATION

This thesis is dedicated to my dear husband, *Mr Andreas Sakaria* and lovely children, *Tulela, Pomwene* and *Grace Mina*.

DECLARATION

I, *Wilhelmine Naukalemo Himulayi*, hereby 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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..... [Signature]

.....

Wilhelmine Naukalemo Himulayi

Date

CHAPTER ONE

OVERVIEW OF THE STUDY

1. INTRODUCTION

The purpose of this chapter is to present the overview of the study. It presents the statement of the problem and the research questions that guided the study. It also explains the significance of the proposed study, its limitations and delimitations and is concluded with the summary.

1.1 Orientation of the study

Globally, the concept of home-based caregivers has mostly been used in the health sector to describe those caregivers that support the elderly people, the disabled, orphans and the vulnerable children (OVC) as well as HIV/AIDS and TB affected patients in hospitals and communities (World Health Organization, 2003). This situation has changed because today the care provided to vulnerable people is no longer restricted to the health sector but includes broader home-based caregiving provided by caregivers in education and community developmental agencies (De Beer, 2000).

Globally, the situation of children and youth in need of care is worsening due to socio-economic challenges such as poverty, hunger, caregivers' income level, high unemployment rate, health care, HIV/AIDS, and human security (UNICEF, 2013). Vulnerable children are maltreated as they are continuously placed in the hands of the caregivers that exploit them to the extent that systems developed by the Namibian government for their welfare do not easily reach the intended outcome (Save the Children, 2014).

In Namibia, the need for empowering OVCs is anchored in Namibia's long-term and mid-term plan for developmental plan such as Vision 2030, Harambee Prosperity Plan (HPP) 2016, National Development Plan (NDP4) and the Sustainable Development Goals (SDGs). These national development strategies strive towards eradication of poverty and hunger through the provision of Income Generation Fund (IGF) for projects in the Ministry of Gender Equality and Child Welfare (MGECW). For example, in 2003-2015, the MGECW through the Directorate of Community Empowerment allocated IGF to about 1387 worth N\$ 15,885,580.00 (MGECW, 2015) whereas between 2014/2015 three hundred and thirteen (313) Income Generating Activities (IGAs) have been supported with IGA materials and equipment of which 1818 IGA beneficiaries were females and 965 were males (OPM, 2015). This is a once-off start-up grant that caregivers are supposed to use sustainably to improve their livelihoods so that they become self-sufficient in the care and protection of vulnerable children and youth. In addition to the funding, the MGECW also provides the caregivers with complementary training in basic business management skills in order to ensure growth and sustainability of the caregivers' activities.

Despite the above opportunities, Simasiku (2016) reported a poverty rate of 42% attributable to a lack of productivity in IGA funds, lack of appreciation and utilization of skills. Caregivers in Oshikoto Region face economic hardship in that they are unable to cover school fees, purchase uniforms, food, meet basic needs and access critical services due to lack of resources (Mchombu, 2013). Mchombu found that about 89% of the caregivers rely on regular cash and material handouts provided by the MGECW. Nshinyimana (2014) found that caregivers rely on materials given to them by donors and not on the attainment of self-reliance in the care of their children or community activities.

The study by Nshinyimana (2014) and Mnubi-Mchombu (2013) focused on caregivers that are recruited by the government and non-governmental organizations to care for vulnerable people and are not engaged in income-generating activities but providing care in residential facilities. These studies have also not assessed caregivers' barriers to sustainable utilization of Income Generation Fund (IGF) for orphans and the vulnerable children that received the IGF. Thus, it is particularly important to explore the caregivers' barriers to sustainable utilization of IGF for orphans and vulnerable children in Oshikoto Region so that caregivers' can become self-sufficient in the care and protection of orphans and vulnerable children and create synergy between caregivers, funding institutions and IGAs trainers so that the capacity building and networking to share learning can be strengthened. It is for this reason that the study seeks to explore the caregivers' barriers to sustainable utilization of IGAs funds for orphans and vulnerable children in Oshikoto Region.

1.2 Statement of the problem

The MGECW made efforts to improve the livelihoods of the community towards poverty alleviation by offering caregivers IGF for self-employment. This is a once-off start-up grant that the caregivers are supposed to use sustainably to improve their livelihoods and become self-sufficient in the care and protection of vulnerable children. In addition to the funding, the MGECW provides complementary skills training to enhance self-sufficiency and sustainability of the community projects. However, the caregivers in Oshikoto Region face economic hardship in that they are not able to cover school fees, purchase uniforms and food, meet basic needs and access critical services due to lack of resources (Mnubi-Mchombu & Mchombu, 2013). This happens in spite of the free basic education that the Namibian government implemented in 2013. The poverty rate in Oshikoto Region is at 42% attributable to a lack of productivity in IGA funds in the face of complementary skills trainings provided by the MGECW (Simasiku, 2016).

It is for this reason that the study seeks to explore the caregivers' barriers to sustainable utilization of IGF for orphans and vulnerable children in Oshikoto Region. The study sets to explore how caregivers could become self-sufficient in the care and protection of vulnerable children and to create a synergy between caregivers, funding institutions and IGA trainers so that capacity building and networking to share learning are strengthened. Possible consequences of not investigating this problem may imply that caregivers in the Oshikoto region of Namibia need to be dependent upon government support because some opportunities that could enable them to increase income and become self-sufficient would not be identified. Therefore, synergy among caregivers, funding institutions and IGAs trainers to provide capacity building and networking for sharing learning support programmes necessary to cope with OVC stress may not be reinforced.

1.3 Research Questions

The following research questions guided the study:

1.1 What are the caregivers' barriers to sustainable utilization of income-generating funds for orphans and vulnerable children in Oshikoto Region, Namibia?

1.2 What strategies could be employed to address the caregivers' barriers to sustainable utilization of income-generating funds for orphans and vulnerable children in Oshikoto Region, Namibia?

1.4 Significance of the proposed study

The study is significant for various reasons. Firstly, the study may be significant through its documentation, if it is made available for use and through the sharing and reproduction of information under study. The outcomes from the study may mitigate the challenges experienced globally around support programmes for the caregivers in coping with OVC crisis. The findings may assist caregivers with the understanding, skills, knowledge and training that help them to utilize the IGA funds sustainably. As a result of findings in this study, caregivers may improve their resources and become more self-reliant in the protection and care of their children. Furthermore, the outcomes of the study may help policy makers and project managers to make decision about caregivers of OVCs. Comparatively, the study findings may bring about improvement in linkages and networking between community practitioners. The findings of the study may assist agencies in the promotion and protection of children's rights to attain agencies' goals. Finally, the perceptions sought by the study may provide a framework for closer inter-professional service rendering, job creation, realistic networking for poverty alleviation and partnering development.

1.5 Limitations of the proposed study

The following research technical issues are viewed to directly and indirectly influence the proposed study and prevented a more thorough investigation. Firstly, in Namibia, not much research has been carried out in the area of this study. Most studies focused on orphans and their needs, and there is less focus on caregivers that provide care for them. This may limit the researcher with regard to local literature. Secondly, most of the research conducted in the area of study is outdated, and this may equally limit the researcher in view of available literature. Hence, the study was only conducted in the selected region- Oshikoto.

1.6 CHAPTER DIVISION

The remainder of the thesis covers the following content.

- Chapter Two: Provides a review of relevant available literature on the subject under study and supportive theories underpinning the study.
- Chapter Three: Presents the research design and methods of data collection. In addition, the chapter outlined the target population, the sampling techniques, and the research instrument on how information was constructed.
- Chapter Four: Presents the findings of the study and their interpretation.
- Chapter Five: Presents the discussion of findings.
- Chapter Six: Presents the summary of findings, recommendations and directions for further studies.

1.7 SUMMARY

This Chapter provided the orientation of the study. It also presented the statement of problem and research questions. Moreover, the significance of the study and the limitations of the study were presented. The final section of this chapter presented the structure of thesis.

CHAPTER TWO LITERATURE REVIEW

THE CONCEPTS, THEORIES AND PERSPECTIVES GUIDING THE SUSTAINABLE UTILIZATION OF INCOME-GENERATING FUNDS FOR ORPHANS AND VULNERABLE CHILDREN IN OSHIKOTO REGION, NAMIBIA

2.1 INTRODUCTION

The purpose of this chapter is to present the literature review pertaining to the caregiver's barriers to sustainable utilization of income-generating funds for OVCs in Oshikoto Region, Namibia. To get a better understanding of caregivers' barriers, this chapter presents the conceptual framework followed by the theoretical framework. The next section is the overview of IGA funds development in Namibia. The chapter also presents a literature review pertaining to the barriers that constraint caregivers from achieving sustainable IGAs. The next section presents the strategies that could be employed to address the barriers associated with caregivers' generation of sustainable income towards self-reliance. The last section is the review of related literature on sustainable utilization of income-generating funds for orphans and vulnerable children in Oshikoto Region.

2.2 CONCEPTUAL FRAMEWORK

The key concepts that are an empirical part of this study are '*caregivers' barriers*', '*sustainable utilization*', '*income-generating funds*' and '*orphans and vulnerable children*'. The term '*caregivers' barriers*' refers to obstacles that hinder the caregivers from accessing crucial support and social services (Cashin, 1998). Moreover, Forum (2014) notes that barriers are issues that influence the general caregiving and these barriers are bounded by financial difficulties, information available to the caregivers, caregivers' needs and the society's recognition of the caregiving role and cultural practices. In this study, caregivers' barriers refers to difficulties in accessing crucial services needed to effectively care for themselves and the OVC children.

The concept *sustainable utilization* can be used to refer to sustainable development. For example, explains that sustainable development is applied to different perspectives and disciplines. Therefore, the concept *sustainable utilization* can be equated to "development which meets the needs of the current generation without jeopardizing the needs of future generations"

as indicated by Brundtland Commission (Auty & Brown, 1997 p. 3). Moreover, Chambers and Conway (1991) define sustainable utilization as a process and means of maintaining and improving the livelihoods of the poor while maintaining or enhancing the local and global assets and capabilities on which livelihoods depends. In this study, *sustainable utilization* means the maintenance of income-generating funds provided, optimal use of equipment given through positive ownership and control to generate sustainable economic development as well as government regulation or enforcement on the use of natural resources to complement the income generation funds so that future generations can benefit. The caregivers are therefore encouraged to engage themselves into income-generating activities that are preferably related to utilization and management of natural resources.

The term ‘*income-generating funds*’ was initially used by economists to clarify the flow of economic value attributed to an individual or group and the wealth made calculated at a total of income minus expenditure (Oxford Dictionary, 2009). According to UNESCO (2017), the term *income generation* simply means gaining or increasing revenue. The above definition implies that IGA should not always be seen as receiving money or materials although in the process we use money to attach a quantifiable value on the services or products produced.

There term *Orphan* refers to a child who has lost one or both parents because of death and is under the age of 18 years, and a *vulnerable child* is defined as a child who needs care and protection (National Policy on Orphans and Vulnerable Children (2004), National Plan of Action for Orphans and Vulnerable Children (NPA), 2007). The Education Sector Policy for OVC (2008) extended the meaning of the term vulnerable child to include children with disabilities or learning difficulties, the neglected and abused, HIV-positive, indigenous minorities and other vulnerable children. The above definition implies that vulnerable children have difficulties in coping as opposed to non-vulnerable children. This vulnerability is connected to various circumstances relating to caregivers source of revenue, income level, utilization of resources and livelihoods.

2.2 THEORETICAL FRAMEWORK

The study drew its ideas from post-structuralism theories of Transformative Paradigm (Hsia, 2006 Freire, 1970 Mertens, 2009). The Transformative Paradigm arose because of concerns raised by members of marginalised communities, and they advocated that research was not accurately representing their experiences nor was it adequately contributing to the improvement of their living conditions (Mertens, 2017). Mertens (2009) explains that “the Transformative Paradigm emerged in response to individuals who have been pushed to the societal margins throughout history and who are finding a means to bring their voices into the world of research” (p. 3).

