

EFFECTS OF INCOME-GENERATING TRAINING ON DEVELOPMENT OF  
BUSINESS SKILLS IN THE OHANGWENA REGION, NAMIBIA

A THESIS SUBMITTED IN FULFILMENT OF THE REQUIREMENTS FOR THE  
DEGREE OF MASTER OF EDUCATION IN ADULT EDUCATION

OF

THE UNIVERSITY OF NAMIBIA

BY

ELIZABETH NDELITUNGAPO SHAFOHAMBA

200967916

APRIL 2025

MAIN SUPERVISOR: DR SADRAG PANDULENI SHIHOMEKA

(UNIVERSITY OF NAMIBIA)

## **Abstract**

The study assessed the effects of Income-Generating Training Development of Business Skills in the Ohangwena Region, Namibia. The study was guided by the following objectives: To determine the effect of income-generating skills development training on the productivity and quality of work for the beneficiaries, to assess how income-generating skills development training has improved the business competencies of beneficiaries' business skills, to evaluate the quality of the training content offered by Ministry of Gender, Equality and Poverty Eradication and to identify monitoring strategies for management to ensure funded businesses in the Ohangwena, Namibia are sustained. The study made use of a semi-structured interview guide and a focus group discussion to assess the effects of income-generating skills development training on the beneficiaries' business skills. Quarterly assessments were used to assess the changes attributed to the skills training intervention, by looking at the outcomes of beneficiaries who received the training between 2015 and 2017. The findings highlighted that from 2015 to 2017, the income-generating skills development training provided by the Ministry of Poverty Eradication and Social Welfare and development partners had a positive impact on the beneficiaries' business skills. The study also brought to light the most highlighted themes on the effects of income-generating skills development training, such as increased productivity and quality of work, motivation, increased financial management, self-reliance, innovation and creativity, empowerment, and good business reputation of training recommendations include expanding the training duration, investing adequate funds into the training, and using other platforms such as radio to share the experience with other business counterparts in various regions. Moreover, there is a need for more improvement in the trainers' training capacities.

**Keywords:** Skills Development Training; Income-Generating Activities; Business Skills; Interventions; Empowerment

## Table of Contents

Abstract .....	i
ACKNOWLEDGEMENT .....	v
DEDICATION .....	vi
DECLARATION .....	vii
LIST OF FIGURES .....	viii
List of tables .....	ix
List of Acronyms & Abbreviations.....	x
Definition of terms .....	xiii
CHAPTER ONE .....	1
INTRODUCTION .....	1
1.1 Introduction .....	1
1.3 Statement of the problem .....	10
1.4 Research Objectives .....	12
1.5 Significance of the study .....	12
1.6 Limitations of the study.....	13
1.8 Chapter Summary .....	15
CHAPTER TWO .....	17
LITERATURE REVIEW.....	17
2.1 Introduction .....	17
2.2 Theoretical framework .....	17
Figure 2.1: Empowerment theory Zimmerman.....	18
2.3 Background of Income-Generating Skills Development Training in the Global South Perspective .....	19
2.3.1. Income-Generating Activities in the African Continent Perspective .....	21
2.3.2. Income-generating Activities from the Namibian perspective.....	26
2.4 Types of Income-Generating Activities.....	27
2.5 Effect of Income-Generating Skills Development on Empowerment of Business Skills .....	28
2.6 Effect of income-generating skills development training on the Quality of work for the Beneficiaries’ business skills .....	31
2.7. Entrepreneurship skills training relationship to SMMEs performance .....	35
2.10 Monitoring strategies to manage IGA programs .....	43
2.11 Chapter summary .....	48

CHAPTER THREE.....	50
RESEARCH METHODOLOGY .....	50
3.1 Introduction .....	50
3.2. Research Approach.....	50
3.3. Research Design .....	50
3.4. Population of the Study .....	51
3.5. Sampling and Sampling Procedures .....	52
3.6. Data Collection Procedures .....	53
3.7. Research Instruments .....	53
3.8. Data analysis.....	54
3.8.1 Qualitative data analysis.....	54
3.9 Validity and reliability.....	55
3.9.1 Data Validity.....	55
3.9.2 Data Reliability .....	56
3.11 Chapter summary .....	57
CHAPTER FOUR.....	59
RESULTS, DISCUSSION AND INTERPRETATION OF FINDINGS.....	59
4.1 Introduction .....	59
4.2. Response Rate Analysis.....	60
4.3 Data Coding Analysis.....	61
4.4 Demographic Results .....	63
4.4.1 Gender of Respondents.....	64
4.4.2 Educational Qualifications of Respondents.....	64
4.4.3 Age of Respondents .....	65
4.5 Focus Group Discussion.....	66
4.6 Presentation of actual responses and identification of themes .....	67
4.7 Theme 1: Productivity and quality of work.....	67
4.8 Theme 2: Empowerment .....	73
4.9 Theme 3: Quality of the training .....	87
4.10 Theme 4: Monitoring Strategies for Management .....	93
4.11 Chapter summary .....	96
CHAPTER FIVE.....	98
CONCLUSION AND RECOMMENDATIONS.....	98
5.1 Introduction .....	98
5.2 Summary of key findings .....	98

5.3 Similarities on demographic information.....	99
5.4 Differences on demographic information of respondents .....	100
5.5 Differences on the effects of IGA differs in terms of different aspects such as:..	102
5.6 Chapter summary.....	108
5.7 Recommendations .....	114
5.8 Suggestion for further research .....	115
References .....	116
APPENDICES .....	125
Annex A: Ethical Clearance letter.....	125
Annex B: Research Permission letter.....	126
Annex C: Data collection tools.....	128
Focus group discussion guide for IGA beneficiaries .....	130
Annex D: Analysis report .....	135
Annex E: Language editing report.....	144

## **ACKNOWLEDGEMENT**

I am grateful to God for my good health and well-being without which I could not have completed this thesis. Secondly, I would like to sincerely thank my supervisor, Dr. Sadrag Panduleni Shihomeka at the University of Namibia, for his continuous support, immense knowledge, and valuable guidance. Moreover, I would like to express my warm thanks and appreciation to the income-generating beneficiaries and staff members of the Ministry of Gender Equality, Poverty Eradication, and Social Welfare who participated in this study and provided valuable and meaningful information regarding their income-generating activities. Finally, I would like to thank my family, colleagues, and friends who supported me in one way or another during the time, as well as friends who supported me in one way or another while I was conducting this study. May God bless you!

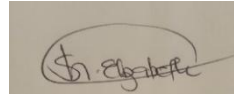
## **DEDICATION**

This thesis is dedicated to my husband Mr. Josia Mweshikalela Shiweda for his immeasurable support during this study.

## DECLARATION

I, Elizabeth Ndelitungapo Shafohamba, Student number: 200967916, hereby declare that this study is my work and is a true reflection of my study and that this work, or any part thereof has not been submitted for a degree at any other institution. No part of this thesis/dissertation may be reproduced, stored in any retrieval system, or transmitted in any form, or by means (e.g. electronic, mechanical, photocopying, recording or otherwise) without the prior permission of the author, or the University of Namibia on that behalf. I grant the University of Namibia the right to reproduce this thesis in whole or in part, in any manner or format, which the University may deem fit.

Elizabeth Ndelitungapo Shafohamba



April 2025

**Name of student**

**Signature**

**Date**

## LIST OF FIGURES

Figure 1.1: MGEPEWSW's statistics report.....	10
Figure 1.2: Ohangwena Map.....	15
Figure 2.1: Zimmerman Empowerment theory.....	18
Figure 4.1: Gender Distribution of Respondents.....	64
Figure 4.2: Educational Level .....	65
Figure 4.3: Ages of Respondent.....	66

## List of tables

Table 4.1: Codes table by responses .....	65
Table 4.2: Codes Distribution by Documents.....	65

## **List of Acronyms & Abbreviations**

<b>AEPC:</b>	Apparel Export Promotion Council
<b>ASDSE:</b>	Adult Skills Development for Self-employment
<b>AWOME:</b>	Acceleration of Women-Owned-Enterprises
<b>CARIBIC:</b>	Civil Aircraft for the Regular Investigation of the Atmosphere Based on an Instrument Container.
<b>CECs:</b>	Community Empowerment Centres
<b>CIKO:</b>	Compassion International Kenya Office
<b>CLOs:</b>	Community Liaison Officers
<b>COSDEC:</b>	Community Skills Development Centres
<b>CRM:</b>	Customer Relationship Management
<b>EET:</b>	Education, Employment and Training
<b>FAO:</b>	Food and Agriculture Organization
<b>FDI:</b>	Foreign Direct Investment
<b>HIV:</b>	Human Immune Virus
<b>HPP:</b>	Harambee Prosperity Plan
<b>ICT:</b>	Information Communication Technology

<b>IGAs:</b>	Income-Generating Activities
<b>ILO:</b>	International Labour Organization
<b>IS:</b>	Informal Sector
<b>IYB:</b>	Improve Your Business
<b>KPIs:</b>	Key Performance Indicators
<b>MEAC:</b>	Ministry of Education, Arts and culture
<b>MGECW:</b>	Ministry of Gender Equality and Child Welfare
<b>MGEPSW:</b>	Ministry of Gender Equality, Poverty Eradication, and Social Welfare
<b>MSME:</b>	Micro, Small, and Medium Enterprises
<b>NAC:</b>	Apparel Export Promotion Council
<b>NDP:</b>	National Development Plans
<b>NDYA:</b>	National Youth Service Association
<b>NGO:</b>	Non-Governmental Organizations
<b>NYSP:</b>	National Youth Service Program
<b>NYSP:</b>	National Youth Service Program
<b>OECD:</b>	Organization for Economic Cooperation and Development
<b>PRISMA:</b>	Preferred Reporting Items for Systematic Reviews and Meta- Analysis

<b>RNF:</b>	Rural Non-farm
<b>SHIREE:</b>	Stimulating Household Improvements Resulting in Economic Empowerment
<b>SMEs</b>	Small and medium Enterprises
<b>TFP:</b>	Total Factor Productivity
<b>UK:</b>	United Kingdom
<b>UN:</b>	United Nations
<b>UNAM:</b>	University of Namibia
<b>UNICEF:</b>	United Nations Children's Fund
<b>WIGG:</b>	Women Income Generating Groups

## Definition of terms

**Beneficiaries:** Individuals or groups who receive benefits, assistance, or support from a program, organization, or initiative.

**Business skills:** are the abilities that keep a business running smoothly and growing Block, (2016).

**Grants:** is a financial award given by an organization, typically a government agency, foundation, or corporation, to an individual or entity to support a specific project or purpose.

**Income-generating Activities:** activities that provide opportunities for communities to use local resources to create self-sufficient households (Richard, 2012).

**Knowledge-based:** refers to systems, processes, or economies that primarily rely on the creation, distribution, and utilization of knowledge and information as the main drivers of productivity and growth.

**Programs:** refers to organized sets of activities or initiatives designed to achieve specific objectives or outcomes.

**Skills development training:** refers to structured programs designed to enhance individuals' competencies, knowledge, and abilities in specific areas relevant to their personal or professional growth.

# CHAPTER ONE

## INTRODUCTION

### 1.1 Introduction

Namibia's economic possibilities have expanded, and the country strives to empower its citizens via skill development training programs that generate money (Jellenz, 2020). The income-generating effect of skills development training on business skills in the Ohangwena region of Namibia is a critical area of research. Improving the skills and knowledge of entrepreneurs and small business owners in skills such as costing and pricing, sales, marketing, bookkeeping, and record-keeping can significantly impact their ability to generate income and grow their enterprises. Namibia has recognized the importance of skills development as a key driver of economic growth and development. The country's Vision 2030 and other policy documents emphasize the pivotal role of the education and training system in equipping citizens with the competencies required for a knowledge-based economy. However, studies have highlighted the need to address weaknesses in Namibia's education and training system, particularly in improving the quality and relevance of skills training. In the Ohangwena region, skills development initiatives targeting micro and small enterprises could be crucial in enhancing income generation and supporting sustainable livelihoods. By assessing the impact of such training programs, this research study aims to provide valuable insights that can inform the design and implementation of more effective skills development interventions in the region. This chapter introduces the subject of the study and describes the study's

background, research goal, issue, and objectives. It further describes the relevance of the research, its limits, and finally its delimitations.

This chapter introduces the study's subject, providing a comprehensive overview of the key themes, objectives, and significance of the research. It then examines the study's limitations and delimitations.

## **1.2. Background of the study**

Business skills empowerment plays a crucial role in enabling community members to engage in economically viable projects that can be sustained over the long term. Conversely, a lack of business skills within communities often leads to significant challenges in business development and sustainability. This disparity not only hinders individual entrepreneurial efforts but also perpetuates cycles of poverty and economic instability within the community. Addressing this lack of business skills is essential for fostering resilient local economies and promoting equitable opportunities for all community members. Business skills refer to essential skills and capabilities that enable professionals to start, operate, and manage a successful business or organization (Meeks, 2017).

Income-generating skills development training is defined as activities that provide opportunities for communities to use local resources to create self-sufficient households (Richard, 2012). Income Generating Activities (IGAs) grants have increasingly been recognized as a vital tool for addressing poverty and enhancing business skills in Namibia. The effect of skills development training on business capabilities is a critical area of research, particularly in the context of social and economic development across Africa. In

Namibia, improving the business skills and knowledge of entrepreneurs and small business owners is essential, as it significantly influences their ability to generate income and expand their enterprises (Pizza et al., 2016). Many Namibians face substantial barriers due to a lack of essential business skills, which directly affects their entrepreneurial success and contributes to broader socioeconomic challenges. Considering ensuring quality training content is offered, the Ministry of Gender, Poverty Eradication, and Social Welfare ensures that the content is tailored to fit the master trainers while addressing the training objective (Richard, 2012). Moreover, quarterly assessments and regular updates to training content are put in place for monitoring to ensure relevance and accuracy. Setting clear performance indicators is essential for measuring the effectiveness of the training programs. These metrics should align with both learning objectives and broader business goals, such as increased productivity or enhanced customer service skills. Despite the recognition of business skills training as a key driver for economic growth, Namibia grapples with high unemployment rates and limited opportunities for many individuals. The Ministry of Industrialization and Trade has highlighted that while Namibian entrepreneurs can identify opportunities, they often lack the necessary start-up skills to capitalize on them effectively. This gap in skills not only stifles individual entrepreneurial efforts but also hampers the overall economic development of the country (Shilinge, 2016).

The lack of business skills significantly impacts individuals, families, communities, institutions, organizations, and societies, particularly in the context of economic development. This deficiency can lead to a range of negative outcomes that hinder growth and stability across various levels of society.

Individuals lacking essential business skills face challenges in effectively managing their enterprises. This can result in poor decision-making, ineffective marketing strategies, and an inability to identify market opportunities (Kilsah, 2023). For instance, entrepreneurs without adequate financial management skills may struggle to maintain cash flow, leading to business failures and personal financial instability. As a result, their potential for income generation is severely limited, which can perpetuate cycles of poverty.

At the family level, the absence of business skills can create financial strain. When family members are involved in a business, they lack the necessary skills to operate successfully, which can lead to reduced household income and increased stress (Cravo et al., 2016). This financial insecurity can affect family dynamics, leading to conflicts and a decline in overall well-being. Families relying on small businesses for their livelihood may find themselves trapped in economic hardship when these ventures fail due to poor management.

Communities also suffer from the lack of business skills among their members. High rates of poorly managed small and medium enterprises (SMEs) can lead to increased unemployment and reduced economic activity within the community (Kaukumangera, 2021). This stagnation prevents communities from accessing resources necessary for development, such as infrastructure improvements and social services. Moreover, communities that fail to nurture entrepreneurship due to skills gaps may miss opportunities for job creation and economic diversification.

Institutions and organizations experience significant repercussions from a workforce lacking essential business skills. Poorly trained employees may lead to decreased productivity and ineffective leadership within organizations (Kilsah, 2023). Without strong management capabilities, organizations struggle with goal setting, resource allocation, and employee motivation. This inefficiency not only affects organizational performance but also limits innovation and adaptability in rapidly changing markets.

On a societal level, the lack of business skills contributes to broader issues such as economic inequality and social unrest. Societies that do not invest in developing entrepreneurial skills among their populations may witness widening disparities between those who have access to resources and training and those who do not (Kaukumangera, 2021). This inequality can lead to social tensions and hinder collective progress toward sustainable development goals. Additionally, a workforce unprepared for modern business challenges limits national competitiveness in an increasingly globalized economy.

The reasons for the lack of business skills often relate more to accessibility and alignment with market needs rather than availability in most developed countries. While in developing countries the challenges are more pronounced due to economic constraints and limited access to quality education. Strategies focus on enhancing existing frameworks through public-private partnerships and technological integration community-based programs and increased investment in vocational training (World Bank, 2021). In contrast to this in Namibia, the situation reflects characteristics of both developing nations and unique local challenges such as a high reliance on SMEs facing financial constraints. Suggested strategies accentuate localized training initiatives and partnerships with local businesses (ILO, 2019).

The income-generating activities grant supports providing local community members with necessary business skills training while allocating resources and equipment to help them start small companies or initiatives. Bricks manufacturing, skin and leather tanning, tailoring, salon, mining, catering, garden upholstery, carpentry, welding, poultry, and knitting are among the projects that have received funding from the Ministry of Gender Equality, Poverty Eradication and Social Welfare. The Ministry reserves the authority to shift equipment purchased with Income-Generating Activities (IGA) money to other projects if the project fails to meet the intended targets within three (3) years. The financed projects are supposed to present the Ministry with progress reports every year (MGECW, 2017).

In many discourses, the term Income-Generating Activities is sometimes used interchangeably with other terminology such as Micro, Small, and Medium Enterprises (MSME) and Informal Sector (IS) (Matubatuba, 2022). As a result, it is critical to highlight the differences between these words regarding IGAs. Micro, Small, and Medium Enterprises refers to enterprises that operate at three separate levels: micro, small, and medium, while Small and medium-sized enterprises (SMEs) are businesses that have fewer employees and a certain amount of revenue than larger companies (Etuk, Etuk, & Michael, 2014). More than 120 MSME definitions were identified, summarizes and analyses from different countries to indicate significant characteristics such as staff numbers, assets, turnover, capital, and investments, (Kushnir, 2006).

Small and Medium Enterprises (SMEs) play a significant role in furthering global macroeconomic growth (Mitchelmore & Rowley, 2013). SMEs are viewed as a solution for job development, income generating, economic growth, and poverty alleviation, and they assist marginalized populations such as unskilled women, people with disabilities, and rural families in finding work (Maloka, 2013). A lot is being done to ensure sustainability of businesses however, in Namibia, these SMEs face a variety of challenges, with the majority failing within a short time. For the fact that the success of SMEs is also dependent on the talents of the owner, which may not be the case with larger enterprises, it is vital to cultivate competences among entrepreneurs to provide SMEs with a sustainable competitive edge (Mitchelmore & Rowley, 2013). Namibia, as a developing market, strives to boost its economy and create jobs through entrepreneurship (Brijlal et al., 2013). According to Mehta, (2013, p.22) entrepreneurship is "the discovery, evaluation, and exploitation of opportunities to introduce new goods and services". Entrepreneurship is widely recognized as a key driver of economic development, productivity, innovation, and employment. It is also commonly considered as a crucial component of dynamic economics (Ajuna et al., 2018).

Despite efforts to promote entrepreneurship, Namibia has low business activities and a high unemployment rate when compared to other Sub-Saharan African countries (Nautwima et al., 2023). Namibia also has poor levels of business skills, which are seen as critical components of economic and entrepreneurial growth (Martin & Javalgi, 2016).

As a developing country, Namibia has implemented an income-generating skills development training programs through Ministry of Gender Equality, Poverty Eradication and Social Welfare, regardless of gender, the programs aimed to improve Namibians' life skills and economic statuses. The Directorate of Community Empowerment under the Ministry of Gender Equality, Poverty Eradication and Social Welfare facilitates funds for the income-generating skills development training programs. A budget of \$5 million has been set aside as part of a strategy to implement IGAs and alleviate poverty amongst disadvantaged and poor communities (Kushnir, 2006).

In Namibia, combating poverty is a national responsibility, according to the Ministry of Education, Arts and culture (MEAC, 2014). Income-generating training is carried out by different institutions through different divisions, complemented by the implementer's guideline which serves as the guide for implementing the intervention. For instance, the Ministry of Education introduced the Adult Skills Development for Self-employment (ASDSE) program. The project contributes to the national efforts of poverty alleviation by affording the communities self-employment skills and opportunities. The Acceleration of Women-Owned-Enterprises (AWOME) training program is offered by MGEPESW in partnership with the United Nations (UN) and the De Beers Group of Companies, to provide comprehensive support to female micro-entrepreneurs, which entails a package called Improve Your Business (IYB). More than 700 female micro-entrepreneurs have completed the training. To date, 90% of women can access bank loans and pay them back, while successfully running their businesses. The program has been implemented in all fourteen regions.

According to the baseline study conducted by the MGEPEWS, the programmer was initiated to achieve 70% of women and 30% of men's participation in IGAs countrywide (MGEPEWS, 2017). Firstly, potential applicants had to apply for funding before the application due date. Secondly, applications were screened to assess their training need and viability of the business proposals while increasing access to production skills through CESs and providing potential provided with equipment (MGEPEWS, 2017). Potential candidates apply to undergo a business training course that aims to acquaint them with business management skills. Budget constraints have resulted in budget cuts and poor allocation to regional community project intervention. As such, the number of financed IGAs has reduced, resulting in only a small number of beneficiaries receiving equipment and supplies and being catered for during skill development trainings. This is hinted at in the region's financial training reports, which are transmitted to the headquarters.

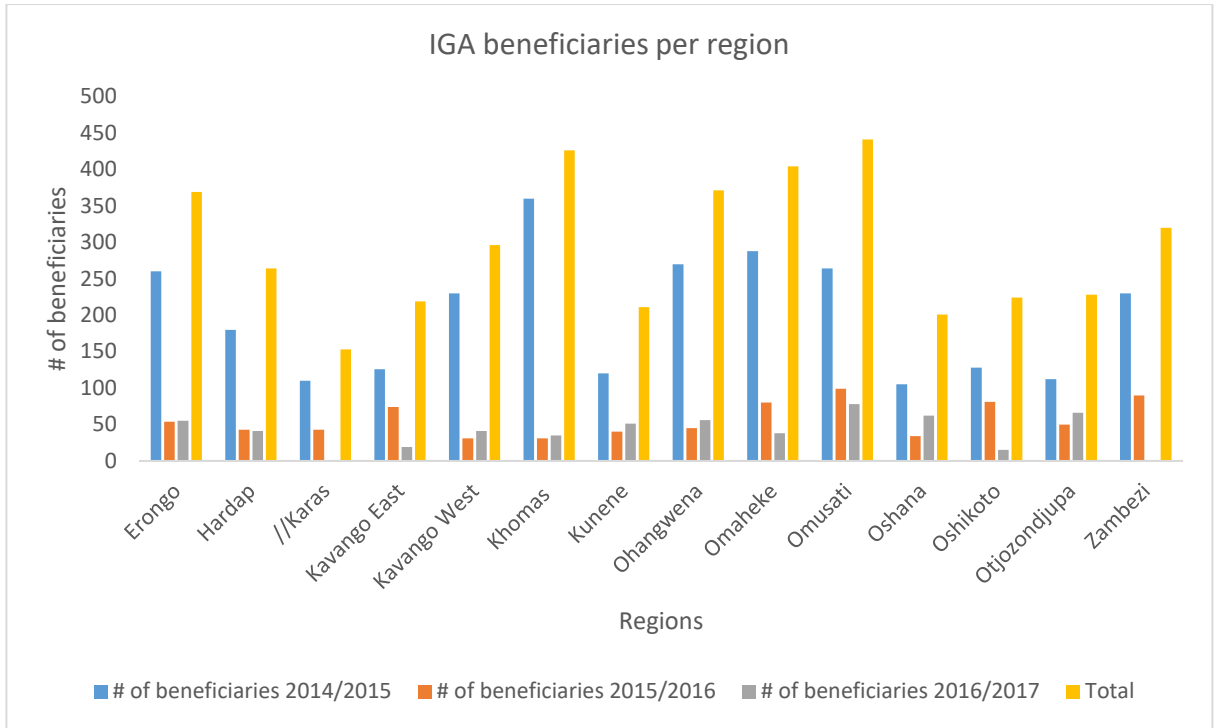


Figure 1.1: Number of IGA statistics of beneficiaries, both men and women across the 14 regions. Source: MGEPEWS’s Directorate of Community Development and Poverty Eradication statistics report (2017, p.6).

This study incorporated data from 2015 to 2017 because, these beneficiaries are believed to have had enough time to implement the skills after the training intervention, unlike other beneficiaries who came after as they might still need time to settle before starting to implement. Hence, the purpose of this study was to assess the effect of income-generating skills development training on the beneficiaries’ business skills in the Ohangwena region.

