

**INVESTIGATING THE INCOME GENERATING ACTIVITY FUND (IGA)
AND ITS EFFECT ON WOMEN ENTREPRENEURS IN WINDHOEK
NAMIBIA**

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JOSEPHINE NOMBEKO GWAMA

220021333

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SUPERVISOR: DR. ELISHA WOYO (UNAM)

ABSTRACT

The purpose of this study was to establish how the Income Generating Activities fund (IGA) has impacted women entrepreneurs in Windhoek, Namibia. The study used a qualitative research design. A phenomenology approach was used as it looked at ways women entrepreneurs made sense of the world around them. Judgmental sampling was used to select a sample of 10 women entrepreneurs who were willing to give useful information for the purpose of the research. The data collection method used was in-depth interviews using an interview guide as an instrument. The Timmons model of entrepreneurship framework was used as an entrepreneurial model was to identify factors that contribute to the success of a business. There are three main factors: opportunity, resources and the team, which have been used in the real world by practitioners and academics who have found the Timmons model of Entrepreneurship useful in assessing the phases that an entrepreneur goes through to establish an enterprise. There were 61/86 females who received funding. It was found that 9/10 were very satisfied with their material and or equipment and 8/10 of the women faced no challenges. As a result respondents wanted more equipment and or material in the future. The women entrepreneurs were happy with the way the IGA fund was being run. As a result of the Ministry of Gender Equality and Child Welfare (MGE CW) helping to finance 8/10 of women entrepreneurs in Windhoek. There needs to be an ongoing consensus to keep the number of women financed in the same range, this allows more women the opportunity to start their business. Thereby by empowering more women to be active in the Namibian economy.

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GEM	Global Entrepreneurship Monitor
MSME	Micro, Small and Medium Enterprises
NDCPS	Namibia's 5th National Development Plan
NGOs	Non-Governmental Organizations
MGEQW	Ministry of Gender Equality and Child Welfare
MWACW	Ministry of Women Affairs and Child Welfare

List of Abbreviations and/or Acronyms

DWA	Department of Women's Affairs
IGA	Income Generating Activities fund
GEM	Global Entrepreneurship Monitor
MSME	Micro, Small and Medium Enterprises
NDP5	Namibia's 5th National Development Plan
NGOs	Non-Governmental Organisations
MGE CW	Ministry of Gender Equality and Child Welfare
MWACW	Ministry of Women Affairs and Child Welfare

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Thank you, Lord, when you open doors, no one can close them.

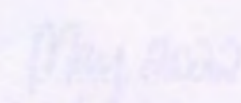
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Dedication

To my loving mother Vivienne Nomakaya Gwama Tjapepua who passed away due to COVID-19. You were my number one supporter and could understand the trials I faced as you did your Masters before me. I dedicate this thesis to you as you were proud to see me undertake the same journey you took. To my spiritual mother Anne Sutherland who also passed away due to COVID-19, your words of wisdom have inspired me to carry on!

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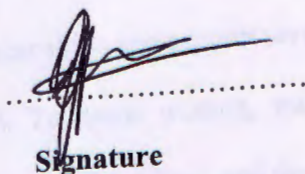

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Declarations

I, Josephine Nombeko Gwama, hereby declares that this study is my own work and is a true reflection of my research, and that this work, or any part thereof has not been submitted for a degree at any other institution.

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CHAPTER ONE

1. INTRODUCTION

1.1. BACKGROUND OF THE STUDY

In the 1980s, Namibia's Income Generating Activities (IGAs) were sponsored mainly by churches to create employment and improve livelihoods. After the Namibian independence in 1990 the responsibility was taken over by various stakeholders, including Non-Governmental Organisations (NGOs) and various women political parties and government departments (Shiviya, 2021). The Ministry of Women Affairs and Child Welfare (MWACW) was established in 2000 from the Department of Women's Affairs (DWA) who financed IGAs after independence. To reflect a broader gender and development, the Ministry of Gender Equality and Child Welfare (MGE CW) was renamed in 2005. Gender related economic issues form the base of the 2010-2020 National Gender Policy, and gender related economic empowerment includes access and control of "resources such as credit, land, access to information, business skills and support services" (Ministry of Gender Equality and Child Welfare, 2017). To assist women, was the main driving force of the Income Generating Activities (IGAs) fund, and the programme mainly focuses on purchasing material and equipment for beneficiaries, no money is given.

Reducing unemployment and stimulating economic growth is of importance to academics and policymakers, thereby the power of entrepreneurial support programs has become a beneficial tool (Burton, 2020; Srhoj, Skrnjaric and Radas, 2019). The unemployment rate in Namibia increased to 2.79 percent in 2020 from 2.04 percent and was expected to reach 36.80 percent by the end of 2021 (Trade Economics, 2021). Entrepreneurship has been regarded as a socio-economic tool to stimulate economic

growth in developing countries, where over 75 percent of the formal workforce is employed by small and medium sized companies (Lall & Chen, 2019). Entrepreneurial development is still small in terms of overall aid disbursements, funding for entrepreneurship, business development and social enterprise programs.

In Europe, United States, Canada, and Japan, small and medium sized enterprise (SMEs) projects' growth is attributed to donors; funding in East Africa, West Africa, South Africa and India (Burton, 2020). The Namibian government also undertook to foster economic growth and development to lower poverty and unemployment by having policies on Micro, small and medium enterprises (MSMEs) which play a key role in job creation and income generation (Ministry of Industrialisation, 2016-2021).

Xiang and Worthington (2017) further explains that small and medium sized enterprises (SMEs) lack sufficient funding, thereby governments intervene in the form of financial assistance, focusing on direct subsidised credit programmes and indirect credit guarantee schemes. There are business development grants that provide smaller grant amounts that benefit a larger number of beneficiaries in the form of support in the acquisition of machinery and learning activities, thereby loosening capital constraints of smaller firms. These business development grants are a vital tool to policy makers in developing countries (Srhoj, Lapinski, & Walde, 2020). Developing countries are also faced with high unemployment, poverty and inequality, therefore grants have been used as a tool which has had the side effect of creating further reliance on government grants (Global Entrepreneurship Monitor, 2019-2020).

Though financing is necessary for the growth and sustainability of small and medium sized enterprises (SMEs) women entrepreneurs face greater obstacles in securing financial capital compared to male entrepreneurs (Srhoj, Skrinjaric, Radas & Walde,

2019; Nyikos, Bères, Laposa, & Zàvecz, 2020). More than half the world's population is made up of women, yet women own less than 30% of all businesses in developed countries like Sweden and the USA, and even less in specialised sectors (Srhoj, Skrinjaric, Radas, & Walde, 2019). Namibia's National Gender policy 2010-2020 identified key programmes in gender, trade and economic empowerment important in reducing gender inequalities. Gender related challenges are: access and control of resources such as credit, land access to information on markets, business skills and support services (Ministry of Gender Equality and Child Welfare, 2017).

For the Ministry of Gender, Equality and Child Welfare (MGEWCW) in Namibia, in terms of Income Generating Activities (IGAs) Support, they came up with a programme that would assist communities socio-economically. This was through materials and equipment to assist women's economic opportunities as there was an identified need (Ministry of Gender Equality and Child Welfare, 2017). The objectives of the Income Generating Activities Support Programme (Ministry of Gender Equality and Child Welfare, 2017) is to achieve an increase in women's economic opportunities through financial resources and services. Also, knowledge building through skills training for every IGA beneficiary, technical support to women beneficiaries in business associations, assisting the link with information to encourage market and value addition and assist in partnering among government departments, the private sector and civil society.

The principles behind the programme reflect the experience of other economic empowerment programmes that have been used such as Women's Economic Empowerment: Being economically empowered assists a woman thrive and progress financially, and gives one the power to make financial decisions. The fund helps by

investing in women's economic empowerment by leading women on a path to gender equality, poverty alleviation and inclusive economic growth. Community participation: Ownership and control of the development process at all stages by community participation is also a key area.

The fund ensures active participation of beneficiaries in the assessment, analysis, planning, implementation, monitoring and evaluation of the fund. Accountability: The beneficiaries are accountable for specific outcomes such as reports by regularly collecting disclosing and reporting. A memorandum of agreement is signed for optimum utilisation of materials and equipment. Evidence-based programming: The fund uses innovative idea-testing in selected sites to collect, monitor and evaluate data for ongoing improvements. Technical expertise in economic strengthening: By using technical experts and consultants where applicable, the fund is able to give advice on viable applications that would need assistance. Coordination and partnerships: To stop overlaps or conflicts, the fund follows the practice of promoting information exchange, coordination, referral systems and partnerships among stakeholders (Ministry of Gender Equality and Child Welfare, 2017).

Women entrepreneurs find themselves distinguishing themselves from their male counterparts by creating an identity of "her" own rights. This has led to research that shows that there is a difference between women and men entrepreneurs (Ming Yen Teoh & Choy Chong, 2014; Berguiga & Adair, 2021). Therefore, more research based on women entrepreneurs and development using IGAs is needed to gain a broader insight into their business development.

It has been 20 years since the Ministry of Gender, Equality and Child Welfare (MGEWCW) started an Income Generating Activity Fund (IGAs) in 2001 (Office of the

Prime Minister, 2021). The fund offers grants mainly to women who to date have received 75% of the fund. The grants are in the form of materials and equipment, ranging in amounts of N\$5000 to a maximum of N\$30 000 (Financial Literacy Initiative, 2021). Namibia's 5th National Development Plan (NDP5) gender equality strategies seek to ensure financial inclusion of women in Micro, Small and Medium Enterprises (MSME) (National Planning Commission, 2017-2022). The aim of the study is to determine how the Income Generating Activities Fund (IGAs) has affected women entrepreneurs in Windhoek Namibia, and the current interactions to gain insight into the running of the grant.

1.2 STATEMENT OF THE PROBLEM

According to the Ministry of Gender Equality, Poverty Eradication and Social Welfare (2008 -2018) the policy objective is to promote women's economic opportunities by providing them access to productive resources and services, through the Income Generating Fund (IGA) programme. Women are taking more initiatives in some economies even though they are still behind men (Global Entrepreneurship Monitor, 2019). According to Srhoj, Skrinjaric, Radas, and Walde (2019) women in developing countries find it harder to acquire the necessary human, social and financial capital for their businesses compared to their male counterparts. The majority of women tend to be in low technology sectors, as they are less likely to be educated in science, technology, engineering or mathematics. Studies have also shown that there is discrimination by financial intermediaries against women who are in need of financial assistance (Nieman & Niewenhuizen, 2019; Aristei & Gallo, 2020; Rudhumbu, du Plessis, & Maphosa, 2020). This study seeks to assess how the Income Generating

Fund (IGA) has financially assisted women who were unable to raise capital for their businesses, as these women tend to be in low technology sectors.