The Transformative Paradigm is motivated by a strong social justice and human rights agenda that is specifically targeted to marginalized communities such as women, racial or ethnic minorities, people with disabilities, the poor, and other people from what are considered non-dominant cultural groups (Guba & Lincoln, 2005). While the Transformative Paradigm shares much in common with the constructivist, pragmatic, participative, and critical paradigms particularly in terms of its strong stance away from the post-positivist approach; what ultimately differentiates it is its focus on the dimensions of culture, power, privilege, and social justice (Guba & Lincoln, 2005).

The Transformative Paradigm offers a meta-physical umbrella that brings together philosophical strands associated with feminism, critical theory, indigenous and post-colonial theories. “It is applicable to people who experience discrimination and oppression on whatever basis including but not limited to race/ethnicity, disability, immigrant status, political conflicts, sexual orientation, poverty, gender, age or the multitude of other characteristics that are associated with less access to social justice. In addition, the Transformative Paradigm is applicable to the study of the power structures that perpetuate social inequalities” (Mertens, 2009, p.4).

The paradigm was used to guide the systematic inquiry on IGA beneficiaries because it focused on barriers that hinder caregivers from achieving sustainable IGA's. The paradigm was relevant as it helped to challenge the status quo that hinders IGA beneficiaries from utilizing the IGA fund and attain self-reliance in the care and protection of their OVCs.

The ideas from the paradigm helped the researcher to analyze the barriers from a social justice and human rights perspectives among the OVC in Oshikoto Region. The study was further framed within a framework of Asset-Based Community Development (ABCD) approach. This approach draws its idea from community development theories, and it has been advocated by McKnight (1990-1996) and Kretzman (1997). The ABCD discourses are rooted in concepts such as empowerment, community capacity building, increasing social networks and partnerships (McKnight & Kretzmann, 1993; UN-HABITAT, 2008). The approach contrasts conventional or traditional needs-based community development because of its focus on community strengths and assets (McKnight & Kretzmann, 1996).

The ABCD framework focuses on understanding the process of building capacity within the community and the need to strengthen the community assets rather than focusing on community needs and problems. The approach contrasts the conventional or traditional needs-based community development (McKnight & Kretzmann, 1996). More specifically, the framework posits that by focusing on community assets, it creates a snowball effect on other areas within a community such as needs and problems (Kretzmann & McKnight, 1993). It involves a process of asset mapping, and moving from community organizing to visioning, planning, implementation, and evaluation and back to organizing (Green & Haines, 2012). The crucial element of the ABCD rest on the ability of the community to share interests and vision in things that commonly benefit them. The framework reminds the caregivers to find amicable solutions to their own problems and form stronger informal social networks such as small business groups and neighborhood watch networks. Once the community is able to resolve their issues, they attract local political support and find easy access to resources through their political leaders (Paul, Benjamin & Gero, 2009).

The study applied features of the ABCD framework by exploring innovative ways of building community strengths and assets. The approach seeks to capitalize on tangible, non-tangible, recognized and unrecognized available assets in neighborhoods rather than on what it lacks (Mathie and Cunningham, 2005; Green and Haines, 2002) since these assets are regarded good strategies to increase food security, enhancing livelihood and reducing vulnerability in poorly resourced communities. Through this process, caregivers know how assets that could be subsequently transformed into opportunities benefit the caregivers and OVC self-sufficiency.

2.3 OVERVIEW OF IGA FUNDS DEVELOPMENT IN NAMIBIA

When Namibia gained independence in March 1990, the country had gaps of inequality in terms of hunger, poverty and unemployment as a result of colonialism and apartheid by the South African rule (Diener & Graefe, 2001). The Apartheid system had restrictions that prevented the development of income-generating activities and prevented women from exercising their rights over property and finances, and as a result, this widened income inequality (Thornberry, 2004).

The support of IGA is echoed in Namibia's declaration on equitable socio-economic development of women, men and children. This commitment is fulfilled through the established various ministries such as the Ministry of Gender Equality and Child Welfare, Ministry of Urban and Rural Development, Ministry of Trade and Industry to tackle socio-economic through inclusion of income generation strategic plans (Government Directories, 2019). IGAs are further supported by national efforts to eradicate poverty and reduce inequality by 2025 (Ministry of Poverty Eradication and Social Welfare, 2018). The declaration of equitable socio-economic and war on poverty is in line with the Constitution of the Republic of Namibia and the Sustainable Development Goals (SDGs) particularly SDG 1 and 2, Agenda 2063 all of which advocate for ending poverty and hunger.

In 1998, the Government of the Republic of Namibia developed a Poverty Reduction Strategy (PRS) and later adopted as National Poverty Reduction Action Programme (NPRAP) (2001-2005) (National Planning Commission, 2002). In its priorities, the PRS considered the promotion of income-generating activities for poor communities with specific promotion of agricultural, tourism and non-agricultural economic empowerment with emphasis on informal and self-employment options. The PRS also emphasized the provision of grant-transfer as a safety net to the poor, vulnerable children and their caregivers at risk of falling into poverty (National Planning Commission, 2002). In the formulation of various National Development Plans (NDP2, 3, 4), NDP5 2017/18-2021/22, Harambee Property plan (2016-2020), the Namibian Government also acknowledged the income-generating activities as a vehicle to fast-track employment creation, increase income and sustain economic growth by year 2030 through the support of Micro, Small and Medium scale Enterprises (MSMEs) (Republic of Namibia, 2017). NDP5 2017/18-2021/22, specifically on its economic and social transformation goals, emphasized the need to address rural poverty and unemployment, the development of human capital through the

enhancement of core skills of literacy and numeracy as well as the social protection of marginalized groups in communities.

In 2001, the MGECW established the Income-Generating Activity Grant Scheme (MGECW, 2017). The programme is aligned with the National Development Plans and strategies that call for social progression, entrepreneurial development, economic empowerment of women and poverty alleviation. The scheme complements the national development effort on social progression by adopting specific solutions in areas of women's economic empowerment and addressing poverty by carefully targeting the intervention to reach the poor (MGECW, 2017). The fund encourages community members to embark on economically viable projects that could be sustained in the long run. The grant is provided in the form of materials and equipment given to small businesses/projects and includes but is not limited to brick-making, skin and leather tannery, tailoring, salon, milling, catering, garden, upholstery, carpentry, welding, poultry and knitting (MGECW, 2017).

Similarly, support towards the growth and expansion of IGA is made possible by: the Ministry of Industrialization, Trade & SME Development; Ministry of Education under Adult Development Skills for Self-employment (ASDSE) (DABE, 2008); Ministry of Sport, Youth and National Service through the provision of a Youth Credit Scheme; Ministry of Urban and Rural Development budgetary provision to the Regional Councils (Directorate of Planning and Development Services); City of Windhoek through the Division of Community Development; the Private Sector through funding of specific community projects (Corporate Social Investment); the banking industry such as the commercial banks, Development Bank of Namibia, Agribank, and the SME Bank of Namibia. The Millennium Challenge Account and Namibia Development Corporation (NDC) also funded a number of income-generating projects in Namibia (Khomas Regional Council, 2016).

The main actors involved in the management and implementation of the IGA programme at MGECW are the MGECW Directorate of Community Empowerment, the Directorate's Regional Offices, IGA's beneficiaries and Women-in-Business Association Leadership. Some of the roles of MGECW include overall management of the programme, annual regional IGA budget allocation, provision of training and technical support, provision of continued staff development, undertaking assessment of supported IGAs and establishment and management of partnerships

with various stakeholders. The general responsibilities of each actor are described in the IGA Support Programme Operating Guidelines (MGECW, 2017). The purpose of these IGA is to empower women who were previously-disadvantaged by the colonial era through IGA ranged from agricultural gardening, tailoring projects, bakery, crafts, home-made skills, Basic Income Grant (BIS) etc.(NANGOF Trust, 2008).

2.4 BARRIERS THAT CONSTRAINT CAREGIVERS FROM ACHIEVING SUSTAINABLE USE OF IGAs.

Section 2.4.1-2.4.4 below explains the barriers that constraint caregivers from achieving sustainable IGAs.

2.4.1 Lack of community's local resource mobilization

One of the barriers that constraint caregivers' from achieving sustainable IGAs is community's local resource mobilization. The community's local resource mobilization is a process whereby resources both financial and non-financial are mobilized either externally or internally to support organization activities (Batti, 2014). United Nations (2002, p.3) advised that developing countries and countries with economies in transition currently confront unsustainable fiscal deficits, unabated debt service charges, and declining external assistance seriously affecting their development process. Kevin, Anita and Linda (2005) claimed that successfully conducting community local resource mobilization interventions requires anticipating and addressing a number of potential barriers in order to maximize the chances of success of the intervention. The potential barriers to the conduct of IGA resource mobilization include gaining access to the community, composition of the project group, issues of inclusion and exclusion, misunderstanding of project aims, language barriers, accuracy and reliability of data, and "ownership" of the project Kevin, Anita and Linda (2005).

2.4.2 Inadequate grant allocation

Inadequate grant allocation refers to limited access of IGA beneficiaries to capital (Hurley, 1990). Kavetuna (2013) claims that the IGAs are constrained by the inadequate grant allocation and funds that do not adequately meet the day-to-day project overheads, running costs, depreciation, equipment repair, replacement, and maintenance. Inadequate grant allocation is a barrier because IGA beneficiaries opt for IGAs that do not result in sustainable entrepreneurship but rather accept projects that are within the budget scope of the sponsor. As a result, beneficiaries do not boost their income, improve their livelihood through increased income nor do they make sustainable poverty reproduction.

2.4.3 Economic, social, political and financial barriers

Economic barriers are factors that hinder one from accessing resources, services, economic opportunities and decision making. Economic barriers hinder the evaluation of the investments and the potential profits of the activities (ACF, 2009). Economic barriers contribute to unsustainable utilization of IGAs if there is no promotion of access to credit and markets and exchange between producers at the global level (Gray, 2016). It also brings about minimal improvements in productivity, infrastructure, health and wellbeing and minimal services for IGA beneficiaries' economic empowerment, less access to improved technologies and lack of adaptation to local conditions (Gray, 2016). On the other hand, increased economic opportunities will offer new opportunities for growth and technological improvements for IGA beneficiaries. Social barriers refer to harmful norms, traditions and practices that prevent IGA beneficiaries from achieving their economic, social and political rights. They act as structural barrier to women and girls' full participation in society through access to social protection, education, employment, adequate wage, housing, food security, health care, recreation and leisure (Gray, 2016). Political barriers are related to the promotion of gender-sensitive legislation that hinders

judicial systems from being more accessible and responsible to women and provide legal aid to women seeking to claim their rights (United Nations, 2009). Political barriers may hinder IGA beneficiaries' attempts to break out of poverty when regulations for businesses require standards that poor beneficiaries simply cannot afford to meet (Hurdley, 1991). Legislative change and policy development including laws, policies, customs and practices that impact on unsustainable utilization of IGAs through inequitable access to socio-economic opportunities. Financial barriers refer to limited access to financial assistance to support IGA activities such as savings, insurance, remittance transfers and credit to allow them to fully benefit from economic opportunities (United Nations, 2009). Financial consequences will contribute to unsustainable utilization of IGAs due to lack of new technologies or opportunity for investment in economic activities, reduced income and shortage of investment capital to start new economic activities or to expand existing activities (Fleming & Parker, 2009; Ritchie, 2009).

2.4.4 Innovation and institutional barriers

Shavinina (2012) argues that innovational barriers take place in the educational sector where there is a deficiency of innovation-oriented research. Innovation barriers refers to extension, modification or combination of pre-existing ideas in a way that improves existing functions (Devis et al., 2014, p.11). It also includes lack of knowledge about the components of the business, its market and industry and how the components can and do fit together and examination of how things are currently done with a view to finding new and better ways of doing them (Devis et al., 2014). Innovation barriers can contribute to the unsustainable utilization of IGAs as it affects discontinuity in new markets for IGAs, technologies, new rules and new business model.