### 1.3 Statement of the problem

Community needs assessment aids in identifying interventions, strengths and resources needed in the communities through informal and formal feedback from citizens. The government of Namibia in collaboration with development partners identified potential

beneficiaries and availed funds for the IGA business skills training program in different business skills. This was done in all fourteen regions through MGEPEWSW to alleviate poverty by improving the lifelong learning skills of non-formal IGAs beneficiaries (MGESW, 2017). Community empowerment centres were established in ten regions, including the Ohangwena region, to cater for targeted needy community members in providing beneficiaries with business skills (MGECW Operating Guideline, 2017). The IGAs beneficiaries were trained in different business and vocational skills, ranging from brickmaking, skin and leather tanning, tailoring, salons, mining, catering, garden upholstery, and carpentry, welding, poultry, and knitting.

The MGECW guideline further indicated that 1649 IGAs were trained and supported with materials and equipment, of which 1072 IGA beneficiaries were women and 557 were men countrywide. Approximately, 117 women and 10 men in the Ohangwena region have benefited from this training program (MGEPEWSW, 2014). To ensure that funded businesses are regulated, the Ministry implemented pre and post-monitoring quarterly reviews and made sure the strategies were implemented per quarter. The strategies include identifying potential problems and risks, continuously assessing potential beneficiary's motivation, maintaining customer relations, financial management skills, and technical support, amongst others. The Ministry is mandated to relocate the equipment allocated to beneficiaries in this regard if the project fails to accomplish the planned goals within the period of three (3) years. The sponsored IGA projects are expected to furnish the Ministry with status reports on an annual basis. It reported that out of two (2) of 207 IGA projects in the Ohangwena region specifically had IGA equipment repossessed and quite a high number of IGAs were identified with poor performance records. The equipment which

was repossessed included a hammer mill machine and printing equipment amounting at N\$30,000.00 (MGECW, 2017).

Despite efforts to provide skills development training to improve the business skills of beneficiaries in the Ohangwena region of Namibia, there is a noticeable lack of documented evidence regarding the effect of income-generating skills development training on beneficiaries' business skills, the above literature triggered the researcher to conduct a study with the aim to fill the literature knowledge gap.

#### **1.4 Research Objectives**

The study was guided by the following objectives:

- To determine the effect of income-generating skills development training on the productivity and quality of work for the beneficiaries' business skills in Ohangwena region.
- To assess how income-generating skills development trainings have improved the business competencies of beneficiaries' in Ohangwena region.
- To evaluate the quality of the training content offered by MGPESW in Ohangwena region.
- To identify the monitoring strategies for management to ensure funded businesses in Ohangwena region are sustained.

#### **1.5 Significance of the study**

The Republic of Namibia's National Gender Policy (2010-2020) identifies gender, trade, and economic empowerment as core program areas for eliminating gender inequality and

that the programs play an important role in addressing and mainstreaming the distribution of resources and allocation of projects (Shiviya, 2021). By assessing the effectiveness of the Income-generating skills development training on the beneficiaries' business skills in the Ohangwena region, the study aimed to produce findings on the impact of the training offered by IGAs beneficiaries. The study helped MGEPEWS and development partners on how to act further on providing future training based on the current concerns of beneficiaries. The study outcomes created a broader understanding of income-generating skills development training at all community levels while creating awareness of communities' ability to access and use available resources while sustainably utilizing them. Furthermore, future training may also be improved through the study recommendations. The study findings significantly added to the existing research in terms of comprehending how the training improves beneficiaries' income, skills, and knowledge.

### **1.6 Limitations of the study**

The study assumed a few constraints as initially stated in the research proposal. However, further constraints were uncovered during the data gathering phase. Since the researcher and the master trainers were part of the responsible Ministry, the data collection and analysis may have been biased, lacked reliability, and raised ethical concerns. Measuring the effect of training interventions on beneficiaries' subjective actions and perceptions posed challenges due to their inherent subjectivity. The master trainers used to oversee each other's training to overcome these limitations. To address bias risks, documenting processes transparently can enhance the study's credibility and reliability.

Despite the quarterly and yearly assessments conducted at regional levels, this did not suffice to base judgments on the impact of training activities in the Ohangwena region and Namibia as a whole. Therefore, a comprehensive evaluation study to assess the effectiveness of skills development training programs in the region needs to be conducted. Language obstacles were encountered, particularly when interpreting some terms from English to local dialects spoken in the individual constituencies, which required a local translator to translate from English to Oshikwanyama. The researcher helped with translation to ensure participants had the same understanding. The secondary data obtained from previous training lists and the Ministry's IGA database provided limited information regarding other IGA recipients from group-owned IGAs, making it impossible to analyze the precise training effect on the beneficiaries' business skills. Weighing these secondary data sources by checking reliability, and validity by looking at factors such as the author, publisher, and potential biases to ensure that the data sources align with the research objectives and provide sufficient detail. Due to the bigger size of the region, the study was limited to two constituencies only of the Ohangwena region, namely the Okongo and Ohangwena constituencies. The secondary data obtained from the previous training lists and The Ministry's IGA database provided limited information regarding other IGA recipients from group-owned IGAs (MGESW, 2017).

### **1.7 Delimitation of the study**

Income-generating skills development training is offered by MGEPEW countrywide. Numerous companies provided training to identify groups of IGA beneficiaries from different regions. However, the study targeted IGAs beneficiaries of Ohangwena region only, who are permanent residents. The study focused solely on skills development

training programs offered by the Ministry of Gender Equality, Poverty Eradication and Social Welfare (MGEPEWS). It did not include training programs from other ministries or private organisations. The research was limited to permanent residents of the Ohangwena region and excluded non-residents, even if they had participated in the skills development training programs offered by MGEPEWS. The study population was restricted to Namibian IGA beneficiaries and did not include non-Namibian beneficiaries of the skills development training programs, even if they resided in the Ohangwena region.

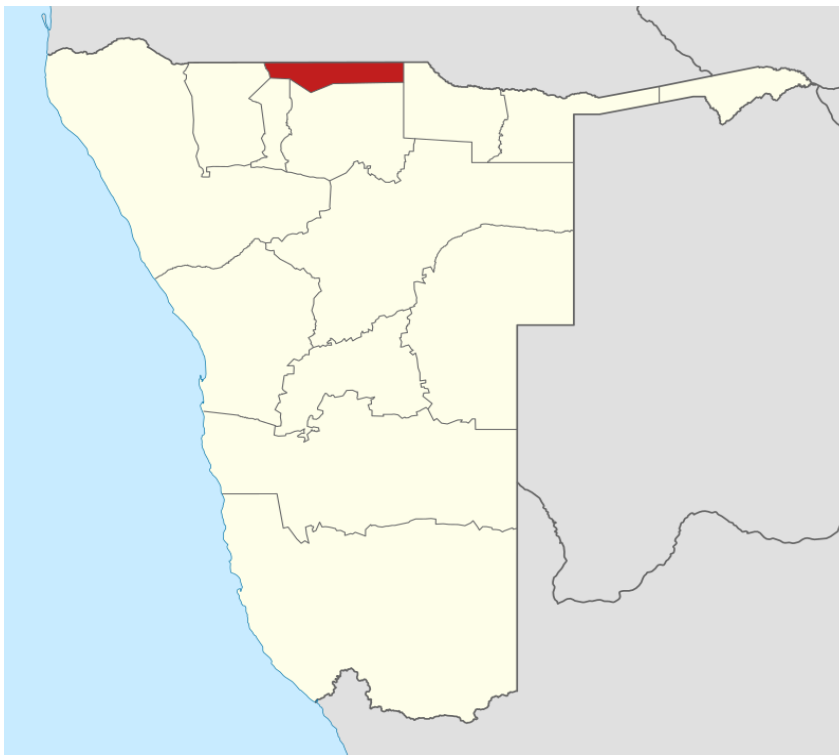


Figure 1.2: The shaded arrows point where the Ohangwena region is located in the Namibian Map (Mapcarta, 2020:2).

## 1.8 Chapter Summary

The chapter introduces the importance of income-generating skills development training in Namibia, focusing on the critical research area of the effect of skills development

training on business skills in the Ohangwena region. The chapter emphasises the significance of skills development for economic growth, by looking at the background of skills development training, statement of the problem, objectives of the study, significance, limitations and delimitations of the study on the aforementioned research topic. The chapter sets the stage for evaluating the impact of skills development training on beneficiaries' business skills, aiming to inform more effective interventions in the region. The next chapter examined the literature review on the effect of skills development training in Namibia.

## **CHAPTER TWO**

### **LITERATURE REVIEW**

#### **2.1 Introduction**

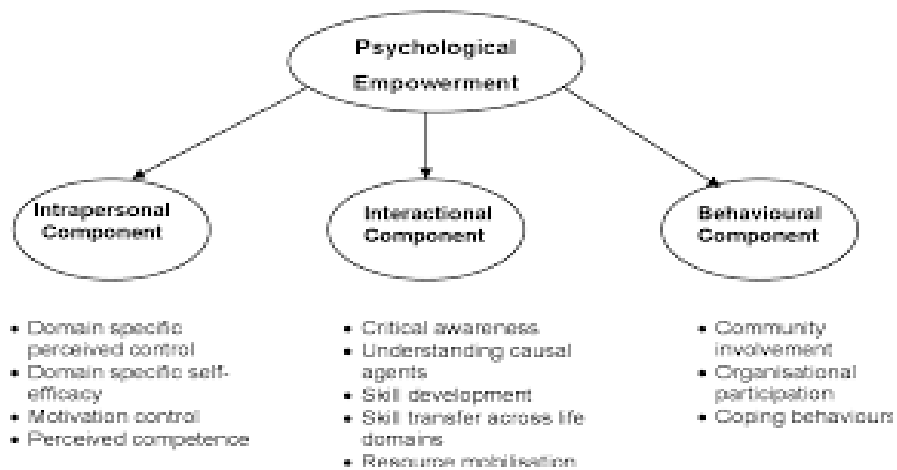
The literature review chapter provides a detailed evaluation of the existing literature and research on the study issue. Firstly, the chapter looked at the theoretical framework that informed the study under review. Secondly, the chapter will look at the background of IGAs from a global perspective. The chapter concludes with a discussion on the similarities and differences as well as the effect of IGAs from the global north perspective, with a look at three different countries in Africa.

The literature identifies knowledge gaps, highlights significant ideas and theories, and establishes the context and relevance of the research investigation. This chapter's objective is to assess the literature on income-generating skill development training programs and their effect on recipients' business skills in the Global South. The study introduces the notion of income-generating skills development training programs and their significance in supporting individual, economic, and social development in different African countries. The study further explores the current literature on the business skills targeted by these training programs, the business skills of their beneficiaries and factors that guide the income-generating framework.

#### **2.2 Theoretical framework**

The study is guided by the empowerment theory. The theory involves intervention methods to guide people toward achieving a sense of control in their lives (Joseph, 2020). The empowerment theory is necessary for this study because it centres on helping marginalised

people at different levels to gain personal, and political power to improve their lives (Zimmerman, 2000). Zimmerman’s empowerment theory looks at empowerment as both a value orientation for the community and as a theoretical model for understanding the process and consequences of efforts to influence and gain control over decisions that affect their lives. The definition of empowerment theory shows that empowerment is a process, and it also involves actions with expected outcomes of gaining control or influencing decisions and making choices that affect lives. Empowerment theory sees skills development training as a community empowerment-oriented intervention to capacitate income-generating activities for beneficiaries to become self-reliant and improve their livelihoods and their socio-economic status. Empowerment processes and outcomes may be seen differently at different level levels of analysis such as at individual, organisational, and community levels. In terms of the study, the beneficiaries are empowered through the skills development training with an expected outcome of improved income-generating activity skills and improved socio-economic status of the participants.



**Figure 2.1: Empowerment theory Zimmerman**

## **2.3 Background of Income-Generating Skills Development Training in the Global South Perspective**

Income-generating activities (IGAs) have become increasingly significant in the Global South to enhance livelihoods and reduce poverty. This background review explores the evolution, characteristics, and impacts of IGAs in this context (Elkorashy, 2023). Historically, rural households in developing countries relied heavily on agriculture as their primary source of income. Over the past few decades, there has been a notable shift toward diversification in income sources. This change is driven by several factors, including economic pressures, climate variability, and the need for resilience against agricultural risks. As a result, many rural households have adopted diversified income-generating strategies that include both agricultural and non-agricultural activities (Odoh et al., 2019).

Income-generating activities are characterized by a diversity of activities which encompass a wide range of activities, including agricultural production for growing crops for sale or subsistence. Non-farm activities such as small-scale businesses for food preparation, retail trade, and handicrafts (Hajdu et al., 2011). An additional noticeable characteristic is service provision which looks at offering services like transportation or repair work.

**Informal Sector Dominance:** Many IGAs operate within the informal sector, characterized by small-scale operations that often lack formal registration or regulation. This informality allows for flexibility and adaptability but also presents challenges related to access to finance and markets (FAO, 2019).

IGAs contribute significantly to household income across the Global South. Studies indicate that non-farm income can account for a substantial portion of total household earnings—averaging around 42% in Africa (FAO, 2019). This diversification not only helps households manage risk but also serves as a coping mechanism during agricultural off-peak periods. Despite their potential benefits, IGAs encounter several challenges. Many individuals lack the financial resources necessary to start or expand their businesses; limited access to markets can hinder the ability of producers to sell their goods at competitive prices. There is often a lack of training programs that equip individuals with the necessary skills to succeed in various income-generating activities (Woldegies, 2014).

History demonstrates that pragmatic persons who are brilliant and imaginative, capable of capitalizing on chances, and willing to take risks have significantly increased economic advancement (Ajuna et al., 2018). Individuals' confidence in their capacity to establish a company is claimed to have a significant effect on their choice to do so (De Vita, Masi, & Poggesi, 2014). According to Opafunso (2014), those who believe they could start a business are five times more likely than others to attempt to do so.

Dess et al., (2013) created a set of twelve key entrepreneurial abilities that are necessary for successful entrepreneurship based on their work on the Community Improvement through Youth Program (CITY) initiative. These include the capacity to recognize and understand one's own strengths and shortcomings, as well as the evaluation of one's own performance; interaction with others; negotiation skills; dealing with persons in positions of power and authority; settling conflict; and coping with stress and anxiety. Furthermore, decision-making, task planning, and problem-solving were all addressed at work Dess et al., (2013).

Cooney (2013) believes that entrepreneurial abilities are required to produce novel goods and services and to provide answers to rising market demands. Furthermore, entrepreneurial qualities include inner discipline, risk-taking capacity, inventiveness, change orientation, and perseverance. Studies on gender differences in innovation suggest that female entrepreneurs are less imaginative than their male colleagues, which makes them less driven to expand and export. In terms of risk-taking, women are more risk-averse than males (Martin & Javalgi, 2016).

According to Chun & Watanabe (2012) vocational skill training initiatives enhanced participants' income in rural areas by exploiting non-competitive labour markets. According to recent evidence, an individual's knowledge, particularly existing technologies, agricultural productivity, and managerial skills are all important (Lachaud et al., 2018). Low-income countries' development programs have directly transferred cash to poor and unemployed citizens (Blattman et al., 2015).

### **2.3.1. Income-Generating Activities in the African Continent Perspective**

IGAs are small-scale business operations that aim to give self-employment opportunities, diversify income sources for low-income workers, and improve the lives of the poor. According to AEPC, income-generating activities are economic activities that provide families with partial to full self-employment. Similarly, Van Niekerk (2009) sees income-generating activities as critical facilitators in enabling communities to convert natural resources into means of subsistence. This comprises utilizing locally accessible natural and agricultural resources to create commercial opportunities and, eventually, money.

The SHIREE Operations Team (2011) defines IGAs as the productive use of an asset for income generation, providing disadvantaged households with the potential for better earnings, greater dignity, and a stronger capacity to deal with the economic crisis. Similarly, the Danish Ministry of Foreign Affairs (DMOFA, 2000) describes IGAs as economic operations carried out to improve the living situations of underprivileged families. Because of their vulnerability to poverty, women are the primary target demographic of most IGA programs.

Poverty and unemployment continue to be global concerns as employment growth slows and the labor force grows (International Labour Organization [ILO], Women at Work, 2016). As a result, employment generation projects play a crucial role in ensuring livelihoods through income-generating activities.

According to Cooney (2012), education and training may play an important role in the development of entrepreneurial abilities. Furthermore, entrepreneurship was traditionally associated with the growth of a business, and it was believed that the skills required to achieve this goal could be developed through training. It is believed that entrepreneurship is a technique of thinking and action that is applicable to many elements of society and the economy, and this knowledge now needs a new approach to training. Furthermore, service providers must acknowledge that entrepreneurs come to entrepreneurship with varied levels of experience, thus each entrepreneur has a unique game plan for developing his or her talents (Omolara, 2018). According to Brijlal et al., (2013), the combined impact of globalization, changing trade patterns, and evolving technologies such as ICT necessitates skills that many more women than men lack on the continent, because many more women than men lack the necessary level of education and training, including

business and technical skills and entrepreneurship training. Chiloane-Tsoka (2013) believes that women frequently face barriers to training. They are frequently unaware of training opportunities and are less likely to be able to pay the cost of training provided by the private sector, which contributes to firm failure and poor performance. Training to improve entrepreneurship skills for growth-oriented enterprises would fall under human capital and assistance in the whole entrepreneurship ecosystem (Omolara, 2018).

Business skills are skills expressed by a person's conduct and are connected to personal and interpersonal qualities. There are three groups of competencies linked to business skills, which include proactivity, accomplishment-oriented, and communication to others. Chell (2013) bemoaned a blindness in the definition and function of skills in the field of entrepreneurship, however, the concept skill is sometimes misconstrued or interchanged with that of competence. Entrepreneurial skills are the abilities required to create new goods and services and to offer solutions to developing market demands. Entrepreneurship skills also include inner discipline, the capacity to accept risks, innovation, change orientation, and tenacity (Cooney, 2012). Furthermore, business skills relate to the abilities, actions, or practical know-how required to develop and effectively operate a firm; they are skills that allow commercial performance. Furthermore, skill is the ability to do a job proficiently because of investment in information and experience, and it can be developed through training, practice, and growth (Kele et al., 2017). They can also be defined as the ability to recognize opportunities for profitable resource reallocation to new companies, risk proclivity, creativity and invention, opportunity recognition, and networking.

Income-generating activities (IGAs) play a crucial role in enhancing livelihoods and reducing poverty in the Global South. The literature review focused on three countries: Malawi, Ethiopia, and South Africa, highlighting the diverse IGAs employed in these regions, their effects, and the challenges faced.

In Malawi, IGAs are vital for rural households, particularly among the youth. Young people engage in various small-scale businesses, including crop production, food preparation, and retail activities. These ventures not only provide income but also help to develop essential skills and foster entrepreneurial mindsets among participants (Hajdu, 2011). The non-farm income accounts for a significant portion of total household income, with estimates suggesting that it constitutes about 47% of income for many families (Kamanga, 2009). However, challenges such as limited access to capital and the impacts of HIV/AIDS hinder the success of these ventures, emphasizing the need for targeted support and resources to enhance their viability.

In Ethiopia, IGAs have been recognized as a strategic approach to improve livelihoods and reduce dependency on state support. The government has implemented various community projects aimed at fostering self-reliance through employment creation (Woldegies, 2014). Activities range from agricultural production to small-scale manufacturing and services. The diversification of income sources is crucial in rural areas where agricultural productivity can be inconsistent due to climate variability. Furthermore, access to education and infrastructure significantly influences participation in non-agricultural wage employment, which is essential for improving household welfare (Lanjouw, 2001). Despite these efforts, barriers such as limited market access and inadequate training persist, necessitating ongoing interventions.

In South Africa, IGAs are increasingly viewed as essential tools for poverty alleviation and economic empowerment. Various initiatives focus on creating sustainable livelihoods through small business development (Mayer, 2011). The government supports these efforts by providing grants and resources aimed at promoting entrepreneurship among marginalized communities. IGAs encompass a wide range of sectors, including agriculture, trade, and services. However, challenges remain regarding market competition and access to finance, which can limit the growth potential of these enterprises (Mohd et al., 2018)

All three countries recognize IGAs as a critical strategy for poverty alleviation. In Malawi, IGAs significantly contribute to household income, with non-farm income accounting for about 47% of total income. Similarly, Ethiopia has implemented community projects aimed at creating self-reliance and reducing dependency on state support. In South Africa, IGAs are viewed as vital tools for economic empowerment and sustainable livelihoods. Meanwhile, the role of government support varies significantly among the three countries. In South Africa, the government actively promotes entrepreneurship through grants and resources aimed at marginalized communities (Mayer, 2011). Conversely, while Ethiopia has community projects that foster self-reliance, the extent of government intervention is less pronounced compared to South Africa. Malawi's government has initiated cash transfer schemes but still faces criticism regarding the effectiveness of its support systems for IGAs. The economic contexts in which these IGAs operate are distinct. Malawi's economy is reliant on agriculture, which shapes the nature of its IGAs predominantly around farming-related activities. Ethiopia also has a significant agricultural base but is increasingly diversifying into manufacturing

and services as part of its economic strategy (Woldegies, 2014). South Africa's more developed economy allows for a wider range of IGAs across various sectors but also presents challenges related to competition within established markets.

### **2.3.2. Income-generating Activities from the Namibian perspective**

Income-generating activities (IGAs) training in Namibia has gained significance as a strategy to enhance livelihoods, particularly among vulnerable populations such as women and youth (ILO, 2019). The focus on IGAs is aimed at promoting self-reliance, reducing poverty, and fostering economic empowerment. The key aspects of IGAs training initiatives in Namibia cover a variety of skills necessary for successful income-generating activities such as agriculture trainings, entrepreneurship skills and vocational training. The training programs often target empowering women by providing them with the skills needed to start their businesses or improve existing ones. This is crucial for enhancing food production and economic stability within households (Banyen, 2015). The programs also aimed at young people (ages 10-24) to help them acquire skills that enable them to engage in IGAs, fostering entrepreneurship and innovation (Hajdu, 2011).

Various organizations, including non-governmental organizations (NGOs), government agencies, and international development partners, play a role in implementing IGA training programs. These partnerships often enhance resource mobilization and provide a broader reach.

Research indicates that well-designed IGA training programs can lead to significant improvements in participants' livelihoods. These impacts are such as increased income as participants often report higher income levels due to improved skills and knowledge that enable them to operate successful businesses enhanced food security in terms of training

in agricultural practices contributes to better food production and security at the household level and the aspect of empowerment since skills training fosters self-confidence among participants, enabling them to take charge of their economic futures (Richard, 2012).

Despite the positive impacts of IGA training in Namibia, several challenges persist, such as many individuals and small businesses struggle to secure financial resources necessary to start or expand their income-generating activities. Limited access to credit and funding options restricts entrepreneurial growth and investment in business development is another challenge. More-so, Participants in IGAs often encounter difficulties in accessing markets to sell their products or services. This can be due to inadequate infrastructure, lack of transportation, or limited knowledge about market demands, which affects their ability to compete effectively (Meeks, 2017). Not only that, while training programs are available, there remains a significant skills gap among potential entrepreneurs. Many individuals lack the necessary business management, marketing, and technical skills required to operate successful IGAs, which limits their productivity and innovation. In addition, ensuring long term sustainability of IGAs requires support and resources (MGECW, 2017).

#### **2.4 Types of Income-Generating Activities**

Malawi's National AIDS Commission (NAC) (2009) classified IGAs into three types:

- a) Agri-business: includes daily production, crop production and aquaculture.
- b) Skills-based: includes communication, leadership and management skills.
- c) Service providing examples are such as health care, social and education services.

According to the Ministry of Industrialization, Trade, and SME Development (MITSD, 2016) and MGECW (2016), Namibia's IGAs and micro companies are divided into retail dealing, food processing, manufacturing or craft, services, small stock farming, agriculture, and aquaculture. Davis et al., (2007) identified seven basic categories of IGAs: crop production, livestock production, (agricultural wage employment, non-agricultural wage employment, non-agricultural self-employment, and transfer. Davis et al., (2007), NAC (2009), MITSD (2015), and MGECW (2016) identified the threads and diversity of income-generating activities that span most industries. Although IGAs are diverse in scope, agriculture appears to be the common category and sector that provides quick income-producing potential.

## **2.5 Effect of Income-Generating Skills Development on Empowerment of Business Skills**

Income-generating skill development Empowerment is the process of providing people with the requisite information, competencies, and resources to enhance their business skills and generate sustainable income. This empowerment goes beyond merely imparting technical skills; it aims to transform individuals' economic prospects, boost self-confidence, and contribute to broader socio-economic development. Income-generating skills development empowers beneficiaries' business skills. Beneficiaries receive training in specific skills that are in demand within their local context. These skills could include traditional crafts, modern technologies, agricultural techniques, or business management. The acquisition of these skills enables beneficiaries to offer products or services that cater to market needs. Empowerment may include cultivating a business mindset and other benefits whereby beneficiaries learn to identify opportunities, innovate, take calculated

risks, and adapt to changing market dynamics (Mshelia, 2018). This mindset encourages self-reliance and the ability to create and seize income-generating opportunities. The impact of entrepreneurship education programs on the growth of self-efficacy, business intentions, and projections for business can highly be felt after the interventions (Bux, 2019).