1.3 OBJECTIVES OF THE STUDY

The main objective of this study is to establish how the IGA fund has impacted women entrepreneurs in Windhoek, Namibia. Specifically, the study seeks:

- To determine the number of women entrepreneurs who have accessed the fund;
- To investigate the adequacy of the funding received by the women entrepreneurs;
- To explore the main challenges that the women entrepreneurs experienced with the fund;
- To assess ways of improving the operations of the fund to sustain women entrepreneurs.

1.4 SIGNIFICANCE OF THE STUDY

The findings of the study are to provide information on how the fund has assisted women and the impact the fund has had on their businesses, by giving more insight into the fund and how the beneficiaries viewed the fund either positively or negatively.

The information is able to assist the MGECW, taxpayers and donors by evaluating if the grant was a success or failure and ways of improving service delivery to the beneficiaries. Non-profit stakeholders were able to see if there was a gap that they could fill, in assisting women and improving on the delivery processes.

1.5 LIMITATION OF THE STUDY

The study tried to anticipate some limitations in the proposal, but further limitations were encountered such as a delay in receiving approval from the MGECW in the form of an approval letter as procedures were not clearly defined by all staff members. MGECW staff working in the IGAs department were not available as they travelled to other regions, thereby departmental staff were unavailable, a different division was able to assist. Information received from the MGECW was limited, starting from the 2014/2015 financial year, with the 2018/2019 financial year consolidated with the 2019/2020 due to COVID-19 according to a staff member. Contact details for the beneficiaries provided were from the 2016/2017 financial year to 2019/2020 only. The language barrier was a problem as a significant number of women beneficiaries only spoke Oshiwambo and could not be interviewed as the researcher spoke English and Afrikaans only, due to time constraints they were not included in the interview. COVID-19 was anticipated but the extent of how it would affect social interaction was not realised as different strains had further negative social outcomes. Thereby the researcher had to use telephonic interviews as a research instrument, instead of meeting women one on one as normally expected in an in-depth interview.

1.6 DELIMITATION OF THE STUDY

The study focused on women in the city of Windhoek who had received funding from the IGA fund. The study determined how many women accessed the fund and whether they were still in business, and the challenges and successes they experienced.

CHAPTER TWO

2. LITERATURE REVIEW

2.1 INTRODUCTION

In the 2019 Global Entrepreneurship Monitors (GEM) research it was found that men were motivated financially in their objectives and were more likely to continue family businesses compared to women. The research also found that women are purpose driven and motivated by wanting to make a difference in the world (Global Entrepreneurship Monitor, 2019). To date, only 4% of articles address public policies designed to support women entrepreneurs, therefore little is known on how public policies impact women entrepreneurs and the efficacy of the policies (Srhoj, Skrinjaric, Radas, & Walde, 2019).

Policies that deal with procurement to assist women, veterans, minorities and persons with disabilities are common globally, in developing countries like Uganda and Kenya, it has not really worked, (Oluka, Okoche, & Mugurusi, 2021). Women have advanced their rights in society but still face barriers such as financial access, to resource limitations, where women tend to be risk averse and loans are predominantly given to men. Lack of support structures is another barrier as women have to face going into business alone without help (Nieman & Niewenhuizen, 2019).

Women face the barrier of having to balance business and family responsibility as the family responsibility takes time and a business also takes time to establish. Negative sociocultural attitudes are another barrier as some cultures have negative reactions to women working in mainly male dominated businesses, causing gender discrimination

and bias. Lack of business education is a barrier women face, as most women tend to focus on other educational avenues instead of business studies (Nieman & Niewenhuizen, 2019; Tripathi & Singh, 2018; Khan & Rowlands, 2018).

The purpose of this chapter is to review existing literature on how the IGA fund impacts women entrepreneurs. The literature review looks at entrepreneurship and income generating activities, women entrepreneurship and challenges faced by women entrepreneurs. It also looks at funding of entrepreneurs and the theoretical framework which illustrates how women can become successful and how universal processes can assist women grow their businesses. The literature reveals that knowledge of the processes can assist women have background knowledge into how to attain and maintain economic growth.

2.2 DEFINING ENTREPRENEURSHIP AND INCOME GENERATING ACTIVITIES

The definition of entrepreneurship has evolved since the 1930s with different schools of thought such as the innovation school of thought and the resource school of thought. The innovation school of thought views entrepreneurship as a person's ability to be innovative while the resource-based school of thought views entrepreneurship as an economic activity (Rudhumbu, du Plessis, & Maphosa, 2020). Kuratko (2014) has defined an entrepreneur as an individual that recognises opportunities where others see chaos or confusion, they bring about change in the marketplace by being a driving force and challenge the unknown and endlessly create the future. Entrepreneurship is important as it helps to grow market economies and generates innovative businesses that foster competition and support economic growth (Ghouse, Durrah, & McElwee, 2021)

Income Generating Activities (IGA) are considered as small-scale business activities that help individuals that are not able to financially afford items or revenue to start their business (Shiviya, 2021). Interchangeably business development grants as a term is also used as the grants provide smaller grant amounts that can support a larger number of smaller beneficiaries in the form of machinery, tools, equipment and learning activities that help loosen capital constraints of smaller businesses (Srhoj, Lapinski & Walde, 2020). Another interchangeable word is public procurement, that is, a tool that addresses socio-economic challenges faced by women, veterans, minorities with disabilities in today's society where the developed and developing world use preference schemes and sets aside policies to address inequalities and imbalances (Oluka, Okoche, & Mugurusi, 2021).

2.3 WOMEN AS ENTREPRENEURS

Women entrepreneurs play a major role in building the small business sector and driving enterprise in developing economies. Evidence from Oman, Iran, Uganda, India, the Middle East and other developing economies has shown that women entrepreneurs are the driving force of economic growth (Ghouse, Durrah, & McElwee, 2021; Sallah & Caesar, 2020; Kothari, 2017). Women make about 50% of the global population and 40% of the global workforce yet are underestimated and underrepresented in critical areas of national economies (Rudhumbu, du Plessis, & Maphosa, 2020).

In the past decade research has shown an increase in women entrepreneurship in developing than developed countries, women invest 90 percent of their income into their families education, health and nutrition compared to 30-40 percent for men (Kothari, 2017). Even though demographics of male and female entrepreneurs may be

similar there are differences in motivation and challenges, which has given a rise in studying women entrepreneurs separately (Shastri, Shastri, Pareek, & Sharma, 2021).

Even though women are considered as social and economic change agents, their work in the entrepreneurial arena is understated and undervalued. Despite this, women in developed countries are prompted by opportunities while in less developed countries are motivated by necessity (Anderson & Ojediran, 2021; Rudhumbu, du Plessis, & Maphosa, 2020). Further reports show that the highest rate of women entrepreneurs at 27% are in sub-Saharan Africa, but in the Middle East and North Africa only 4% of businesses are run by women. (Anderson & Ojediran, 2021).

There are still gaps in women entrepreneur research as reiterated in the introduction of the study. To date, only 4% of articles address public policies designed to support women entrepreneurs, therefore little is known on how public policies impact women entrepreneurs and the efficacy of the policies (Srhoj, Skrinjaric, Radas, & Walde, 2019). Sallah and Caesar (2019) state that even though women entrepreneurs has gained notoriety among researchers and policy makers in the past decade the focus tends to be on developed economies, therefore there is a need for more research on developing economies.

2.4 CHALLENGES FACED BY WOMEN ENTREPRENEURS

Even though women entrepreneurs play an important role in the economic well-being and development of their families and countries, they do not perform as well as men in some cases due to lack of social capital (Sallah & Caesar, 2020) . Most problems are mostly in developing countries causing women business to experience underdeveloped growth, therefore they lag behind male owned businesses (Sallah &

Caesar, 2020). Recent empirical research has also shown that women's participation in entrepreneurial activities is merely half that of men as this is due to socio-cultural barriers based in traditional conservative values which lower the growth of women entrepreneurs (Shastri, Shastri, Pareek, & Sharma, 2021).

Even though women face various barriers a research study conducted on women entrepreneurs in South Africa, Nieman & Niewenhuizen (2018) found mitigating successes that women experienced as business women. There is profitability due to women not being able to be financially independent in the past, but there is a drive to have their own business and become profitable. Social recognition is being recognised as peers, society and male peers are relevant success factors for women entrepreneurs. Customer and employee satisfaction as successful women who exceed tend to please customer through quality service and products. Employees are encouraged who can help in the business process. Diversification into related products or services, opening new markets for existing markets or services and new products or services for new markets.

Diversity is considered high by women seeking innovative products and services. Flexibility as women entrepreneurs are able to focus on their business and still take care of personal responsibility (Nieman & Niewenhuizen, 2018).. Personal freedom which Allows women entrepreneurs to be able to develop skills and knowledge, network and seek government tenders or grants. Security as having a business allows for a steady income, financial independence, high incomes, wealth, and autonomy when one becomes a success as a woman (Nieman & Niewenhuizen, 2018).

There are a number of studies that continue to list the successes of women entrepreneurs but this is mitigated by the challenges that they face which include lack

of access to finances and personal assets, stereotyping, fear of failure (psychological) lack of education and training, socio – cultural boundaries, limited network, social networks and role models that can assist their businesses to grow (Rudhumbu, du Plessis & Maphosa, 2020; Shastri, Shastri, Pareek, & Sharma, 2021).

Rudhumbu *et al.* (2020) further illuminates the challenges by saying that women entrepreneurs in developing countries are not able to raise funds or run a business due to lending institutions requiring collateral. Furthermore women entrepreneurs are marginalised and not taken seriously from customers to suppliers. Due to cultural issues women are not in possession of their personal assets to use as collateral and access funding. Inferior education plays a role as well, as these women tend to not have knowledge of sources of funding and how to access the funds with a business plan.