Institutional barriers can contribute to unsustainable utilization of IGAs if beneficiaries do not have public access to information at community level, participation in decision-making as partners with authority, control over decisions and resources, accountability for the policies and actions and capacity of people to organize themselves and lack of capacity to mobilize resources to solve problems of common interest (Roy & Sideras, 2006). Mobilization of capital, human and institutional resources, capacities, relationships and knowledge needed to initiate, develop and conduct new types of projects in the agro-processing, provision of services, recreation and environmental services (Obi, 2011). Institutional barriers are the policies and procedures that inhibit IGA beneficiaries from participating in continuing education programmes and projects. They prevent IGA beneficiaries from taking action that can increase their capabilities to improve their well-being. This is a barrier as it can result in institution-structured courses not meeting the learning needs of aging adults and IGAs not being given priority in educational marketing exercises.

2.5 STRATEGIES THAT COULD BE EMPLOYED TO ADDRESS THE BARRIERS ASSOCIATED WITH CAREGIVERS' GENERATION OF SUSTAINABLE INCOME TOWARDS SELF-RELIANCE.

2.5.1 Resource Mobilization

Resource mobilization refers to the ability of an organization to acquire resources and to mobilize people towards accomplishing the organization's goals. It involves an assessment of a defined group, individual, actors and finding ways on how to gather resources and effectively utilize them for their well-being (Musundi, 2015). It involves the process of getting resource from resource providers, using different mechanisms to implement the organization's work for achieving pre- determined organizational goals and understanding distinct perspectives of social movements in acquiring the needed resources in a timely cost-effective manner, right type of resource, at the right time, making right use of acquired resources and ensuring optimum utilization of such resources (Golhasani & Hosseinirad, 2017).

African countries need to realize that domestic resource mobilization is the most reliable and sustainable source of development finance (United Nations, 2008). Resource mobilization revert barriers to unsustainable utilization of IGAs by helping to finance key development projects that have the potential to alleviate poverty and foster financial sustainability. It further helps to strengthen coordination and harmonization of funding aids.

2.5.2 Training Implementation

The success of Income Generating Projects (IGPs) depends on how well they are implemented (UNESCO, 1993 p.19). It is therefore necessary that personnel involved in any educational programme be properly oriented and professionally developed so that they can carry out their functions more effectively. Training implementation refers to a process of giving knowledge according to a structured sequence of plan. Each process is aligned to the other, and if one step goes wrong, it can cause failure in the whole training program. Training implementation in entrepreneurship is mainly associated with delivery systems, development and application of learning methods, media and materials, utilization of resources and facilities, and training and development of implementers (UNESCO, 1993). Training provision can be considered in basic skills, vocational training, apprenticeship, business management and organizational or group skills.

2.5.3 Levels of Monitoring and Evaluation

Like any education programme, an IGP has to be monitored and evaluated to assess its effectiveness and check whether the desired objectives have been achieved. Monitoring, evaluation, and systematization are phases of project cycle management that aim to evaluate the progress in implementation and the results achieved, analyze the impact of the programme and extract lessons learned for future interventions (ACF, 2009 p. 67). Monitoring and evaluation is important as it help to assess the relevance of the programmes, objectives, training content, learning strategies, assessment procedures vis-à-vis the needs of the target groups in each area and applicability of the skills acquired to the field situations. It also assists to evaluate the performance of the teachers and the participants, and hear satisfaction of the community and overall success of IGPs.

Monitoring and evaluation can reverse barriers to unsustainable utilization of IGAs by continuously assessing the progress of each stage and by applying necessary remedial correction. Through revised planning, barriers can further be reversed by improving the optimal utilizing of both human and financial resources by providing required trainings observed from continuous evaluation.

2.6 REVIEW OF RELATED LITERATURE ON SUSTAINABLE UTILIZATION OF INCOME-GENERATING FUNDS FOR ORPHANS AND VULNERABLE CHILDREN IN OSHIKOTO REGION, NAMIBIA

The purpose of this section is to present two case studies on sustainable utilization of income-generating funds for orphans and vulnerable children in Oshikoto Region, Namibia

In 2006, Tushabomwe-Kazooba conducted a study titled *Causes of Small Business Failure in Uganda: A case study from Bushenyi and Mbarara Towns*. The purpose of the survey was to investigate the reasons underpinning small business enterprise failure, either during the startup or those experienced once established and how they might be overcome. The results of study were to help with strategies for solving the number of problems faced by these businesses thereby contributing to poverty alleviation.

The businesses were formed after the Government of Uganda reformed its Civil and Public Service in the early 1990s reducing staff employed by central Government by 40%. The reform resulted in the retrenched of 10 000 civil servants who joined the private sector as small-scale business owners. This caused a growth in the number of small-scale businesses in Uganda from 800 000 in 1995 to approximately 2 million in 2002. The new businesses were serving about 600 000 people at business and household level of the 26.3 million Ugandan population. Major activities of small-scale businesses in Uganda were farming, buying produce, market vending, catering and confectionary, shop keeping, second-hand clothing, health/ herbal services, secretarial services, telephone services, handicraft, transport and many others. Ownership and management were on family basis and as such has a small-scale operation. Labor was intensive; hence, skills were acquired on the job using adapted technology. The economic activities in the selected towns included but were not limited to crop and animal farming and trade, trade in retail and wholesale, metal fabrication and carpentry workshops, hotels and food kiosks, brokerage, brick-making, water vending, telephone operating, lodging and bars, taxi operating and milk processing. Businesses studied were filling stations/gas stations/ petrol stations, milk cooling plants, restaurants, bars, hotels, maize milling, garages, general merchandise, saloons, stationery, hardware shops and pharmacy/clinic. Most of these businesses failed in their first 5 years as most of them were said to 'never celebrate their anniversary' (Keough, 2002 as cited in Kazooba, 2006). The entrepreneurs that set up these enterprises lacked business management skills and capital; hence, many of them faced a number of problems which were of startup nature.

Another study titled by Saravana and Loksha (2015) was conducted. The title is *A Study on Impact of Income-generating Activities for Sustainable Livelihood of Scheduled Caste: With Special Reference to Tumkur City*. The aim of the study was to assess impact of income generation activities on sustainable livelihood of Schedule Caste community in Tumkur city. Scheduled Caste members were engaged in various IGAs identified by the researchers such as provision stores, petty shop, vegetable selling, tailoring, meat selling, etc. In India, the process of economic reforms initiated in 1991 enhanced the role of private sector in economic progress (Kumar, 2007). The Indian Government established a large number of institutions and schemes to provide financial and other supportive measures for livelihood development of socially deprived classes through income-generating activities.

India considered Income-generating activities an important input for sustainable livelihood development a key to generating employment opportunities as well as sustainable livelihood avenues for the Scheduled Caste community. IGAs were further viewed to play an effective role in coping with various socio-economic problems and enhancing livelihoods by generating new employment and setting up of new businesses.

The Scheduled Caste community lived in Tumkur City has been at the lowest end of the Hindu (social) caste hierarchy based on birth. The past social system ascribed occupations to this group which were not only low in social ordering but were also characterized by very low productivity. Consequently, this contributed to this group being at the lowest end of India's economic hierarchy. The group remained on the benefits of the traditional village society and rural economy practicing lowly occupations with little exposure to educational opportunities. Although Scheduled Caste people were engaged in various small entrepreneurship programmes as a part of their livelihood, Tumkur is considered as economically backward district, and it occupied 6th rank in Scheduled Caste populations.

The study on sustainable utilization of income-generating funds for orphans and vulnerable children in Oshikoto Region can learn the following from these case studies. Firstly, it can be learned that sustainable utilizations needs to consider the capabilities, material assets and social resources that the community has in their possession to make a living. It is sustainable when the community is able to cope with, recover from stresses and shocks and maintain the capabilities and assets they have now and in future without undermining the natural resources in the region. Secondly, the researcher learned that IGAs have variations in terms of the impact on the sustainable livelihood of communities depending on the type of IGAs and its management in alleviating poverty. From the case studies, one could learn that some IGAs performed well and overcame problems by joining the business market as groups and applied the use of marketing knowledge. However, from the case studies, one could also note that causes of small business failure were also multi-dimensional, interrelated and diverse. Macro factors e.g. smuggling of second-hand clothes, oil and food stuff from neighboring Angola being sold on the streets in Oshikoto Region at lower prices have the potential to affect the success of genuine businesses.

2.7 SUMMARY

The purpose of this chapter was to present the literature review pertaining to the concepts, theories and perspectives guiding the sustainable utilization of income-generating funds for orphans and vulnerable children in Oshikoto Region. The chapter has presented the conceptual framework followed by the theoretical framework. The next section provides an overview of IGA funds development in Namibia. The overview is important because it opens understanding about the developments of IGAs in Namibia, and highlights the key background that underpins the utilizations of IGA funds. The chapter also presents a literature review pertaining to the barriers that constraint caregivers from achieving sustainable IGAs and the strategies that could be employed to address the barriers associated with caregivers' generation of sustainable income towards self-reliance. The last section is the review of related literature on sustainable utilization of income-generating funds for orphans and vulnerable children in Oshikoto Region. It was learned that sustainable utilizations need to consider the capabilities, material assets and social resources that the community have in their possession to make a living. Furthermore, the researcher learned that IGAs have variations in terms of the impact on the sustainable livelihood of communities depending on the type of IGA and its management in alleviating poverty. From the case studies above on *Small Business Failure in Uganda, case study from Bushenyi and Mbarara Towns* and *Income-generating Activities for Sustainable Livelihood of Scheduled Caste in Tumkur city*, one could learn that some IGAs performed well and overcame problems by joining the business market as groups and applied the use of marketing knowledge.

CHAPTER THREE

RESEARCH METHODOLOGY

3.1 INTRODUCTION

This chapter presents the research design and methods of the study. This is followed by an explanation of the population of the study. The next section presents the sample and sampling techniques. A section on research instruments is included followed by data collection procedures. The last two sections pertain to methods for data analysis and ethical considerations.

3.2 RESEARCH DESIGN

The study employed qualitative research paradigm and qualitative approach in order to gain deeper understanding on the problem under study. According to Denzin and Lincoln (2003, p. 4), qualitative research paradigm refers to an interpretive, naturalistic approach of inquiry in which people being studied understand and interpret their lived experiences, perspectives and histories. Researchers study phenomena in natural settings to find the meaning it brings to the participants under study and findings are directed at providing an in-depth understanding.

The study employed phenomenology design of inquiry because it allows the researcher to describe and analyze the meaning of individual lived experience under study. Phenomenology is about understanding people's perceptions and perspectives (Creswell, 2013). This approach was suitable because it enabled the researcher to gain an understanding of underlying barriers, reasons, opinions and ideas among the beneficiaries of Income Generation Funds. In this study, the information collected further provided insight into beliefs, thoughts, and perceptions of respondents regarding caregivers' sustainable utilization of income-generating funds for orphans and vulnerable children in Oshikoto Region, and the results will assist in finding devising strategies to the barriers. The qualitative design employed phenomenology design of inquiry.

Phenomenological approach was used because it allowed the researcher to describe and analyze the meaning of individual lived experience under study since it has to do with questions of ontology (nature of being) and epistemology (the nature of knowledge) (Thorne, 2016). Furthermore, its notion is based on ancestral value that phenomenologist can only access and understand the knowledge in human beings through understanding their daily experience (Cohen, 1987; Patton, 1980).

3.3 POPULATION

Wiid and Digginines (2013, p.186) define a population as ‘the total group of people or entities [social artifacts] from whom information is required’. It can be a group of participants or households in the real world who share experiences and thoughts in which we are interested to address the research goal (Breakwell, Smith & Wright, 2012).

The target population of this study was all funded home-based caregivers and IGA trainers in the Oshikoto Region who have participated in the MGECW Income Generation Support Programme between 2007-2017.

3.4 SAMPLE AND SAMPLING TECHNIQUES

A sample is a nomination of individuals from a subset of a population to participate in the study (Lincoln & Guba, 1985). It can also be defined as a “small number of well-selected homogenous interviewees (with adequate exposure to or experience of the phenomenon)” Cleary, Horsfall, and Hayter (2014). The process of selecting a portion of the population to represent the entire population is known as sampling (Onwuegbuzie & Collins, 2007).