Further, it was indicated that business management as another alongside technical skills, beneficiaries whereby beneficiaries have been equipped with business management knowledge. They learned about budgeting, marketing, customer relationship management, and financial planning. This holistic approach ensures that beneficiaries not only possess technical expertise but also the tools to manage and sustain their businesses effectively (Bux, 2019). Income diversification as part of the income-generating skills development encouraged beneficiaries to diversify their income sources. This reduced dependency on a single source of income, making their financial situation more resilient and stable (Shahin, 2022). Confidence building, acquiring new skills and successfully applying them boosted beneficiaries' self-confidence. As they see the positive outcomes of their efforts, they develop a sense of empowerment and agency, which can extend beyond their businesses to other areas of life (Lashitew, 2021). Moreover, poverty alleviation is helped by enabling beneficiaries to generate income through their acquired skills, they are better equipped to lift themselves and their families from poverty. This leads to improved living conditions, access to education and healthcare, and overall socio-economic advancement.

On the same note, gender empowerment Community Development was another way in which income-generating skills development have highly impacted on gender

empowerment, particularly in regions where gender inequalities are pronounced. Women, in particular, benefit from gaining economic independence, decision-making power, and increased social status (Rachit, 2017). In terms of community development beneficiaries' businesses thrive, they contributed to community development in ways such as created jobs, stimulated local economies, and fostered a sense of collective progress within the community. Long-Term Sustainability Empowerment was another way that significantly empowered individual's business skills whereby not only short-term outcome was achieved. Income-generating skills development aimed for sustainable change by imparting skills that remain relevant over time and encouraged beneficiaries to continuously adapt and innovate (Powell, 2019). Lastly, social Impact benefited beneficiaries and they became successful entrepreneurs, they often serve as role models for others in their community.

These success stories inspire other people to pursue business, creating a positive feedback loop. Income-generating skills development strengthens beneficiaries' business skills by providing them with practical information, encouraging a business mindset, improving business management skills, and contributing to poverty alleviation and community development. This empowerment has a good impact not only on individuals but also on society.

Evidence from a study by Shiviya (2021) on the Empowerment of Rural Women through IGAs, as cited in Bharathamma et al., (2010) indicated that there is mounting evidence that IGAs lead to women's economic empowerment. The study revealed significant disparities in women's income levels before and after engaging in income-generating activities. More crucially, a review of the empowerment element indicated that a large

proportion of rural women became functionally educated and homeowners because of government programs that implemented income-generating activities. Brody (2015) stated that revenue-producing self-help groups help women achieve personal and economic empowerment by improving their income. The study also found 41 positive markers of women's economic empowerment through the involvement of IGAs, including better personal control over spending, improved social networks, higher autonomy, and increased decision-making ability at the family level.

In the same line, Rahman (2019) Participatory Impact Assessment of Women Income Generating Groups (WIGGs) under CARE intervention in Borena, Ethiopia, supported the positive changes in women's lives because of their active participation in income-generating activities. Furthermore, the assessment's findings revealed a financial and social improvement in women's ability to contribute to home expenses such as school and medical costs. Significantly, some women may become first-time owners of home items such as cattle and utensils.

Equally, women's access to microfinance for micro businesses or money-generating activities does not always result in women's empowerment, particularly in male-dominated homes where income is primarily controlled by men (Woldegies, 2016).

## **2.6 Effect of income-generating skills development training on the Quality of work for the Beneficiaries' business skills**

To address this, the review revealed that the skills training influences the substantial link between a highly trained workforce, individuals, and organizational success. The best performers in manufacturing developing countries employed personnel with an additional

qualification level on average than the poor performers. Greater skill levels promote innovation and more advanced manufacturing processes, as well as the development of better-quality goods. This in short shows that there is highly a need for skills training to enhance organizational training per individual, considering qualification levels versus unqualified trainees (Haskel & Hawkes, 2003). Moreover, using matched establishment and workforce data will enable organizations to selectively choose workforces with certified and qualified trainees to perform tasks successfully (Haskel et al., 2003). Furthermore, top decile establishments had employees with an additional two years of schooling compared to bottom decile establishments (Gerhrke, 2018). Other effects of skill training on company performance include quality improvement, improved customer service, and greater money creation.

Other studies have sought to determine if strong talents contribute to the success and performance of organizations. Taken together, these studies have found a strong correlation between a highly skilled staff and organizational success, as measured most by labour productivity. According to Haskel & Hawkes (2003 p90-104), the highest performers in UK manufacturing employed workers with a higher degree of qualification than the worst performers. They also discovered that higher skill levels encourage innovation, more modern industrial methods, and the production of higher-quality goods. Haskel, & Pereira (2003) used matched establishment and workforce data to show that more productive UK businesses hired more skilled people (top decile establishments had workers with two years more education than bottom decile establishments). Hard and soft skills were both positively related to total factor productivity (TFP), and the skill gap between top and bottom-performing companies accounted for approximately 8% of the

productivity difference. Furthermore, Lynch & Black (2017) discovered in the United States that each additional year of schooling enhanced productivity by 4.9 to 8.5 percent in the industrial sector and 5.9 to 12.7% in the service industry. Mason et al., (2003) confirmed same findings for the United Kingdom.

The study conducted by Green (2003) has also identified a substantial association between various levels of UK labour skills and the complexity of goods. Another study has demonstrated that a more highly qualified staff might provide other advantages such as boosting firm survival Reid (2000), for example, proposed that a more trained UK workforce was associated with a higher commercial focus and strategic awareness, and proclivity to innovate to maintain competitive advantage. In the United States, Bates (1990 in Bosworth forthcoming) found that greater certification levels were associated with easier access to capital and an increased likelihood of firm survival. An OECD study of SMEs in the United Kingdom discovered that higher qualifications for both management and staff increased creativity (Albaladejo & Romijn, 2001). Higher training expenditures per person were also connected to increased technological complexity and distinctiveness. Skill development has a vital part in poverty alleviation. To date, it has received little attention in the development of poverty-reduction measures. However, it is apparent that skills are critical to obtaining and maintaining sustainable livelihoods. It is also clear that broad-based growth, which is required to ensure that poverty reduction reaches the majority, must be founded on a diverse set of skills. A comprehensive skills-based development strategy is more likely to result in actual poverty reduction than naïve confidence in liberalisation, globalisation, and Foreign Direct Investment (FDI) (Swann, 2018). This wide strategy would encompass all levels and components of both skills and

economic activity. It is critical to align the skill development and poverty reduction objectives (Simon, 2012).

Women who have engaged in NGO women's empowerment initiatives are more likely to enter commercial farming, own their own farms, and hire farm labour than those who have not. The study also discovered that empowered women are more likely to enhance food production on farms they work on, whether they own them or not, and that women's empowerment leads to increased food production in the country (Banyen, 2015).

Reports on HIV prevention outcomes after the IGA Intervention Economic status has long been recognized as an important structural driver of the HIV epidemic (Swann, (2018). Conditional and unconditional monetary transfers, as well as educational support, were all related with lower self-reported risk behaviours, particularly among teens. Food assistance, combined with other forms of support, indicates a beneficial trend in reducing teenage risk. Well-designed vocational/entrepreneurial training and savings interventions have improved HIV prevention efforts for female sex workers, but the evidence is less solid for adolescents (Swann, 2018).

In other studies, for instance, Hajdu (2010) highlighted that IGAs have been a key implementation for rural young people (aged 10-24), focusing more on their possibilities to develop skills and access cash and assets to engage in revenue-generating activities. Young people were given the skills they needed to start new small enterprises, as well as knowledge of how to think strategically about various livelihood possibilities. Various groups including People living with HIV benefited from this intervention of skills building and IGA and a lot more have succeeded in their ventures. The study by Hajdu, (2010)

further indicated that beneficiaries received vocational training interventions on locally appropriate types of businesses and have potentially the chances of young people who are poor or HIV-positive in attaining sustainable rural livelihoods. As a result of the implementation on a small scale, as a result, recommendations and policies were put in place to help vulnerable and rural young people develop sustainable livelihoods.

## **2.7. Entrepreneurship skills training relationship to SMMEs performance**

Yahya et al., (2012) discovered a link between entrepreneurial skill development and SMME performance. Masona et al. (2015) and Lumpkin and Dess (2001) discovered a connection between risk-taking and firm performance. Several researches by (Masona et al., 2015, and Syrjä, 2012) also shown a relationship between innovation and corporate performance.

The study conducted by Gehrke (2018) highlighted some of the effects of skills training such as improved skill competency whereby participants gain a higher level of competency in the specific skills they've acquired through training. This directly translates into improved productivity as they can complete tasks more efficiently and effectively. Enhanced business management income-generating skills development programs often include training in business management and entrepreneurship. Beneficiaries learn how to create business plans, manage finances, market their products or services, and handle customer interactions.

Furthermore, Gerhrke (2018) indicated that quality improvement, enhanced customer services and increased income generation are other effects of skills training on business performance. The aspects look at skills needed by participants to produce high-quality

products and services which can improve customer satisfaction which clutter increase income-generating of the business at large. Training programs often include insights into market trends and demands. Beneficiaries can adjust their business strategies to align with changing market conditions, ensuring their products or services remain relevant and in demand. Other aspects such as networking opportunities provide opportunities for participants to network with peers, mentors, and trainers. These connections can lead to partnerships, collaborations, and access to new markets, further enhancing the quality and reach of their work. Confidence boost which deals with skill development training builds participants' self-confidence in their abilities (Masona et al. 2015). This helps build confidence which is reflected in their work quality, communication with customers, and overall approach to business. Contribution to community development can create employment opportunities for others in their community, contributing to local economic growth. This multiplier effect enhances the overall productivity and quality of the community's business environment. Lastly, it reduces poverty by increasing income-generating opportunities, these programs contribute to poverty reduction. Beneficiaries are better equipped to take themselves and their households out of poverty, leading to improved living standards.

In another study conducted by Avelino (2019) clarified that self-reliance improves the financial and economic prosperity of the economy and its citizens. The literature review defended the fact that skills development training is essential and affects the business skills of the beneficiaries.

## **2.8 Empowering beneficiaries through skills development pieces of training**

Skills training strengthened beneficiaries' business skills, in a way that transformed individuals' economic prospects, boosted self-confidence, and contributed to broader socio-economic development (Mshelia, 2018). The holistic empowerment approach ensured that beneficiaries not only gained technical expertise but also the tools to manage and sustain their businesses effectively (Bux, 2016). Income diversification as part of the income-generating skills development encouraged beneficiaries to diversify their income sources. The approach is further believed to result in better living conditions, access to education and healthcare, and overall socioeconomic growth (Lashitew, 2021). This reduces dependency on a single source of income and makes the financial situation more resilient and stable (Shahin, 2022). Moreover, confidence building through the acquisition of new skills and successfully applying them boosted beneficiaries' self-confidence. As beneficiaries see the positive outcomes of their efforts, they develop a sense of empowerment and agency, which can extend beyond their businesses to other areas of life (Lashitew, 2021).

According to Drucker (2016), entrepreneurship is a practice, and "most of what you hear about entrepreneurship is all wrong." It is neither a spell nor a mystery, and it has nothing to do with DNA. It's a discipline that, like all others, can be learned." If one accepts Drucker's definition of entrepreneurship, education and training may play a significant role in its development. Traditionally, entrepreneurship was strongly associated with the formation of a business, and it was assumed that the skills required to achieve this goal could be learnt.

Entrepreneurship has been viewed as a way of thinking and acting that can be applied to many parts of society and the economy, and this understanding of entrepreneurship demands a new training strategy (Volkmann, 2010). The educational methodology required in today's world aids in the development of an individual's mindset, behavior, skills, and capabilities and can be applied to create value in a wide range of contexts and environments, from the public sector, charities, universities, and social enterprises to corporate organizations and new venture start-ups.

According to Lichtenstein & Lyons (2001), it is vital for service providers to understand that entrepreneurs come to entrepreneurship with various levels of experience, and hence each entrepreneur has an own 'game plan' for honing his or her skills. They also underlined that skill development is a qualitative, rather than quantitative, movement that requires some degree of transformation on the part of the entrepreneur. Their findings reflect much of the essence of what many academics have identified as important needs when analyzing all the published material on the skill sets required to be an entrepreneur. These skill sets are divided into three categories: entrepreneurial, technical and management skills. The quantity of education and training necessary to acquire each of these talents will be heavily influenced by the amount of human capital that people may already have before commencing on their business path. Indeed, it has been suggested that strengthening these skill sets would produce ambitious individuals who will be able to realize their full potential and shape their destinies, whether as entrepreneurs or not (Masona et al. 2015).

## **2.9 Training content for IGA beneficiaries offered to beneficiaries**

There has been a revived interest in training and skills development because of increased evidence that a minimalist approach to microfinance for poverty reduction and enterprise development does not contribute to long-term growth (Sumberg et al., 2021). Many training interventions do not address the special requirements of women, who are underrepresented in formal training programs and are frequently geared toward traditional female occupations. The study examines vocational and skills training in multiple funded programs to see how they target the poor and most vulnerable, as well as how gender inequalities in training provision, methodology, training content, and transfer to labour markets are addressed. On the same note, practical and hands-on approaches were not considered, especially given the fact that these are high-quality training content and are practical. However, the training provided opportunities for participants to apply their learning through real-world projects, simulations, or practical exercises (Drożdż, 2021). This approach enhanced skill acquisition and retention. Additionally, engaging training materials, such as videos, interactive modules, and gamified elements, enhanced the learning experience and made the content more appealing to beneficiaries in some countries.

In contrast, (Stacey, et al. 2012, and Anthony et al., 2021) in the study titled Developing sustainable small-scale fisheries livelihoods in Indonesia indicated that the quality of income-generating skills development training content offered to beneficiaries in the global South can vary significantly based on a variety of factors. The training content was tailored to the specific needs and demands of the local population. It addressed skills in demand within the local job market or business landscape. The study further stated that

conducting a thorough needs assessment and market analysis helped ensure that the training content was relevant and aligned with local opportunities.

Interactive elements also helped keep participants motivated and involved. Conducting a thorough needs assessment and market analysis helped ensure that the training content was relevant and aligned with local opportunities. The training content was developed by subject-matter experts who had a deep understanding of the skills being taught. A well-structured curriculum that progresses logically from basic to more advanced concepts is important. The content also incorporated effective teaching methods and learning materials (Stacey et al., 2012).

Cultural norms, values, and practices are crucial when designing training content. Content that respects and aligns with local cultural contexts is more likely to resonate with beneficiaries and lead to successful outcomes. A practical and hands-on approach is high-quality training content and is practical and hands-on. It provided opportunities for participants to apply their learning through real-world projects, simulations, or practical exercises. This approach enhanced skill acquisition and retention.

Engaging training materials, such as videos, interactive modules, and gamified elements, enhanced the learning experience and made the content more appealing to beneficiaries. Interactive elements also helped keep participants motivated and involved. The training content is adaptable to different learning styles, educational backgrounds, and skill levels. Flexibility in delivery methods, such as in-person workshops, online courses, or blended learning approaches, increased accessibility to a wider range of beneficiaries.

A system for evaluating and monitoring the efficacy of the training content is essential. Regular assessments and feedback loops helped identify areas for improvement and ensure that the content is achieving its intended outcomes (Terrapon-Pfaff, 2018). Collaborating with local organizations, NGOs, educational institutions, and industry partners helped ensure that the training content remains up-to-date, relevant, and aligned with market needs. Continuous improvement which involves regular updating on the quality training content based on feedback, changing market trends, and technological advancements. Continuous improvement ensured that the content remains current and effective.

Consideration was given to the long-term sustainability of the training program. This included factors such as training-of-trainers programs, building local capacity, and fostering an environment where beneficiaries can continue to learn and develop their skills beyond the initial training. The training curriculum was accessible to a diverse variety of beneficiaries, including those with limited resources or physical disabilities. Providing content in multiple formats and languages, as well as considering digital accessibility standards, can enhance inclusivity.

The quality of income-generating skills development training content offered to beneficiaries in the global south is influenced by a combination of factors related to relevance, expertise, cultural sensitivity, practicality, engagement, adaptability, monitoring, collaboration, sustainability, and accessibility. A holistic approach that takes these factors into account is more likely to result in effective and impactful training programs (Terrapon-Pfaff, 2018).

Yahya et al., (2012) discovered a link between entrepreneurial skill development and SMME performance. Masona et al. (2015) and Lumpkin and Dess (2001) discovered a link between risk-taking and firm performance. Several research (Masona et al., 2015; Soininen et al., 2012 and Hameed & Ali, 2011) have also shown a link between innovativeness and firm success.

The study conducted by Gehrke (2018) highlighted some of the effects of skills training such as improved skill competency whereby participants gain a higher level of competency in the specific skills they've acquired through training. This directly translates into improved productivity as they can complete tasks more efficiently and effectively. Enhanced business management income-generating skills development programs often include training in business management and entrepreneurship. Beneficiaries learn how to create business plans, manage finances, market their products or services, and handle customer interactions. This comprehensive understanding of business operations contributes to better business decision-making and overall quality. Increased Innovation and creativity increase as it equips participants with problem-solving skills and encourages innovative thinking. This leads to the development of new products, services, and processes that can set their businesses apart and attract more customers.

Furthermore, Gehrke (2018) indicated that quality improvement, enhanced customer services and increased income generation are other effects of skills training on business performance. The aspects look at skills needed by participants to produce high-quality products and services which can improve customer satisfaction which clatter increase income-generating of the business at large. Training programs often include insights into market trends and demands. Beneficiaries can adjust their business strategies to align with

changing market conditions, ensuring their products or services remain relevant and in demand. Other aspects such as networking opportunities provide opportunities for participants to network with peers, mentors, and trainers (Gerhrke, 2018). These connections can lead to partnerships, collaborations, and access to new markets, further enhancing the quality and reach of their work. Confidence boost which deals with skill development training builds participants' self-confidence in their abilities. This helps build confidence which is reflected in their work quality, communication with customers, and overall approach to business (Yahya et al., 2012). Contribution to community development can create employment opportunities for others in their community, contributing to local economic growth. This multiplier effect enhances the overall productivity and quality of the community's business environment. Lastly, it reduces poverty by increasing income-generating opportunities, these programs contribute to poverty reduction. Beneficiaries are better equipped to lift themselves and their families out of poverty, leading to improved living standards.

In another study conducted by Avelino, (2019), clarified that self-reliance improves the financial and economic prosperity of the economy and its citizens. The literature review defended the fact that skills development training is essential and affects the business skills of the beneficiaries.

## **2.10 Monitoring strategies to manage IGA programs**

The link between recommendations for businesses in the "Global South" and Namibia revolves around strategies for successful market entry and sustainable development in emerging economies. This can include but is not limited to understanding local context, building business relationships and sharing with local distributors (Mohamed, 2024).

Scholars argue that extra monitoring measures must be used to ensure the viability and sustainability of financed firms. There is a need for thorough monitoring and evaluation techniques in tracking the success of income-generating skill development training programs (Nelson, 2018). On the same note, Management may make informed decisions, give required assistance, and adapt actions as needed by constantly monitoring the execution and results of training programs (Patton, 2018). Instead of relying merely on monitoring, researchers argue that it is critical to prioritize capacity-building initiatives and give continuing assistance to recipients (Scott, 2018). Further, the review highlights those assisting businesses in optimizing their supply chains by identifying local suppliers and partners, reducing transportation costs, and minimizing delays are clear exit strategies that were in line with their long-term sustainability objectives (Eneh, 2017).

Income-generating skills development training has a profound effect on the beneficiary's business skills as it empowers the knowledge and abilities needed to successfully run the businesses, in a few countries where it is being implemented (Vallejo 2016). However, there seems to be insufficient studies conducted under the aspect of skill development training because the review could only locate a total number of 20 studies, of which only 20% were conducted by individual countries whereas the rest of the studies were conducted by Non-Governmental Organizations (NGOs) and international organizations. Moreover, ongoing commitment and investment in research, along with increased collaboration, capacity building, and access to resources, will further enhance the depth and quality of research efforts related to income-generating skills training in the Global South (Van Loon et.al., 2020). The implementation of income-generating skills development training varied widely depending on regions, countries, available resources,

and local contexts. Also, the contributing factors to slight effectiveness of the skills training might be due to resource constraints, quality of the training, relevance of the labour market needs, access to equity, retention and utilization of skills, monitoring and evaluation, policy and coordination challenge and lack of technology and advancement (Vallejo, 2016). These strategies and initiatives vary in their scope, approach, and effectiveness, but they collectively aim to equip individuals with the skills and resources needed to generate income, reduce poverty, and foster sustainable economic development. For example, the review showed that countries such as India, South Africa, Brazil Kenya, Bangladesh and plus a few international organizations and NGOs have successfully conducted research studies and evaluations on income-generating skills development trainings outcomes and effects on their interventions.

The review also showed that most of the research publications conducted on income-generating skills development training did not research the effects of the training on the beneficiaries' commercial skills but on other factors. This is clearly stated in the study conducted by Van Loon et.al (2020) who claims that there is very little research on the assessment of income-generating skills development training.

Considering the theme of the effect of income-generating skills development training, the review pointed out that there seems to be a positive effect on the beneficiaries' business skills after the training interventions and as a result, the beneficiaries felt improvements in the way they run their businesses and that there is a *“high link between the trained workforce and the organizational success as well as individual business skills”* (Haskel & Hawkes, 2003: 12). While this study strongly suggests that high there is a high link between the trained workforce and the organizational success as well as productivity,

another study suggested “*quality improvement, improved customer service, and greater money creation*” (Gerhrke, 2018: 16) as other effects of skill training on the beneficiaries’ business skills.

On the theme relating to beneficiaries’ empowerment to business skills, the review revealed that there seems to be positive empowerment from the interventions because the majority of the studies reviewed indicated positive changes after the training. For instance, beneficiaries were empowered in a way that transformed their individual' economic prospects, boosted their self-confidence, and contributed to broader socio-economic development (Mshelia, 2018). The holistic empowerment approach also ensures that beneficiaries not only possess technical expertise but also the tools to successfully run and sustain their enterprises as well as diversify their income sources (Bux, 2016). The approach is further believed to improve tools to manage and sustain their businesses effectively, while also leading to better living conditions, access to education and healthcare, and overall socioeconomic growth (Lashitew, 2021).

Looking at the theme of the quality of the intervention, the review shows that the quality of the training offered did not attain its objectives and this can be observed from the study conducted by Sumberg et al., (2021), who found that there has been a revived interest in training and skills development due to mounting evidence that a minimalist approach to microfinance for poverty reduction and enterprise development does not result in long-term success. Interactive elements helped keep participants motivated and involved. Moreover, conducting a thorough needs assessment and market analysis helped ensure that the training content was relevant and aligned with local opportunities. The training content was developed by subject-matter experts who had a deep understanding of the

skills being taught. A well-structured curriculum that progresses logically from basic to more advanced concepts is important. The content also incorporated effective teaching methods and learning materials (Stacey et al., 2021). The review also paid attention to the factors influenced the quality of the training content of income-generating skills development offered to beneficiaries in the Global South, such as relevance, expertise, cultural sensitivity, practicality, engagement, adaptability, monitoring, collaboration, sustainability, and accessibility (Terrapon-Pfaff, 2018).

Considering the theme of both existing and additional monitoring strategies, the review suggests that management must use extra monitoring measures to ensure the viability and sustainability of financed firms in the Global South. There is a need for thorough monitoring and evaluation techniques in tracking the success of income-generating skill development training programs. Management may make informed choices, give required assistance, and adapt actions as needed by constantly monitoring the execution and results of training programs. Instead of relying merely on monitoring, research argues that it is critical to prioritize capacity-building initiatives and give continuing assistance to recipients. Further, assisting businesses in optimizing their supply chains by identifying local suppliers and partners, reducing transportation costs, minimizing delays and ensuring that the supported enterprises have clear exit strategies that are in line with their long-term sustainability objectives is a key.

The discussion above demonstrates that there is a link between the themes developed by the data analysis. The relationships show the IGA beneficiaries' business skills are positively affected by skills development training. There seem to be factors that can make it possible to make the income-generating skills development training to be effective, such

as increased collaboration, capacity building and access to resources, and improved quality of work. Again, there are factors contributing to less inefficiency of these skills training such as resource constraints, quality of the pieces of training, the relevance of the labour market needs, access to equity, retention and utilization of skills, monitoring and evaluation, policy, and coordination challenge as well as lack of technology and advancement. The initiative shows a relationship between effectiveness and quality of work, and empowerment through transforming individual aspects. Also, there seems to be a link between the empowerment of business beneficiaries and the quality of the training content offered. Furthermore, the quality and content of the skills training to effectively boost the business skills of the targeted group needs to be developed based on the results of the conducted pre-needs assessment to address the needs raised. The implementation of the training program should make use of extra monitoring measures to ensure the viability and sustainability of financed businesses. Furthermore, management may make informed decisions, give required assistance, and adapt actions as needed by constantly monitoring the execution and results of training programs instead of relying merely on monitoring. It is critical to prioritize capacity-building initiatives and give continuing assistance to recipients. Also, assisting businesses in optimizing their supply chains by identifying local suppliers and partners, reducing transportation costs, minimizing delays and ensuring that supported enterprises have clear exit strategies are among the long-term sustainability objectives.

## **2.11 Chapter summary**

The chapter summarizes the effects of income-generating skills development training whereby the review highlights the importance of income-generating activities in poverty

alleviation and unemployment. Therefore, IGAs aim to economically empower clients through the provision of grants and access to microfinance, which has a profound positive impact on the productivity and quality of work of beneficiaries' business skills. The review further emphasized the recommendations to management to ensure that all funded IGAs are sustained to validate the initial purpose of the program. The studies also indicated that among the funded beneficiaries, women/girls perform poorly compared to men and boys. While IGAs hold significant promise for economic empowerment, the literature showed little to no evidence in studies to document the effect of the skills training on the beneficiaries, and business skills, instead, the studies looked at other aspects. Hence, a need to undertake this study is crucial. The next chapter presents the research methodology.