As some women entrepreneurs in developing markets make inroads into male dominated business areas, there are still a large amount of women who are struggling to grow their business and the research is lacking to show an economic impact that women entrepreneurs have made (Sallah & Caesar, 2020) Namibian women entrepreneurs faces the same challenges as developing countries, but there are policies that assist women and innovation support programmes that also target women in the Biosciences (National Commission on Research Science & Technology, 2019).

2.5 FUNDING OF ENTREPRENEURS

From microloans to venture capital investments it is recognised that a new venture needs external source of funding to be able to grow and survive. Entrepreneurs have rarely enough internal financial resources and will fail if they cannot attract external

financing, external capital helps to lower risk of failure in the start-up phase (Warhuus, Frid, & Gartner, 2021).

There are structural differences between male and female owned businesses, female owned businesses tend to be younger, smaller, less growth oriented, operate in less capital-intensive industries and organised as sole proprietors. Therefore, they are considered as riskier by banks (Berguiga & Adair, 2021).

As noted, financial capital is an important resource for growing businesses, yet there is evidence that women entrepreneurs attract less early-stage equity investment in the form of venture capital and angel investing. Reasons that have been given are that women led ventures focus on lower growth market opportunities, women tend to focus on female oriented industries and successful entrepreneurs are described as risk takers a masculine trait (Edelman, Donnelly, Manolova, & Brush, 2018; Balachandra, 2020).

In developing countries preference schemes and set aside public procurement policies for the youth, women and persons with disabilities have not really worked. In countries like Uganda and Kenya it is attributed to ambiguous procurement laws, purchase quantities of public organisations, bureaucracy and woman only businesses unable to execute contracts (Oluca, Okoche, & Mugurusi, 2021).

Most research on funding and particular funding in regards to women entrepreneurs are largely based on developing countries. As the type of funding available range from own funding, micro lending, financial institutes (banks) venture capital, angel funding, and grants there is some focus on these differing funding options but research on developing countries and particular women entrepreneurs is not readily available.

2.6 THEORETICAL FRAMEWORK

The Jeffrey A. Timmons formulated the Timmons model of entrepreneurship in 2005. The framework is as an entrepreneurial model used to identify factors that contribute to the success of a business (Yu Ghee, 2018). There are three main factors, opportunity, resources and the team. These have been used in the real world by practitioners and academics who have found the Timmons model of Entrepreneurship useful in assessing the phases that an entrepreneur goes through to establish an enterprise (Yu Ghee, 2018).

Figure 2.1 shows these three key elements in a diagram as: opportunity, resources and the team. These are the main factors with other influences that direct the process to its conclusion which need to be balanced. An entrepreneur is seen as standing on a large balancing triangle, consistently balancing opportunities, resources, and teams which rarely match.

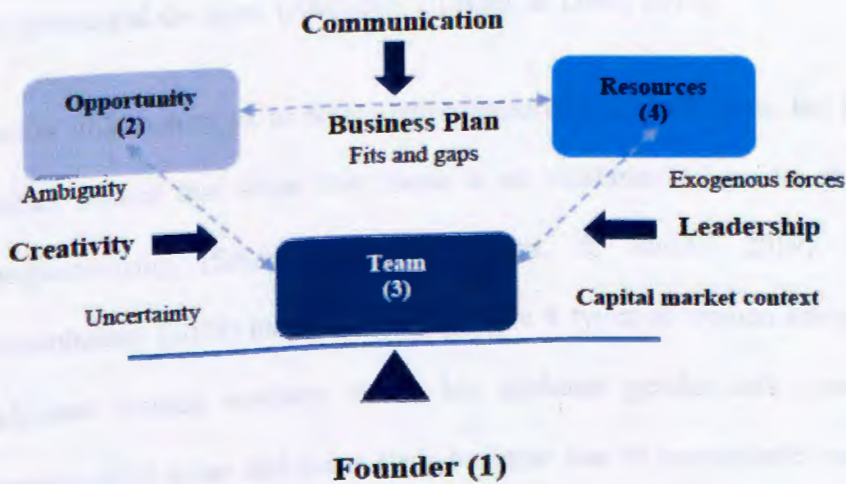


Figure 2.1: Timmons Model of Entrepreneurship

Note: The Effect of Social Capital of Entrepreneurs in Entrepreneurial Process, Muhamad Humam and Melia Famiola Hariadi

2.6.1 The Founder

The entrepreneurship concept was established in the 1700s and has evolved, in the 20th century economist Shumpeter (1934) coined an entrepreneur as “creative destruction” as a attribute. Therefore a entrepreneur task was to destroy old industry and set up a new and better way of industry. The term evolved again as Hoselity (1960) stated a entrepreneur is a person who buys at certain price and sell at an uncertain price. While Leibenstein (1968) stated that an entrepreneur owned all resources and launches it to the market which responds to a deficient market. In 1985 Kirzner considered an entrepreneur someone who perceived profit opportunities and worked to satisfy current unsatisfactory needs. While in 1991 Bygrave and Hofer stated an entrepreneur as a person who sees an opportunity and creates an organisation. In 2000 Panda listed an entrepreneur as having production resources that are used, buys raw materials and sets up an organisation. Then managess the processes of innovation, surveillance and coordination of production which are undertaken, thereby Embarking on entrepreneurial decision. (Abdullah, Ul Hadi, & Dana, 2018).

Studies differentiate as to what entrepreneurship is defined as, but there are also various studies that show that there is an existance of gender differences in entrepreneurship (Srhoj, Skrinjaric, Radas, & Walde, 2019). Nieman and Niewenhuizen (2019) indicates that there are 4 types of women entrepreneurs. The traditional women business owner has tradional gender role views with their entrepreneurial ideas and starts their business due to econonimic constraints. The innovative women business owners has no traditional gender role views and the focuse is on entrepreneurial ideas.

Business is started due to limited career prospects in large organisations. The domestic women business owner has a high attachment to traditional gender roles, work is given up to have children, and their business is motivated to self sufficiency providing high quality goods and service. The radical women business owner has no commitment to entrepreneurial ideas or traditional gender roles. They are young, without children, well educated and limited work experience. Knowing the characteristics of the type of women entrepreneurs helps to determine the character of the women entrepreneur that is able to access a fund.

2.6.2 Opportunity

The Timmons model starts with opportunity as the first part of the entrepreneurial process and this is mainly the responsibility of individual entrepreneurs to identify opportunities to pursue. Opportunity is considered as the main driving force in the Timmons model and of more importance than talent or competence of the lead entrepreneur. Investors who look at many ideas will only choose a small fraction, the founder needs an idea that is unique to gain interest, therefore thinking money is a mistake at the beginning of the entrepreneurial process (Humam and Hariadi, 2019, Yu Ghee, 2018).

Opportunity is a critical step, and a business opportunity is considered as the “potential demand that drives the value creation process potential, while with good products and services above customer’s expectation leads to potential demand” (Adhitama, 2015). on the other hand, Nieman and Niewenhuizen (2019) states that an opportunity is a “gap left in the market by those who currently serve it and have the qualities of being attractive, durable and timely”.

Creativity featured in (figure 2.1) the Timmons Model of entrepreneurship needs to be mitigated by balancing the uncertainty and opportunities found in the creative process while reflecting the ever-changing market trends (Humam & Hariadi, 2019; Adhitama, 2015). Nieman and Niewenhuizen (2019) elaborates by saying that all entrepreneurs enter the business environment with creative intervention and creativity is furthermore considered; “unusual, uncommon, unique, something with surprise value, practical functional, feasible, understandable and also able to be used by others”.

In Europe one of the key competences in the European Commission report is entrepreneurship and creativity which is an important trait of an entrepreneur, there are many creativity definitions but there is a trend to consider creativity as a core success factor that results in higher quality and customer satisfaction (Camacho-Minano & del Campo, 2017). Blanchard, expanded on creativity by saying it removes fear of failure, research is done frequently, tests new ideas and introduces the public to something new (Nieman & Niewenhuizen, 2019).

A business plan as a communication tool featured in (figure 2.1) Timmons Model of entrepreneurship assists the entrepreneur by giving a written presentation that explains the business, management team, products or service, goals with strategies for reaching the written goal (Nieman & Niewenhuizen, 2019). Also, an outline of a business plan uses the following standard format and layout such as cover sheet, table of contents, summary/ Executive abstract, business and product or service description, marketing plan, operations plan, management plan/team, sustainability plan, and financial plan/critical risks. There are different variations of business plans but the main theme is to communicate and give a road map as to where the business is going. The IGAs

fund application process makes having a business plan mandatory (Ministry of Gender Equality and Child Welfare, 2017)

2.6.3 Resources

Resources is the second part of the entrepreneurial process, requiring that entrepreneurs to efficiently utilize resources to successfully pursue the identified opportunity (Humam & Hariadi, 2019). Entrepreneurs think that this means money but according to Timmons this is a mistake as an entrepreneur should start small and think big by using their own power (Adhitama, 2015). On the other hand, Nieman and Niewenhuizen (2019) clarify with the statement and state that resources are the possessions that an entrepreneurs uses to build a business opportunity. They include the following major resources; financial resources, human resources, physical resources and information resources to make decisions.

Thereby, business development grants under financial resources offer small acquisition of machinery, tools and equipment and learning activities as an attractive tool for policy makers in developing countries. These grants have been proven to support the survival of young start-ups (Srhoj, Lapinski, & Walde, 2019; Burton, 2020). Other authors like Xiang and Worthington, 2017; Srhoj, Skrinjaric, Radas, and Walde, 2019; Srhoj, Skrinjaric, and Radas, 2019, concur with this assertion. The Income Generating Activities Fund (IGA) main objective is to empower women and men and promote self-reliance, by providing materials and equipment, skills training and support women in business association activities (Ministry of Gender Equality and Child Welfare, 2017).

Srhoj, Skrinjaric, Radas, and Walde (2019) found through their investigation that grants that were too small had no effect in making an impact on banks when seeking further investment, this means that women entrepreneurs need to impact company performance by “nudging and behavioural additionality”. As briefly mentioned women tend to be risk -averse compared to men therefore women may impede investment into their business (Berguiga and Adair, 2021; Srhoj, Skrinjaric, Radas, and Walde, 2019). Additionally Berguiga and Adair (2021) cited discrimination against women and microenterprises (below 5 or 10 employees) have insufficient collateral as a norm, which results in risk averse banks denying credit. Rudhumbu, du Plessis and Maphosa (2020) who did research on women entrepreneurs in Botswana found that women failed to access finances due to failure to have personal assets such as collateral and a negative perception from financial institutions that women are not serious, and may waste scarce financial resources.