The sample was drawn from the 1387 funded home-based caregivers in Oshikoto Region. Cluster sampling was used to select samples. The sample was drawn as follows. The region consists of thirteen constituencies; therefore, the study created a broad category using each of the thirteen constituencies of the Oshikoto Region.

A sample of each IGA category from each constituency was drawn. Thereafter, the study drew a random sample of IGA projects from each IGA category (Du Plooy-Cilliers, Davis & Bezuidenhout, 2014). In this subset, cluster sampling was used to randomly select 36 participants out of the 68 funded caregivers from nine constituencies of Oshikoto Region, namely: Omuthiyagwiipundi, Omuntele, Onayena, Oniipa, Olukonda, Onayena, Tsumeb, Okankolo and Onyaanya. 26 participants were interviewed individually, whereas 10 participants that were difficult to reach were interviewed in focused groups. Nyumba et al. (2018) recommend that focus group discussion is frequently used as a method to obtain data from a purposely selected group of individuals rather than from a statistically representative sample of a broader population, researchers can convene a small group of between two and five participants.

The researcher selected Oshikoto Region as it was geographically close and connected to mobile network to ease communication with the respondents. Denscombe (2010, p. 29) note that, cluster sampling is necessary where different (heterogeneous) groups within a population are present in one location or geographical area. The researcher was interested in the named constituencies to establish whether the enterprises supported were still in existence, the progress they had made on a sustainable basis towards reducing poverty and whether they had increased income so that they can secure livelihoods and cope with the OVC crisis. The sampling of respondents was done randomly. A list of different funded IGAs in the region was obtained from the MGECW Regional Office.

3.5 RESEARCH INSTRUMENTS

Anderson and Arsenault (2005, p.190) defined interviews as “a specialized form of communication between people for a specific purpose associated with some agreed subject matter”. The researcher used an interview schedule to solicit information from individual and group participants regarding caregivers’ barriers to sustainable utilization of income-generating funds for orphans and the vulnerable children.

A mixture of semi-structured and open-ended questions helped the researcher to elicit information on participants’ perceptions, experiences and feelings on barriers that hinder them from using Income Generation Funds sustainably. The interview schedule consisted of two sections. The first section was guided by the demographic information of the participants, the improvement of the community’s income and livelihood as a result of IGA funds, support or training received in relation to the income-generating activities, barriers that prevented beneficiaries from using the fund sustainably, and management of fund. The second section sought views, perceptions and opinions on the strategies that could be employed to address the barriers to the generation of sustainable income and self-reliance in Oshikoto Region.

In addition, the researcher also generated data through document analysis and used both primary and secondary data sources. The researcher used the primary data during observation of individual experience, interviews and document study whereas secondary data were sourced from the literature that the researcher deemed relevant to the research problem.

Interviews were selected because they allow the interviewer and participants to engage in a formal conversation. The instrument allowed participants the freedom to express their views in their own terms and made it possible for the researcher to follow interests and thoughts of the informants (Brinkmann, 2013).

3.6 DATA COLLECTION PROCEDURE

The researcher was granted ethical clearance by the University of Namibia Postgraduate Committee. Permission to conduct the study was granted by the Office of the Executive Director of MGECW. After both permissions were granted, the researcher obtained the list of the IGA beneficiaries that were supported by MGECW, and thereafter arranged with each project participant (s) from each regional constituency to meet at project sites. Participants were first informed about the purpose of the research to enable them to make an informed decision whether to participate or not. Thereafter, the researchers reaffirmed participants' confidentiality and sought participants consent to undertake study and to record the interview. To collect data, the researcher asked questions using the interview guide. Interviews were conducted individually and in focus group at the enterprises to promote anonymity. A pilot study was conducted to make sure the respondents understood the questions well.

A mixture of semi-structured and open-ended questions for both one-on-one interviews and focus group discussions helped the researcher to elicit information on participant's perceptions, experiences and feelings on barriers that hinder them from using the Income Generation Fund sustainably. The researcher interviewed the participants for one hour maximum, and participants' responses were tape-recorded and transcribed later.

3.7 DATA ANALYSIS

De Vos, Strydom, Fouché and Delpont (2011) define data analysis as 'the process of bringing order, structure and meaning to the mass of data' (p. 397). In this study, information from the interview schedule was analyzed following an inductive analytical process by extracting themes and categories that emerged from the data (Patton, 2002, p.453). The data analysis followed the general procedures of data transcription, and organization as well as analysis and incorporation of theory from the literature. The followings steps were taken. The notes that had been tape recorded during the interviews were transcribed and coded to identify corresponding themes. The transcribed data were then assessed to identify similarities of ideas expressed by the participants. Finally, the original data were organized and then presented in forms of tables.

3.8 RESEARCH ETHICS

For the purpose of this study, the ethics looked at moral issues that were considered during the study. Naude (2014) impart that making ethical decisions is to ensure that the interest of all parties likely to be affected are considered and respected. To protect the interest of the participants of this study, the researcher observed the following ethical principles. Firstly, permission was first obtained from the relevant authorities before conducting the study (see Appendix C). Before interviews, the researcher introduced the purpose of the study to enable the participants to make informed decision whether to participate or not and sought participants' consent to undertake the study and to record the interview. Furthermore, the researcher ensured that participants' right to privacy, anonymity and voluntary participation were safeguarded by signing a consent form. Interview guide field notes were completed anonymously, and that way the identities of the respondents were protected (Babbie, 2014). Participants' identities were maintained since participants' names were not used. Instead, participants' questionnaires were allocated a number and identified by constituency name. As a precaution, the researcher kept the interview guides for field notes in a locked cabinet, and all audio data were stored on a password-protected hard drive. The collected data will be retained for five years for on-going research, future academic reputation, and thereafter castoff by shredder for paper recycling (Monette, Sullivan & Dejong, 2005). The researcher further assured the participants that the information collected from them would only be used for research purposes (Burnette et al., 2014).

3.9 SUMMARY

This chapter presented the research design and design of the study that was used to explore caregivers' barriers to sustainable utilization of income-generating funds for orphans and vulnerable children in Oshikoto Region. The chapter indicated that a qualitative study rooted in phenomenology was followed because it allowed the researcher to describe and analyze the

meanings of individual lived experiences under study. This chapter also presented the clarification of the population, sample, sampling techniques and research instruments that were used in the process of data collection. The chapter further discussed the methods that were used to analyze the data and the ethical consideration that were followed as guiding principles during the investigation.

The next chapter focuses on data presentation and interpretation of results.

CHAPTER FOUR

PRESENTATION AND INTERPRETATION OF FINDINGS

4.1 INTRODUCTION

The IGA funds were established to promote sustainable livelihood and self-sufficiency in the care and protection of OVCs. However, the implementation of IGA funds faces economic hardships and barriers pertaining to sustainable utilization. The purpose of this chapter is to present and interpret the findings of the study pertaining to caregivers' barriers to sustainable utilization of income-generating funds for orphans and the vulnerable children in Oshikoto Region. The presentation and interpretation of findings follow the sequence below.

- The IGA Types in Oshikoto Region
- How the IGA funds improved the beneficiaries' livelihood in the Oshikoto Region
- The barriers to sustainable utilization of income-generating funds for orphans and vulnerable children in Oshikoto Region,
- The strategies that could be employed to address the caregivers' barriers to sustainable utilization of income-generating funds for orphans and vulnerable children in Oshikoto Region

The findings presented in respect of caregivers' barriers and strategies to address caregivers' barriers to sustainable utilization of income-generating funds for orphans and vulnerable children in Oshikoto Region, follows these codes: (O) officials and (B) beneficiaries used to identify responses.

4.2 THE IGA TYPES IN OSHIKOTO REGION, NAMIBIA

Table 1 show that IGA types in Oshikoto Region

Table 1: The IGA Types in Oshikoto Region

Project Type	Output type, supporting materials and equipment
Agriculture and Farming	<i>Poultry Farming, butcheries, meat cutting, sandwich makers, Deep fryers, chaffing dishes, Braai stands, refrigerators and deep freezers, scale pots, mixing bowls, cutlery and live goats.</i>
Hospitality and Services-based IGAs:	<i>Hair and Beauty Salons, fashion boutiques, barbershops, kapana, Bread/cakes, catering, arts craft and decoration, baking, Tent/chair/table Hiring.</i>
	<i>Laundry services: washing machines, irons, ironing boards, laundry baskets</i>
	<i>Mini markets and take-aways: ovens, pie warmers, microwaves, gas stoves, gas cylinders, tables, potato chips machines, ice cream makers</i>
Tourism, Arts and crafts	<i>Car wash: vacuum cleaners, water pressure machines Wood carving, basket weaving, pottery, baskets, clay pots, camp sites, tourist attraction products</i>
Manufacturing/Vocational Skills	<i>Fashion design and tailoring, carpentry and joinery, auto-mechanics and auto body repairs, shoe and leather manufacturing, leather and upholstery</i>
Construction	<i>Concrete mixers, bricks, plumbing, road renovations, toilets, painting, de-bushing</i>
Electrical and Mechanical	<i>Welding tools, electrical appliance repairs, motor repairs, generators,</i>
Information, communication and technology	<i>Computer training, printing shops, lamination, designing and binding machines</i>
Social Based IGAs	<i>Counseling and support groups, pre-primary gardens, HIV/AIDS awareness programmes</i>
General category	<i>Fruit and vegetables sales, street vending</i>

Table 1 shows various types of IGAs that beneficiaries in Oshikoto Region, are engaged in to assist them to earn an income and improve their livelihoods. The projects vary. These types of IGAs range from agriculture and farming, hospitality and services-based IGAs, tourism, arts and crafts. The other types of IGAs are in manufacturing, constructions electrical and mechanical, informational and communication technology as well as social-based IGAs.

There is also a category which includes fruits and vegetables. This data shows a variety of IGA types in Oshikoto Region, and these covers the service sector, food sector, telecommunications and manufacturing.

4.3 HOW IGA FUNDS IMPROVED THE LIVELIHOOD OF BENEFICIARIES IN THE OSHIKOTO REGION, NAMIBIA

Table 2 provides ways how IGA funds improves livelihood of beneficiaries in Oshikoto Region

Table 2: How IGA funds improve the livelihood of beneficiaries in Oshana Region, Namibia

Theme	Description
Support for families, and dependents	<p>O (Official)</p> <p><i>O: Those supported can support families, their children, and people relying on them and alleviate poverty.</i></p> <p><i>O: Some projects improved from the level they started</i></p> <p>B (Beneficial)</p> <p><i>B: Increased profit, putting bread on the table, and employing others; however, some of the project types struggle to make their business succeed</i></p>
Self-reliance and creation of other opportunities	<p><i>O: Group projects are self-reliant in terms of owning funds or equipment meant for projects</i></p> <p><i>O: Progressed project expanded to Kindergarten, OVC attending the Kindergarten benefited from educational programs</i></p> <p><i>B: Community makes use of the services brought about by IGAs</i></p>
Ability to buy food, pay school fees, uniform and basic services	<p><i>B: IGA fund helped to buy food, pay for water, electricity, pay school fees, uniform, soaps and other household basic needs</i></p> <p><i>B: IGA fund assisted to improve the look of business</i></p>

Inadequate materials provided	B: <i>Project has not yet started; it didn't receive enough materials.</i>
Closed down projects affects income	B: <i>Income could rotate to buy basic needs. Respondent could purchase water, electricity and do minor repairs, but since project has closed down, respondent struggle to afford these services</i>

Table 2 shows ways in which the IGA fund supports livelihoods in Oshikoto Region from the perspective of Officials (O) and Beneficiaries (B). These include the support for families and dependents. In this case, both the officials and beneficiaries maintain that the IGA fund supports families because the income earned allowed them to buy food for their families and dependants. The Officials (O) and Beneficiaries (B) also mentioned self-reliance and creation of other opportunities. They also mentioned opportunities such as purchasing equipment, establish kindergartens and community-based opportunities. The Officials (O) and Beneficiaries (B) also mentioned some improvements in respect of ability to buy food, pay schools fees, uniforms and basic services as other benefits. It seems some beneficiaries and officials did not witness benefits. These beneficiaries and officials assert that the IGA funds were inadequate in terms of materials needed to start the projects while others asserted that their projects closed down because the IGA funds were not sufficient.