## **CHAPTER THREE**

### **RESEARCH METHODOLOGY**

#### **3.1 Introduction**

This chapter analyses the research methodology used for collecting and analyzing the data in the study. The chapter also discusses the study's demographic, sample, sampling procedures, data collection procedures, research instruments and sampling methodologies, research design, validity, and reliability, as well as the ethical considerations used in the investigation.

#### **3.2. Research Approach**

The study adopted a qualitative research design to gain insights into experiences, motivations, of respondents (Lim, 2024). Responses from participants were interpreted to develop theories and theoretical contributions (Stahl, 2023). The qualitative approach is believed to be flexible, inductive and contextual understanding of qualitative research is more associated with interpretive philosophy Gephart (2018), therefore, this study employed this approach to answer the research question on the effect of income-generating skills development pieces of training in the Ohangwena region.

#### **3.3. Research Design**

There are several types of research designs, including descriptive, correlational, experimental, quasi-experimental, cross-sectional, longitudinal, case study, ethnographic, phenomenology, exploratory, and explanatory research designs (Cook 2016). This study, therefore, used an exploratory research design to analyze the qualitative data to assess the

effect of IGAs on beneficiaries' business skills focusing on understanding how beneficiaries experience and perceive the effect on their business skills development in the Ohangwena region. The research design mainly focuses on addressing research questions and consists of data collection techniques, research instruments, and sample strategy that must be used in that research (Lunny, 2017).

The study used open-ended interview guides and focus group discussions to collect and analyze primary qualitative data from IGA skills training beneficiaries (Creswell & Clark, 2011). Secondary data analysis was conducted by analyzing the IGA beneficiaries' database and the main attendance list of recipients financed and supported with IGA materials and equipment grants of MGEPEWSW. The process included analyzing the qualitative data using thematic analysis or other qualitative methods to identify themes and patterns that emerge from participant narratives (Sarantakos, 2013). This helped in gaining an in-depth understanding and explaining the effect of the training intervention as per the main objective of the study.

#### **3.4. Population of the Study**

The study population consisted of 127 men and women from the Ohangwena region who received MGEPEWSW-funded income-generating skills development training between 2015 and 2017(MGECW, 2017). The population was inclusive of a single category of population of interest, which is the population of IGA beneficiaries in the Ohangwena region. The criteria for inclusion were necessitated by their participation and benefit from income-generating activities and skills development training in the Ohangwena region. (Strydom et al., 2014).

### 3.5. Sampling and Sampling Procedures

Sampling provides methods for measuring how the small group is of the large population (Mujere, 2016). The study employed both purposive to allow beneficiaries to be chosen based on their accessibility, well-informed experience, and thus suitability for the study. Through a qualitative method, purposive sampling, a sampling technique, was used to sample 20 out of 127 income-generating skills development training beneficiaries to gain in-depth insights from a targeted group of individuals who possess certain attributes or experiences related to IGAs. By following systematic sampling procedures by defining the population and the population sample, researchers effectively selected participants who provided meaningful insights into their research questions while being mindful of potential biases and limitations essential in this method. The following formula will be used:

$$\text{Formula} = k = n/n$$

Numbers were assigned to each participant of the population and any participant with a number at the interval of six qualifies to be part of the sample. The 20 beneficiaries included 10 structured interview participants, and the remaining 10 respondents participated in the focus group discussion. Following that, the researcher employed purposive sampling to choose people who were accessible, suitable, and had specific experience, knowledge, or skills (Creswell, 2014). The sample size was sufficiently representative, allowing for effective time management during analysis.

### **3.6. Data Collection Procedures**

Data collection is the systematic gathering of observations or measurements. It allows the researcher to get firsthand knowledge and unique perspectives on the research problem. The Ethical Clearance Certificate was obtained from the University of Namibia Decentralized Ethics Committee (DEC), (Hamersley, 2012) (see Appendix A). The researcher also applied for approval to carry out the study from the MGEPSW's Executive Director, who was contacted through the Director of Community Development and Poverty Eradication, (see Appendix B).

In the same vein, the researcher sought permission from the Regional Councilor to visit and interview participants in their respective constituencies. The semi-structured interview consisting of open-ended questions with beneficiaries was recorded for 10 to 15 minutes. The focus group discussion was held with the assistance of the Community Liaison Officer (CLO) or an administration officer from the empowerment center. Focus group discussions lasted for 30 to 45 minutes and included 10 beneficiaries who were notified in advance to provide sufficient information. Interviews were conducted in English, but questions were translated into the local vernacular which allowed the researcher and participants to communicate effectively.

### **3.7. Research Instruments**

Research instruments are devices designed or trained to collect data to provide necessary insight or answers to research questions or objectives (Pickard, 2013). There are different instruments, such as surveys, questionnaires, experiments, standardized tests, interviews, observations, mixed method instruments and focus group discussions. In this instance, the

study employed open-ended interview guides and focus group discussions. First, the researcher conducted interviews and secondly, the researcher hosted the focus group discussions to collect qualitative data from respondents. Whereas quantitative data such as gender, age, educational background and knowledge level status were collected through content analysis. Interview guides were conducted on 15 January 2023 with a group of 10 participants and no refreshment was given. The interviews lasted for 15 minutes per person. The focus group discussion was done on the same day. Focus group discussion included 10 participants and refreshments were served to appreciate their response to the call. Both the interview and focus group discussions took place at the participants' preferred location. The focus group was organized with the assistance of the constituency CLOs. Focus group discussions are best used because they provide participants with clarity while uncovering ideas and issues previously unconsidered.

### **3.8. Data analysis**

The study utilized content analysis to examine the collected data components. Qualitative content analysis involves a systematic process for identifying codes and themes, including subthemes, which are subsequently categorized. This analytical process includes several stages: data transcription, organization of data for retrieval, identification of thematic codes, and the development of categories.

#### **3.8.1 Qualitative data analysis**

The collected data was analyzed using the Atlas-ti data analysis computer-assisted software. Interview guide transcripts and focus group questionnaires were scanned, imported and grouped into different folders, whereas recordings were transferred to a hard

drive for further review. The next step was to thematically apply codes across prospective themes, and the themes were then evaluated considering the coded extract. A report that compile all quotations associated with specific codes or themes for the study was generated for the purpose of presentation of results.

### **3.8.2 Quantitative Data Analysis**

Quantitative data was purely for demographic information for research study participants only. Therefore, at this juncture, data analysis was conducted by cleaning the data by checking for errors, missing values, or outliers and by calculating descriptive statistics to summarize the dataset. (Schwartz, 2015).

### **3.9 Validity and reliability**

Validity and reliability are fundamental concepts in research that ensure the credibility and trustworthiness of study findings.

#### **3.9.1 Data Validity**

Validity refers to the extent to which a research instrument accurately measures what it is intended to measure, ensuring that the results truly reflect the phenomena being studied. Validity encompasses different types, such as construct validity, which assesses whether a test aligns with theoretical concepts, and content validity, which evaluates whether the measurement covers all relevant aspects of the concept (Schwartz, 2015). The researcher ensured that or interview and focus group questions were clear, concise, and directly related to the research objectives. The researcher also conducted a pilot test of the instruments with a small group to identify potential issues in question clarity and relevance

and adjusted based on feedback to improve the tools. No identifiable information was collected, instead, the researcher made use of pseudonymous identities only. The researcher ensured that the information provided addressed the research under study. The information contained in the database was validated to ensure it is up-to-date and has the correct information needed.

### **3.9.2 Data Reliability**

The reliability of the data was guaranteed by ensuring that the research design is carefully planned to ensure that it aligns with the research objectives and can produce reliable and accurate data. In this case, the researcher enhanced dependability by accurately documenting the data collection and analysis processes, to allow replication by others as well as inquiry audit, where an external reviewer assessed the research process to further solidify the research dependability. Credibility dealt with the truthfulness of the findings. To boost credibility, the researcher utilized multiple data sources such as content analysis and IGA database analysis while a continuous check-up on the beneficiaries will be maintained through the use ministry. Confirmability was ensured through documenting and auditing steps of the research in this case, respondents' quotes were included in order to demonstrate that data interpretation were based on participants' responses and not that of the researcher. Moreover, voice recording during interviews were reviewed to ensure data accuracy and provide a robust basis for analysis. This ensured rich data collection.

### **3.10. Ethical Considerations**

Research ethics entails applying fundamental ethical principles to research activities, which include the design and implementation of research, respect for society and others,

the use of resources and research outputs, scientific misconduct, and the regulation of research (Israel, 2014).

Firstly, potential research participants were assured that they would not experience any mental or bodily harm because they participated in the study. Additionally, Participants were informed about the purpose of the study so that they may make an informed decision about whether to participate. The researcher maintained anonymity and confidentiality with regard to participants' consent while gathering data. The participants' names did not appear on the interview guides, questionnaires and focus group discussion answer sheet, neither in the final thesis report. The researcher treated all information gathered honestly and reported on the procedure accurately and with integrity, citing all sources used in the study. Data obtained was stored on the researcher's personal computer with a password known only to the researcher, and it will be destroyed once the thesis has been evaluated. All research findings were provided discreetly, with no identifiable information made available to the public.

### **3.11 Chapter summary**

Research methodology is a very crucial process of research. Research methodology helps in identifying specific procedures or strategies used to find, select, process, and analyze information regarding a topic under investigation. This chapter, therefore, analyses the research methodology used in collecting and analyzing the data. The successive triangulation of the qualitative research methodologies allowed the researcher to collect primary data to attain the set objectives of the research study. The chapter further presented the sampling and sampling procedure, research instruments, data collection and

data analysis processes used in a research study. Finally, the chapter described how the data was analyzed and how the ethical considerations were handled. The next chapter presents the results, discussion and interpretation of the findings.

## CHAPTER FOUR

### RESULTS, DISCUSSION AND INTERPRETATION OF FINDINGS

#### 4.1 Introduction

The purpose of this chapter is to present a clear and thorough description of the results of a research study on the impact of income-generating skills development training on recipients' business abilities in the Ohangwena region of Namibia. The first part highlights the effects of income-generating skills development training in Ohangwena region, secondly, the empowerment of skills development training beneficiaries' business skills, thirdly, the quality of the income-generating skills development training has increased productivity and quality of work beneficiaries' current business skills and finally, the recommendations to both current and existing monitoring strategies for management to ensure funded IGAs a sustained. The important conclusions produced from the data acquired throughout the study process will be presented in this chapter. The results shall be organized and presented logically and structurally, with each study aim and research issue addressed. The chapter includes a detailed analysis and interpretation of the data, backed up by relevant evidence and references to previous literature.

The study was guided by the following objectives:

- To determine the effect of income-generating skills development training on the productivity and quality of work for the beneficiaries' business skills in Ohangwena region.

- To assess how income-generating skills development trainings have improved the business competencies of beneficiaries' in Ohangwena region.
- To evaluate the quality of the training content offered by MGPEWSW are in Ohangwena region.
- To identify the monitoring strategies for management to ensure funded businesses in Ohangwena region are sustained.

#### **4.2. Response Rate Analysis**

Below is a description of beneficiaries' statistics who participated in the study per each research tool used.

##### **4.2.1 Interview Response Rate Analysis**

The study aimed to conduct a total of ten interviews with both male and female lectures in the Ohangwena region who received the MGEPEWSW funded income generating skills development trainings. All 10 targeted interviewees were accessible. This means that the study to acquired 100% responses rate from the interviews performed. A response rate of 100% is acceptable since it demonstrates that most of the intended respondents replied to the interviews and that the study findings are not skewed.

##### **4.2.2 Focus Group Response Analysis**

The raw data findings were generated from ten participants who were engaged in the Focus Group Discussion, and this included two (2) males and eight (8) females. These beneficiaries were between the ages of 25 to 45 years old. This is an indication that the

IGA skill development program was inclusive for both youth and adults. One male had Secondary education as the highest high school qualification, while the other male had a Junior Primary educational level. Five (5) out of eight (8) females had Secondary education while two (2) females had Tertiary education, and one (1) female had Junior education. The skills for these ten beneficiaries were rated from good and very good.

### **4.3 Data Coding Analysis**

As previously stated in Chapter 3 of the study, data was analyzed making use of an Atlas.ti data analysis software. Data coding analysis is an essential component of qualitative research that enables researchers to systematically organize and interpret complex datasets. Open coding was used to derive meaningful insights that contributed meaningfully to the understanding of the effect of income-generating skills development trainings on the beneficiaries' business skills. The coding allowed for flexibility in refining categories and themes as new insights emerge throughout the research process, ultimately enhancing the validity and depth of qualitative findings.

Search Entities		
Name	Grounded	Density
<input type="radio"/> access to essential daily...		1
<input type="radio"/> career development		4
<input checked="" type="radio"/> challenge		9
<input type="radio"/> Continuatuion of trainin...		1
<input type="radio"/> customer satisfaction		13
<input type="radio"/> Earning income		9
<input type="radio"/> economic self reliance		5
<input type="radio"/> Effectively handle one's...		2
<input type="radio"/> Entrepreneurship Skills		12
<input type="radio"/> High motivation		4
<input type="radio"/> identical skill set for trai...		1
<input type="radio"/> practical skills and know...		5
<input type="radio"/> products of superior qu...		13
<input type="radio"/> Promote capacity for lea...		4
<input checked="" type="radio"/> recommendation		2
<input checked="" type="radio"/> recommendations		6
<input type="radio"/> refresher training		2
<input type="radio"/> Selling products		3
<input checked="" type="radio"/> services		1

Table 4.1: Codes table by responses

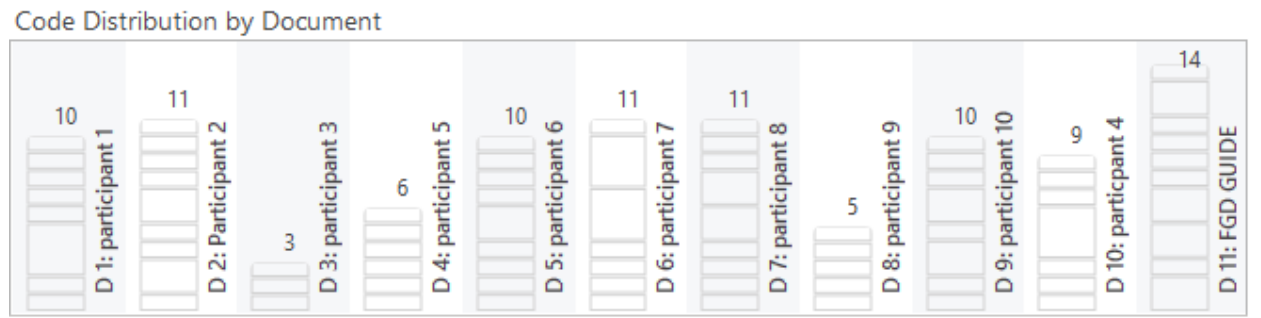


Table 4.2: Code Distribution by Document

Figure 4.1 indicates the frequency of the codes among the participants of the study. It shows that thirty-one codes were generated and organized from Atlas.ti for the 10 semi-structured interviews and 10 focus group.

Table 4.2 indicates the frequency of the codes among the participants of the study. Thirty-one (31) codes were generated from Atlas.ti for the 10 semi-structured interviews and the focus group. By systematically merging similar codes, this reduced the overall number of codes from 31 to 6 key main themes of the study. Similar codes were merge into high-level codes that are representing broader concepts or themes, and this was done by using the merge function. This allowed the researcher to aggregate the data and move from the descriptive code to more abstract, conceptual codes that capture themes emerging from the data.

#### **4.4 Demographic Results**

The study participants were selected from two constituencies, namely, Okongo and Ohangwena constituencies in Ohangwena region. The purpose was to assess their views on the effect of income-generating skills development training on the beneficiaries' business skills. The results are given in accordance with the research study's primary questions. The first section deals with biographical information of the beneficiaries, while the second section concentrates on the findings on the perceptions of the beneficiaries on the impact of income-generating skills development trainings on business skills. The recommendations and monitoring strategies were also suggested for management to ensure that the IGAs are managed successfully.

#### 4.4.1 Gender of Respondents

The gender of the respondents was investigated to assess whether the replies were acquired from a reasonably gender-balanced population. The findings of the gender distribution are shown in Figure 4.1 below.

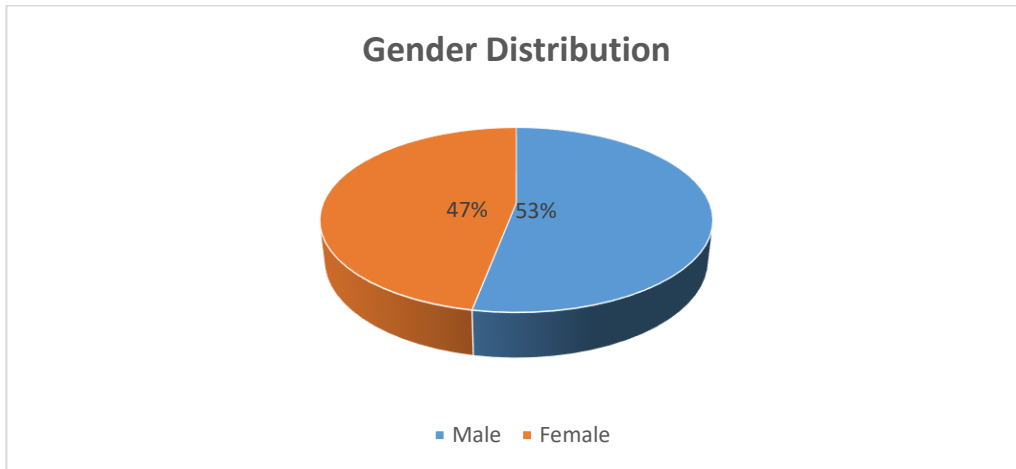


Figure 4.1 Gender Distribution of Respondents, Source: Research Results

According to the chart above, 53% of respondents were males and 47% were females. This distribution represents a balanced distribution of gender classes in the study. As a result, the data shows no discrimination against gender classes.

#### 4.4.2 Educational Qualifications of Respondents

The study evaluated the respondents' educational levels to ascertain if there was an equal or impartial distribution of academic credentials among the respondents. The findings of the study are shown in Figure 4.2 below.

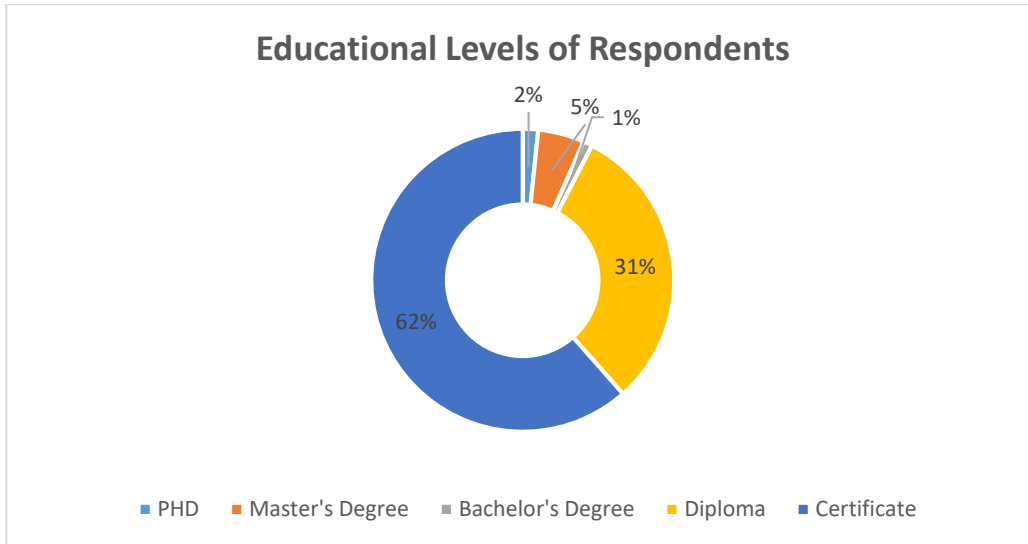


Figure 4.2: Educational Level, Source: Raw Data

The study findings showed an unbiased sample of respondents with a range of educational degrees. Certificate holders made up 62% of the total population, with diploma holders accounting for 31%. Bachelor's degree holders accounted for 5% of the population, while primary school teachers made up 2%. PHD holders made up 1% of the responses.

#### 4.4.3 Age of Respondents

The study also incorporated the age representation of the respondents to see whether all age groups were represented in the research sample. The findings of the data collection are shown in Figure 4.3 below:

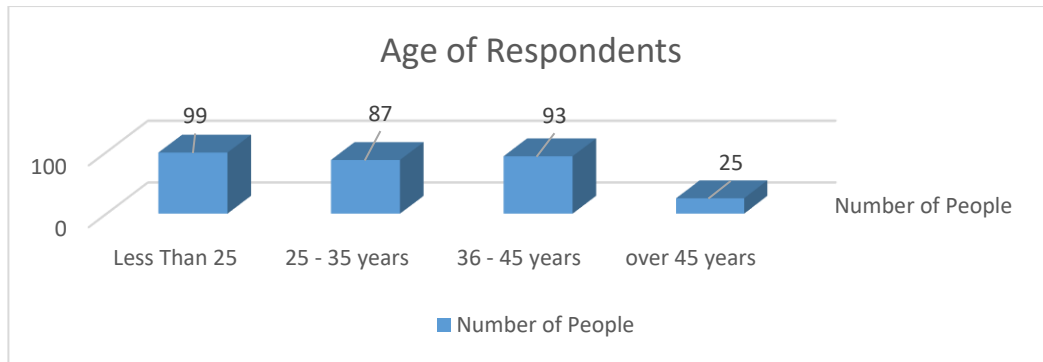


Figure 4.3: Ages of Respondents, Source: Raw Data

According to the data acquired, most respondents were under the age of 25, followed by those between the ages of 36 and 45, and those between the ages of 25 and 35. There were also other people on the list that were above the age of 45. The inclusion of participants of various age groups demonstrates that the study was not biased towards any age group or generation.

#### 4.5 Focus Group Discussion

According to table 4.2, the findings were generated from ten participants who were engaged in the Focus Group Discussion, and this included two (2) males and eight (8) females. These beneficiaries were between the ages of 25 and 45 years old. One male had Secondary education certificate as the highest qualification, while another male had a Junior Primary educational certificate. Five (5) out of eight (8) females had Secondary school certificates while two (2) females had tertiary education, and one (1) female had Junior secondary school certificate. The skills for these ten beneficiaries were rated from good and very good.

As seen in the demographic figures 4.1, 4.2, and 4.3, more than half of the IGA's primary recipients are females and the remaining portion was allocated to males. At least fourteen (14) females (70 %) who had about 15-16 IGAs and about six (6) males (30%) who had about 5-6 IGAs in operation and had received the IGA skills development training. This means the Ministry had reached the target of 70% females and 30% males. This is backed up by the literature review as stated in the Ministry of Gender's IGA guideline (MGESW, 2017).

The findings are presented in accordance with the themes that arose throughout the data analysis. In addition, particular remarks made by participants will be given to support the determined subject. As per the analysis conducted based on the research objectives, the beneficiaries presented the effect of income-generating skills development training as follows.

#### **4.6 Presentation of actual responses and identification of themes**

The above themes were discussed in depth based on a qualitative content analysis which was carried out to create several categories which described the data gathered during the interviews and focus group discussion. To support the fact, quotes from participants were also presented.

#### **4.7 Theme 1: Productivity and quality of work**

**Objective:** To determine the effect of income-generating skills development training on the productivity and quality of work

This part of the study explored the effect of income-generating skills development training on the beneficiaries' business skills in both the interviews and face-to-face focus group

discussion. Ten participants referred to as IGABs mentioned that income-generating skills development training had improved both their productivity and quality of work. Three themes which were generated from this research objective, mainly: improved productivity, improved quality of work and reduced costs and increased sales.

**Improved productivity:** The findings indicated that income-generating skills development training had a positive impact on the productivity of the beneficiaries. One IGA beneficiary (IGAb1) indicated that:

*“After the training was initiated, was able to produce more quality products and this resulted in increased output and efficiency in the work I do every day. My customers are happy with products, and they are now buying more and referring other potential buyers”.*

This means more and continuous trainings should be conducted for the potential beneficiaries as this improves and increases production of their products. Increase in productivity can be attributed to the new knowledge and techniques acquired through the training programs. More beneficiaries are engaging in time-to-time refresher trainings, the more they will be able to produce more products, resulting in increased output and efficiency in their work. MGEPEWS should ensure that the intervention is ongoing to allow beneficiaries to experience the benefits of the training as intended.

The second IGA beneficiary (IGAb2) indicated that:

*“Since he attended the training, he was able to apply and implement business productivity ethics significantly”.*

This implies that the income-generating skills development training is important to the beneficiaries, and it helps them when it comes to effectively implementing the set productivity ethics in their businesses. It suggests that streamlining their processes, optimizing resource utilization, and implementing more efficient methods in their work will help to effectively apply all the ethics and process in this regard. This, will as a result, help the beneficiaries to experience a notable increase in their productivity, allowing them to produce higher quantities of goods or services within the set timeframe.