When it comes to grants that focus on women entrepreneurs, many governments put in place gender specific policies to help women owned business, as previously noted entrepreneurship literature shows only 4% of articles tackle public policy supporting women entrepreneurs (Berguiga & Adair, 2021; Srhoj, Skrinjaric, Radas, & Walde, 2019). This means that more data is needed to evaluate the effects of grants on women entrepreneurs to gain a broader perspective into the effect of these grants on women.

Human resources in the form of labour in businesses are considered as the people who bring their effort, skills, knowledge and insights to make a business successful. They include four groups (top management, middle management and professional staff, supervisory management and non-management workers (Nieman & Niewenhuizen, 2019). Human capital is one of the dimensions of intellectual capital as it includes the

stock of knowledge and skills within a person were education and training are the most important investment in human capital (Murray & Palladino, 2021). Human capital is important to the survival of a company, startups survive when there is “professional autonomy, search for opportunities, exclusive dedication, risk aversion and psychological capital” (Salazar, 2021). The Ministry of Gender Equality and Child Welfare (2017) objective is to offer IGAs beneficiaries through skill training thereby facilitating capacity building and increasing skills.

Planning is needed when procuring physical resources as they include fixed assets, such as equipment and buildings, raw materials that is used in the production process and general supplies that are used in the day to day running of the business (Nieman & Niewenhuizen, 2019).

The Ministry of Gender Equality and Child Welfare (2017) IGAs maintain three levels of material and equipment support, (Level 1: N\$5 000.00 – N\$30 000.00; Level 2: N\$31 000.00 – N\$50 000.00; Level 3: N\$51 000.00 – N\$100 000.00). Beneficiaries with start-ups are mainly considered for level 1, those who have existing IGAs can get level 2 by submitting a detailed business plan and Level 3 have to show that they can operate at micro enterprise level (1-10 full time employees and/or annual turnover of N\$0 to 300 000.00) submitting business expansion plan and sound financial records.

We live in an “information age” where without information entrepreneurs are not able to make informative decisions. There are two types of information that an entrepreneur needs, internal information in the running of the business and external information to be aware of the external environment (Nieman & Niewenhuizen, 2019). The Ministry of Gender Equality and Child Welfare (2017) IGAs objective is to “facilitate access to information on market linkages and encourage value addition”.

Leadership featured in (figure 2.1) the Timmons Model of entrepreneurship is another important element that shows the responsibility that the leader has by having to balance the three components of the entrepreneurship process and create a perfect fit between the components (Li & Jia, 2015). Leadership styles can be divided into six categories, but to be successful a leader needs to use a combination of the styles at various times (Goleman, Boyatzis, & McKee, 2013).

A visionary moves people toward shared dreams and when changes require a new vision, or when a clear direction is needed. A coach connects with what a person wants with the organisation's goals and helps an employee improve performance by building long term capabilities. An affiliative creates harmony by connecting people to each other and to heal rifts in a team, motivate during stressful times, or strengthen connections. A democratic values people's input and gets commitment through participation and to build buy-in on consensus, or to get valuable input from employees. A pacesetter meets challenging and exciting goals and to get high-quality results from a motivated and competent team. A commanding soothes fears by giving clear direction in an emergency and in a crisis, to kick start a turnaround, or with problem employees (Goleman, Boyatzis, & McKee, 2013).

2.6.4 Team

Lastly, the team forms the last part of the entrepreneurial process where the entrepreneur brings together a competent and experienced team who can look after daily operations, skilled enough to tackle business uncertainties (Humam & Hariadi, 2019). Furthermore, the team compared to other resources is the most challenging, faced by an entrepreneur at the beginning of the venture, as the team needs to minimize

uncertainty and ambiguity of opportunities faced in the creative process, as well as keeping in mind a constantly changing market trend (Adhitama, 2015).

The team can work with external people and organisations involved in procuring resources and give them leadership to effectively manage to resources provided. The IGAs offers basic skills training that a beneficiary receives with the funding according to the Ministry of Gender, Equality and Child Welfare. According to Kavetuna (2013) who researched IGA: Perceptions of Beneficiaries in the Kavango Region of Namibia, the training was not across the board and was not adequate.

2.7 SUMMARY

The Timmons model helps to show the entrepreneurial process which is a “journey” to explain the emergence and creation of new business ventures by an entrepreneur (Hanage, Stenholm, Scott, & Davies, 2021). By using the Timmons model, one is able to show the processes that an entrepreneur encounters which are opportunity driven, driven by the lead entrepreneur and an entrepreneurial team, it is resource frugal and creative, depends on the fit and balance and is integrated and holistic (Yu Ghee, 2018). As the model believes in being opportunity driven, the Income Generating Activity (IGA) fund is able to give women the opportunity to grow their business on the path of growing their business ventures.

CHAPTER THREE

3. RESEARCH METHODOLOGY

3.1 RESEARCH DESIGN

The study used a qualitative research approach which helped to reduce, organise, interpret and substantiate data by analysing and exploring overt and covert themes and patterns embedded in a particular text (du Plooy-Cilliers, Davis, & Bezuidenhout, 2019). A phenomenology design was used as it looked at ways women entrepreneurs made sense of the world around them. The task as a researcher was to gain an understanding of the human actions and to describe them from the point of view of the woman being studied (Leedy & Ormrod, 2016). The data gained on the perceptions and opinions of women entrepreneurs who have been given grants from the Income Generating Activity Fund (IGAs) in Windhoek, Khomas Region, was based on data from the 2014 – 2021 financial year.

3.2 POPULATION AND SAMPLE

The target population of this study was formulated from IGA's women grant beneficiaries in Windhoek, supported by the MGECW. The target population was derived from beneficiaries who received grants from 2014 - 2020. The target population of the study was 61 women in the Windhoek area.

Judgmental sampling was used to select a sample of women entrepreneurs who were willing to give useful information for the purposes of the research. This sampling uses the researcher's own judgement to choose women entrepreneurs to research (Neuman, 2014).

A typical sample size from 5 to 25 individuals as a baseline was used in the phenomenological study (Leedy & Ormrod, 2016). A total of 10 women entrepreneurs were interviewed from a list of telephonic numbers received from the Ministry of Gender from 2016-2021.

3.3 RESEARCH INSTRUMENTS

The research tool used was an interview guide and the method of data collection was in-depth interviews. These were conducted as a qualitative data collection method as the researcher was able to pose questions to participants about their views, opinions and beliefs about the IGA fund (du Plooy-Cilliers, Davis, & Bezuidenhout, 2019). A standardised, interview guide with non-structured questions was used on all participants as it allowed the researcher to compare answers on the views and opinions in an organised manner.

Due to COVID-19, the researcher had to switch to telephone interviews in order to minimise the risk of the disease, as IGA beneficiaries wanted to minimise physical contact and they were not comfortable meeting one on one as a new COVID-19 strain, Omicron had just been discovered. Telephone interviews were used as they are less time consuming and less expensive as respondents are at times busy and annoyed to be bothered with personal visits (Leedy & Ormrod, Practical Research Planning and design, 2016). Therefore, being able to read body language in an in-depth interview was not observed.

3.4 DATA COLLECTION PROCEDURE

An ethical clearance for the study was granted by the Namibia Business School Post Graduate Committee. An individual letter had to be written by the researcher to also

ask for permission for the study and this was obtained from the office of the President, Ministry of Gender Equality, Poverty Eradication and Social Welfare. When permission was granted, a list of women beneficiaries' names and contact details was provided ranging from 2016-2021 and a list of beneficiaries from 2014-2021 was also available but without contact details.

The interview guide used had 13 questions, with 12 non-structured questions which used thematic analysis. The aim of the questionnaire was to pose questions to 10 women entrepreneurs who had been beneficiaries of the IGA fund in Windhoek and who had received funding from 2016 -2021. Participants had no time limit to answer the questions posed and all the participants had to grant permission before the start of the interview.

3.5 DATA ANALYSIS

Qualitative data analysis methods are the reduction, organisation, interpretation and substantiation of data, the method is not linear and one dimensional as described but is messy, ambiguous, time consuming and yet is fascinating and a creative process (du Plooy-Cilliers, Davis, & Bezuidenhout, 2019).

Thematic coding also known as conceptual or concept coding was used to help find themes from the data, using deductive coding found in the literature review manually (du Plooy-Cilliers, Davis, & Bezuidenhout, 2019). As the qualitative data was in the form of audio, the researcher prepared and organised the data by transcribing the audio into relevant questions asked for each respondent. The data was reviewed to show emerging patterns or repeated ideas, therefore recurring themes could be identified.

3.6 RESEARCH ETHICS

Ethics in research defines “what is or is not legitimate to do or what moral research procedure involves” (Neuman, 2014). Furthermore, the law and codes of ethics have clear guidelines that state “never cause unnecessary or irreversible harm to participants, secure prior voluntary consent when possible and never unnecessarily humiliate, degrade or release harmful information about specific individuals that was collected for research purposes”.

The information received from the participants was confidential, using a guide containing ethical statements that informed respondents about their voluntary participation in the study in respect of privacy. Respondents gave verbal consent and were informed about their right to withdraw from the study if they felt the data collection procedure and process was making them uncomfortable. The researcher undertook not to breach confidentiality by signing all relevant binding documents to uphold all ethical procedures. The recordings were done by the researcher and are held safely on a memory stick, and the final document will be kept in the university repository to be accessed for academic purposes.

CHAPTER FOUR

4. RESULTS AND DISCUSSIONS

4.1 INTRODUCTION

Beneficiaries from the Income Generating Activity fund (IGA) in Windhoek were contacted from a list of data received from the Ministry of Gender, Equality and Child Welfare (MGE CW) in Windhoek, Khomas Region Namibia. There were two different lists of secondary data collected, the first one was a list from 2014/2015 financial year to 2020/2021 of 86 male and female beneficiaries. The second list was from 2016/2017 financial year to 2019/2020 with a total of 38 male and female beneficiaries with a detailed list of information including their contact numbers which were not posted in the first list. Due to the ongoing pandemic, a telephone interview had to be undertaken instead of an in-depth face to face interview. There was also a language barrier problem with some of the respondents not able to articulate themselves in English which was not their mother tongue and the researcher could not talk in their mother tongue. Thematic coding was used to help find themes in the questions answered by ten respondents.