4.4 CAREGIVERS' VIEWS REGARDING THE BARRIERS THAT HINDER THE SUSTAINABLE UTILIZATION OF INCOME-GENERATING FUNDS FOR OVCs IN OSHIKOTO REGION

Table 3 provides caregivers' views regarding the barriers that hinder them from sustainably utilizing income-generating funds for OVCs in Oshikoto Region.

Table 3: Caregivers' identify the barriers that hinder the sustainable utilization of income-generating funds for OVCs in Oshikoto Region.

Theme	Description
Lack of Marketing	<p>O1: <i>IGA projects and products are not marketed well so that the community can be aware of this kind of services in their area.</i></p> <p>O2: <i>Lack of focus on the expansion of the projects doing well.</i></p> <p>O3: <i>Office have no pamphlets or books to give to the community to understand the programme</i></p> <p>B1: <i>Unlike those years, these days the products can last for 5 months without being bought</i></p> <p>B2: <i>Only few people know me and my business; the nearest farms need to know the business and come make copies at the business.</i></p>
High Competition	<p>O1: <i>Competition is very high in some of the sectors e.g. catering services. Due to this competition, beneficiaries struggle to support their businesses; hence, it grows down.</i></p> <p>O2: <i>High competition as a result of many similar projects in one location</i></p> <p>B1: <i>Project started alone, but thereafter, other tailors started to compete</i></p>
Lack of initiatives and Self-driving effort	<p>O1: <i>Funded beneficiaries have no self-driving effort; projects move downwards than upwards</i></p> <p>O2: <i>No positive impact towards the funded projects contributed by laziness.</i></p> <p>B1: <i>Some of the beneficiaries and community members spend their time on alcohol; alcohol hinders the work.</i></p> <p>B3: <i>Association with wrong friends that don't engage in self-trying</i></p>

B4: Fear to sell funded equipment and suppliers

Withdrawal from the group projects

O1: *Contradictions and infighting among group projects destroy the projects instead of growing sustainably. ‘There is a saying that goes that many hands make the good things, but this is not happening’.*

O1: *Group projects after funding separates*

O1: *Mistrust among the members and lack of ownership, responsibility and commitment*

O1: *Bossy leadership within group projects. They cannot allow saving of project income*

B1: *Withdrawal from group project without refunded membership fees*

Lack of Transport

O1: *Struggle to transport end products to the markets*

O1: *Poor road, materials get damaged on the way to customers or business of operation*

B1: *Cost of transporting equipment from Windhoek to Tsintsabis*

B1: *Profit made by projects re-invested in hired transport*

Space of business operation

O1: *Space to operate from is too small, and rental is expensive.*

O2: *Lack of space to display finished goods*

O3: *tailoring machine is put at parking bay (not working) due to lack of space.*

O4: *Most projects operated from home, and this affects sale and marketing of products.*

B1: *No space for staff accommodation for males and females*

B2: *The beginning is not easy; the rental fees are high.*

Lack of capacity Building

O1: *Coffin making project is not functional; project needs training.*

O2: *The customers’ demand of coffin is high, but no coffin in the area.*

O3: *No staff training; that’s why most of the projects are tailoring and catering.*

B1: *No tailor-made trainings for specialized project; project owners use own ideas.*

B2: *No training received or mentorship on savings; respondent need training on income management*

Lack of
start-up
capital and
running
Costs

O1: *No stock to start up the business, and saving is a challenge.*

B1: *Chicken project closed because medicine to treat chickens and feed is expensive*

B2: *No money to buy on-going stock*

B3: *Equipment only allows us to work, but not to sell and earn an income.*

B4: *Equipment and supplies given are good, but if it's broken, repairer is a problem.*

Lack of
support for
local
products

B1: *Perception of the local community towards the IGA project: the guinea fowl type of chicken are good, but have no market; local community perceives them as birds, and do not support wild animal.*

B2: *Community see the chicken Boston type too fat and not growing fast to sell and make profit.*

B3: *Village inhabitants do not recognize village salon. They want to have village salon at the standard of town salon.*

Table 3 shows that the barriers that hindered the caregivers from sustainably utilizing IGA funds for OVC in Oshikoto Region from the perspective of Officials (O) and Beneficiaries (B) in Oshikoto Region were marketing, high competition, lack of initiatives, withdrawal from the group projects, transports, lack of space for business operations and lack of capacity building opportunities. Moreover, both the Officials (o) and Beneficiaries (B) mentioned lack of start-up capitals and lack of support for local products. This set of data shows a variety of barriers some of which stem from the external environment.

4.5 CAREGIVERS' VIEWS REGARDING THE STRATEGIES THAT COULD BE EMPLOYED TO ADDRESS THE BARRIERS TO SUSTAINABLE UTILIZATION OF INCOME-GENERATING FUNDS FOR OVCs IN OSHIKOTO REGION, NAMIBIA.

Caregivers' strategies that could be employed to address the barriers to sustainable utilization of income-generating funds for OVCs in Oshikoto Region are presented in Table 4

Table 4: Strategies that could be employed to address barriers to sustainable utilization of income-generating funds for OVCs in Oshikoto Region.

Theme	Description
Control of services	<p><i>O: Control of services targeting same people in one location</i></p> <p><i>O: Control of land allocation for uniform of service providers (legally operating) providing the same service</i></p> <p><i>B: Improvement of roads to ease delivery of materials</i></p>
Education and Training	<p><i>O: Emphasis on project ownership (individual effort and ownership)</i></p> <p><i>B: More mobilization on understanding the business and ownership through mentorship programmes which foster new paradigm shift</i></p> <p><i>B: Provision of training on business management, radio talk show, community meetings</i></p>
Mentorship programmes	<p><i>B: Mentorship on savings, and income management</i></p> <p><i>B: Community mobilization at least once a month so that the community can understand community projects</i></p> <p><i>B: Utilization of IGA beneficiaries who have prospered in their businesses to train other youth</i></p> <p><i>B: Exchange visit to other regions to enhance hard work and ownership spirit</i></p>
Fund agricultural activities	<p><i>O: People sustain more on agriculture and farming</i></p> <p><i>O: Majority of inhabitants survive from farming. Sell mahangu, fruit trees, dry vegetables, flowers and battering with mahangu millet.</i></p> <p><i>B: Find ways to assist with climate changes such as flood because it affects agricultural fields</i></p>

O: Relies on government grant, elderly pension and OVC grant

On-going monitoring of projects *O: Traditional culture hindered proper check of the funded projects financial books*
B: Community meetings on project materials and equipment are vital and strengthened project monitoring

Provision of incubators to avoid rentals *B: Local authority to construct trading markets*
B: Assistance of remote projects with information to participate in exhibitions

Value Addition *B: The buying power in the community is not much*
B: Tourists don't come anymore; our hand crafts (baskets) become red
B: Demand for leather products is higher than numbers of leather producers
B: Sometimes I get unsatisfied customers; they deny photos due to poor quality.

Review Funding *O: Funding individual projects than group projects is also essential*
B: MGECW to provide each approved beneficiary with materials for shelter
B: Fund large-scale community projects
B: Project beneficiaries to contribute a few % per month to OVCs

Fund renewable energy projects *B: The village salon has no water; otherwise customers would come in majority.*
B: Lack of electricity and ablution facilities
B: The machine received is weak, industrial machine cannot perform on this electrical unit.
B: Income is small; I use it to buy electricity, gas fill.

Table 4 above shows that strategies that could be employed to address the barriers to sustainable utilization of income-generating funds for OVC from the perspective of Officials (O) and Beneficiaries (B) in Oshikoto Region include control of duplication of services in one locality, education and training, introducing mentorship programmes, funding agricultural activities, on-going monitoring of projects, provision of incubators to avoid rentals, value addition, review funding and funding of renewable energy projects. These results indicate that both the officials and beneficiaries are aware of the various strategies that could be used to address the barriers to sustainable utilization of income-generating funds for OVC in Oshikoto Region.

4.6 SUMMARY

This chapter presented findings of the study pertaining to the caregivers' barriers to sustainable utilization of income-generating funds for orphans and the vulnerable children from the perspective of Officials (O) and Beneficiaries (B) in Oshikoto Region. The first set of data presented the IGA types. This section shows a variety of IGA types that include investments in services, primary and secondary activities. The second data set is about the caregivers' barriers that hinder them from sustainably utilizing income-generating funds for OVCs in Oshikoto Region. The findings reveal that barriers that prevent sustainability for project owners comprise of marketing, high competition, lack of self-driving, withdrawal, transport challenges, and space of business operation. The third data set shows the caregivers' strategies that could be employed to address the barriers to sustainable utilization of income-generating funds for OVC in Oshikoto Region. It is shown that the strategies must include education and training as the most critical strategy to address barriers to sustainable utilisation of income-generating funds. This section further articulates the need to put in place mentorship programmes, the need to support projects, and strengthening the essence of monitoring projects.

The next chapter presents a discussion of the findings.

CHAPTER FIVE

DISCUSSION OF FINDINGS

5.1 INTRODUCTION

The previous chapter presented the study's data and data interpretation pertaining to the caregivers' barriers to sustainable utilization of income-generating funds for orphans and the vulnerable children in Oshikoto Region. The purpose of this chapter is to discuss findings regarding caregivers' barriers to sustainable utilization of income-generating funds for orphans and vulnerable children in Oshikoto Region in relation to relevant literature. The chapter first discusses the IGA types in Oshikoto Region followed by how the IGA funds improved the livelihoods of beneficiaries in Oshikoto Region. This is followed by a discussion of the barriers that hinder the sustainable utilization of income-generating funds for OVCs in Oshikoto Region. The last part of this chapter outlines caregivers' views regarding the strategies that could be employed to address the barriers to sustainable utilization of income-generating funds for OVCs in Oshikoto Region.

5.2 IGA TYPES IN THE OSHIKOTO REGION, NAMIBIA

The study revealed the different IGAs types in Oshikoto Region. These include agriculture and farming, hospitality and services-based category, tourism, arts and crafts, manufacturing/vocational skills, construction, electrical and mechanical, information, communication and technology grouping, social-based IGA's such as support groups and pre-primary schools and general categories such as fruit and vegetables street vending. This in line with Carletto, et al. (2007) and (Davis, Giuseppe, & Zezza, 2016) who found that income-generating activities in developing countries and rural Sub-Saharan Africa range from agricultural production (crop, livestock), agricultural wage employment, non-agricultural wage employment, non-farm enterprises, transfers and non-labour income sources. Economic activities included and are not limited to: crop and animal farming, trade in retail wholesales, carpentry

workshops, metal fabrication, hotels and food kiosks, brokerage, brick-making, water vending, telephone operating, lodging and bars, taxi operating and milk processing.

5.3 HOW THE IGA FUNDS IMPROVED THE LIVELIHOODS OF BENEFICIARIES IN OSHIKOTO REGION, NAMIBIA

Participants in the study listed a number of ways how **IGA** funds improved the livelihoods of beneficiaries in Oshikoto Region. Sections 5.3.1- 5.3.3 below outline these ways while sections 5.3.4-5.3.5 discuss the opposite perceptions of the **IGA** funds towards the improvement of the livelihood of beneficiaries in Oshikoto Region.

5.3.1 Support for families and dependants

The participants revealed that the IGA funds were used to support their families and dependants. This means that, IGA funds enabled beneficiaries to bring various support services to them and their families. Some projects improved and permitted beneficiaries to support families, children and dependants. Participants discussed their ability to earn money from the projects, put food on the table and provide the basic necessities for themselves their families and dependants. On the other hand, certain project types had challenges, and as a result, they did not provide/improve livelihood opportunities for themselves, their families and dependants. In this regard, Simbayi (2006 p. 87) recommended that, “in order to provide emotional containment, caregivers themselves should benefit from access to basic material resources. This can then free parental/guardian/community energies otherwise directed at survival for redirection into emotional and interpersonal nurturance and support of their children, the family network and members of the community who are in need such as OVC”.