**Improved quality of work:** This theme denotes that for a business to ensure quality work and sufficient time allocation for both managers and workers, at least managers need to be equipped with important business ethics and principles.

IGAb1 showed that:

*“The income-generating skills development training have positively influenced the quality of the quality work. The training equipped me with new skills and knowledge, enabling me to pass on the skills to my co-workers and this to improve the quality of our work. Now more than ever, as a manager, I can now priorities her work and that of her co-workers, working shifts to avoid working longer hours. This helps me to spare time between personal and work allocated time”.*

It is important that the training equips business owners in this critical business aspect because it will help them to prioritize their activities and spares time for personal interests and those of their co-workers.

Another respondent (IGAb2) indicated that:

*“This the training program is important, and it has a direct influence on the quality of their work. When business owners are trained, they will learn techniques to improve the quality of their products and services, resulting in higher customer satisfaction and positive feedback”.*

**Promotion of Creativity and Innovation:** IGA beneficiaries positively responded to this theme regarding the effect of the income-generating skills development training on promotion of creativity and innovation. The beneficiaries (IGAb3, IGAb11 and IGAb16) showed that:

*“The training program empowered them by fostering creativity and innovation in their businesses. They learned new techniques and approaches that encouraged them to think outside the box and develop unique products and services. This increased their competitiveness in the market and opened new opportunities for growth and expansion. They further suggest that income-generating skills development training acted as a tool to promote creativity and innovation among the beneficiaries. Participants reported being able to create new products that were not part of their production before the training. This improvement in their product supplying allowed them to tap into new markets and attract a wider customer base”.*

This finding suggests that beneficiaries benefited from the training in terms of quality of work to ensure their business succeeds. The theme also pinpointed out the quality of business techniques which they need to practice for their businesses to succeed.

The interpretation on these findings shows that the types of trainings such as income-generating skills development training are crucial as they emphasized on the importance of improved production and improved quality of work to ensure business success despite other constraints. Being productive in an organization is important because improved productivity leads to more output, lower expenses, stronger employees' morale, better customer service, and overall profitability. Improved productivity may as well come with improved productivity skills that enhance efficiency and performance at work which includes soft and hard skills. As part of the training components, this could include trainers and expertise abilities to help boosting beneficiaries' skills through coaching both from within and outside the establishment, continuous assessment. The findings also highlighted an important aspect of improved quality of business work. Beneficiaries further indicated that they were able to get extra income, sell their products and offer quality products that attracted customers' attention. They became highly motivated to continue being in business and indicated that they saw a huge difference in their businesses compared to the time when no training was offered. The training also assisted the participants to become more innovative and instilled abilities of adding more value to their products before the training. This means that the training was also a tool that promoted creativity and innovation among the beneficiaries.

This means that income-generating skills training is vital to the business beneficiaries as it enhances the abilities to successfully practice the aspect of quality of work in the business. This shows that quality work plays a very important role in any business's existence. Core aspects of improved business work may include but not limited to advocating for the right tools or technology apparatus; auto tasking and prioritizing of activities; have set milestones for your profession and that of your co-employees; planning of daily tasks; avoid multitasking and prioritizing work effectively as well as customer service, which helps businesses to shape their behaviors towards customers and provide a better overall experience.

The Ministry needs to invest more funds into trainings of this kind because they empower and uplift the living standards of poor communities and improve social lives. On the same note, the lack of income-generating skills development trainings the country at large may experience a problem with funded IGA not prospering and several development partners may withdraw from funding future IGAs. Upcoming businesspeople with new business ideas may also struggle in future because their ideas will not be supported, nor will they receive funding. This will result in stunting and instability of the country's economy at large. The clarification highlights the importance of income-generating skills developing training in Ohangwena region, a practice that plays a significant function in promoting business abilities. The research finding is in support of the literature, according to (MGESW, 2017; Haskel & Hawkes, 2003 and Gerhrke, 2018).

#### **4.8 Theme 2: Empowerment**

**Objective:** Determine how income-generating skills development has empowered the beneficiaries' business skills

This part of the study explored how the income-generating skills development training has empowered the beneficiaries' business skills. The aim was to determine if the beneficiaries of the income generating skills development training are experiencing both positive and negative empowerment in their business activities because of the business skills training, they obtain from the training and development activities. Twelve IGA beneficiaries openly indicate that they were highly empowered by the business skills imparted to them during the training. Six themes emerged from this objective, mainly: motivation, finance management, customer satisfaction, self-reliance and increased performance.

The respondents also made a common agreement on one aspect of empowerment which is social capacity, apart from the concepts of empowerment theory. As a result of the income-generating skills development training, society at large is being capacitated by being self-sufficiency.

**Motivation:** All participants highlighted that the business skills development training empowered them by motivating them in their career. The findings emphasize a high motivation of the skills development training of which the participants expressed as follows.

One IGA beneficiary IGA<sub>b1</sub> highlighted that:

*“Yes, the training was a success because I developed a high motivation to continue with my career in beads making”.*

This finding highlights that motivation is part of the training package, which has positively impacted the beneficiaries’ interest in continuing running their businesses despite the challenges they are facing. When businesspeople gain business motivation through training interventions, it gives them reasons to continue running their business, it gives them gives them courage and commitments to hold on and successfully accomplish their business missions. The finding stresses on the importance of training motivation in enhancing small business growth and prospering. The finding further highlights positive motivation as a useful tool to ensure that small and medium business are encouraged to attain their intended goals. Based on the study background, the Ohangwena region had experienced a high number of IGA turnouts because of poor business practices, this made it difficult for newly established IGAs to prosper in the same error with ease. This was a result of bad reputations from previous experiences that were never addressed effectively and therefore the region experienced a bad history of how to sustain funded IGAs effectively.

One IGA beneficiary IGA<sub>b3</sub>: Yes, because I am now more motivated to concentrate on my business, unlike when I started and things started going down, I thought of quitting. Being able to grow my business building on the motivation I received through this training is meaningful to me and my business because my courage to grow and expand the business is now high.

Another IGA beneficiary (IGAb8) said that:

*‘‘I can apply the skills learned and use them to the best of my abilities to create new and unique products for the benefit of my business’’.*

Another important aspect mentioned by (IGAb) was:

*‘‘Yes, the training was successful because I acquired new skills and motivation that improved my production, increased my self-esteem and I learned how to seek assistance whenever my business is struggling. I have learned how to control my anger which sometimes leads to depression and in most cases, this may cause maltreating of customers and provision of poor customer services. I also learned how to confidently offer help to other businesspeople when they needed help’’.*

Two participants specifically indicated that the intervention positively impacted the empowerment aspect of the empowerment. The respondents also agreed that the training opened their minds when they were introduced to the two types of costing, mainly, the direct and indirect cost. Most importantly, they learned that direct material cost, which is the cost of materials bought to be used in the production or unfinished services becomes part of the finished product, which need to be costed and be included in the pricing of the selling of the product. Secondly, they were also introduced to indirect labour cost, which is they defined as the costs for all the other items which are not directly involved in the production process. IGAb1 stated that:

*‘‘ The training strongly empowered her especially now that I learned the efficient ways to produce her goods and deliver services fast and reliably, which helped me*

*to minimize expenses and optimize resource allocation. This cost reduction contributed to improved profitability and financial sustainability. Being part of the intervention is merely a business concept benefit but a lifelong learning benefit too. I am now able to transfer the learned skills and knowledge to my family, neighbors, and the community at large''.*

This implies that the income-generating skills development training had positively affected the beneficiaries' aspect of effective costing and increasing sales. When the beneficiaries know the costs involved in the production process, they will effectively be able to budget, do the correct pricing to reduce unnecessary costs. The practice makes it perfect for the beneficiary to know when and how to do the correct costing and use resources effectively to avoid unwanted costs and rather increase sales from the available resource reasonably to earn a reasonable profit. In essence, being acquainted with the difference between the two types of costs, beneficiaries will correctly price their products since they will know the formula to apply when costing. On the same note, they will be able to compare their selling prices with those of their competitors.

On the same note (IGAb7) said that:

*''The training program enabled us to differentiate between costing and pricing of products in their small business and enabled them to know when and how to reduce or increase the costs of producing goods and services due to low or high economic inflation. We learned cost-effective techniques, such as better inventory management and utilizing resources more efficiently. As a result, our profit margins increased, and we can invest into further business development.*

*Additionally, the improved quality of our work and the skills acquired through the training contributed to the attraction of more customers, leading to increased sales and revenue''.*

The results of the study show that the beneficiaries were able to gain a better living through the skills acquired as they were able to produce more after the training and sold the products at a good price. The cost of producing their goods were reduced and their sales increased due to a high number of customers because of incorporating the acquired knowledge and skills in every day's life of their business practices. This means that the implementation of the income-generating skills development training is crucial to the beneficiaries when it comes to the aspect of costing and pricing in their businesses. Without this training, the beneficiaries could lack more sufficient information which are meant to help their businesses' growth and development.

This further tells us that if income-generating skills development training becomes dormant, a lot of small business will collapse, and it will be difficult for them to pick up again and continue operating. This will become challenging as most small business owners will not be able to earn as expected. More government expenses will be used to cater for job creation, food, and medical expenses for the said group whose businesses collapsed due to a lack of knowledge. The Ministry together with development partners should consider introducing more educational workshops and short course for both upcoming businesspeople with business ideas, those with established businesses already in addition to potential beneficiaries to improve the business experience of the clients and target groups. The workshops can invite local expertise for facilitation while also making use of old IGA beneficiaries to share their failure and successes in their business and how

they handled them. The training could cover most of the topics on costing and pricing, the common causes of small business failures such as poor management; location; insufficient operation practices, inability to compete; poor business plan and lack of effective existing strategies.

The findings are in support with the literature in the study conducted by MEAC (2012), as the study revealed that skills training for self-employment is a crucial component of an adult's life since it allows adults to be independent. While skills development is a personal benefit on its own, it also requires dedication and hard work accompanied by timelessly sacrificing of one's potential time and valuable personal resources, hence giving a true reflection of self-determination.

These business aspect findings imply that motivation, like any other business aspect is of an importance to the growth of small and medium business. This is an indication that investing in motivation programs is crucial in encouraging beneficiaries to work hard and be committed to their business tasks. Motivation can be enhanced by increased salaries, incentives such as awards for best performers, end of the year bonuses and others. A lack of motivation affects employers and employees' mental health, leading to hopelessness and low self-esteem, depression and anxiety, frequency absenteeism, poor leadership and poor working environment organizing by managers. In terms of business establishments, lack of motivation may result in other consequences such as decreased morale and productivity. As a result, beneficiaries may feel less or undervalued. Moreover, business innovation may suffer as beneficiaries may feel less encouraged to contribute and initiate new valued ideas and boosting their businesses.

The study findings further suggest that a lack of incentives in business in most cases leads to disengagement of employees who cannot understand why they should put on more efforts and extra energy to work beyond expectation while their efforts are not being recognized.

It is therefore based on these findings that, the Ministry, policymakers and stakeholders should look at motivation as a driving tool for IGA beneficiaries to excel in their businesses. By investing in motivation-boosting courses such as providing career and educational development courses and activities such as incentives and rewards for work accomplishment, encourage creativity, as this will encourage potential beneficiaries to remain committed to their businesses. In addition, the Ministry together with co-stakeholders and other line ministries, should establish forums whereby feedback will be given to potential beneficiaries and ensure the issues faced in every day's business life are addressed.

This theme's findings can evidently be backed up by literature by (MEAC, 2012) which indicated that self-motivation skill is crucial as it enables entrepreneurs not to have the luxury of bosses and bureaucracy to instruct them to act. Rather, find possible sources to get startup funds and develop products while determining how to reach the potential customer. As a motivated businessperson, one need to be courageous to identify possible problem-solving strategies and address them as soon as possible to avoid the business collapsing. Motivation encourages business owners to create plans and change them should the situation shifts. However, the business owner should have a high self-encourage and motivation level to be hard at work to become successful in the business world.

**Financial Management:** An interesting finding in the data collected was connected to financial management by the IGA beneficiaries of the Ohangwena region. All participants agreed that they were highly empowered in terms financial management aspects. The intervention benefited many of the beneficiaries as they got imparted with a crucial business skill, which enhanced their financial management aspect with ease. One of the participants expressed an interest in separating the business money from the personal account. Other participants expressed the need to improve their income as part of the skills development training benefit:

On the aspect of financial management, one IGA beneficiary (IGAb7) said that:

*“The training really helped me, especially with finance management because I managed to separate my business account from my personal account. Whenever I deposit or take expenses from my personal account, always fail to work out how much is personal money that I spend on business expenses and vice versa. After this training, I can say I really improved on this issue”.*

The finding indicates that financial beneficiaries got absolutely enabled on financial management. In the quotation above, the beneficiary highlighted a weakness on separating personal account from the business account in the past. In addition to this, the findings indicate that after the training intervention, the participants earned skills and abilities to successfully manage their finances. This is a very critical component of any business and once it is achieved, there is a promise that a lot of business will grow and be productive in future.

This draws attention to the importance of this aspect of business skills. Financial management is important because it allows individual business owners to properly manage and separate their finances as well as attain financial independence. This means they can cultivate financial stability, build savings and make quality investment decisions that will in the long run generate long-term worthy. When money is effectively managed, it leads to a sense of career growth, earning of extra income as well as developing of business venturing ideas. "An empowered person is both informed and skilled because they understand how to spend money and make wise decisions". In absence of the income-generating skills development training, numerous businesses may experience turnovers.

Most businesses failed to maintain this aspect and as a result the business collapsed. Such a business will face consequences such as loss of finances, credit worthlessness, debt traps and face a high rate of harassment from debtor collectors and may not even be able to solve simple basic needs. Several businesses fall victims of this business aspect since they are always not ready to tackle and solve financial problems at hand. To address financial management issues among business owners, policymakers, and stakeholders together with the line ministries need to ensure that investments are done on business training that create awareness on effective business financial management strategies. Effective financial management strategies also may include creating a reasonable budget, building an emergency fund, investing in local businesses and manage accounts receivables. Further, individuals should be acquainted with clear establishment of financial goals and creating clear budgets while also monitoring cash flows.

According to the interviews, the income generated by IGAs economically empowered recipients by allowing them to make financial decisions on their own. At least three female

and two male recipients stated that the IGAs had empowered them by providing them with a determinable income that allows them to purchase and pay for essential necessities. The study also discovered positive signs of economic empowerment because of their participation in IGAs, such as control over expenditures and greater decision-making authority at the household level, while some beneficiaries could for the first time in their lives were able to buy own belongings such household utensils and livestock from the income made from IGA.

Moreover, the literature indicates that partly, women who participated in the study indicated that women's economic empowerment through IGAs is a classic intervention that can be linked back to the Women in Development (WID) and Women and Development (WAD) models. The WID promoted women's access to resources and participation in IGAs such as needlework and bakeries. Although some women were found in the same business sectors as men, they are still largely moving into female-dominated types of IGAs such as bakery, food sale, catering, tailoring, and embroidery, resulting from the WID and WAD approaches. This specific outcome corroborates the findings by Shiviya (2021).

These findings agree with the literature review of the studies conducted by (Bux, 2016, Lashitew, 2021 and Sumberg et al., (2021. The studies emphasized that the holistic empowerment approach stress on ensuring s that beneficiaries do not only possess technical expertise but also the tools to successfully run and sustain their enterprises as well as diversifying their income sources empowerment approach is further believed to improve tools to manage and sustain their businesses effectively, while it also leads to improved living conditions, access to education and healthcare, and general socioeconomic progress.

**Producing Quality Products and customer Satisfaction:** In production processes, it is believed that quality products are regarded as the most important factor in raising customers' trust and satisfaction. As per the data analysis, participants indicated that customers who are supplied with high quality products and services are always happy and willing to call back for more products and services. After the training intervention, majority of the participants indicated a noticeable improvement in the quality of their products accompanied by a high demand on the products and services. This in a nutshell implies on the importance of the income-generating skills development training intervention to beneficiaries. Consequently, this skill improvement positively impacted customer satisfaction. Another noticeable factor contributing to the differentiation in customer satisfaction, as revealed by the study, is the delivery of high-quality products. Seven participants reported that their capacity to offer quality products to their customers improved following the training. When evaluating product quality, organizations consider numerous crucial elements, such as whether a product solves a problem, operates efficiently, or matches customers' needs. One of the participants stated that:

*“When business creates high-quality products that continue to match client demands can result in lower production costs”.*

Satisfied customers are more likely to refer more customers in support of the products due to the quality obtained. When clients are satisfied with the quality of the items or services provided, it builds a strong business reputation and invites more potential buyers, this enhances increasing the number of buyers and double or triple selling of products which is entitled to a hike in profit making. The training enhanced output and improved quality of product and accelerated business growth. The training positively affected beneficiaries'

businesses by establishing a good business reputation in the market. This also allows them to gain competitive advantages when they continue offering quality products that met customers' demand.

The consequences associated with poor quality products may range from poor customer retention. When customers are not happy with the quality of the products or services received, they will not buy your products again, neither will they refer the customers to you. Wholesales may also reduce their demand of supply from poor producing product companies while also continuing sharing the bad news about the services received. This will in the end lead to the loss of potential buys and finally the business will bankrupt and collapse. Policymakers should ensure interventions on skills trainings maintained and taken to high levels for implementation, invest in quality trainings and introduce the use of advanced technology for innovation and upgrading quality, sufficient products as well as ensuring that offering good customer care service is emphasized during skills trainings to ensure IGA beneficiaries are imparted with necessary business skills. This finding is fully supported by the MEAC, (2012) which highlighted that quality products are the important resources which can bring about customer satisfaction.

**Self-reliance:** This aspect implies that the training intervention enhanced beneficiaries, self-reliance. On the same, the finding presents the vitality of the income-generating skills development trainings on the beneficiaries' aspect of self-reliance. Self-reliance is the ability to depend on your own efforts, abilities, powers, and resources, rather than those around you. Four participants indicated that they are now able to generate income independently through the skills they have acquired from the training. This signifies that the participants have acquired knowledge needed to create enough income for themselves

and support themselves without solely relying on the government or any other external sources.

A certain income-generating skills development beneficiary (IGAb2) indicated that:

*‘I am in the position to manage my financial resources to a significant degree. The community has gained self-reliance now that they can meet their own demands without outsiders’ assistance’.*

The results collaborate with those of Shahin, (2022) which outlined that self-reliance reduces dependency on other people for a single source of income and makes financial situation more resilient and stable. Moreover, confidence building through acquisition of new skills and successfully applying them boosted beneficiaries' self-confidence to a point whereby individuals will be able to make their own informed decision without relying on the next person. As beneficiaries see the positive outcomes of their efforts, they develop a sense of empowerment and agency, which can extend beyond their businesses to other areas of life. In addition to self-reliance, some participants expressed how they can sell their products using different platforms with the experience gained from the training. This follows knowing and understanding the products to be sold, understanding the market and who can buy the products, just to mention a few. The interpretations are all connected to attaining practical skills and knowledge.

**Improved task performance:** This theme highlighted the importance of material and equipment provision which enhanced the pace at which tasks are being performed. Basically, majority of IGAs and small business agreed that they experienced a slow pace when it comes to task performance due to workloads with multiple tasks, lack of clear

business goals, lack of respect towards employees or other co-employers, lack of equipment and material availability. This hindered the speed at which tasks are being performed and completed. Respondents further agreed that provision of possible business strategies such as avoiding multi-tasks, prioritizing to working on one activity a time as this saves time, creating business values, set clear and achievable business goals, trust employees works, and have lines of communication may encourage improved task performance. Moreover, respondents agreed that being multi-tasked, not allocating enough time to tasks and time management, lack of prioritizing in order of their importance, and inability to delegate tasks to others when needed are some of the few listed causes of low task performance.

At least five respondents were interviewed and responded on the focus group research objective and indicated their responses as follow. IGA<sup>b7</sup> stressed that:

*“I am happy because I was given skills and knowledge on important aspects to practically as a small business owner respect to keep my business performance high. Not overloading myself with a lot of activity at one time and respecting my business partner because our efforts together will result to improved tasks we will perform together. The Ministry responsible should consider keeping this useful training, investing more money, and at least training for longer periods”.*

This indicates that the respondents recognize the value of the training offered, by highlighting the importance and mostly pointing out the positive benefits derived from it. Furthermore, participants mentioned that training and education on income-generating skills development training is also necessary for IGA beneficiaries because it will

effectively equip them with skills on how to improve their business performance. This could include training on the basics of using technology and online platforms to know how to do business marketing with effective and fast devices such as computers and smart devices. Also, training should include topics on business ethics and causes of failure as well as entrepreneurial skills for them to master them for future use. Another participant IGAb6 mentioned that the ministry should established platforms and forums whereby previous IGA beneficiaries will share their experience on how they improved their business performance so that they can learn important practices from them.

The findings can be highly supported by a study conducted by (Pereira 2003, and Haskel and Hawkes 2003), which have attempted to assess if high skill levels contribute to the success and performance of organizations. Taken together, these studies have found a strong correlation between a highly skilled staff and organizational success, as measured most by labor productivity. According to the greatest performers in UK manufacturing, they employed workers with a higher level of qualification on average than the worst performers. They also discovered that greater skill levels promote innovation and more advanced manufacturing processes, as well as the development of better-quality goods.

#### **4.9 Theme 3: Quality of the training**

**Objective:** To assess the quality of the training content offered by the Ministry of Gender, Poverty Eradication, and Social Welfare

The research objective explored the quality of the training content of income-generating skills development training intervention offered to the beneficiaries. The aim was to determine whether the beneficiaries have experienced the quality of the training content

provided. The participants have openly shown several important points to validate the effect of the quality of the training content. At the same time, a few also indicated that trainers had less confidence and were less knowledgeable in some of the topics presented, which brought out a minor concern among participants. At least six participants who are IGA beneficiaries responded to this objective and the following themes emerged from the responses: increased income and sales, improved business management as well as promotion of creativity and innovation.

**Increased Income and Sales:** The findings indicate that increased income and sales is another training aspect that needs proper attention during income-generating skills development training at the grassroots level, as IGAs and small business owners suffer economically which makes them unable to pay for their educational business courses. On the same note, trainers need coaching on the topics they are having trouble with and ensure self-confidence training presentations. One beneficiary (IGAb2) indicated that:

*"The provision of the income-generating skills development training was valued by all beneficiaries, and we can all testify that this was indeed of quality because it enabled us to be able to generate additional income. In addition, I personally, I was able to apply proper pricing and selling formulas. With this I was able to sell my products at reasonable prices successfully, leading to increased sales and revenue. This increase in income provided me income that I used to solve my basic needs and support my family".*

A concerned beneficiary (IGAb9) said that:

*‘The training contained some topics which challenged the trainers at some points, and they lacked confidence. Except this, the training was of quality. The ministry should ensure that trainers are knowledgeable on all topics to be presented or else source for assistance from people who know the topic well.it is somehow discouraging and when topics are not being presented with expertise’.*

Another beneficiary (IGAb5) said that:

*The training program covered most of the important training aspects which made it to qualify as a quality training that empowered us small business owners. We really needed this training because we lacked knowledge on how to use the machines we received. Some beneficiaries needed to master the competences of how to do advanced patterns with the bead’s materials provided to them and all these components were successfully covered. This increased demand for their products, resulting in higher sales and profits. The ability to generate more income gave them a sense of empowerment and motivation to continue their business activities.*

This aspect is crucial and requires careful consideration and interpretation by trainers, as it enables beneficiaries to effectively utilize available resources to enhance their income and sales. Quality training addresses business challenges while helping organizations achieve key goals, such as improving customer satisfaction, reducing errors and waste, and ensuring compliance with standards and regulations.

Poor-quality training can lead to several negative consequences, including unmet competencies that result in ineffective implementation, insufficient content coverage, unrealistic goals, poor presentation, inappropriate training methods, unstructured content, and logistical issues. These factors can contribute to low attendance and high dropout rates. To ensure quality training and maintain standards, management and stakeholders must assess training needs, select appropriate methods for diverse personalities, evaluate outcomes, ensure proper logistics, update content, refresh trainers, and gather feedback.

This approach aligns with the findings of Stacey et al. (2021), which indicated that engaging materials such as videos, interactive modules, and gamified elements enhanced the learning experience and made content more appealing to beneficiaries in various countries. Interactive components helped maintain participant motivation and involvement. Conducting thorough needs assessments and market analyses ensured that the training content was relevant and aligned with local opportunities. Additionally, content developed by subject-matter experts and a well-structured curriculum that progresses logically from basic to advanced concepts are essential for effective training.

**Improved Business Management:** Twelve participants indicated that improved business management skill was one of the training qualities they experienced since the training inception. The participants believed that the intervention is of an utmost importance that enhances business management skills advancement in such a way that beneficiaries will acquire the skills for future, so the beneficiaries continued utilizing to successfully run their businesses. A lot of participants suggested that business management as a business aspect would improve lifespans of numerous businesses should it be incorporated in every business training session for development.