4.2 DEMOGRAPHIC DATA OF BENEFICIARIES

The data of female beneficiaries ranges from the 2014/2015 financial year to 2020/2021 financial year. The total number of beneficiaries totaled 86. This list of secondary data had the following headings: Name of project, Constituency, Year funded and Gender of the main beneficiary.

The total number of beneficiaries were 86 from 2014-2021 and 61 were female, Which falls in the IGAs objectives of increasing women's economic opportunities by offering them more access to material and equipment.

Table 4.2: Age of women beneficiaries interviewed

Age category	2016/2017	2017/2018	2019/2020	Total
18-35	2	1	1	4
36-45	2	0	1	3
46-55	0	2	1	3
56+	0	0	0	0
Total	4	3	3	10

The secondary list received from the Ministry of Gender, Equality and Child Welfare (MGE CW) had more information compared to the one from 2014 to 2021. The second, secondary list had more information from 2016 to 2020 such as Constituency, project name, type of project, name of beneficiary, identification number, contact details, amount supported, sex of main beneficiary and number of members. The total number of beneficiaries were 38 with 30 being women. Out of the 30 women contacted only 10 interviews were procured for this research study. Table 4.3 shows the age range of the women interviewed, 18-35 years 4/10, 36-45 years 3/10 46-55 years 3/10 and no one from 56+ years.

Table 4.3: Years in business when accessing the fund

Years in business	Number of women
0 to 3	6
4 to 6	1
7 to 9	2
10 +	1
Total	10

Table 4.3 shows the number of years in business when accessing the fund by the 10 women respondents showed the following results 0-3 years in business 6/10, 4-6 years in business 1/10, 7-9 years in business 2/10, and 10+ years 1/10.

Table 4.4: Residential constituency of beneficiary

Constituency	Beneficiary
John Pandeni	0
Moses !Garob	1
Katutura Central	0
Katutura East	1
Khomasdal	4
Windhoek East	1
Windhoek West	1
Windhoek Rural	0
Tobias Hainyeko	0
Samora Machel	2
Total	10

Table 4.4 shows the respondents residential constituency in Windhoek, there are 10 constituencies in Windhoek, and the respondents came from the following constituencies. Moses !Garob (Hakahana) 1/10; Katutura East (Extensions 1,6 and 19); 1/10 Khomasdal (Khomasdal, Katutura and Otjomuise); 4/10 Windhoek East (Auasblick, Avis, Klein Windhoek, Luxury Hill, Olympia and Suiderhof); 1/10 Windhoek West (Windhoek North, Windhoek West, Dorado Park, Dorado Valley, Khomasdal Proper, Hochland Park, Pioneers Park, Academia, Cimbebasia and Rocky Crest) 1/10 and Samora Machel (Wanaheda, Greenwell Matongo, Goreangab and part of Havana) 2/10.

Table 4.5: Types of business

Type of business	Beneficiary
Salon	1
Can recycling	1
Catering	4
Leather manufacturing	1
Events equipment	1
Tailoring	1
Take away	1
Total	10

Table 4.5, the respondents with the same type of business was catering 4/10 while 1/10 have business in salon, can recycling, leather manufacturing, events equipment, tailoring and take away. This shows a portion of the type of business that the IGAs funds as there are many more business types that are funded.

4.3 ADEQUACY OF FUNDING RECEIVED

The Ministry of Gender Equality and Child Welfare (MGE CW) IGAs maintain three levels of material and equipment support:

- Level 1: N\$5 000.00 – N\$30 000.00
- Level 2: N\$ 31 000.00 – N\$50 000.00
- Level 3: N\$51 000.00 – N\$100 000.00

(Table 4.5) Beneficiaries with start-ups are mainly considered for level 1, the 9/10 women respondents were in this level, those who have existing IGAs can get level 2 by submitting a detailed business plan 1/10 women respondents fell into this category and Level 3 have to show that they can operate at micro enterprise level (1-10 full time employees and/or annual turnover of N\$0 to 300 000.00) submitting business expansion plan and sound financial records no beneficiary fell into this category.

Table 4.6: Funding levels of IGAs materials and equipment

Column1	Column2
Funding level	Beneficiary
Level 1:	
N\$5,000-00 - N\$30,000-00	9
Level 2:	
N\$31,000-00 - N\$50,000-00	1
Level 3:	
N\$51,000-00 - N\$100,000-00	0
Total	10

In this study the respondents were asked an open-ended question, "What was the main reason you chose to access the fund?" this was introduced to find out why the respondents went to the IGAs specifically. The following remarks were made by the respondents:

- *"I was doing crafts and needed equipment"*
- *"I had customers but had no material/equipment"*
- *"Needed to grow the business and needed equipment"*
- *"I needed help and had to have my business progress"*
- *"Wanted to grow the business"*
- *"Business was small and needed more equipment to grow"*
- *"Single parent, lost job, started small and needed to expand"*
- *"Upgrade my business and reduce poverty"*
- *"Had no funds to expand business"*
- *"Wanted to make a success of my business"*

A theme could be seen as most respondents wanted growth which is defined as wanting to earn a living, to survive, stability, create work and personal development. Thereby a pattern could be shown in graph form.

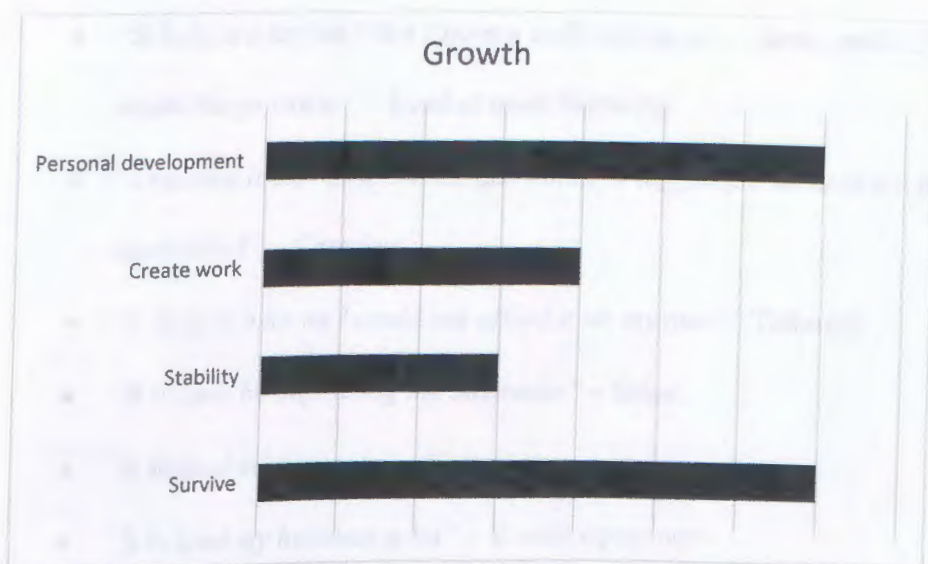


Figure 4.2: Growth platform pattern

(Figure 4.2) Respondents wanted growth for the following reasons: 7/10 for personal development, 4/10 wanted to create work, 3/10 wanted stability and 7/10 wanted to survive.

The Ministry of Gender Equality and Child Welfare (MGE CW) IGAs' main aim is to offer materials and equipment, beneficiaries give quotes and the fund assesses if the quotes are realistic, detailed and relevant to the upcoming business. In order to make sure that the materials and/or equipment were helpful in their business, the following question was asked "How has the equipment helped your business?". The respondents answered by making the following statements:

- "The equipment was expensive and I could not buy an extensive range, but the little I received helped" – Can recycling
- "I used to use firewood, and they bought me an electric deep fryer, I also received a freezer which helps keep my food fresh longer instead of going to the shops daily" – Take away

- *"It helped a lot but I don't have a stall with regular clients and COVID-19 has made things worse"* – Leather manufacturing
- *"I received tables and chairs, gas bottle, 3 legged pot to help my business get established"* – Catering
- *"It helped a lot as I could not afford it on my own"* - Tailoring
- *"It helped by improving my business"* – Salon
- *"It helped my business"* – Catering
- *"It helped my business a lot"* – Events equipment
- *"It helped my business grow"* – Catering
- *"I received tables and chairs equipment which is more than enough to host events"* - Catering

A further followup question was asked to find out whether they were satisfied or dissatisfied with the material and/or equipment was asked, "How satisfied or dissatisfied are you with the material/equipment you received?"

Table 4.7: Satisfied/ unsatisfied rating per business type

Type of business	Satisfied	Unsatisfied
Salon	1	
Can recycling		1
Catering	4	
Leather manufacturing	1	
Events equipment	1	
Tailoring	1	
Take away	1	
Total	9	1

Out of the 10 respondents 9/10 were very satisfied with their material and or equipment, while 1/10 was dissatisfied.

The respondents further answered by also making the following statements:

The total number of beneficiaries were 86 from 2014-2021 and 61 were female, Which falls in the IGAs objectives of increasing women's economic opportunities by offering them more access to material and equipment.

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- *“I had customers but had no material/equipment”*
- *“Needed to grow the business and needed equipment”*
- *“I needed help and had to have my business progress”*
- *“Wanted to grow the business”*
- *“Business was small and needed more equipment to grow”*
- *“Single parent, lost job, started small and needed to expand”*
- *“Upgrade my business and reduce poverty”*
- *“Had no funds to expand business”*
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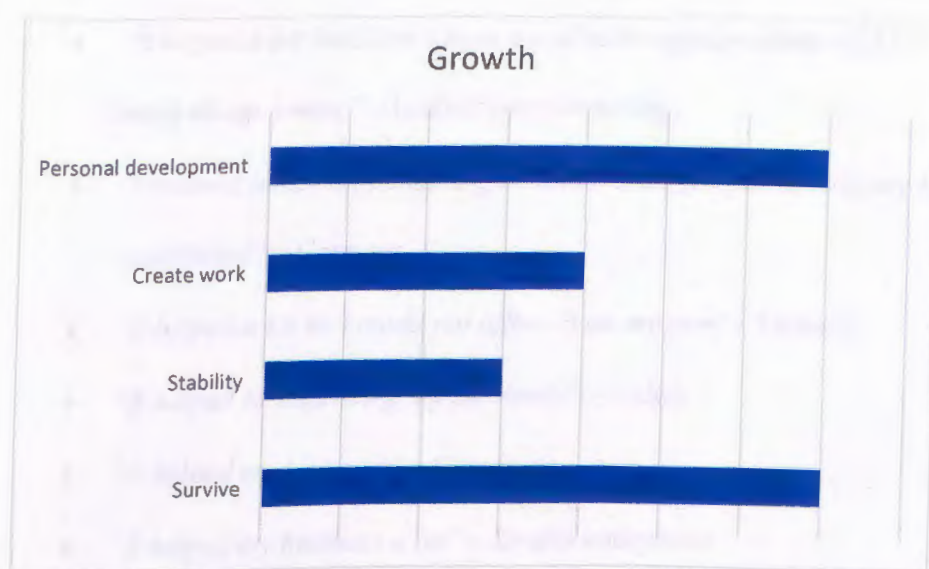


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- *"The equipment was expensive and I could not buy an extensive range, but the little I received helped"* – Can recycling
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Tailoring	1	
Take away	1	
Total	9	1

Out of the 10 respondents 9/10 were very satisfied with their material and or equipment, while 1/10 was dissatisfied.