5.3.2 Self-reliance and creation of other opportunities

The IGA funds were used to promote self-reliance and creation of other opportunities. It seems that group projects were self-reliant by owning funds and equipment meant for the projects. Participants claimed that the equipment and supplies given for projects became the project owners' own goods. Whereas, some projects progressed and created, other IGA support service opportunities such as kindergarten, photocopier machines, salon services and the overall local community benefited by making use of such services. Studies by Fonchingong and Fonjong (2003) as well as Defrancisco and Chatham-Carpenter (2000) found that self-reliance on indigenous technology and local human resources had led to overwhelming popular participation in community-driven development and that successful community self-reliance addresses poverty from five traditions of community work such as faith-based institutions and settlement houses, mass-based community organizations, structured citizen participation, community-based development organizations and respect for community initiatives.

5.3.3 Ability to buy food and pay schools fees, uniform and basic services as additional benefits

The ability to buy food and pay schools fees, uniform and basic services were seen as additional benefits. This means that participants used the profit or money earned from the IGA projects to pay for basic household services such as water, electricity, school fees and purchasing uniforms. Project owners also managed to shape the appearance of their business to attract customers. Fisher et al. (2017) maintain that IGA beneficiaries can provide food, household cleanliness, family clothing, shelter, pay for medicine and children's education. Beneficiaries can make cash contributions to social and religious funds and meet welfare needs and cover for their children's school costs throughout the year.

In addition, the ability of caregivers to buy food and pay schools fees, uniform and basic services as additional benefits were expressed in the following excerpt from the MGECW, 2010 p. 4:

“The IGA grants are definitely making a difference. Even though it is only a small portion, I believe that it is spent on food that the child needs. The other needs can be divided into personal needs. At least we know that the money will make it possible for them to meet some basic needs of that household. Even if the money does not go directly to the child, you at least know that there will be food. Everybody including the child will be able to eat, social worker, Kavango (MGECW, 2010).

“When the parents get the money, they just buy food. Because if they do not buy food, we go to school hungry.” – Tosh, FCG beneficiary, Kavango (MGECW, 2010 p. 4).

It seems that, the proper use of IGA funds can bring about significant changes in family households. It can allow families to meet basic household needs and access support services. However, some IGA recipients have no choice on the use of funds as they end up only buying food and using the fund for non-productive purposes. Funds may be used up in the household with beneficiaries having little control over their use.

5.3.4 IGA funds were inadequate in terms of materials needed to start the projects while others asserted that their projects closed down because the IGA funds were not sufficient.

Some of the participants did not deem the IGA funds to be useful. These participants maintain that the IGA funds were inadequate in terms of materials needed to start the projects while others asserted that their projects closed down because the funds were insufficient. The inadequacy of materials needed to start the projects means that IGA beneficiaries cannot adequately meet OVCs’ needs. This finding concurs with Legal Assistance Centre (2017) that claimed that OVCs are among the most vulnerable groups in society, and this is aggravated by poverty and the HIV/AIDS pandemic. This is so because there are so few support systems outside the family for

them; hence, government and other stakeholders need to make efforts to aid the situation. Van der Waldt (2011) argues that no project can be a success unless everybody agrees that they want the same thing produced. They call for support of management and project managers in implementing policies and decisions necessary to complete a project successfully. Communities also vary in their levels of education and interest in community research participation (Mufudza, 2015), and communities can play a role in the functioning of the projects.

5.3.5 Closed-down projects affect income

Some participants maintain that closed down projects affect income. Participants indicated that the money earned from the projects enabled beneficiaries and dependents to purchase basic needs such as water, electricity and do minor repairs on project buildings and equipment. However, beneficiaries of closed-down and non-functional projects struggled to put bread on the table and pay for basic services making little improvement in their livelihoods. This is a common perception/reality among closed-down projects. For example, literature by McGlone et al. (1999) stated that projects that no longer run as projects often hope to start again. The author explains that closed projects often have problems when it comes to re-starting.

5.4 BARRIERS THAT HINDER THE SUSTAINABLE UTILIZATION OF INCOME-GENERATING FUNDS FOR OVCs IN OSHIKOTO REGION

Participants in the study listed a number of barriers that hinder the sustainable utilization of income-generating funds for OVCs in Oshikoto Region. Sections 5.4.1- 5.4.4 below outlines these barriers

5.4.1 Lack of marketing

The data reveals that lack of marketing was one of the barriers. There was lack of promotion and advertising of IGA products and services in the community to attract potential customers to buy

and sell. Participants also lacked community teaching tools such as pamphlets or IGA guidelines to use for IGA public education to make them understand the IGA programme. The lack of promotion or advertising could have resulted in few clients knowing the business products; hence, products took longer than participants expected to sell and buy. The effect of marketing appears to be as follows. Baker and Hart (2008) defined marketing as actions that start with the market and the consumer and to win customers. Fifield (2007) advises that *marketing sales* ensures that the customer buys what the project makes whereas *marketing* ensures that the company makes what the customer wants to buy. For this reason, some caregivers may view it positively; others may view it as evil, and it depended on IGA beneficiaries to use marketing ideas and practices for the success of their IGA projects (Baker & Hart, 2016).

5.4.2 High competition

High competition is another barrier. One of the respondents echoed that '*when I started I was alone, but after that other tailors started to compete with me*'. Besides, participants explained that projects were constraint because there were too many businesses, such as catering services that were striving for the same goal and same customers. Findings also indicated that competition was also high because of similar projects within the same vicinity. Due to this competition, beneficiaries are likely to struggle to support their businesses; hence, the businesses decline. Hoffman (2017) argues that today, most if not all established businesses live with the gnawing fear that there is another business idea out there just waiting to copy or disrupt their industry. For this reason, Potter (1985) advises that competitive advantage is at the heart of any strategy, and achieving highly competitive advantage requires a firm to make a choice about the type of competitive advantage it seeks to attain and the scope within which it will attain it. The five-force framework allows a firm to see through the complexity and pinpoint those factors that are critical to competition in its industry. The danger however, in facing weak competitors is that

a firm will begin to compromise its cost position or differentiation to achieve both and leave itself vulnerable to the emergence of a capable competitor (Potter, 1998).

5.4.3 Lack of initiatives and self-driving effort

Participants believed that they lacked personal abilities to identify opportunities or resources in their communities, take advantage of such opportunities by themselves and drive their businesses to success. The lack of seeing opportunities and taking actions resulted in projects growing at a slow pace and making little influence in the community than what the beneficiaries expected. Participants linked the barrier to laziness and use of alcohol; whereas some projects beneficiaries were perceived to associate themselves with friends who did not share same interests nor make effort in IGA opportunities.

Self-employed businesses result from an entrepreneur's ability to turn a good idea into a product or service. Challenges typically revolve around ensuring the survival of the business including the ability to build assets, create a solid business model, assemble resources, develop a business plan or marketing strategy and create networks. The success of the venture is almost exclusively dependent on the competencies of the small business owner (McConnell, McFarland & Common, 2012).

5.4.4 Withdrawal from group projects

The findings of study show that withdrawal from group projects is another barrier. Some participants expressed conflicts between project team members, and that subsequent to funding, group project teams were divided. One of the respondents echoed that *'there is a saying that goes that many hands make the good things, but this is not happening'*. Due to differences, project teams did not count on each other nor did they respect each other. Members could not freely express themselves and opinions were likely not encouraged and that led to lack of shared

trust. For this reason, projects engagements ended in disagreements, and members withdrew from projects. A publication by Clements and Gido (2012) states that “although every project team has the potential to be highly effective, there are often barriers that impede a team’s achievement of the level of effectiveness of which it is capable” (p. 339). Moreover, Arrossi, et al. (1994, 2013) found one of the most serious disincentives to community participation and activity is discontinuing in project and programmes. “The feeling that the efforts which have helped to initiate a project might be discontinued discourage residents who may simply withdraw their support” (Arrossi, et al., 2013, p. 74).

5.4.5 Transport

Findings revealed a barrier related to transporting project equipment to project sites, transporting finished goods to the market and beneficiaries re-invested business profit on hired equipment. It appears that transport is critical as it helps beneficiaries to transport their goods to markets. Participants claimed that profits made from the businesses were spent on hiring transport instead of project welfare. Participants further indicated that their finished goods and given equipment were damaged the way before reaching intended destinations due to poor road infrastructure. Esson et al. (2016) presented evidence of how lack of non-road based public transport affected transport, mobility and livelihoods. Public mobility emerged out of cultural geographical concerns at the apparent econocentrism of much prior research; the new mobility paradigm itself neglects the essential livelihood dimensions underpinning much mobility and careful negotiation of complex urban transport systems (Esson et al., 2016). Moreover, transport and level of community infrastructure make it difficult to reach funded community groups and other categories such as young people, older people, minority groups or socially excluded groups for support. Improving road infrastructure would possibly help to alleviate the problem (Big Lottery Fund, 2014; Mufudza, 2015).

5.4.6 Lack of space for business operations

Findings revealed that lack of space for business operations is one of the barriers to sustainable utilization of income-generating funds for OVCs in Oshikoto Region. It seems that participants struggled with finding places ideal for business to operate from, store their equipment and display their finished goods. Respondents maintain that most of the businesses operate from residential areas due to high rental rates. Participants perceived that workers struggled with accommodation and some functional machines were put on sideways due to lack of business space.

5.4.7 Lack of capacity building opportunities

The lack of capacity building opportunities is another barrier to sustainable utilization of income-generating funds for OVC in Oshikoto Region. The participants mentioned that there was community demand for services such as coffins; however, project members did not have tailor-made skills for specific projects such as coffin fabrication. Participants also mentioned that similar projects were many because no training or mentorship was offered to staff and project members. For this reason, project owners relied on their own ideas. Several studies (Big Lottery Fund, 2014; Sinimbo, 2013) have revealed that there are shortfalls in terms of the trainings provided to IGA beneficiaries and found inadequate support from the funding institutions in terms of continued coaching and mentoring. Moreover, Alfeus, (2017) argues that poverty alleviation and community engagement were also hindered by the capacity and ability of different stakeholders to participate as there were gaps in information underpinned by literacy and numeracy levels.

5.4.8 Lack of start-up capital and lack of support for local products

Lack of start-up capital and lack of support for local products is another challenge to sustainable utilization of income-generating funds for OVCs in Oshikoto Region. Although participants were given equipment, they mentioned that they struggled with start-up capital to get businesses off the ground and to buy on-going stock. Once equipment was broken, repair was also a problem, and it was costly as participants had to travel distances to take equipment to town for repair. Participants also mentioned the perception of the local community towards local IGAs. For example, a community perceived certain breeds of chicken as birds/wild animal, and they did not buy them. Similarly, there was less recognition for village salon compared to urban salon due to lack of services such as running water. Adesua-Lincoln (2011) highlights the impact of finance for start-up and growth as the principal factor affecting women's entry into business and their subsequent growth. It appears that female entrepreneurs in African societies were found particularly constrained by their weak financial base and lack of collateral combined with inferiority status of women, their underestimation as economic agents, as well as gender bias embedded in tribal and cultural norms.

5.5 CAREGIVERS' VIEWS REGARDING THE STRATEGIES THAT COULD BE EMPLOYED TO ADDRESS THE BARRIERS TO SUSTAINABLE UTILIZATION OF INCOME-GENERATING FUNDS FOR OVCs IN OSHIKOTO REGION, NAMIBIA.

Caregivers' strategies that could be employed to address the barriers to sustainable utilization of income-generating funds for OVC in Oshikoto Region are discussed in sections 5.5.1- 5.5.6.