*‘Three IGA beneficiaries’ (IGA3, IGA15 and IGA 19 explained that: that income-generating skills development training improves business management skills, and this can be matched with the main objective of business trainings. They elucidated how the quality of the skills development training benefited them by indicating the most exciting things they experienced from the training that helped them to improve their business management skills. In their explanation, they mentioned that income-generating skills development training empowered them by improving their business management skills. Beneficiaries reported being able to manage their financial resources more effectively, separating their personal and business accounts and properly being able to apply most of the business ethic and regulations. This improved financial management enabled them to make informed decisions and allocate resources efficiently, contributing to the overall success of their businesses’.*

The finding indicates that income-generating skills development is necessary to beneficiaries and thus it should be amongst prioritized topics such as improved business management skills for IGAs. The findings agree with (Shiviya 2021) who indicated that business management skills are crucial for businesses growth.

The findings suggest that beneficiaries recognized the importance of the training aspect because it provided them with rich skills on creativity and innovation which helped them to sufficiently market their products. Participants proved this by indicating that they were able to get extra income, sell their products at better prices and were able to offer quality products that attracted customer’s attention. They became highly motivated to continue being in business and indicated that they see a huge difference in their business compared

to the time when no training was offered. Participants can create and manage their social platform pages like Facebook and WhatsApp while easily advertising their products. The training aided the participants with skills to create new products that were not part of their production before the training. This means that the training was also a tool that promote creativity and innovation among the beneficiaries. The training also assisted beneficiaries with stock-taking skills and management skills.

**Promotion of creativity and innovation:** this aspect is vital because it led to promotion of innovation, improved collaboration, increased productivity and a high sense of creativity and marketing. A properly managed business creativity and innovation may cause a business to prosper in a way that it will have a high advanced ways of marketing its products to potential customers all over the space. Turnovers, effective communications, well organized goal and expectations, increased productivity high employee morale. Consequences associated with poor business innovation may be associated with lack of business identity, poor marketing of products and not reaching to targeted customer and managers may also not be able to provide solution to customer problems as part of their feedback on their products. Recommendations to policy makes may include investing in high innovative training techniques for IGAs, consult expertise to provide capacity building to both trainers and IGAs on business innovation and creativity strategies while also focusing on proper training materials. Additional recommendations to management and policymakers on ensuring provision of quality trainings are contacted may include conducting training needs assessment, choosing and making use of proper training methods, evaluate training outcomes and updating training

content, ensure master trainers are well trained and refresher trainings are conducted more often and soliciting for training feedback and suggestion from trainees.

The findings from Stacey et al., (2021) are highly supporting these findings as it indicated that: engaging training materials, such as videos, interactive modules, and gamified elements, enhanced the learning experience and made the content more appealing to beneficiaries in some countries. Interactive elements also helped keep participants motivated and involved. Conducting a thorough needs assessment and market analysis helped ensure that the training content was relevant and aligned with local opportunities. The training content was developed by subject-matter experts who had a deep understanding of the skills being taught. A well-structured curriculum that progresses logically from basic to more advanced concepts is important. The content also incorporated effective teaching methods and learning materials.

#### **4.10 Theme 4: Monitoring Strategies for Management**

**Objective:** To identify the monitoring strategies for management to ensure funded businesses in Ohangwena region are sustained.

Training monitoring plays a very important role in improving trainings process, facilitating continuous improvement and ensuring sustainability of businesses. IGA beneficiaries provided responded to this objective. For instance:

IGAb2 said that:

*“The training for developing business skills for IGA beneficiaries must be in existence and provide platforms to share success stories and monthly checkups on*

*progress. This will at least help us to create and support platforms where important success stories will be shared for future improvements''.*

IGA beneficiary (IGAb13) said that:

*''We received different equipment, for instance farming tools, my suggestion is that the program must be offered by combined trainers from both ministries which are Ministry of Agriculture and Ministry of Gender, to make sure that training contents are provided with the help of the expertise from the agricultural sectors. Therefore, we need them to start visiting our businesses each year to see our progress''.*

Four other participants (IGAb5, IGAb10, IGAb12 and IGAb20) indicated that: Some participants also requested that:

*''The training program needs to be continuously monitored compliance to make sure all requirements including updated ones are met''.*

Three more participants (IGAb9, IGAb10 and IGAb17) indicated that:

*''The training contained some topics which challenged the trainers at some points, and they lacked confidence. Except this, the training was of quality. The ministry should ensure that on the job checks trainers are knowledgeable on all topics to be presented or else source for assistance from people who know the topic well, it is somehow discouraging and when topics are not being presented with expertise''.*

It is important to use a local language used as a medium of instruction during the training which would make them understand better because in many cases language barrier prevented them from understanding the training and hindered them from applying the

knowledge obtained. Participants also indicated that there is a need for a refresher training after a period of two years just to check if beneficiaries understand and share success stories and challenges experienced after the training.

The last theme that surfaced among the participants pertains to the recommendations conveyed during the training. The findings suggested that most participants suggested the common recommendations and their understandings on training gaps that exists. Without these important points from the respondents, the management would not know how their strength, weakness and which other training areas they need to improve on to improve future performance. For instance, extending the training duration to allow for a more comprehensive acquisition of knowledge and skills, as they believe there is still more to learn. In addition to the participants felt that limited funds caused the training duration to be shorter than expected since costing might be high, hence, the duration need to be extended. This can be shown in the responses below as quotes from the respondents: Looking at the theme on the quality of the IGA training, the review shows that the quality of the trainings offered did not attain its objectives and this can be observed from the study conducted by who found that there has been a revived interest in training and skills development as evidence mounts that a minimalist approach to microfinance for poverty reduction and enterprise development does not result in long-term growth. Interactive elements helped keep participants motivated and involved.

The findings support the literature by (Odoh et al., 2019) that outlined that scholars argue that extra monitoring measures must be used to ensure the viability and sustainability of financed firms in the Global South. The researchers stressed the need of thorough monitoring and evaluation techniques in tracking the success of income-generating skill

development training programmes management may make informed choices, give required assistance, and adapt actions as needed by constantly monitoring the execution and results of training programmes. Instead of relying merely on monitoring, these researchers argue that it is critical to prioritize capacity-building initiatives and give continuing assistance to recipients. Further, the studies highlighted those assisting businesses in optimizing their supply chains by identifying local suppliers and partners, reducing transportation costs, and minimizing delays and to ensure that the supported enterprises have clear exit strategies that were in line with their long-term sustainability objectives (Eneh, 2017; Scott, 2018; Patton, 2018 and Nelson, 2018).

#### **4.11 Chapter summary**

The chapter provided findings on the effect of income-generating skills development training on recipients' business abilities. The research design used was exploratory, and data was collected through interviews and focus group discussions with participants from Ohangwena region. The findings revealed that income-generating skills development training had a positive impact on the productivity and quality of work of the beneficiaries. The training enabled them to streamline processes, optimize resource utilization, and implement more efficient methods, resulting in increased productivity and higher quantities and quality of goods and services produced within the same timeframe. Participants reported increased productivity levels due to new knowledge and techniques acquired through the training program, and the quality of the training content was deemed satisfactory. The research findings emphasized the importance of income-generating skills development training in enhancing productivity and work quality in the Ohangwena region. The study highlighted that income-generating skills development training

positively impacted the quality of work among beneficiaries, leading to customer satisfaction, loyalty, cost reduction, and increased sales. The training programs helped beneficiaries reduce production costs, resulting in increased profit margins and investment in further business development. The findings emphasized the importance of allocating sufficient time and funds for future trainings to ensure the success of income-generating skills development in the Ohangwena region. The study aimed to determine how income-generating skills development empowered beneficiaries' business skills and provided monitoring strategies for sustainable training programs. Effective trainer selection, sustainable funding, enhanced training delivery and accessibility, knowledge sharing, and refresher training were identified as key strategies for program sustainability.

## **CHAPTER FIVE**

### **CONCLUSION AND RECOMMENDATIONS**

#### **5.1 Introduction**

The chapter emphasizes on research summary, conclusion, and recommendations is the concluding element of any research study and is an important component of the research report. This chapter seeks to offer a clear and thorough review of the important results of the research study, draw conclusions, and provide suggestions for future research and program development. The first section of this chapter summarizes the important results of a study on the impact of income-generating skills development training on recipients' business abilities in the Ohangwena region of Namibia. The summary emphasizes the key themes, patterns, and correlations discovered via data analysis and will provide a concise overview of the study aims and questions.

#### **5.2 Summary of key findings**

The main objective of the study was to assess the effect skills development training on the beneficiaries' business skills; were based on the findings on demographic information of participants as well as the four objectives of the study will be summarized based on the findings on similarities, differences and how the findings will enhance the training practices. The empowerment theory informed this study because it recognizes that oppression is a major factor to disempowerment, which is experienced by a variety of oppressed groups.

### **5.3 Similarities on demographic information**

The study showed that generally, demographic information for income-generating activity (IGA) beneficiaries reveals several similarities across global contexts, Africa, and Namibia, particularly in terms of targeted populations and the emphasis on vulnerable groups. Across the globe, IGAs often focus on empowering marginalized communities, including women, youth, and low-income individuals. This focus is similarly reflected in Africa, where many countries prioritize young people and women as key beneficiaries of IGA programs to enhance their economic participation and improve livelihoods. In Namibia, this trend is pronounced as well, with specific initiatives aimed at empowering rural women and youth to engage in income-generating activities that align with local economic needs.

Another similarity lies in the educational background of IGA beneficiaries. Globally, many participants in IGA programs have varying levels of education, with training designed to accommodate both low-skilled individuals and those seeking to enhance their qualifications. In Africa, including Namibia, a significant portion of beneficiaries often comes from backgrounds with limited formal education or vocational training. This necessitates the development of basic skills training programs that cater to individuals who may not have had access to quality education. Consequently, IGAs across these contexts aim to equip participants with practical skills that can improve their employability and entrepreneurial capabilities.

Lastly, the economic contexts influencing IGA beneficiaries show commonalities in the reliance on agriculture as a primary source of income. Globally, many IGAs are rooted in agricultural activities due to the sector's importance in providing livelihoods for

vulnerable populations. Similarly, in Africa and Namibia, agriculture plays a crucial role in shaping the nature of IGAs, with programs often focusing on enhancing agricultural productivity and promoting small-scale farming initiatives. This shared emphasis on agriculture underscores the importance of tailoring IGA programs to address local economic conditions while fostering sustainable livelihoods for beneficiaries across different regions.

#### **5.4 Differences on demographic information of respondents**

##### **(a) Age Distribution**

The study showed that globally, IGA beneficiaries often include a diverse age range, with programs targeting not only youth but also adults and elderly individuals seeking to enhance their livelihoods. In contrast, in Africa, there is a pronounced focus on younger populations, particularly those aged 10-24. This demographic is often prioritized due to high unemployment rates among youth and the need to equip them with skills for economic participation (Hajdu, 2010). In Namibia, distribution ages ranges from 25-45 and the programs mainly targets women and youth who are interested in improving their business skills.

##### **(b) Gender Dynamics**

While global IGA initiatives aim to empower both men and women, many programs are specifically designed to target women due to their disproportionate representation in vulnerable economic positions. In Africa, this trend is amplified; numerous initiatives focus on women's empowerment in agriculture and entrepreneurship as a means of enhancing food security and economic stability (Banyen, 2015). The emphasis on gender

varies by region, with some African countries implementing specific policies to promote female participation in IGAs. Beneficial promotions are highly meant for females, while a least promotion is given to females.

### **(c) Educational Background**

Globally, beneficiaries of IGAs often possess varying levels of education, with programs designed to accommodate both low-skilled individuals and those seeking advanced training. In Africa, however, there is frequently a significant portion of beneficiaries with limited formal education or vocational training. This necessitates the development of basic skills training programs that cater to those who may not have had access to quality education (Swann, 2018). Educational background levels for IGA beneficiaries are obtained mostly from secondary to tertiary education.

**Objective 1:** To determine the effect of income-generating skills development training on the productivity and quality of work for the beneficiaries' business skills.

The study found out that income-generating activities (IGAs) have shown several similarities in their effects on beneficiaries' business skills across various contexts such as skills development because IGAs consistently enhance both hard and soft skills among beneficiaries.

Participants acquire practical skills related to specific business operations such as financial management, marketing strategies, and customer service. This comprehensive skill development is crucial for effective business management and operational success (Hajdu, 2010 and Gerhrke, 2018).

Engagement in IGAs boosts beneficiaries' self-confidence. As individuals learn and apply new skills, they gain a greater belief in their ability to manage and grow their businesses effectively. This confidence positively impacts their interactions with customers and overall business performance (Banyen, 2015). Training associated with IGAs often includes components on business management practices. Beneficiaries learn how to create business plans, manage finances, and understand market dynamics, which contributes to better decision-making and operational efficiency (Gerhrke, 2018). Participants in IGAs are encouraged to adopt innovative thinking and problem-solving skills. This leads to the development of new products and services that can differentiate their businesses in the market, fostering a culture of creativity and adaptability (Mason et al., 2015). IGAs provide beneficiaries with opportunities to connect with peers, mentors, and industry experts. These networking opportunities facilitate knowledge sharing and can lead to collaborations that enhance business growth and market access (Hajdu, 2010). Overall, IGAs contribute to economic empowerment by equipping beneficiaries with the necessary skills to generate income sustainably. This empowerment not only improves individual livelihoods but also positively impacts community development through job creation and local economic growth (Swann, 2018).

### **5.5 Differences on the effects of IGA differs in terms of different aspects such as:**

#### **(a) Contextual factors**

In many global settings, IGAs are often integrated into broader economic development strategies, emphasizing innovation, technology adoption, and market access. These programs frequently leverage advanced training methods and resources. The focus in Namibia is often on addressing specific local challenges, such as high unemployment rates

and the need for skills tailored to local agricultural practices. Training programs may be more basic and focused on immediate survival rather than long-term business growth.

### **(b) Target Demographics**

IGAs globally often target diverse groups, including women, youth, and marginalized communities, with a strong emphasis on empowerment and entrepreneurship across various sectors. Namibia also targets vulnerable populations, there is a significant focus on rural youth and women involved in agriculture (Hajdu, 2010 & Gerhrke, 2018). Programs may prioritize basic skill development over entrepreneurial innovation due to local economic conditions.

### **(c) Innovation and Market Access**

Many IGAs in developed regions encourage innovation through exposure to new technologies and market trends, fostering creativity and competitive advantage among beneficiaries. The emphasis may be less on innovation due to limited access to markets and technology. Beneficiaries often focus on traditional practices with less emphasis on adapting to changing market demands.

### **(d) Support Structures**

In many countries, IGAs benefit from robust support structures, including government policies, NGO partnerships, and access to financing that facilitate business growth. Support structures may be less comprehensive. While NGOs play a role in providing training and resources, beneficiaries often face challenges in accessing capital and navigating bureaucratic processes.

### **(e) Economic Impact**

IGAs globally are linked to broader economic impacts such as job creation, increased productivity, and community development through diverse income sources. The economic impact of IGAs may be more localized and focused on immediate household income improvement rather than broader community development due to structural economic challenges (Hajdu, 2010).

**Objective 2:** To assess how income-generating skills development trainings have improved the business skills of beneficiaries.

The literature indicated that Income-generating skills development trainings have significantly improved the business skills of beneficiaries both globally and in Namibia. Globally, these trainings are associated with enhanced productivity and innovation, equipping participants with essential competencies in financial management, marketing, and customer service. Research indicates that higher skill levels correlate with increased labor productivity, demonstrating the critical role of skills development in enabling individuals to thrive in competitive markets (Haskel & Hawkes, 2003).

The effect of skills development trainings is particularly pronounced among vulnerable groups such as women and youth. Programs are designed to address local economic conditions, focusing on practical skills like agricultural practices and small-scale entrepreneurship. Women involved in NGO-led initiatives have reported increased confidence in managing their businesses, which has led to better decision-making and productivity (Banyen, 2015). Additionally, training often includes business planning and

market analysis components, helping beneficiaries navigate local markets effectively and improving their livelihoods.

The benefits of income-generating skills development extend beyond individual skill enhancement; they foster economic resilience within communities. By promoting self-reliance and entrepreneurial activities, these initiatives contribute to poverty reduction and improved living standards. In Namibia, young people involved in IGAs gain access to cash and assets that facilitate their participation in revenue-generating activities (Hajdu, 2010). As beneficiaries apply their skills in real-world scenarios, they enhance their economic prospects while contributing to local economic growth through job creation and increased market activity. This highlights the importance of investing in skill development for sustainable economic empowerment at both individual and community levels.

**Objective 3:** To evaluate the quality of the training content

The findings highlighted that high-quality skills training content is characterized by its alignment with industry standards and the incorporation of both hard and soft skills. Programs often emphasize practical applications, enabling participants to gain competencies that are directly applicable in the workforce, such as financial management, marketing, and customer service. Additionally, global training initiatives frequently integrate innovative teaching methods, including technology-driven learning and experiential activities that foster engagement and retention. The focus is not only on enhancing individual capabilities but also on promoting adaptability and creativity, which are essential in rapidly changing job markets (Haskel & Hawkes, 2003). Furthermore,

successful programs often include continuous feedback mechanisms to ensure that training content remains relevant and effective.

The findings indicated that the quality of skills training content is tailored to address specific local economic challenges, particularly in rural areas where agriculture plays a significant role. Training programs often focus on practical agricultural skills, basic business management, and entrepreneurship relevant to local contexts. While these programs aim to empower vulnerable populations such as women and youth, they may lack the comprehensive approach seen in more developed global contexts. The emphasis is primarily on immediate skill application to improve livelihoods rather than broader business acumen or innovation. Moreover, the availability of resources for training development can be limited, affecting the depth and breadth of the content provided (Banyen, 2015).

**Objective 4:** To identify the monitoring strategies for management to ensure funded businesses

The findings identified monitoring strategies for income-generating activities (IGAs) management differ globally and in Namibia, reflecting varying contexts and needs. Effective monitoring often includes continuous performance tracking, regular access reviews, and the use of data analytics to assess the impact of training programs on business outcomes (Gerhrke, 2018). Organizations leverage technology to gather real-time data on participant progress, market trends, and skill application, facilitating timely adjustments to training content and delivery methods. In contrast, Namibia's monitoring strategies may focus more on localized assessments due to resource constraints. These typically involve

periodic evaluations of training effectiveness through participant feedback and community engagement, emphasizing practical outcomes such as income improvement and skill acquisition. While both approaches aim to enhance the effectiveness of IGAs, the global context tends to utilize more advanced technological tools and comprehensive data analysis, whereas Namibia relies on simpler, community-oriented methods that cater to immediate local needs (Banyen, 2015).

Findings on income-generating activities (IGAs) globally and in Namibia can enhance training practices by informing the design and implementation of more effective, context-specific programs. Globally, successful IGAs emphasize the importance of comprehensive skill development that includes both hard and soft skills, which can be integrated into Namibian training initiatives. By adopting best practices from successful global models, such as incorporating financial management and marketing strategies, Namibian programs can better prepare beneficiaries for diverse business environments and foster innovation (Haskel & Hawkes, 2003). Additionally, the global emphasis on continuous monitoring and feedback mechanisms can be applied in Namibia to ensure that training remains relevant and effective, allowing for timely adjustments based on participant experiences and market demands. Moreover, insights gained from the challenges faced in both global and Namibian contexts can guide the tailoring of training content to address specific local needs. For instance, understanding the unique economic conditions and demographic factors in Namibia can lead to the development of targeted training modules that focus on practical agricultural skills and small-scale entrepreneurship. This approach not only empowers vulnerable populations, such as women and youth, but also aligns skill development with local economic opportunities. By leveraging findings from both

contexts, training practices can become more adaptive, inclusive, and effective in enhancing the skills necessary for successful income-generating activities (Haskel & Hawkes, 2003).

## **5.6 Chapter summary**

The study indicated that the skills development training motivated beneficiaries in terms of their career. The findings show a linkage between high motivation and skills acquisition through the development training, of which the participants expressed that they developed high motivation in business, and they are willing to continue with their business carrier. Another participant indicated that their level of business skills and ideas have increased compared to the pre-training, while another indicated that their business abilities have increased since the training.

In addition, findings from the focus group discussion revealed that adding to the high motivation from the training, business skills were another motivation that emerged from the training intervention. This level had an interconnection of gaining any sort of training skills that benefits the business. This was since majority of the respondents were not aware of how to manage most of their businesses due to the lack of entrepreneurial skills. At this point, participants indicated that they gained new skills and knowledge and thus their business skills had improved too, and this made it easier for them to autonomously control their lives. When comparing the study findings on this aspect and the systematic literature review, the Ministry has achieved one of its objectives, which is to empower the IGAs beneficiaries (Banyen, 2015). Thus, the finding confirms the relevance of income-generating skills development trainings interventions.

The study revealed that after the training intervention, the beneficiaries earned skills and abilities to successfully manage their finances. This is a very critical component of any business and once it is achieved, there is a promise that the business will grow and be productive in future. The systematic review further shows that financial and business management are alongside technical skills that the beneficiaries were equipped with. They learned about budgeting, marketing, customer relationship management, and financial planning. This holistic approach ensures that beneficiaries not only possess technical expertise but also the tools to manage and sustain their businesses effectively (Bux, 2016). This equally shows that training intervention is vital when it comes to equipping beneficiaries with financial management skills. This helps them from commencing with business while further helping them to successfully consolidate their business accounts in terms of accuracy, transparency and improve on cash-flow management (Panisi, 2019). With this, it can be confirmed IGAs training interventions are effective in a way that they contribute the proper business financial management.

Overall, the main objective of the study was to assess the effectiveness of the skills intervention trainings in terms of effectively improving the beneficiaries' skills and ability improve productivity through producing quality products and ensuring customer satisfaction. This is reflected in a study by Shafohamba (2023) which found that internal talent development leads to increased production. Training project managers in current production and technical abilities boosts efficiency by minimizing minor errors, motivating new employees, rejuvenating old talents, and imparting new capabilities, all while improving satisfaction and inspiring new employees. Similarly, technical support

ensures that recipients receive continual coaching to improve service and customer satisfaction.

The study revealed that since the training intervention, beneficiaries experienced enhancement, as the training enabled them to deliver higher-quality products. The skill training program allowed participants to obtain additional income as they became good at offering quality products and offered good customer services which attracted the customers' attention to eventually buy from them. Seeing their operation going well, they continued to be in business which guarded them from potential closure. The skill development training offered knowledge that was useful for the IGAs beneficiaries as they applied it on their day-to-day activities and got the best results out of it. Numerous participants have highlighted that the training led to an increase in production and ended up selling more than before. Most of the participants also indicated that their expenses on production diminished. Through good sales their profit eventually increased.

Consequently, this skill improvement positively impacted customer satisfaction. One of the participants stated that: *“When the business produces high-quality products that continue to fulfill client requests, it can lead to lower manufacturing costs”*. The systematic review further confirmed this as it is stated by Gehrke (2018), that the impact of income-generating skills development training on the productivity and quality of work for beneficiaries' business skills can be substantial. Such training programs have the potential to bring about positive changes that enhance the performance and success of participants' businesses. This could mean that beneficiaries are ready and would do anything possible to ensure offering quality products to their customers to satisfy their customers for their businesses to continue operating.

The study further revealed that the income-generating skill development training improved beneficiaries' business-self-reliance and the marketing strategies. It also revealed that beneficiaries can now rely on their own efforts, and that they could use resources at their disposal to the greatest their advantage, rather than that of those around them. At least eight (8) participants indicated that they could generate income independently through the skills they have acquired from the training. This signifies that the participants have acquired knowledge needed to create adequate income for themselves and support themselves without solely relying on the government or any other external sources. During the study, some participants expressed how they sell their products better with the experience gained from the training. This highlights knowledge and understanding of the products to be sold and understanding of the market, just to mention a few. The interpretations are all connected to attaining practical skills and knowledge. These facts can be seconded by the literature review as stated by Gehrke (2018), who argues that development training can build participants' self-confidence in their abilities. This newfound confidence is reflected in their work quality, communication with customers, and overall approach to business.

The literature reviews further outlined that self-reliance promotes all community members' independence and increases empowerment. Further, self-reliance improves the financial and economic prosperity of the economy and its citizens (Avelino et al., 2019). This implies that this aspect is crucial to the beneficiaries and therefore, the Ministry through its trainers should prioritize it during the training.

The findings provided revealed that the program could be effective if it is offered between two (2) to four (4) months and ensure that beneficiaries are taken to other regions to familiarize themselves with others who are in the same business and be able to share experiences and share successful stories. That means transfers of skill among IGAs beneficiaries within the country. The participants also recommended that the trainers of IGAs must possess the relevant skills in specific businesses so that they can be able to offer effective training. Looking for addition funds to expand the training and be able to cater for many beneficiaries and bring on board other institutions such as Ministry of Agriculture to strengthen the program and have more funds to ensure continuation of the training was another proposed idea from the participants. *“Programs such as this deserve to be broadcasted in Radios so that others can also listen to the best teaching that can influence their business growth and enable others to call in for comments”*, stated one of the participants.

Supporting facts from the literature review to this theme are clearly emphasized by Eneh (2017), who suggested to consider the training period to cover the content as indented for, government engagement, feedback loops and knowledge sharing workshops, and localizing training and capacity building as some of the additional monitoring strategies specifically tailored to ensure the sustained success of funded businesses. Namibia is a diversified country where there are multiple languages, different people learning at different paces and in different vernaculars. However, the use of local language and capacity building amongst beneficiaries when offering this kind of training could play a big role in ensuring understanding of the aspects covered in the training and beneficiaries can easily apply it to their business. Markedly, one participant stated it clearly that *“the*

*government should invest more money into such trainings and at least train for longer period*”, while another participant recommended for the training to be carried out in local languages. This could mean that the beneficiaries are ready to learn and acquire business skills provided there are means for them to do so.