The respondents further answered by also making the following statements:

- *"I received a normal fabric machine and my leather machine is old and not working well"*
- *"I am struggling to buy the stock"*
- *"I could not afford an industrial machine"*
- *"I could not afford the machine on my own and it has been 2 years and I am still using the machine and my business has grown"*
- *"I was borrowing from other people; now I have my own equipment"*

The IGAs has a phase 2 skills training implemented by the Ministry of Gender Equality and Child Welfare (MGEWCW) which has programme approach and activities:

- "Assessing training needs for potential and supported IGAs beneficiaries"
- "Increasing women's access to production skills through Community Empowerment Centres (CECs) training programs"
- "Prioritising beneficiaries to be trained by the programme"

The Ministry also offers a phase 3 that offers mentorship support visits and study trips to peer IGAs and micro businesses (Ministry of Gender Equality and Child Welfare, 2017).

The following question was asked by the researcher "Were you offered a workshop training?" The following results were attained:

Table 4.8: Training

Workshop	Beneficiary
Yes	6
No	4
Total	10

Table 4.8 shows that 6/10 of the women respondents answered "Yes" to being contacted to attend a mentor/workshop, while 4/10 of the women respondents answered "No". There were three follow up questions for the 6/10 respondents who answered yes, "How long was the workshop?" the respondents answered as follows:

- *"Unable to attend but I was contacted"*
- *"I attended twice"*
- *"I kept on attending yearly over a 3-year period and I was able to receive a certificate"*
- *"I attended Monday to Friday"*
- *"I attended the workshop for 5 days"*
- *"I did not attend immediately only after 2 years a workshop"*

"Are you doing things differently in your business as a result of the Workshop?" was asked to those respondents who attended the workshop and they answered unanimously "Yes". The respondents who answered "Yes" were asked "What did you learn from the workshop?" and the respondents answered as follows:

- *"Business related things"*
- *"How to manage a business"*
- *"Business management"*
- *"How to make business"*

4.4 CHALLENGES/SUCCESES WOMEN EXPERIENCED WITH THE FUND

The Ministry of Gender Equality and Child Welfare (MGEWCW) IGAs has been in operation since 2001. Information on the experience the fund applicants receive is not readily available or has never been done.

“What challenges did you face when dealing with the fund?” was asked to determine the experience applicants received when taking the first step to becoming a beneficiary. The respondents answered by making the following statements:

- *“No challenges were faced as the right equipment was bought”*
- *“No challenge all information needed was give”*
- *“No problem experienced”*
- *“No problem and they were understanding when I asked different questions”*
- *“When I got the two machines I received backlash of jealousy as what I was doing was different”*
- *“I did not get all the equipment that I requested and they lowered the limit”*
- *“I faced no challenge as the process was straight forward”*
- *“No challenges”*
- *“No problem”*
- *“No problem”*

Table 4.9: Challenges faced by beneficiaries

IGAs	Challenges	No Challenges
Beneficiary	2	8
Total		10

Out of 10 women respondents 8/10 faced no challenges dealing with the IGAs fund, while 2/10 had some problems.

“How was the customer service of the fund?” was another question asked to find out if the applicants were treated with dignity. The respondents answered by making the following statements:

- “There was unnecessary petty comments made which came out as aggressive”
- “Very good”
- “They were willing to listen to my problems and were willing to help”
- “Very, very good I can refer you to some of them”
- “Was really good, they helped us”
- “No problems”
- “They really helped me I was happy”
- “There was jealousy from the staff members that I heard as to my equipment”
- “Easy to deal with”
- “They were professional”

Out of the comments made about customer services 8/10 of the respondents found the service offered by the IGAs as very good, no problems and professional. While only 2/10 found that the staff members had negative attitudes toward them.

The application process is the most important first phase of any process, and knowing whether the process was user friendly is vital as most of the women who are sponsored have completed primary school, junior secondary education and secondary school, with a few having vocational/tertiary education. Therefore, the questions asked “Was

the form easy to fill out?” was posed to the respondents. The respondents answered by making the following statements:

- “No, it was difficult, I went to someone to help me”
- “Yes, the forms were easy to understand”
- “Yes, they were easy to understand”
- “Yes, it was easy”
- “They were difficult and I asked people for help, and writing a business plan was difficult, I had to get people to write a business plan which cost a minimum of N\$1500 up to N\$2 000”
- “I was able to fill out the form and they told me to get different quotations”
- “Yes, the forms were easy with basic information”
- “There were things I had to find out and continuously ask what to do, it was not too easy or difficult it was in between”
- “I did not have a problem with the form”
- “Yes, I had to refill some questions again”

Table 4.10: Application form

Forms	Easy	Difficult
Beneficiary	7	3
Total		10

Out of the 10 respondents 7/10 found the application form easy to fill out finding no problem, while 3/10 found the forms difficult and had to ask for assistance to fill them out.

A further follow up question on the application process was asked to gain further insight into how the application forms could be improved with the question “What would you change in the forms?” The respondents answered by making the following statements:

- “They can make the forms a bit easier”
- “The forms are simple anyone can understand them”
- “No, I would not change anything”
- “Nothing”
- “There must be staff members who are able to help especially at the councilors office”
- “It was easy”
- “It was basic”
- “I would leave it like it is”
- “Nothing”
- “It was okay”

The respondents who had problems with the form were not specific as to what was the problem and the those who had no problem with the form reiterated that it was easy.

4.5 IMPROVING OPERATIONS OF THE FUND

The IGAs annual application process starts with making sure that the community is aware that the process is open for application. This is done by advertising to the community, the researcher wanted to know which advertising tool was used to advertise to the community? and the respondents were asked “How did you hear about the fund?” answered as follows:

- *"Councillor office radio"*
- *"National radio"*
- *"Referred after writing a letter to the constituency office"*
- *"Posted advertisement at regional council office"*
- *"At a conference"*
- *"A friend heard about it on Facebook"*

Table 4.11: Advertisement

Advertisement	Beneficiary
Councillor office radio	2
National radio	4
Referral	1
Poster	1
Conference	1
Facebook	1
Total	10

Respondents heard about the call for application mostly on national radio 4/10 councillor office radio; 2/10 referral; 1/10 Poster; 1/10 Conference; 1/10 and Facebook 1/10.

The IGAs fund has been an important part of the tool the Ministry of Gender, Equality and Child Welfare (MGE CW) has used to empower women who had been marginalised in the past. Finding ways to improve a service can make it more effective and run smoothly.

"What did you like about dealing with the fund?" The respondents answered by making the following statements:

- *"It was easy, an there was no problem"*

- *"It was a pleasant surprise; I was on cloud nine being chosen, I was longing for a machine for a long time"*
- *"I like that they did not give me cash but equipment"*
- *"It was easy"*
- *"I am able to get equipment"*
- *"I appreciated the equipment as I had nothing and I am able to go forward"*
- *"The process was strict, but I liked it, they gave you what you quoted and I was happy that they did not give finances"*
- *"I was hopeless, and I liked the way they help us and I learned a lot"*
- *"It was easy to work with them"*
- *"I could get equipment"*

The theme coming through was women entrepreneurs grateful of new equipment and the opportunity to get the equipment.

"If you were running the fund what else would you offer entrepreneurs?" The respondents answered by making the following statements:

- *"Equipment is fine, giving money is not good. As equipment is always expensive"*
- *"I would offer skills like needlework and baking, which I can offer in both those skills. I would also offer more equipment"*
- *"Money is not necessary due to misuse, but buying equipment works well"*
- *"More equipment and offer stock"*
- *"Offer more equipment and keep the process fair"*
- *"I would continue to offer equipment and not offer money"*

- *"I would not change the process and it should run the same way, but I would stay in touch with the people once in awhile"*
- *"I would offer an outlet for the business"*
- *"I would continue to offer the same material and equipment and nothing else"*
- *"I would offer funds"*

The theme that was coming through from the respondents was more equipment and material.

"How would you describe your overall experience with the fund?" The respondents answered by making the following statements:

- *"Satisfied"*
- *"Happy"*
- *"Good, great, everything was okay"*
- *"I learned"*
- *"Good"*
- *"Not difficult"*
- *"Good"*
- *"It was smooth, and I am thankful for that"*
- *"Good"*
- *"Good"*

The overwhelming response from the respondents was positive.

“What else can the fund do to help you with your business?” The respondents answered by making the following statements:

- *“More equipment”*
- *“Different advanced equipment”*
- *“Offer industrial machines”*
- *“More material and equipment”*
- *“Need an outlet to run my business”*
- *“I want more equipment again”*
- *“I want to receive again”*
- *“I did not receive all my equipment I requested”*
- *“I need more equipment”*
- *“The equipment received was not enough”*

The need for more equipment is still an overwhelming need that the respondents face.

“Would you use the fund again?” was asked to find out if the fund was a positive or negative experience and knowing what they know now how would what would they do differently if at all. The respondents answered by making the following statements:

- *“Yes, they really helped me”*
- *“I would gladly use the fund again”*
- *“Yes, I would use the fund again if I could get other equipment”*
- *“Yes, I want stock know”*
- *“Yes, I want other equipment”*
- *“Yes, I would”*
- *“Yes”*

CHAPTER FIVE

5. CONCLUSIONS AND RECOMMENDATIONS

5.1 INTRODUCTION

The main objective of this study was to investigate how the IGA fund has impacted women entrepreneurs in Windhoek, Namibia. The main objective of the study was achieved through four specific objectives. These helped achieve the overall purpose of the study:

- i. The first objective was to determine the number of women entrepreneurs who had accessed the fund and this was done by getting demographic data.
- ii. The second objective was to investigate the adequacy of the funding received by the women entrepreneurs;
- iii. The third objective was to explore the main challenges/successes that the women entrepreneurs experienced with the fund;
- iv. The fourth and final objective was to assess ways of improving the operations of the fund to sustain women entrepreneurs.