5.5.1 Control of duplication of services in one locality

The control duplication of services in one locality is one strategy. Participants articulated that control of land allocation and services is essential. This means that the MGECW and other potential funders should consider the types and number of IGAs to be funded in a certain

locality. Participants viewed this as a strategy because it may assist the community to innovate unique projects that meet community needs and curb against too many similar projects in one locality. Participants also urged local and traditional authorities to support IGAs by availing communal and urban land just for SME purposes. Abuzied (2017) has shown that the control of similar services helps to set up well-structured IGAs that effectively meet the consumers' needs, facilitate an enabling environment for aspiring stakeholders to implement effective IGAs, maximize the utilization of the available resources and foster national interventions towards the support of IGAs. It can further enhance management of customer expectations and improving the physical aspects of logistics service (Giovanis & Tsoukatos, 2013).

5.5.2 Education and training

Education and training is another strategy that could be employed to address the barriers to sustainable utilization of income-generating funds for OVCs. Participants in the study maintained that the learning support services given to them should stress individual and group responsibilities and care towards project success. Participants further requested the development of knowledge and skills to be based on new worldview and new acts on how to manage the business to success. Participants proposed that such teachings can be done through local community platforms such as radio talk's show and community meetings. The need for education and training is emphasized in a publication by Lovett, Clarke and Kilmurray (1983). These authors maintain that the new concept of adult education has gained momentum in meeting the challenge of the later part of the 20th Century. Other authors such as Knowles (1980) and Merriam, (1995) explain that life-long learning reduces unemployment, racial strife, crime, vandalism and poverty. Furthermore, major changes in social attitudes, values and living styles were addressed through adult education. Moreover, income generation interventions such as microfinance and vocational skills training would be addressed while structural factors

associated with HIV risk would be reduced (Kennedy et al., 2015; Mufudza, 2015). Training and education opportunities promote community development, and by assisting in financial management, it also assists in educating IGAs beneficiaries on sustainable livelihoods for themselves and OVCs living with them. Hajdu et al. (2010) further demonstrate that expanded vocational and business training, focusing on locally-appropriate types and scales of businesses, coupled with help to raise start-up capital has the potential to improve poor and/or AIDS-affected young people's chances of securing sustainable rural livelihoods in their futures.

5.5.3 Introducing mentorship programmes

The introduction of mentorship programmes is another strategy. Olivero (2013) defined mentorship as one-to-one mentoring, online mentoring, cross-age mentoring, peer and group mentoring. The mentorship that is required includes mentorship on business savings, and income management by expertise in income generation and business management or successful IGA peers. Participants directed that such guidance be conducted through community meetings on a monthly basis or through a coordinated beneficiary visit to other regions to exchange learning, improve project commitment and ownership.

Mentoring in education is a developmental human project that promotes identity growth, extending beyond pre-set goals, planned activity and one-way learning (Sage Advice on mentoring). Fletcher and Mullen (2012, p. 14) state that “Alternative and traditional mentoring concepts are ideologically disparate but overlap in theory and practice”. Alternative models identified collaborative co-mentoring, mosaic mentoring, multiple level co-mentoring and synergistic leadership. Collaborative mentoring is essential to a climate of interdependence, commitment and empowerment as well as participative leadership, and adult learning, lifelong learning and feminist principles stress the importance of these models (Fletcher & Mullen,

2012). The mentoring model of one-to-one interaction is an important approach to lifelong learning and a pragmatic method of helping diverse citizens to adapt to rapidly changing personal, social, and workplace situations (Cohen & Galbraith, 1995).

5.5.4 Funding agricultural activities

The funding of agricultural activities is one more strategy. This is important because of beneficiaries' continued physically and psychological dependence on animal farming and crop production. Participants asserted that they buy and sell or barter traditional millet known as *mahangu*, fruit juice, dry spinach known as *ombivi*, flowers and fruits. Participants however felt that changes in local weather conditions such as floods or drought positively or negatively affect farming and crop production. In cases of low agricultural harvest, beneficiaries put hope in government grants such as IGA fund, elders' pensions and grants meant for OVCs. Asaah et al., (2011) claimed modern agricultural methods deprived local communities of their natural life of living and traditional knowledge about indigenous species that assist in improving the lives of local people. Taanman, Wittmayer and Diepenmaat, (2012) explain that more programmes need to be encouraged to foster community innovation, build new networks and institutions that influence the speed and direction of transition processes.

5.5.5 On-going monitoring of projects

The other important strategy associated with sustainable utilization of IGA for OVCs is the use of on-going project monitoring. Participants explained that sometimes a project is not doing well, and officers want to check the project management financial books. But, some cultural practices and beliefs prevented them from inspecting the books. Contrary, participants viewed continued inspection of project materials and equipment after educating them through their community meetings on the maintenance of project materials and equipment as important as it reinforces the monitoring of projects. Kaeane and Ross (2012) advocate for a clear exit strategy from the time

beneficiaries enter IGA programmes. Szabo et al. (2013) studied the objectives of long-term monitoring and found that it leads to indirect benefits. The benefits are that the public can become aware by demonstrating new techniques or skills, and by promoting recreation such as creating a community bond through shared interests and gaining indigenous learning on local species, or theories. They also acquire information that assists them to plan and share scientific knowledge that can ultimately influence policy makers such as urban development planners, policy developers and IGA planners, and improve methods of monitoring and evaluation (e.g. selecting the best monitoring method, changing the sampling protocol or design), or to develop new analytical approaches (Tulloch et al., 2013). Other studies including Taanman, Wittmayer & Diepenmaat, (2012) recommended appropriate monitoring strategies and approaches that outline project goals, objectives and how they relate to programme activities within systems change programmes and a monitoring framework that influence and analyze, reflect and adjust project visions, programme visions and societal visions. Evaluation principles for innovative sustainability programmes and removal of conditions visible that constrain sustainable development can help IGAs to prosper (Taanman et al., 2012).

5.5.6 Provision of incubators

The provision of incubators is another strategy. Centre for Economic and Social Services (2002, p. 11) UKBI (UK Business Incubation) definition of incubation states that: “incubation is a unique and highly flexible combination of business development processes, infrastructure and people, designed to nurture and grow new and small businesses by supporting them through early stages of development and change”. In general, a business incubator will focus on a range of services on clients that are designed to help them launch well-managed businesses. This mix of services is generally drawn from: administrative services (photocopying, bookkeeping, etc.); business advice services (coaching, counseling, mentoring, training), technical services

(technical advice, access to expensive equipment, etc.), finance raising, and networking opportunities (between clients, links to wider business community). Other services (loan and venture capital funds, lobbying for special services/ bureaucratic treatment, etc.) are sometimes developed to help clients overcome specific problems in the given business environment (The International Bank for Reconstruction and Development (The World Bank, 2010, p. 11).

In this study, the incubators are needed for facilitation of trading markets and assistance of distant projects with information that can help them to take part of IGA product displays or exhibitions. According to Mahmood et al. (2015), the concept of business incubation has achieved worldwide popularity and has created a platform for the development of SMEs in Africa, North America and Western Europe. The need for more business incubators in Oshikoto Region is consistent with Mahmood et al. (2015) findings in such a way that incubators assist new entrepreneurs with business start-up and entrepreneurship within the local community. Communities can benefit from various incubator services such as help with business basics, networking activities, marketing assistance, assistance with financial accounting, book record-keeping and financial management, access to bank loans, loan funds and guarantee programs, access to business joint venture capital, help with presentation skills, links to higher education resources, links to strategic partners, help with comprehensive business training programs, advisory boards and mentors and technology commercialization assistance (Lesáková, 2012; (Mitra, 2012).

Grimaldi and Grandi (2005) maintained that incubators are considered a means of providing special business development service through innovations. Business incubation renders operational and strategic help for the prosperity and progress of entrepreneurship. It helps companies to progress at optimum level, socially and economically. Business incubators play an

important role in the development of local, regional and national economies through the creation of jobs and innovations. On the same note, Blackburn and Schaper (2012 p. 10) asserted that business incubators can be a means of assisting SMEs and can be especially effective if they are focused on a specific dimension that aligns itself with incubator tenants. Different incubators and their usage can be used as source of benefit and a tool to promote community innovation (Mitra, 2012).

5.5.7 Value Addition

Value addition is another strategy that is outlined in the data. Participants explained value addition as ‘adding worth’ to the primary income generation hand-crafted products to prevent the handmade baskets from losing natural colours and thereby increasing their product value and potential for market sales. Participants believed that adding value to income generation will introduce the IGA products to new markets and encourage the community and visitors to buy the products. Olukunle (2013) supports the notion that value addition can be generated through chain development especially at the stages of production, processing and industrial utilization. Value addition, for example, in agriculture add value to a product by changing its current place, time and from one set of characteristics to other characteristics that are more preferred in the marketplace (Cloete, 2018).

5.5.8 Review Funding

The need to review funding is one of strategies. It is explained in the data that the MGECW and funding agencies consider funding significant individual projects and large-scale community service projects instead of small-group projects. Data further proposed that equipment be accompanied by materials for shelter to keep them safe and that funded beneficiaries contribute a few percentages towards the community for helping OVCs or the elderly. Participants viewed

this as a strategy as it may slow down misunderstandings that hinder group projects from growing sustainably, and allow greater community participation and project control.

5.5.9 Fund renewable energy projects

The need to funding renewable energy projects is also one of the strategies mentioned therein. Renewable energy projects include solar panels to supply electricity where there is no electrical power and to allow use of industrial/heavy duty machine, funding of gas bottles, digging of boreholes to supply water to projects where there is no tap water. According to Li Wen et al. (2013), the most suitable technique for identifying the interests and strategies of actors regarding renewable energy community projects is stakeholder analysis and collective action model of public-private partnerships. Mazzucato and Semieniuk (2018) narrate that successful financing of innovation in renewable energy (RE) requires a better understanding of the relationship between different types of finance and their willingness to invest in renewable energy projects. This finding implies that, local residents, local government or authority, local banks, NGOs, professionals, academics, voluntary groups, interest groups and knowledge expert in empowerment of local communities should network towards a self-sustaining energy community.

5.6 SUMMARY

This chapter has discussed the findings of the study pertaining to the caregivers' barriers to sustainable utilization of income-generating funds for orphans and vulnerable children from the perspective of Officials (O) and Beneficiaries (B) in Oshikoto Region. Firstly, the IGA types were discussed. The discussion shows different types of IGAs practiced and funded in the northern region and the most popular IGAs. The chapter outlined how IGA funds improved the livelihoods of beneficiaries in Oshikoto Region. The ways in which IGA funds improved the

livelihood of beneficiaries in Oshikoto Region include support for families and dependents, self-reliance and creation of other opportunities, ability to buy food and pay schools fees, and the ability to buy uniform and pay for basic services as some more benefits. In contrast, some of beneficiaries explained that IGA funds were inadequate in terms of materials needed to start projects while others asserted that their projects closed down because the IGA funds were insufficient, and the closed-down projects affect income. The chapter also discussed the barriers that hinder the sustainable utilization of income-generating funds for OVCs in the Oshikoto Region. The barriers include marketing, high competition, withdrawal from group projects, lack of transport, lack of space for business operations, lack of space for business operation, lack of capacity building opportunities, lack of start-up capital and lack of support for local products.

The last section of this chapter presented caregivers' views regarding the strategies that could be employed to address the barriers to sustainable utilization of income-generating funds for OVC in Oshikoto Region. These include control of duplication of services in one locality, education and training, introducing mentorship programmes, funding agricultural activities, the need to enact on-going monitoring of projects and provision of incubators. Other strategies mentioned include value addition, the need to review funding and the need to fund renewable energy projects.

In the chapter that follows, I present the study's recommendations and conclusions.

CHAPTER SIX

SUMMARY OF FINDINGS, RECOMMENDATIONS AND DIRECTIONS FOR FURTHER STUDIES

6.1 INTRODUCTION

The purpose of this chapter is to present a brief summary of the findings, recommendations and directions for further studies. The chapter first presents the summary of findings followed by the recommendations. The last section of this chapter presents suggestions for further research.