The findings revealed that the training is one of the best in improving business performances for those beneficiaries who demonstrated that their businesses achieved good results after they received the training. The training boosted productivity, sale, and revenue. This is a good indicator, and it could bring more results if it continues to be offered. The training also taught beneficiaries how funds are utilized more specifically for business purpose without using it for personal items. The training offered opportunities for beneficiaries to get competitive advantages because they can compete with those that are offering the same product or services. The training also offered new knowledge that enabled beneficiaries to perfect their business of operation and bring out creativity. The study recommends measures such as the expansion of the training to two months, sourcing adequate funds to make it suitable, use of other platforms such as radios, and sharing experience with those that did the same business in various Regions. Participants indicated the need of utilizing local language in the program so that the beneficiaries could understand properly to apply the skills on their business operations.

The findings revealed that participants are keen about the training as it increased their knowledge and enabled them to produce more and obtain more income than before. The training promoted creativity among beneficiaries to produce quality products that local customers prefer and put them in a position to be able to compete with other businesses in the surroundings. The training transferred skills of handling funds as well as reducing

production costs while producing more with less. The findings also reveal that the program is significant as it offers more opportunities that lead to business expansion.

## **5.7 Recommendations**

- Although the Ministry had met its target of funding 70% of female beneficiaries and 30% of male beneficiaries, there is still a need for proper markets and marketing strategies for these beneficiaries. Based on this, the Ministry needs to search for possible markets from other towns and neighbouring countries. Similarly, the Ministry should introduce beneficiaries to proper marketing strategies such as different online platforms.
- Even though training content was prepared in English, which is the official language, there is still a need for the skill training development program to be conducted in the local vernaculars or the training should include hiring an interpreter. This will ensure the content and concepts used during the training are well simplified to transfer skills to the beneficiaries.
- Mentorship and post-assessment are critical for the trainers of the region to ensure they have proven knowledge on a subject to strengthen the program.
- The program must be offered to beneficiaries who are doing similar businesses to allow the trainer to effectively train them and ensure the sharing of ideas.
- The Ministry should avoid cross-learning practices and mix beneficiaries of various projects, as this does not address issues relating to all the businesses.
- The program must strengthen collaboration with other Ministries and relevant stakeholders so that they can all budget for the program and its improvement,

thereby contributing more funds and success toward the program to benefit the trainees.

- The training duration must be extended to allow trainees more time to ask questions regarding their businesses and be provided with the knowledge that they need solve the challenges in the projects.

### **5.8 Suggestion for further research**

Despite the positive findings of this study, new research is being sought to educate trainers of trainees from the region to expand training capacities. Alternatively, the Ministry of Poverty Eradication and Social Welfare's IGA section should engage in a mentorship program with the region's trainer of trainers to assess progress. This should be followed by an assessment evaluation to determine the effectiveness of the post-mentorship training program for future implementation in the region.

## References

- Ajdu, F. (2011). Income generating activities as components of sustainable rural livelihoods for young southern Africans. *The Geographical Journal*, 177(3), 251-263.
- Ajuna, J. M., Ntale, J. F., & Ngui, D. (2018). Factors affecting the performance of small and medium enterprises in Uganda. *Journal of Small Business and Entrepreneurship Development*, 6(1), 1-14.
- Albaladejo, M., & Romijn, H. (2001). Determinants of innovation capability in small electronics and software firms in southeast England. *Research Policy*, 30(5), 923-936.
- Bank of Namibia. (2015). *Financial stability report*. Retrieved from <https://www.bon.com.na/Publications/Financial%20Stability%20Report%202015.pdf>
- Berston, R. A., Pitts, R. A., & Murrell, A. J. (2006). The impact of entrepreneurial orientation on firm performance: A cross-country analysis. *Entrepreneurship Theory and Practice*, 30(1), 57-81.
- Bharathamma, K. S., Angadi, M. M., Hirevenkanagoudar, L. V., & Natikar, S. K. (2010). Women entrepreneurship development in India: A study of Karnataka state. *Journal of Entrepreneurship*, 19(2), 139-152.
- Blattman, C., Fiala, N., & Martinez, S. (2015). Generating skilled self-employment in developing countries: Experimental evidence from Uganda. *The Quarterly Journal of Economics*, 130(2), 697-752.
- Brijlal, P., Naicker, V., & Peter, K. (2013). The impact of entrepreneurial orientation on the performance of small and medium enterprises in South Africa. *Journal of Economics and Behavioral Studies*, 5(4), 244-254.
- Brody, A. (2015). The role of entrepreneurship in economic development: A theoretical perspective. *Journal of Entrepreneurship and Innovation Management*, 2(1), 1
- Bux, S. (2016). *The role of small business development in poverty alleviation in South Africa*. *Journal of Small Business and Entrepreneurship Development*, 4(1), 1-14.

- Bux, S. (2019). The impact of entrepreneurial orientation on small business performance in South Africa. *Journal of Small Business and Entrepreneurship Development*, 7(1), 1-14.
- Chambers, R. (2017). *Whose reality counts? Putting the first last*. Intermediate Technology Publications.
- Chell, E. (2013). *The entrepreneurial personality: A social construction*. Routledge.
- Chiloane-Tsoka, S. (2013). The role of small and medium enterprises in economic development: The case of South Africa. *Journal of Economics and Behavioral Studies*, 5(4), 184-194.
- Chitiga-Mabugu, M., Nhemachena, C., Karuaihe, S., Motala, S., Tsoanamatsie, M., & Mashile, N. (2013). The role of small and medium enterprises in job creation and economic growth in South Africa. *Journal of Economics and Behavioral Studies*, 5(4), 165-183.
- Chun, H., & Watanabe, C. (2012). The impact of entrepreneurship education on entrepreneurial intention. *Journal of Small Business and Entrepreneurship Development*, 1(1), 1-14.
- Cooney, T. M. (2012). *Entrepreneurship education at the crossroads: Challenges and opportunities*. Routledge.
- Cooney, T. M. (2013). *Entrepreneurship education: A global view*. Routledge.
- Cravo Taylor, L., Gonzalez Musse, A., Furtado Sierra, A., & Abdelnour, S. (2016). Familial relationships and firm performance: The impact of entrepreneurial family relationships on firm performance. *Journal of Business Research*. Retrieved from <https://www.tandfonline.com/doi/full/10.1080/08985626.2018.1514074>
- Davis, B., Winters, P., Carletto, G., Covarrubias, K., Quinones, E., Zezza, A., & Giuseppe, S. (2007). *Rural income generating activities: A cross-country comparison*. Rome: FAO.
- Davis, E. E., Freeman, S., & Post, J. E. (2007). A strategic approach to entrepreneurship: Developing and exploiting new business opportunities. *Journal of Business Venturing*, 22(1), 1-2.

- De Vita, L., Masi, D., & Poggesi, S. (2014). The impact of entrepreneurship education on student entrepreneurial intentions. *Technology Innovation Management Review*, 4(11), 5-12.
- Dess, G. G., Lumpkin, G. T., & Covin, J. G. (2013). Entrepreneurial strategy: *The Blackwell Handbook of Entrepreneurship*, 73-90.
- Devereux, P., & Solomon, J. (2006). Entrepreneurship and innovation in Ghana: Enterprising Africa. *Small Business Economics*, 26(3), 277-287.
- Drożdż, W. (2021). Virtual Reality Training System as a comprehensive and effective method for delivering technical hands-on training in the field of Distribution System Operators. *Procedia Computer Science*, 192, 4886-4899.
- Drucker, P. F. (2016). *Innovation and entrepreneurship: Practice and principles*.
- Elkorashy, W. (2023). *Examining the Conditions Affecting the Success of Income-generating Activities by Refugees: A focus on Programs provided by INGOs in Egypt*.
- Etuk, R. U., Etuk, G. R., & Michael, B. (2014). Small and medium scale enterprises (SMEs) and Nigeria's economic development. *Small businesses operation*, 11, 35.
- FAO (2019). *Rural Income Generating Activities in Developing Countries*. Food and Agriculture Organization.
- Gephart, R. P. (2018). Qualitative research as interpretive social science. *The SAGE handbook of qualitative business and management research methods: History and traditions*, 33-53.
- Green, P. G., Brush, C. G., & Hart, M. M. (2003). Women entrepreneurs: Moving front and center: An overview of research and theory. *Women Entrepreneurs and the Global Environment for Growth and Development*, 1-22.
- Haggblade, S., Hazell, P., & Reardon, T. (2005). Strategies for stimulating poverty-oriented agricultural growth. *World Development*, 33(6), 893-907.

- Hagner, P. (2000). Entrepreneurial orientation in small firms. *Journal of Enterprising Culture*, 8(1), 53-79.
- Hajdu, F., Ansell, N., Robson, E., Van Blerk, L., & Chipeta, L. (2011). *Income generating activities as components of sustainable rural livelihoods for young southern Africans*. *The Geographical Journal*, 177(3), 251-263.
- Hameed, I., & Ali, S. (2011). Factors affecting entrepreneurial intentions of university students. *Journal of European Industrial Training*, 35(4), 425-440.
- Haskel, J., & Hawkes, D. (2003). Productivity growth in UK industries, 1979-1999: Services and public sectors. *The Economic Journal*, 113(489), 375-394.
- Herrington, M., Kew, J., & Kew, P. (2014). *Global entrepreneurship monitor: 2014 global report*. Global Entrepreneurship Research Association, 1-108.
- Integrated Governance Associates. (2017). *IGAs Operating guideline*.
- ILO. (2019). *Skills development for job creation, economic growth and poverty reduction*. Retrieved from <https://www.ilo.org/media/21821/download>
- International Labour Organization [ILO]. (2016). *Women at work: Trends 2016*. International Labour Organization, 1-44.
- Israel, M. (2014). *Research ethics and integrity for social scientists: Beyond regulatory compliance*.
- Jellenz, M., Bobek, V., & Horvat, T. (2020). Impact of education on sustainable economic development in emerging markets—the case of Namibia’s tertiary education system and its economy. *Sustainability*, 12(21), 8814.
- Kamanga, P. (2009). Non-farm incomes in rural Malawi: The case of Thyolo District. *The Geographical Journal*, 177(3), 251-263.
- Kaukumangera, H. (2021). *The influence of family background on entrepreneurial skill development*. *Anzisha*. Retrieved from <https://anzisha.org/the-influence-of-family-background-on-entrepreneurial-skill-development/>
- Kele, P., Kerrin, M., & Mamabolo, M. (2017). The role of entrepreneurship in economic development: A review of theory and evidence. *Journal of Economic Development, Management, IT, Finance and Marketing*, 9(1), 1-12.

- Kilsah Consulting. (2023). *Poor entrepreneurship skills affect MSMEs' access to finance*. Retrieved from <https://kilsahconsulting.com/poor-entrepreneurship-skills-affect-msmes-access-to-finance/>
- Kushnir, K. (2006). Entrepreneurial orientation and firm performance: The moderating role of managerial power. *Journal of Business Venturing*, 21(5), 752-767.
- Lachaud, M. A., Bravo-Ureta, B. E., Fiala, N., & Gonzalez, V. (2018). The impact of entrepreneurship education on the entrepreneurial intentions of university students in Uganda. *Journal of Small Business Management*, 56(4), 684-701.
- Lanjouw, P. (2001). Non-agricultural wage employment in rural areas: Evidence from South Africa. *World Development*, 29(3), 557-573.
- Lashitew, A. A. (2021). Entrepreneurship and inclusive economic growth in Africa: Exploring the nexus through a gender lens. *Journal of African Business*, 22(3), 329- 347.
- Lichtenstein, B. B., & Lyons, T. S. (2021). Entrepreneurial intentions: An applied study of planned behavior. *Journal of Applied Social Psychology*, 31(6), 1355-1372.
- Lim, W. M. (2024). What is qualitative research? An overview and guidelines. *Australasian Marketing Journal*, 14413582241264619.
- Lumpkin, G. T., & Dess, G. G. (2001). Linking two dimensions of entrepreneurial orientation to firm performance: The moderating role of environment and industry life cycle. *Journal of Business Venturing*, 16(5), 429-451.
- Lynch, P., & Black, S. (1995). Ethnic minority business: Theoretical discourse in Britain and North America. *International Small Business Journal*, 13(3), 13-29.
- Lynch-Alexander, E. (2017). Black minds matter: The call to retention of young Black academics (YBAs) in higher education. *International Journal of the Academic Business World*, 11(1), 31-37.
- Maloka, E. (2013). Entrepreneurship and economic growth in South Africa: A review of empirical evidence (1994-2011). *Journal of Economics*, 4(1), 1-14.
- Mapcarta. (2020). *Map of the world*. Mapcarta, 1-2.
- Martin, D. M., & Javalgi, R. G. (2016). International entrepreneurship: A review and future research agenda. *Journal of International Entrepreneurship*, 14(1), 1-32.

- Mason, C., Carter, S., & Tagg, S. (2003). Taxing issues: An exploration of tax-related concerns and behaviours in small and medium-sized enterprises. *International Small Business Journal*, 21(2), 131-155.
- Masona, P., Floreania, S., Miania, S., Beltramea, F., & Cappellettoa, A. (2015). The impact of entrepreneurship education on students' entrepreneurial intentions. *Journal of Small Business Management*, 53(4), 969-985.
- Matubatuba, M. G. (2022). *The contribution of small, medium and micro enterprises to rural development in the Matatiele local municipality, South Africa* (Doctoral dissertation, North-West University (South Africa)).
- Mayer, C. (2011). *Income-generating activities as a strategy for poverty alleviation in South Africa: Government initiatives and community responses*.
- Mehta, S. (2013). Entrepreneurship education and training: Insights from Ghana. *Journal of Small Business Management*, 51(3), 315-328.
- Ministry of Education, Arts and Culture. (2014). *Promoter's Training manual*.
- Ministry of Gender Equality and Child Welfare. (2017). *IGA Operating Guideline Operating guideline*
- Ministry of Gender Equality and Child Welfare. (2010). *National gender policy*, 1-24.
- Ministry of industrialization Trade and SME Development [MITSD]. (2016). *Namibia SME policy framework*. Ministry of Industrialization Trade and SME Development, 1-34.
- Mitchelmore, S., & Rowley, J. (2013). Entrepreneurial competencies: A literature review and development agenda. *International Journal of Entrepreneurial Behavior & Research*, 19(2), 115-144.
- Mohamed Hussein, I. (2024). *Governance and social sustainability: the managerial perceptions influencing SME market expansion to sub-Saharan Africa*.
- Mohd, A., Siwar, C., & Ismail, A. (2018). Income-generating activities: A sustainable livelihood approach in developing countries. *International Journal of Sustainable Development & World Ecology*, 25(2), 121-129.
- Mwilima, A. M. (2006). Entrepreneurship education in Africa: A critical review of current status and prospects. *Journal of Developmental Entrepreneurship*, 11(2), 157-179.

- Nautwima, J. P., Asa, A. R., & Atiku, S. O. (2023). Testing unemployment–entrepreneurship nexus in Namibia using the Schumpeterian approach. *Sustainability*, 15(18), 14023.
- Nelson, A. (2018). Monitoring and evaluation of development projects in developing countries. *International Journal of Evaluation and Research in Education*, 7(2), 87-94.
- Nesta A. (2018). *The innovation index: Measuring the UK's investment in innovation and its effects*. National Endowment for Science, Technology and the Arts, 1-32.
- NSA. (2012). *National strategy for the development of statistics (NSDS) 2012-2016*. National Statistical Agency, 1-84.
- NSA. (2016). *Ethiopia: Demographic and health survey 2016*. National Statistical Agency, 1-580.
- NSA. (2017). *Ethiopia: Demographic and health survey 2017*. National Statistical Agency, 1-580.
- Odoh, N. E., Nwibo, S. U., Eze, A. V., & Igberi, C. O. (2019). Farm and non-farm income diversification activities among rural households in southeast, Nigeria. *Journal of Agricultural Extension*, 23(2), 113-121.
- Omolara, A. (2018). Entrepreneurship education and entrepreneurial intentions: A meta-analytic review. *Journal of Business Venturing Insights*, 10, e00101.
- Opafunso, Z. O. (2014). Entrepreneurship education and entrepreneurial intentions among Nigerian undergraduate students: A case study of the University of Lagos. *Journal of Entrepreneurship Education*, 17(2), 137-155.
- Patton, M. Q. (2018). *Principles-focused evaluation: The GUIDE*. Guilford Press.
- Pickard, A. J. (2013). *Research methods in information*. Facet publishing.
- Piza, C., T. A. Cravo, L. Taylor, L. Gonzalez, I. Musse, I. Furtado, A. C. Sierra, and S. Abdelnour. (2016). The Impacts of Business Support Services for Small and Medium Enterprises: *A Systematic Review*.” *Campbell Systematic Reviews* 12 (1): 1-167
- Rahman, M. M. (2019). Determinants of small and medium enterprises (SMEs) success in Ethiopia: A systematic review. *Journal of Global Entrepreneurship Research*, 9(1), 1-26.

- Reid, G. C. (2000). Entrepreneurship research: A missing link in our understanding of the Asian economic miracle. *Journal of Business Venturing*, 15(5-6), 613-627.
- Richard, O. C. (2012). Racial diversity, business strategy, and firm performance: A resource-based view. *Strategic Management Journal*, 33(12), 1484-1503.
- Scott, J. C. (2018). *Seeing like a state: How certain schemes to improve the human condition have failed*. Yale University Press.
- Shahin, A. (2022). Entrepreneurship education and students' entrepreneurial intentions: The moderating role of self-efficacy and gender. *Journal of Small Business Management*, 60(1), 1-21.
- Shilinge, F. N. (2016). *An investigation into growth challenges encountered by registered small and medium enterprises in Katutura central constituency* (Doctoral dissertation, University of Namibia).
- Shiviya, N. (2021). Entrepreneurship education and entrepreneurial intentions: The mediating role of perceived desirability and feasibility. *Education and Training*, 63(6), 682-701.
- Soininen, J., Puumalainen, K., Sjögrén, H., & Syrjä, P. (2012). The relationship between perceived learning opportunities, entrepreneurial intentions, and start-up actions: A latent variable approach. *International Small Business Journal*, 30(6), 575-598.
- Stacey A., Anthony, S., Mark, G Sharon, V., & Simon M. (2012). *Vocational Education and Training in Southern Africa*. Independent Publishers, USA
- Stahl, G. (2023, January). Contributions to a theoretical framework for CSCL. In *Computer support for collaborative learning* (pp. 62-71). Routledge.
- Stimulating Households Resulting in Economic Empowerment [SHIREE] Operations Team. (2011). *SHIREE Operations Manual, 2*.
- Sumberg, J., Fox, L., Flynn, J., Mader, P., & Oosterom, M. (2021). Africa's "youth employment" crisis is a "missing jobs" crisis. *Development Policy Review*, 39(4), 621-643.
- Swann, M. (2018). Economic strengthening for HIV prevention and risk reduction: a review of the evidence. *AIDS care*, 30(sup3), 37-84.

- The National AIDS Commission [NAC] in Malawi. (2009). *National HIV and AIDS Strategic Plan 2009-2013*, 1-108.
- Vallejo, B., & Wehn, U. (2016). Capacity development evaluation: The challenge of the results agenda and measuring return on investment in the global south. *World Development*, 79, 1-13.
- Van Loon, J., Woltering, L., Krupnik, T. J., Baudron, F., Boa, M., & Govaerts, B. (2020). *Scaling agricultural mechanization services in smallholder farming systems: Case studies from sub-Saharan Africa, South Asia, and Latin America*. *Agricultural systems*, 180, 102792.
- Van Niekerk, M., & van Niekerk, R. (2009). Entrepreneurship education at higher education institutions: An exploration of the status quo in South Africa. *Journal of Small Business and Enterprise Development*, 16(2), 240-252.
- Volkman, C. K. (2010). *Entrepreneurship in a European perspective concept for the creation and growth of new ventures*. Gabler.
- Woldegies, A. (2014). Income-generating activities in Ethiopia: Policy implications for sustainable livelihoods. *Journal of Economic Development*, 39(3), 1-20.
- World Bank. (2021). *Skills Development* - World Bank. Retrieved from <https://www.worldbank.org/en/topic/skillsdevelopment>
- Yahya, S., Othman, N., & Shamsuri, A. (2012). Entrepreneurship education and entrepreneurial intentions: The moderating role of perceived support from family and friends among Malaysian university students. *Procedia - Social and Behavioral Sciences*, 40, 736-742.

## APPENDICES

### Annex A: Ethical Clearance letter



#### ETHICAL CLEARANCE CERTIFICATE

Ethical Clearance Reference Number: **WKC0021**

Date: 13 December 2022

This Ethical Clearance Certificate is issued by the University of Namibia Decentralized Ethics Committee (DEC) in accordance with the University of Namibia's Research Ethics Policy and Guidelines. Ethical approval is given in respect of undertakings contained in the Research Project outlined below. This Certificate is issued on the recommendations of the ethical evaluation done by the School of Education (Windhoek & Khomasdal Campuses) Decentralized Ethics Committee.

**Title of Project:** Assessing the effect of income-generating skills development training on beneficiaries' skills in Ohangwena region.

**Researcher:** Elizabeth Ndelitungapo Shafohamba

**Student number:** 200967916

Take note of the following:

1. Any significant changes in the conditions or undertakings outlined in the approved Proposal must be communicated to the ethics committee. An application to make amendments may be necessary.
2. Any breaches of ethical undertakings or practices that have an impact on ethical conduct of the research must be reported to the ethics committee
3. The Principal Researcher must report issues of ethical compliance to the ethics committee (through the Chairperson) at the end of the Project or as may be requested by the ethics committee
4. The ethics committee retains the right to:
  - i) Withdraw or amend this Ethical Clearance if any unethical practices (as outlined in the Research Ethics Policy) have been detected or suspected,
  - ii) Request for an ethical compliance report at any point during the course of the research.

The ethics committee wishes you the best in your research.

A handwritten signature in black ink, appearing to read 'Job U. Hengari'.

Dr. Job U. Hengari (Chairperson, Windhoek & Khomasdal Campuses Decentralized Ethics Committee)

A handwritten signature in black ink, appearing to read 'Davis Mumbengegwi'.

Prof. Davis Mumbengegwi  
(Head, Multidisciplinary Research)

**Annex B: Research Permission letter**



**REPUBLIC OF NAMIBIA**

**MINISTRY OF GENDER EQUALITY, POVERTY ERADICATION AND SOCIAL WELFARE**

---

**Directorate of Community Development and Poverty Eradication**

**TO:** Ms. Martha Mbombo  
**ACTING EXECUTIVE DIRECTOR**

**FROM:** Ms. Elizabeth Ndelitungapo Shafohamba   
**COMMUNITY LIAISON OFFICER – DCDPE**

**DATE:** 21 December 2022

Dear Ms. Mbombo

**SUBJECT: REQUEST TO COLLECT RESEARCH DATA IN OHANGWENA REGION**

I am Elizabeth Ndelitungapo Shafohamba, a Community Liaison Officer (CLO) from the Directorate of Community Development and Poverty Eradication and a student from the University of Namibia. I am currently conducting a research study on the **effects of income-generating skills development training** and I have to conduct face-face interviews with the beneficiaries of the training program the in Ohangwena region.

To do so, I will need to identify a sample population from the community I would like to research (particularly Ohangwena and Okongo Constituencies). In addition, I would like to obtain informed consent from the Regional Governor, constituency councils and research participants.

The current study will provide critical findings about the impact of income-generating skills development training for MGEPEWS and development partners. Furthermore, the study may foster a broader understanding of income-generating skill development training, raising community awareness on their rights to access and utilize available resources. Furthermore, the study's recommendations could aid in future training.

It is therefore, based on the afore-mentioned background that I am requesting approval to collect data in Ohangwena region as from 16-20 January 2023.

I enclosed an ethical clearance letter from the University of Namibia expressing support for my request.

Approved / ~~Not Approved~~

  
Ms. Martha Mbombo 2022  
**ACTING EXECUTIVE DIRECTOR**



## Annex C: Data collection tools

### Semi-structured interview guide

Gender \_\_\_\_\_

Age \_\_\_\_\_

#### 1. Introduction

##### Dear participant,

Thank you for accepting to participate in this study. My name is Elizabeth Ndelitungapo Shafohamba, a master's student at the University of Namibia. As part of the requirements for a master's degree in education; I am conducting a study on "Assessing the effect of income-generating, skills development training in Ohangwena region". You are kindly requested to spare some of time to answer few questions, which I have for you, and our discussion will be audiotaped.

#### 2. Ethical considerations

Your participation in this study is voluntary and your responses will strictly be confidential. Pseudonyms will be used in ensuring your identity and confidential. Additionally, you have the right to withdraw from participating in this research study at any point in time during this interview. Please respond the questions I will ask with all honesty.

#### 3. Open-ended questions

- What is your highest grade passed? Please put a cross (X) in the appropriate box

NONE	
Completed primary education	
Completed Junior primary education	
Completed secondary education	
Completed tertiary education	

- What is your current skills status?