In order to achieve the purpose of the study, non-structured questions were formulated for every objective and an interview guide was used to conduct telephonic interviews.

5.2 SUMMARY OF RESULTS AND DISCUSSIONS

5.2.1 Demographic data of beneficiaries

There are 61/86 women entrepreneurs in Windhoek who have been assisted in the IGA fund from 2014 up to 2021. This data suggests that the IGA fund has been targeting women entrepreneurs. The empowering of women through procurement policy

support has seen positive results in women only businesses' competitiveness in countries like Chile (Oluka, Okoche, & Mugurusi, 2021).

A further analysis as to the age of the women was taken to see how the age distribution was. Of the women interviewed, 4/10 of the women fell into the 18–35-year gap; while 36–45 and 46–55 had the same age range of 3/10. This shows that there is no age discrimination and all ages of women who want to apply for the grant are welcome. In research done, grants were seen to have stronger effects on young women's business survival, while other effects such as output growth, input growth, labour input and long-term productivity were more pronounced for mature women entrepreneurs (Srhoj, Skrinjaric, Radas, & Walde, 2019). Rudhumbu, du Plessis, and Maphosa (2020) says that mature women are able to make good critical decisions for their businesses.

The years in business was analysed and 6/10 of women had been in business for less than 3 years while the rest, 4/10 were in business for over 4 – 10+ years. Research done in Botswana found that most women have ten and below years of experience in business which meant that their entrepreneurship was still a work in progress and still had more years to learn in their sector (Rudhumbu, du Plessis, & Maphosa, 2020).

The residential constituency of beneficiaries was shown to see the areas that the women interviewed resided in, as the Windhoek area has different suburbs ranging from low income to high income areas. Low-income suburbs were Moses! Garoeb (Hakahana) 1/10, Katutura East (Extensions 1,6 and 19) 1/10, Samora Machel (Wanaheda, Greenwell Matongo, Goreangab and part of Havana) 2/10. While middle income suburbs were Khomasdal (Khomasdal, Katutura and Otjomuise) 4/10, high income areas were Windhoek East (Auasblick, Avis, Klein Windhoek, Luxury Hill,

Olympia and Suiderhof) 1/10, Windhoek West (Windhoek North, Windhoek West, Dorado Park, Dorado Valley, Khomasdal Proper, Hochland Park, Pioneers Park, Academia, Cimbebasia and Rocky Crest) 1/10. This data suggests that the IGA fund did not discriminate on income, giving all women the opportunity to get assistance from the fund.

The types of business funded that the interviewees had, ranged from catering 4/10 to business 1/10, with the primary businesses being in salon, can recycling, leather manufacturing, events equipment, tailoring and take away. The data suggests that women entrepreneurs are likely to start business because of lifestyle issues and are pushed into self-employment (Shastri, Shastri, Pareek, & Sharma, 2021).

5.2.2 Adequacy of funding received

The majority of the interviewees received 9/10 level 1 funding N\$5 000 – N\$ 30 000. While 1/10 level 2 N\$31 000 – N\$50 000. The data suggests that women entrepreneur grants funding is low and this is so that the financier is be able to give more entrepreneurs the opportunities to receive something from the fund. The amount of the grants is small, having no effect as a concrete investment, banks are supposed to give additional credit (Srroj, Skrinjaric, Radas, & Walde, 2019). Women have advanced their rights in society but still face barriers such as, financial access, to resource limitations where women tend to be risk averse and loans are predominantly given to men (Nieman & Niewenhuizen, 2019).

By offering level 1 funding this suggests that the women entrepreneurs will seek this type of financing more to start their business as they do not have to pay back the financier. Grants provide smaller grants amounts that can support a larger number of

smaller beneficiaries in the form of machinery, tools, equipment and learning activities that help loosen capital constraints of smaller businesses (Srhoj, Lapinski, & Walde, 2020).

The respondents were asked an open-ended question, "What was the main reason you chose to access the fund?". A theme could be seen as most respondents wanted growth which is defined as wanting to earn a living, to survive, stability, create work and personal development. Shastri, Shastri, Pareek, & Sharma (2021) indicate that growth, creativity, autonomy and rejecting stereotyping gender identity are the main reasons driving women entrepreneurial activity.

"How has the equipment helped your business?" was asked and all the respondents were able to state how equipment helped their business. The responses were positive as they were able to use the equipment to start and grow their business. A followup question of "How satisfied or dissatisfied are you with the material/equipment you received?" and 9/10 of respondents were satisfied with their material/equipment received. The data suggests that the grant is offering a service that is useful to the women entrepreneurs as they help the business.

According to the Ministry of Gender Equality and Child Welfare (MGECW) training also forms part of the courses offered to the successful beneficiaries. But only 6/10 of the women respondents answered "Yes" to being contacted to attend a mentor/workshop, while 4/10 of the women respondents answered "No". Those who attended the workshops mentioned that they learned "business management". The data suggests that even though 6/10 of the beneficiaries went to workshops the amount is not good enough as the workshop is supposed to be mandatory. Training policy

interventions geared towards women entrepreneurs are a necessity (Sallah & Caesar, Intangible resources and the growth of women businesses, 2020).

5.2.3 Challenges/Successes women experienced with the fund

“What challenges did you face when dealing with the fund?” was asked to determine the experience applicants received when taking the first step to becoming a beneficiary. 8/10 faced no challenge while 2/10 had some problems. Another question was asked in conjunction with the first one “How was the customer service of the fund?”. The same results were found with 8/10 of the respondents finding the service offered by the IGAs as very good, no problems and professional. While only 2/10 found that the staff members had negative attitudes towards them. The data suggests that the IGA fund which has been in operation since 2001 has been operating well as no challenges has been experienced by the beneficiaries. This may be due to women entrepreneurs in developing countries not able to raise funds or run a business due to lending institutions requiring collateral(Rudhumbu *et al.*2020). The IGAs does not ask for collateral but only asks for an application and a business plan which makes applying easier with no challenges faced.

As the application process is the first phase in seeking for funds, the questions asked: “Was the form easy to fill out?” was posed to the respondents, 7/10 found the application form easy to fill out, finding no problem, while 3/10 found the forms difficult and had to ask for assistance to fill them out. This suggests that more research is needed as the problems need to be investigated and rectified as this grant opportunity is vital for growing a business. This, as investors who look at many ideas will only choose a small fraction, the founder needs an idea that is unique to gain interest,

therefore thinking money is a mistake at the beginning of the entrepreneurial process (Humam and Hariadi, 2019, Yu Ghee, 2018). A business plan as a communication tool featured in (figure 2.1) of the Timmons Model of entrepreneurship and assists the entrepreneur by giving a written presentation that explains the business, management team, products or service, goals with strategies for reaching the written goal (Nieman & Niewenhuizen, 2019). Therefore, it is vital in the entrepreneurial process, and ways must be found to train the women on the importance of the application and business plan process.

5.2.4 Improving operations of the fund

Advertising to the community is important and knowing how successful beneficiaries found out about the IGA fund. "How did you hear about the fund?" was asked and most respondents heard via radio 60%, while the rest found out through referrals, posters, conferences and Facebook. The data suggests that this way of advertising is successful but the IGA fund should not be complacent but find new ways of advertising to the masses as social media has become important form of communication.

"What did you like about dealing with the fund?". Being able to gain equipment and material is the driving force behind the IGA fund, the theme coming through was gratefulness in being able to gain free equipment. Resources is the second part of the entrepreneurial process, requiring that entrepreneurs to efficiently utilize resources to successfully pursue the identified opportunity (Humam and Hariadi, 2019). The data suggests this is correct as the women entrepreneurs find gaining equipment and material as an important resource that has helped them start their business.

“If you were running the fund what else would you offer entrepreneurs?”, the majority of respondents wanted more equipment was the theme of the answers, there were other statements of “*I would offer an outlet for the business*” and “*I would offer funds*”. The IGA fund has affiliates that could offer some of the other things that are requested. Therefore, more information needs to be distributed to the beneficiaries. Business development grants under financial resources offer small acquisition of machinery, tools and equipment and learning activities as an attractive tool for policy makers in developing countries. These grants have been proven to support the survival of young start-ups (Srhoj, Lapinski, and Walde, 2019; Burton, 2020). The data suggests this is correct as the women interviewed want more equipment to better their business.

“How would you describe your overall experience with the fund?” the theme was positive responses affirming that the program is successful and in great demand. “What else can the fund do to help you with your business?” the theme was gaining more material. The IGA fund has levels to offer more equipment but from the response this is not known. This suggests that more is needed to have successful level 1 funding N\$5 000 – N\$ 30 000 move to level 2 N\$31 000 – N\$50 000 financing. By moving level 1 funding beneficiaries to level 2 will show how successful the grants have been as it will mean growth has been experienced by the women entrepreneurs.

“Would you use the fund again?”, all respondents want to use the fund again. This suggests that what the fund is mandated to do is successful. According to Oluka, Okoche, & Mugurusi (2021) Policies that deal with procurement to assist women, veterans, minorities and persons with disabilities are common globally, in

developing countries it has not really worked, like Uganda and Kenya. This statement can be refuted in this study as the women entrepreneurs “*would use the fund again*” if they had an opportunity, therefore one can surmise that the IGAs fund is successful in Windhoek Namibia.

5.3 CONCLUSION

The study was to investigate the Income Generating Activity Fund and its effect on women entrepreneurs in Windhoek. A qualitative approach was applied, using telephonic interview conducted with ten women entrepreneurs and thematic analysis was used to analyse the data. The Timmons theoretical framework helped to show the entrepreneurial process as to how entrepreneurs manage the business process. This was done by following the different stages to show how they would affect women entrepreneurs.