6.2 SUMMARY OF FINDINGS

The findings of the study revealed a number of positive and negative perceptions of IGA funds towards the improvement of the beneficiaries' livelihoods. The benefits of IGA included the ability to buy food and pay schools fees, uniform and basic services. It appears that some projects improved, and this permitted beneficiaries to support families, children and dependants. Moreover, some projects progressed and created other IGA support service opportunities such as kindergartens, photocopier machines, salon services and the overall local community benefited from making use of such services. This can be the reason why some of the beneficiaries' livelihoods have improved. The negative perceptions of IGAs were the challenges. It seems that some beneficiaries did not find the IGA funds to be useful. It was thus suggested that, group projects must be self-reliant by owning funds and equipment meant for the projects. Furthermore, the findings revealed some IGA recipients had no choice other than to use of funds on buying food and in non-productive purposes. It appears that IGA support were inadequate in materials needed to start the projects while some of the participants asserted that their projects closed down because the funds were insufficient. Also, study revealed that some beneficiaries of closed-down and non-functional projects struggled to put bread on table and pay for basic services and that the IGAs made little improvement to their livelihoods.

Some of barriers to sustainable utilization were outlined. Some of barriers that hindered the success of the businesses were similar business project striving for the same goal and targeted same customers. Other barriers include lack of marketing, high competition, lack of initiatives and self-driving effort, withdrawal from the group projects, transport constraints, lack of space for business operations, lack of capacity building opportunities, lack of start-up capital and lack of support for local IGA products. Study participants explained that this scenario created high competition. In addition, the projects were growing at a slow pace and making little influence in the community than what the beneficiaries expected. There were conflicts between project team members and in some cases group project teams were divided/separated after funds were disbursed. It was revealed that profits made from the business were spent on hiring transport instead of project welfare. Furthermore, finished goods and equipment were damaged before reaching intended destinations due to poor road infrastructure. In addition, the study revealed, that communities' demand for goods and services such as coffins; however, project members did not have tailor-made skills for specific projects on market demand. Participants noted lack of business space as a concern and that some functional machines were put sideways due to lack of business space.

In terms of strategies, participants recommend a reduction in the types and number of IGAs to be funded in a certain locality to avoid too many similar projects in one location. Participants further recommended that education and training be given to beneficiaries to strengthen individual and group responsibilities and care towards project success. It was suggested that the Ministry of Gender and Child Welfare should provide mentorship opportunities to beneficiaries on business savings, and income management, income generation and business management. Participants further recommend on-going monitoring of projects and provision of incubators.

Moreover, participants recommended value addition to local products such as handmade baskets. According to participants, adding value through income generation would introduce IGA products to new markets and encourage the community and visitors to buy the products. The participants also recommended that the MGECW and funding agencies should consider funding significant individual projects and large-scale community service projects instead of small-group projects. The study participants recommended the use of funding agencies to consider funding renewable energy projects such as solar panels to supply electricity where there is no electrical power, industrial/heavy duty machines, funding of gas bottles and digging of boreholes to supply water to projects where there is no tap water. The following strategies are viewed to improve sustainable utilization of IGA funds. The strategies include: control of duplication of services in one locality, education and training through mentorship programmes, funding of agricultural activities, on-going monitoring of projects, provision of incubators, value addition to IGA products, review of MGECW funding and funding of renewable energy projects.

6.3 RECOMMENDATIONS

Based on the findings reported in the study, the following recommendation can be made. The recommendations target the MGECW and the project beneficiaries.

6.3.1 Recommendations to the MGECW

- The MGECW should provide adequate and reasonable materials and equipment to beneficiaries.
- Participants in this study expressed that they had no community teaching tool such as pamphlets or IGA guideline to use for IGA public education to make them understand the IGA programme. Therefore, the MGECW must provide support in the form of IGA popularization through the distribution of educational materials where necessary.

- Participants in this study also remarked that similar projects were many because no training or mentorship was offered to staff and project members. For this reason, project owners relied on their own ideas. The MGECW must provide support by educating IGA beneficiaries on sustainable livelihoods.
- The researcher recommends continued monitoring on the performance of IGAs. In that regard, project beneficiaries should sign memoranda of understanding (MoU) with the MGECW and that the original MoU should be given to beneficiaries to assist in the tracing of the equipment and supplies.
- In this study, it was reported that adding value to the income generation will introduce the IGA products to new markets and encourage the community and visitors to buy the products that are more preferred in the marketplace. The MGECW and funding agencies should consider funding significant individual projects and large-scale community service projects instead of small-group projects.

Finally, the researcher recommends funding of renewable energy projects such as solar panels to supply electricity where there is no electrical power and to allowing the use of industrial/heavy duty machines, funding of gas bottles and digging of boreholes to supply water to projects where there is no tap water.

6.3.2 Recommendations to Project Beneficiaries

- The researcher recommends provision of incubators. Incubators can be a combination of business development processes, infrastructure designed to nurture and grow new and small businesses by supporting them through early stages of development. Incubators can serve as platforms where entrepreneurs can go for business advice services such as coaching, counseling, mentoring, training, technical services, fundraising and networking opportunities with their clients and links to wider business community. Provision of incubators also serves as a facilitation of trading markets and assistance to distant projects with information that can help them to take part in IGA product displays or exhibitions.
- Participants need to be mentored on business savings and income management by experts on income generation and business management or successful IGA peers.
- The study recommends that entrepreneurs should innovate unique projects that meet community needs and guard against many similar projects in one locality.

6.4 DIRECTIONS FOR FURTHER STUDIES

Further research could be conducted to assess challenges experienced by IGA beneficiaries in improving OVCs' livelihoods. Since this study focused on Oshikoto Region, a further study would be necessary to cover other regions to assess perceptions and experiences of beneficiaries on the implementation of IGAs in their specific settings.

6.5 SUMMARY

This chapter has presented a summary of the findings. The findings revealed a number of positive and negative perceptions of the IGA funds towards the improvement of the beneficiaries' livelihood. The positives of IGA were the ability to buy food and pay schools fees, uniform and basic services. The negative perceptions of the IGA were the challenges. It seems that some beneficiaries did not find the IGA funds to be useful. It was thus suggested that, group projects must be self-reliant by owning funds and equipment meant for the projects. The chapter also addressed the recommendation based on the findings of the study. The recommendations are aligned to the transformative paradigms and Asset-Based Community Development (ABCD) approach because they also focus on the need to change the status quo of IGA beneficiaries through the provision of educational opportunities. Finally, this chapter provided the direction for further studies where the emphasis was put on assessing the challenges experienced by IGA beneficiaries to improve OVC livelihoods and also extend the study to other regions in the country.

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APPENDIX A: Interview Schedule for MGECW IGA Beneficiaries

INTERVIEW GUIDE FOR THE INDIVIDUAL OR GROUP IGAs

Greetings, introducing myself and purpose of the study, permission to conduct the study and thanking the participants for allowing the interview to take place (*Signing of the Signed Consent Form*).

CONSTITUENCY NAME: _____
IGA NUMBER: _____
DATE OF INTERVIEW: _____
START TIME: _____

SECTION A: Demographic information

1. Type of the IGA? (refer to checklist)

Project type Output type

2. Gender

Female

Male

3. Age Group

Less 18 yrs. 18-29 30-45 46-59 60+

Male

Female

Total

4. Marital status

Single

Married

Divorce

Widow/widower

Separated

Cohabiting

5. Educational Level

None

Certificate

Basic diploma

Post Graduate

6. Years of professional experience in IGA

SECTION B: What are the caregivers' barriers to sustainable utilization of income-generating funds for orphans and vulnerable children in the Oshikoto Region?

1. Tell me how you started your IGA activities, including how you came to know about the IGA fund, the year you received the fund from MGECW, what prompted you to start IGA project and how you progressed from the time you have started?
2. How did the IGA fund improve your livelihood and your family?
3. What kind of support or training have you received in relation to your income-generating activities, duration of the training?
4. How did the support or training help you to strengthen your income and your family?
5. What is your family's main source of income?
6. Approximately, how much do you monthly and annually earn from your project and how the income helps you to sustain your family?
7. What barriers prevent you from using this fund sustainably?
8. How do you manage the fund you receive from MGECW?

SECTION C: What strategies could be employed to address the caregivers' barriers to sustainable utilization of income-generating funds for orphans and vulnerable children in the Oshikoto Region?

1. Have you experienced problems in sustaining the family with the income-generating fund, if yes?
2. In what areas have you experienced problems?
3. What would you suggest can be improved to better support caregivers and their vulnerable children?
4. Do you have any other information or available documentation I may review to help this study?

FINISHING TIME: _____

Thank you very much for your time and participation!

INTERVIEW GUIDE FOR OFFICIALS

Greetings, introducing myself and purpose of the study, permission to conduct the study and thanking the participants for allowing the interview to take place (*Signing of the Signed Consent Form*).

DATE OF INTERVIEW: _____
POSITION: _____ (optional)
START TIME: _____

1. Gender

Female

Male

2. Age Group

Less 18 yrs.	18-29	30-45	46-59	60+
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Male

Female

Total

3. Marital status

Single

Married

Divorce

Widow/widower

Separated

Cohabiting

4. Educational Level

None

Certificate

Basic diploma

Post Graduate

5. Years of professional experience in IGA

SECTION A: What are the caregivers' barriers to sustainable utilization of income-generating funds for orphans and vulnerable children in the Oshikoto Region?

1. Tell me how you started your IGA activities in the Region, including how you made it known to the community and how the funded projects progressed from the time you have started?
2. How does the IGA fund improve the livelihood of the families in the Oshikoto Region?
3. What kind of support or training have you given the project owners and duration of the training?
4. How did the support or training help the project owners to strengthen their income?
5. What is the family's main source of income in Oshikoto Region?
6. Approximately how much does the project generate monthly and annually and how does the income help the owners to sustain their families?
7. What barriers prevent the project owners from using this fund sustainably?
8. How do you manage the fund you receive from MGECSW?

SECTION B: What strategies could be employed to address the caregivers' barriers to sustainable utilization of income-generating funds for orphans and vulnerable children in the Oshikoto Region?

1. Did the officials experience problems in sustaining the family with the income-generating fund, if yes?
2. In what areas have you experienced problems?
3. What would you suggest can be improved to better support caregivers and their vulnerable children?
4. Do you have any other information or available documentation I may review to help this study?

FINISHING TIME: _____

Thank you very much for your time and participation!

APPENDIX B: University of Namibia Recommendation Letter



ETHICAL CLEARANCE CERTIFICATE

Ethical Clearance Reference Number: FOE/182/2017

Date: 24 April, 2017

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: Caregivers' Barriers To Sustainable Utilization Of Income Generating Funds For Orphans And The Vulnerable Children In The Oshikoto Region Of Namibia

Nature/Level of Project: Masters

Researcher: Wilhelmine Himulayi

Student Number: 200341138

Faculty: Faculty of Education

Supervisor: Dr. A. Kanyimba

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.

Prof. P. Odonkor: UREC Chairperson

A handwritten signature in black ink, appearing to be "P. Odonkor", written over a horizontal line.

Ms. P. Claassen: UREC Secretary

A handwritten signature in black ink, appearing to be "Paula Claassen", written over a horizontal line.

APPENDIX C: Ministry of Gender Equality and Child Welfare Approval Letter



REPUBLIC OF NAMIBIA

MINISTRY OF GENDER EQUALITY & CHILD WELFARE

Tel. No: (061) 283 3159

Fax No. (061) 238941

Private Bag 13359

Windhoek

Ref: 21/S.12R

Enquiries: Mr. Josia Kavaa

23 September 2019

TO WHOM IT MAY CONCERN

**RE: CONFIRMATION LETTER OF MS. WILHELMINE HIMULAYI FOR
RESEARCH IN OSHIKOTO REGION**

This letter serves to confirm that Ms. Wilhelmine Himulayi conducted research in Oshikoto Region, in consultation with Ministry's staff members based on her request dated 06th November 2017.

Ms Himulayi was provided with Ministerial funded list of Income Generating Activities (IGAs) of Oshikoto region for her research purposes.

It should be noted that the Ministry of Gender Equality and Child Welfare implement IGAs to increase women's economic opportunities by providing materials and equipment throughout the whole country.

Yours sincerely.

Ms Wilhencia Uiras
Executive Director

Cc: Chief Community Liaison Officer
Oshikoto Regional Office