The research’s first objective was to determine the number of women entrepreneurs who have accessed the fund. It can be concluded that the Ministry of Gender Equality and Child Welfare (MGEWC) in Namibia has kept to their mandate of helping to finance the majority of women entrepreneurs in Windhoek. As of 2021, 8/10 of women entrepreneurs in Windhoek have been financed. Windhoek is in the Khomas region and is the main financial hub of Namibia. The data from this study only focused on one region out of fourteen, but this information can be used as a yard stick to determine if the other regions had as many women entrepreneurs as beneficiaries.

The second objective was to investigate the adequacy of the funding received, due to the nature of the grant all beneficiaries received equipment or material, the beneficiaries found this adequate at the time but later they wanted more equipment as

the business was operating well but was growing and better equipment would be needed. It can be concluded that more donors are needed that offer IGAs or the Ministry of Gender Equality and Child Welfare must try to actively try and recruit beneficiaries back to the programme and offer more valued equipment and material. Training is supposed to be a mandatory provision provided by the IGA fund but it was found that only 6/10 of the beneficiaries went for a workshop. Educating the women entrepreneurs should be strictly enforced, as it helps to give entrepreneurs information that they never had, by broadening their scope of knowledge.

The third objective was to explore the main challenges/successes that the women experienced with the fund. There was no significant challenges experienced by the beneficiaries of the grants, there was a 3/10 problem when filling out the form. But this may be due to beneficiaries not being able to understand English well.

The final objective was to assess ways of improving the operations of the fund, advertising by using social media would be effective in conjunction to using the radio. This would help reach more women who are not aware of the IGAs fund as more Namibians are using social media to keep in touch. When finding ways of improving the fund, beneficiaries wanted an outlet to showcase their products or funds. But the majority of beneficiaries were happy with the way the IGA fund was being run. It can be concluded that more information is needed to find out if the same answers are experienced in the other regions.

5.4 RECOMMENDATIONS

As a result of the Ministry of Gender Equality and Child Welfare (MGECW) has been helping to finance 8/10 of women entrepreneurs in Windhoek. There needs to be an

ongoing consensus to keep the number of women financed in the same range, this will allow more women the opportunity to start their business. Thereby by empowering more women to be active in the Namibian economy.

Given that the adequacy of the funding received it was found to be adequate, with beneficiaries being grateful. Later on, when they were running their business, they found that more equipment and material would be needed to grow their business further. The IGA fund needs to activate the policy that allows the beneficiaries to access level 2 or 3 funding, which allows for more funding. Education of the women entrepreneurs is vital and gives them information to grow and run their business. The IGA fund needs to make it a compulsory provision to excepting equipment and material. Before the beneficiaries get their equipment, they should have been sent to workshops before receiving their equipment.

Due to challenges/successes not being elaborated, research which lists different kinds of challenges/successes should be offered to the respondents to allow them to either chose the listed items or adding new ones. This will allow them to consider other aspects and make their answer more comprehensive.

In light of living in an era of technology, the MGEWCW should consider using social media when advertising instead of relying on outdated modes which do not reach the new generation of women entrepreneurs. This will allow a new generation to consider being entrepreneurs.

Based on these, MGEWCW, tax payers and donors will be able to use the findings to gain insight into how beneficiaries found the IGA fund. To better understand the

implications of these studies, future researchers should do an in-depth study taking into consideration all 14 regions instead of focusing only on the capital city Windhoek and one region.

There needs to be a mixed methods approach that will take into consideration all aspects of the dynamics of the fund and the impact it has on women entrepreneurs. This study helps to give a starting point, but more information is needed to consider all 14 regions. A quantitative approach with more respondents would have given the research a wider reach. However, the qualitative approach helped to ascertain the thinking process of the women involved and how they were impacted by the IGA fund. This helped to show that the IGA fund was working in the community and more research is needed to find ways of improving the body of knowledge. This research showed that the Ministry of Gender Equality and Child Welfare (MGECW) was making a decisive impact into the lives of women entrepreneurs who were following the entrepreneurial process to become a success in their business but further research into how successful they have become needs to be investigated.

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7 APPENDICES

7.1 NBS RESEARCH PERMISSION LETTER



07 September 2021

TO WHOM IT MAY CONCERN

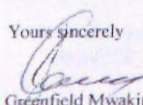
Re: MBA Entrepreneurship, Student – Ms. Josephine Gwama Student Number- 220021333

As part of our Masters Programme, students are expected to submit a research report after completion of their course-work. They need to explore in detail, some concepts and issues pertaining management strategies. To do that effectively, they need to conduct interviews and obtain practical examples.

Ms. Gwama has chosen your organization to approach for information. It is against this background that I wish to kindly request you to assist Ms. Gwama with the information she requires. Accept our assurance that the data will be used for academic purposes only. A copy of the completed document will be available at the Namibia Business School for perusal. Her research synopsis indicates that her topic touches on "Investigating the Income Generating Activity Fund (IGA) and its effect on women entrepreneurs in Windhoek, Namibia".

Your kind assistance is highly appreciated.

Yours sincerely

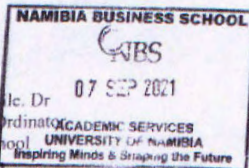

Greenfield Mwakipile, Dr.

Senior Research Co-ordinator
Namibia Business School
University of Namibia

Tel: +246 61 413 500

Fax: +246 61 413 512

Email: mwakipg@nbs.edu.na



340 MandumeNdemufayo Ave. – Private Bag 16004 – Pionierspark – Windhoek – Website: www.nbs.edu.na
Tel: + 264 (61) 413500 – Fax +264 (61) 413512 – E-mail: info@nbs.edu.na

7.2 RESEARCH PERMISSION FROM MINISTRY OF GENDER



REPUBLIC OF NAMIBIA

OFFICE OF THE PRESIDENT

MINISTRY OF GENDER EQUALITY, POVERTY ERADICATION AND SOCIAL WELFARE

2111 Juvenia Building, Independence Avenue
Tel: +264 61 283 3111
Fax: +264 61 283 941/240 898
E-mail: genderequality@mgepws.gov.na
Website: www.mgepws.gov.na

Private Bag 13399
Windhoek
Namibia

Our Ref: B/21
Vice Ref:
Enquiries: Mr. Muske - Mabonetswa 2833124

29 October 2021

Josephine Gwama
P. O Box 7245
Katutura
Windhoek
Namibia

Dear Ms. Gwama,

RE: MBA RESEARCH THESIS ON THE INCOME GENERATING ACTIVITY FUND AND ITS EFFECT ON WOMEN ENTREPRENEURS IN WINDHOEK, NAMIBIA

The above mentioned subject bears reference.

The Ministry of Gender Equality, Poverty Eradication and Social Welfare (MGEFWSW) commends you for opting to conduct research on the Income Generating Activity Fund and its effect on women entrepreneurs. Therefore, the Ministry has no objections and hereby grants you permission to undertake research on IGAs.

Furthermore, as per the research ethics, you are advised to obtain informed consent from the research participants (women entrepreneurs).

We look forward to the findings and recommendations of your study.

Yours sincerely,


Ms. Esther Lusepani
EXECUTIVE DIRECTOR



All official correspondence must be addressed to the Executive Director

7.3 INTERVIEW GUIDE

Greetings, my name is Josephine Nombeko Gwama, I am a Master's Degree student at the Namibia Business School at the University of Namibia. I was given permission by the Ministry of Gender Equality, Poverty Eradication and Social Welfare to conduct this research. I am doing research to establish how the Income Generating Activity fund has impacted women entrepreneurs in Windhoek, Namibia.

Your participation is voluntary and you may refuse to take part in this survey. All information received through this survey will be kept strictly confidential and will not be accessible to any unauthorized UNAM officials.

Name:

Age:

Years in business:

1. What were the main reason you chose to access the fund?
2. How has the equipment you received helped your business?
3. How satisfied or dissatisfied are you with the equipment you received?
4. Were you offered workshop training?
 - How long was the workshop?
 - Are you doing things differently in your business as a result of the Workshop?
 - What did you learn from the workshop?
5. What challenges did you face when dealing with the fund?

6. How was the customer service of the fund?
7. Forms:
 - Was the form easy to fill out?
 - What would you change in the forms?
8. How did you hear about the fund?
9. What did you like about dealing with the fund?
10. If you were running the fund what else would you offer entrepreneurs?
11. How would you describe your overall experience with the fund?
12. What else can the fund do to help you with your business?
13. Would you use the fund again?

7.4 Audio of respondents

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 [redacted].wav	✓

7.5 SIMILARITY REPORT



Document Information

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Submitted	2022-01-31T04:27:00.0000000
Submitted by	
Submitter email	ikayanerit@yahoo.com
Similarity	3%
Analysis address	mwakipg.unam@analysis.orkund.com

Sources included in the report

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7.6 LANGUAGE EDITING CERTIFICATE



The Rev. Dr. Greenfield Mwakipesile

ThD. MBA. HBS | mwakipg@outlook.com

CONTACT

PO Box 99539,
UNAM,
Namibia

LANGUAGE & COPY-EDITING CERTIFICATE

29th January 2022

RE: LANGUAGE, COPYEDITING AND PROOFREADING OF JOSEPHINE NOMBEO GWAMA'S THESIS FOR THE MASTER OF BUSINESS ADMINISTRATION DEGREE OF THE NAMIBIA BUSINESS SCHOOL OF THE UNIVERSITY OF NAMIBIA

This certificate serves to confirm that I copyedited and proofread JOSEPHINE NOMBEO GWAMA's Thesis for the MASTER OF BUSINESS ADMINISTRATION DEGREE entitled: INVESTIGATING THE INCOME GENERATING ACTIVITY FUND (IGA) AND ITS EFFECT ON WOMEN ENTREPRENEURS IN WINDHOEK NAMIBIA

I declare that I professionally copyedited and proofread the thesis and removed mistakes and errors in spelling, grammar, and punctuation. In some cases, I improved sentence construction without changing the content provided by the student. I also removed some typographical errors from the thesis and formatted the thesis so that it complies with the University of Namibia's guidelines.

I am a trained language and copy editor and have edited many Postgraduate Diploma, Masters' Thesis, Dissertations and Doctoral Dissertations for students studying with universities in Namibia, Zimbabwe, Eswatini, South Africa and abroad. I have also copy-edited company documents for companies in the region and abroad.

Please feel free to contact me should the need arise.

Yours Sincerely,

The Rev. Dr. Greenfield Mwakipesile



greenfield.mwakipesile



@mwakipg



+264813901701



Dr. Greenfield
Mwakipesile