<b>Better</b>	
<b>Good</b>	
<b>Very good</b>	
<b>excellent</b>	

**4. Interview questions**

1. Are you at ease employing the skills acquired from the skills development training?

If no, mention any topic/business aspect you are struggling with?

.....  
 .....  
 .....

2. Do you think the skills development training was a success? Give a reason for your answer.

.....  
 .....  
 .....

3. How have your skills improved because of the skills development training you received?

.....  
 .....  
 .....  
 .....

4. What are the benefits gained since the inception of the income-generating skills development training? *Individual/customers and the entire community?*

.....  
 .....  
 .....

5. How have the skills training affected your skills in producing quality products?

.....  
.....  
.....

6. Do you have experiences/challenges that you want to share with me today, that are hindering the progress of your business?

.....  
.....  
.....

7. Do you have any recommendations/strategy for the management to sustain the training?

.....  
.....  
.....

8. By rating on a frequency of 1-10, kindly indicate how effective was the income-generating skills Development Training offered.

<b>Better</b>	<b>Good</b>	<b>Very Good</b>	<b>Excellent</b>
---------------	-------------	------------------	------------------

Thank you for very much for your time.

### **Focus group discussion guide for IGA beneficiaries**

Welcome remarks

Good day everyone and thank you for coming today. The goal of today’s Focus Group Discussion (FGD) is to understand the effectiveness of the Income-generating skills development training offered by the Ministry of Gender, Poverty Eradication and Social Welfare. There are few basic rules to keep in mind while participating today.

- Everyone is expected to be an active participant

- There are no right or wrong answers
- Speak freely and remember not to interrupt others while they are talking
- All feedback will remain anonymous. To ensure anonymity, I just ask that anything that is said during our discussion must not be said or repeated outside our session.

**Gender** \_\_\_\_\_

**Age** \_\_\_\_\_

**Open-ended questions**

- What is your highest grade passed? Please put a cross (X) in the appropriate box

NONE	
Completed primary education	
Completed Junior primary education	
Completed secondary education	
Completed tertiary education	

- What is your current skills status?

<b>Better</b>	
<b>Good</b>	
<b>Very good</b>	
<b>excellent</b>	

**1. Introduction**

To begin with, I will introduce myself and all of us will introduce yourselves, also mention your highest grade passed or completed and your age, as well as educational background.

.....  
.....  
.....  
.....  
.....

Topic: The effect of income-generating skills development training to beneficiaries

**Focus group questions**

1. How can you rate your current skills after the training intervention on IGAs?

.....  
.....  
.....  
.....  
.....  
.....  
.....

2. How can you explain your skills and experience with the business activity are currently engaged in?

.....  
.....  
.....  
.....  
.....  
.....

3. Think back over all the years you that you have been trained and tell us the most the positive experience you have had as an IGA beneficiary.

.....  
.....  
.....  
.....  
.....

4. Think back over all the years you that you have been trained and tell us the most the disappointment you have experienced.

.....  
.....  
.....  
.....  
.....  
.....

5. What needs improvements and do you have any suggestion on management strategy to ensure business are sustained?

.....  
.....  
.....  
.....  
.....  
.....  
.....

6. Of all the things we have talked about, do you think we have missed anything?

.....  
.....  
.....  
.....  
.....

7. By rating on a frequency of 1-10, kindly indicate how effective was the income-generating skills Development Training offered.

<b>Better</b>	<b>Good</b>	<b>Very Good</b>	<b>Excellent</b>
---------------	-------------	------------------	------------------

Thank you for taking time to participate today. Your feedback will be included in the report (all feedback is reported anonymously). Your insight will help the Ministry on how to better plan for future IGA trainings. Once again, thank you for your time.

## Annex D: Analysis report

Project: Skills Development Research

Report created by Elizabeth Shafohamba on 29/10/2023

Document Report – Grouped by: Codes

Selected documents (1)

- career development

Created by Elizabeth Shafohamba on 26/10/2023

Active: 1 Documents:

1 participant 1

PDF document, 10 quotations

8 Codes:

- career development

4 Quotations:

1:2 p 2, 13 × 161, in participant 1 / 2:7 p 2, 33 × 433, in Participant 2 / 5:4 p 3, 68 × 432, in participant 6 / 9:1 p 2, 75 × 429, in participant 10

- customer satisfaction

13 Quotations:

1:7 p 3, 50 × 451, in participant 1 / 2:5 p 2, 26 × 401, in Participant 2 / 4:4 p 3, 48 × 416, in participant 5 / 6:2 p 2, 35 × 426, in participant 7 / 6:4 p 2, 50 × 431, in participant 7 / 6:6 p 3, 86 × 425, in participant 7 / 7:4 p 3, 70 × 422, in participant 8 / 8:3 p 2, 66 × 445, in participant 9 / 9:2 p 2, 51 × 439, in participant 10 / 9:4 p 3, 79 × 428, in participant 10 / 10:4 p 3, 94 × 441, in participant 4 / 11:3 p 2, 64 × 437, in FGD GUIDE / 11:4 p 2, 31 × 431, in FGD GUIDE

- Earning income

9 Quotations:

1:4 p 2, 10 × 282, in participant 1 / 4:3 p 2, 47 × 425, in participant 5 / 5:3 p 2, 46 × 400, in participant 6 / 6:1 p 2, 43 × 440, in participant 7 / 6:2 p 2, 35 × 426, in participant 7 / 6:3 p 2, 14 × 231, in participant 7 / 7:2 p 2, 100 × 424, in participant 8 / 7:3 p 2, 49 × 420, in participant 8 / 11:4 p 2, 31 × 431, in FGD GUIDE

- economic self-reliance

5 Quotations:

1:8 p 3, 20 × 458, in participant 1 / 2:1 p 2, 55 × 469, in Participant 2 / 6:2 p 2, 35 × 426, in participant 7 / 10:3 p 2, 80 × 437, in participant 4 / 11:4 p 2, 31 × 431, in FGD GUIDE

- High motivation

4 Quotations:

1:1 p 2, 26 × 296, in participant 1 / 3:1 p 2, 38 × 409, in participant 3 / 4:6 p 3, 66 × 446, in participant 5 / 10:3 p 2, 80 × 437, in participant 4

- products of superior quality

13 Quotations:

1:3 p 2, 26 × 397, in participant 1 / 1:6 p 2, 8 × 275, in participant 1 / 1:9 p 3, 50 × 479, in participant 1 / 4:2 p 2, 66 × 396, in participant 5 / 5:2 p 2, 68 × 421, in participant 6 / 6:6 p 3, 86 × 425, in participant 7 / 7:5 p 3, 75 × 420, in participant 8 / 8:2 p 2, 67 × 431, in participant 9 / 9:3 p 3, 96 × 429, in participant 10 / 9:4 p 3, 79 × 428, in participant 10 / 10:4 p 3, 94 × 441, in participant 4 / 11:2 p 2, 26 × 446, in FGD GUIDE / 11:3 p 2, 64 × 437, in FGD GUIDE

○ Promote capacity for learning

4 Quotations:

1:10 p 3, 45 × 486, in participant 1 / 2:8 p 2, 34 × 401, in Participant 2 / 5:7 p 3, 78 × 438, in participant 6 / 7:1 p 2, 64 × 426, in participant 8

○ Selling products

3 Quotations:

1:5 p 2, 30 × 184, in participant 1 / 4:5 p 3, 71 × 436, in participant 5 / 5:2 p 2, 68 × 421, in participant 6

○ customer satisfaction

Created by Elizabeth Shafohamba on 26/10/2023

Active: 1 Documents:

1 participant 1

PDF document, 10 quotations

8 Codes:

○ career development

4 Quotations:

1:2 p 2, 13 × 161, in participant 1 / 2:7 p 2, 33 × 433, in Participant 2 / 5:4 p 3, 68 × 432, in participant 6 / 9:1 p 2, 75 × 429, in participant 10

○ customer satisfaction

13 Quotations:

1:7 p 3, 50 × 451, in participant 1 / 2:5 p 2, 26 × 401, in Participant 2 / 4:4 p 3, 48 × 416, in participant 5 / 6:2 p 2, 35 × 426, in participant 7 / 6:4 p 2, 50 × 431, in participant 7 / 6:6 p 3, 86 × 425, in participant 7 / 7:4 p 3, 70 × 422, in participant 8 / 8:3 p 2, 66 × 445, in participant 9 / 9:2 p 2, 51 × 439, in participant 10 / 9:4 p 3, 79 × 428, in participant 10 / 10:4 p 3, 94 × 441, in participant 4 / 11:3 p 2, 64 × 437, in FGD GUIDE / 11:4 p 2, 31 × 431, in FGD GUIDE

○ Earning income

9 Quotations:

1:4 p 2, 10 × 282, in participant 1 / 4:3 p 2, 47 × 425, in participant 5 / 5:3 p 2, 46 × 400, in participant 6 / 6:1 p 2, 43 × 440, in participant 7 / 6:2 p 2, 35 × 426, in participant 7 / 6:3 p 2, 14 × 231, in participant 7 / 7:2 p 2, 100 × 424, in participant 8 / 7:3 p 2, 49 × 420, in participant 8 / 11:4 p 2, 31 × 431, in FGD GUIDE

○ economic self-reliance

5 Quotations:

1:8 p 3, 20 × 458, in participant 1 / 2:1 p 2, 55 × 469, in Participant 2 / 6:2 p 2, 35 × 426, in participant 7 / 10:3 p 2, 80 × 437, in participant 4 / 11:4 p 2, 31 × 431, in FGD GUIDE

○ High motivation

4 Quotations:

1:1 p 2, 26 × 296, in participant 1 / 3:1 p 2, 38 × 409, in participant 3 / 4:6 p 3, 66 × 446, in participant 5 / 10:3 p 2, 80 × 437, in participant 4

- products of superior quality

13 Quotations:

1:3 p 2, 26 × 397, in participant 1 / 1:6 p 2, 8 × 275, in participant 1 / 1:9 p 3, 50 × 479, in participant 1 / 4:2 p 2, 66 × 396, in participant 5 / 5:2 p 2, 68 × 421, in participant 6 / 6:6 p 3, 86 × 425, in participant 7 / 7:5 p 3, 75 × 420, in participant 8 / 8:2 p 2, 67 × 431, in participant 9 / 9:3 p 3, 96 × 429, in participant 10 / 9:4 p 3, 79 × 428, in participant 10 / 10:4 p 3, 94 × 441, in participant 4 / 11:2 p 2, 26 × 446, in FGD GUIDE / 11:3 p 2, 64 × 437, in FGD GUIDE

- Promote capacity for learning

4 Quotations:

1:10 p 3, 45 × 486, in participant 1 / 2:8 p 2, 34 × 401, in Participant 2 / 5:7 p 3, 78 × 438, in participant 6 / 7:1 p 2, 64 × 426, in participant 8

- Selling products

3 Quotations:

1:5 p 2, 30 × 184, in participant 1 / 4:5 p 3, 71 × 436, in participant 5 / 5:2 p 2, 68 × 421, in participant 6

- Earning income

Created by Elizabeth Shafohamba on 26/10/2023

Active: 1 Documents:

1 participant 1

PDF document, 10 quotations

8 Codes:

- career development

4 Quotations:

1:2 p 2, 13 × 161, in participant 1 / 2:7 p 2, 33 × 433, in Participant 2 / 5:4 p 3, 68 × 432, in participant 6 / 9:1 p 2, 75 × 429, in participant 10

- customer satisfaction

13 Quotations:

1:7 p 3, 50 × 451, in participant 1 / 2:5 p 2, 26 × 401, in Participant 2 / 4:4 p 3, 48 × 416, in participant 5 / 6:2 p 2, 35 × 426, in participant 7 / 6:4 p 2, 50 × 431, in participant 7 / 6:6 p 3, 86 × 425, in participant 7 / 7:4 p 3, 70 × 422, in participant 8 / 8:3 p 2, 66 × 445, in participant 9 / 9:2 p 2, 51 × 439, in participant 10 / 9:4 p 3, 79 × 428, in participant 10 / 10:4 p 3, 94 × 441, in participant 4 / 11:3 p 2, 64 × 437, in FGD GUIDE / 11:4 p 2, 31 × 431, in FGD GUIDE

- Earning income

9 Quotations:

1:4 p 2, 10 × 282, in participant 1 / 4:3 p 2, 47 × 425, in participant 5 / 5:3 p 2, 46 × 400, in participant 6 / 6:1 p 2, 43 × 440, in participant 7 / 6:2 p 2, 35 × 426, in participant 7 / 6:3 p 2, 14 × 231, in participant 7 / 7:2 p 2, 100 × 424, in participant 8 / 7:3 p 2, 49 × 420, in participant 8 / 11:4 p 2, 31 × 431, in FGD GUIDE

- economic self-reliance

5 Quotations:

1:8 p 3, 20 × 458, in participant 1 / 2:1 p 2, 55 × 469, in Participant 2 / 6:2 p 2, 35 × 426, in participant 7 / 10:3 p 2, 80 × 437, in participant 4 / 11:4 p 2, 31 × 431, in FGD GUIDE

- High motivation

4 Quotations:

1:1 p 2, 26 × 296, in participant 1 / 3:1 p 2, 38 × 409, in participant 3 / 4:6 p 3, 66 × 446, in participant 5 / 10:3 p 2, 80 × 437, in participant 4

- products of superior quality

13 Quotations:

1:3 p 2, 26 × 397, in participant 1 / 1:6 p 2, 8 × 275, in participant 1 / 1:9 p 3, 50 × 479, in participant 1 / 4:2 p 2, 66 × 396, in participant 5 / 5:2 p 2, 68 × 421, in participant 6 / 6:6 p 3, 86 × 425, in participant 7 / 7:5 p 3, 75 × 420, in participant 8 / 8:2 p 2, 67 × 431, in participant 9 / 9:3 p 3, 96 × 429, in participant 10 / 9:4 p 3, 79 × 428, in participant 10 / 10:4 p 3, 94 × 441, in participant 4 / 11:2 p 2, 26 × 446, in FGD GUIDE / 11:3 p 2, 64 × 437, in FGD GUIDE

- Promote capacity for learning

4 Quotations:

1:10 p 3, 45 × 486, in participant 1 / 2:8 p 2, 34 × 401, in Participant 2 / 5:7 p 3, 78 × 438, in participant 6 / 7:1 p 2, 64 × 426, in participant 8

- Selling products

3 Quotations:

1:5 p 2, 30 × 184, in participant 1 / 4:5 p 3, 71 × 436, in participant 5 / 5:2 p 2, 68 × 421, in participant 6

- economic self-reliance

Created by Elizabeth Shafohamba on 26/10/2023

Active: 1 Documents:

1 participant 1

PDF document, 10 quotations

8 Codes:

- career development

4 Quotations:

1:2 p 2, 13 × 161, in participant 1 / 2:7 p 2, 33 × 433, in Participant 2 / 5:4 p 3, 68 × 432, in participant 6 / 9:1 p 2, 75 × 429, in participant 10

- customer satisfaction

13 Quotations:

1:7 p 3, 50 × 451, in participant 1 / 2:5 p 2, 26 × 401, in Participant 2 / 4:4 p 3, 48 × 416, in participant 5 / 6:2 p 2, 35 × 426, in participant 7 / 6:4 p 2, 50 × 431, in participant 7 / 6:6 p 3, 86 × 425, in participant 7 / 7:4 p 3, 70 × 422, in participant 8 / 8:3 p 2, 66 × 445, in participant 9 / 9:2 p 2, 51 × 439, in participant 10 / 9:4 p 3, 79 × 428, in participant 10 / 10:4 p 3, 94 × 441, in participant 4 / 11:3 p 2, 64 × 437, in FGD GUIDE / 11:4 p 2, 31 × 431, in FGD GUIDE

- Earning income

9 Quotations:

1:4 p 2, 10 × 282, in participant 1 / 4:3 p 2, 47 × 425, in participant 5 / 5:3 p 2, 46 × 400, in participant 6 / 6:1 p 2, 43 × 440, in participant 7 / 6:2 p 2, 35 × 426, in participant 7 / 6:3 p 2, 14 × 231, in participant 7 / 7:2 p 2, 100 × 424, in participant 8 / 7:3 p 2, 49 × 420, in participant 8 / 11:4 p 2, 31 × 431, in FGD GUIDE

- economic self-reliance

5 Quotations:

1:8 p 3, 20 × 458, in participant 1 / 2:1 p 2, 55 × 469, in Participant 2 / 6:2 p 2, 35 × 426, in participant 7 / 10:3 p 2, 80 × 437, in participant 4 / 11:4 p 2, 31 × 431, in FGD GUIDE

○ High motivation

4 Quotations:

1:1 p 2, 26 × 296, in participant 1 / 3:1 p 2, 38 × 409, in participant 3 / 4:6 p 3, 66 × 446, in participant 5 / 10:3 p 2, 80 × 437, in participant 4

○ products of superior quality

13 Quotations:

1:3 p 2, 26 × 397, in participant 1 / 1:6 p 2, 8 × 275, in participant 1 / 1:9 p 3, 50 × 479, in participant 1 / 4:2 p 2, 66 × 396, in participant 5 / 5:2 p 2, 68 × 421, in participant 6 / 6:6 p 3, 86 × 425, in participant 7 / 7:5 p 3, 75 × 420, in participant 8 / 8:2 p 2, 67 × 431, in participant 9 / 9:3 p 3, 96 × 429, in participant 10 / 9:4 p 3, 79 × 428, in participant 10 / 10:4 p 3, 94 × 441, in participant 4 / 11:2 p 2, 26 × 446, in FGD GUIDE / 11:3 p 2, 64 × 437, in FGD GUIDE

○ Promote capacity for learning

4 Quotations:

1:10 p 3, 45 × 486, in participant 1 / 2:8 p 2, 34 × 401, in Participant 2 / 5:7 p 3, 78 × 438, in participant 6 / 7:1 p 2, 64 × 426, in participant 8

○ Selling products

3 Quotations:

1:5 p 2, 30 × 184, in participant 1 / 4:5 p 3, 71 × 436, in participant 5 / 5:2 p 2, 68 × 421, in participant 6

○ High motivation

Created by Elizabeth Shafohamba on 26/10/2023

Active: 1 Documents:

1 participant 1

PDF document, 10 quotations

8 Codes:

○ career development

4 Quotations:

1:2 p 2, 13 × 161, in participant 1 / 2:7 p 2, 33 × 433, in Participant 2 / 5:4 p 3, 68 × 432, in participant 6 / 9:1 p 2, 75 × 429, in participant 10

○ customer satisfaction

13 Quotations:

1:7 p 3, 50 × 451, in participant 1 / 2:5 p 2, 26 × 401, in Participant 2 / 4:4 p 3, 48 × 416, in participant 5 / 6:2 p 2, 35 × 426, in participant 7 / 6:4 p 2, 50 × 431, in participant 7 / 6:6 p 3, 86 × 425, in participant 7 / 7:4 p 3, 70 × 422, in participant 8 / 8:3 p 2, 66 × 445, in participant 9 / 9:2 p 2, 51 × 439, in participant 10 / 9:4 p 3, 79 × 428, in participant 10 / 10:4 p 3, 94 × 441, in participant 4 / 11:3 p 2, 64 × 437, in FGD GUIDE / 11:4 p 2, 31 × 431, in FGD GUIDE

○ Earning income

9 Quotations:

1:4 p 2, 10 × 282, in participant 1 / 4:3 p 2, 47 × 425, in participant 5 / 5:3 p 2, 46 × 400, in participant 6 / 6:1 p 2, 43 × 440, in participant 7 / 6:2 p 2, 35 × 426, in participant 7 / 6:3 p 2, 14 × 231, in participant 7 / 7:2 p 2, 100 × 424, in participant 8 / 7:3 p 2, 49 × 420, in participant 8 / 11:4 p 2, 31 × 431, in FGD GUIDE

○ economic self-reliance

5 Quotations:

1:8 p 3, 20 × 458, in participant 1 / 2:1 p 2, 55 × 469, in Participant 2 / 6:2 p 2, 35 × 426, in participant 7 / 10:3 p 2, 80 × 437, in participant 4 / 11:4 p 2, 31 × 431, in FGD GUIDE  
○ High motivation

4 Quotations:

1:1 p 2, 26 × 296, in participant 1 / 3:1 p 2, 38 × 409, in participant 3 / 4:6 p 3, 66 × 446, in participant 5 / 10:3 p 2, 80 × 437, in participant 4  
○ products of superior quality

13 Quotations:

1:3 p 2, 26 × 397, in participant 1 / 1:6 p 2, 8 × 275, in participant 1 / 1:9 p 3, 50 × 479, in participant 1 / 4:2 p 2, 66 × 396, in participant 5 / 5:2 p 2, 68 × 421, in participant 6 / 6:6 p 3, 86 × 425, in participant 7 / 7:5 p 3, 75 × 420, in participant 8 / 8:2 p 2, 67 × 431, in participant 9 / 9:3 p 3, 96 × 429, in participant 10 / 9:4 p 3, 79 × 428, in participant 10 / 10:4 p 3, 94 × 441, in participant 4 / 11:2 p 2, 26 × 446, in FGD GUIDE / 11:3 p 2, 64 × 437, in FGD GUIDE  
○ Promote capacity for learning

4 Quotations:

1:10 p 3, 45 × 486, in participant 1 / 2:8 p 2, 34 × 401, in Participant 2 / 5:7 p 3, 78 × 438, in participant 6 / 7:1 p 2, 64 × 426, in participant 8  
○ Selling products

3 Quotations:

1:5 p 2, 30 × 184, in participant 1 / 4:5 p 3, 71 × 436, in participant 5 / 5:2 p 2, 68 × 421, in participant 6  
○ products of superior quality

Created by Elizabeth Shafohamba on 26/10/2023

Active: 1 Documents:

1 participant 1

PDF document, 10 quotations

8 Codes:

○ career development

4 Quotations:

1:2 p 2, 13 × 161, in participant 1 / 2:7 p 2, 33 × 433, in Participant 2 / 5:4 p 3, 68 × 432, in participant 6 / 9:1 p 2, 75 × 429, in participant 10  
○ customer satisfaction

13 Quotations:

1:7 p 3, 50 × 451, in participant 1 / 2:5 p 2, 26 × 401, in Participant 2 / 4:4 p 3, 48 × 416, in participant 5 / 6:2 p 2, 35 × 426, in participant 7 / 6:4 p 2, 50 × 431, in participant 7 / 6:6 p 3, 86 × 425, in participant 7 / 7:4 p 3, 70 × 422, in participant 8 / 8:3 p 2, 66 × 445, in participant 9 / 9:2 p 2, 51 × 439, in participant 10 / 9:4 p 3, 79 × 428, in participant 10 / 10:4 p 3, 94 × 441, in participant 4 / 11:3 p 2, 64 × 437, in FGD GUIDE / 11:4 p 2, 31 × 431, in FGD GUIDE  
○ Earning income

9 Quotations:

1:4 p 2, 10 × 282, in participant 1 / 4:3 p 2, 47 × 425, in participant 5 / 5:3 p 2, 46 × 400, in participant 6 / 6:1 p 2, 43 × 440, in participant 7 / 6:2 p 2, 35 × 426, in participant 7 / 6:3 p 2, 14 × 231, in participant 7 / 7:2 p 2, 100 × 424, in participant 8 / 7:3 p 2, 49 × 420, in participant 8 / 11:4 p 2, 31 × 431, in FGD GUIDE

- economic self-reliance

5 Quotations:

1:8 p 3, 20 × 458, in participant 1 / 2:1 p 2, 55 × 469, in Participant 2 / 6:2 p 2, 35 × 426, in participant 7 / 10:3 p 2, 80 × 437, in participant 4 / 11:4 p 2, 31 × 431, in FGD GUIDE

- High motivation

4 Quotations:

1:1 p 2, 26 × 296, in participant 1 / 3:1 p 2, 38 × 409, in participant 3 / 4:6 p 3, 66 × 446, in participant 5 / 10:3 p 2, 80 × 437, in participant 4

- products of superior quality

13 Quotations:

1:3 p 2, 26 × 397, in participant 1 / 1:6 p 2, 8 × 275, in participant 1 / 1:9 p 3, 50 × 479, in participant 1 / 4:2 p 2, 66 × 396, in participant 5 / 5:2 p 2, 68 × 421, in participant 6 / 6:6 p 3, 86 × 425, in participant 7 / 7:5 p 3, 75 × 420, in participant 8 / 8:2 p 2, 67 × 431, in participant 9 / 9:3 p 3, 96 × 429, in participant 10 / 9:4 p 3, 79 × 428, in participant 10 / 10:4 p 3, 94 × 441, in participant 4 / 11:2 p 2, 26 × 446, in FGD GUIDE / 11:3 p 2, 64 × 437, in FGD GUIDE

- Promote capacity for learning

4 Quotations:

1:10 p 3, 45 × 486, in participant 1 / 2:8 p 2, 34 × 401, in Participant 2 / 5:7 p 3, 78 × 438, in participant 6 / 7:1 p 2, 64 × 426, in participant 8

- Selling products

3 Quotations:

1:5 p 2, 30 × 184, in participant 1 / 4:5 p 3, 71 × 436, in participant 5 / 5:2 p 2, 68 × 421, in participant 6

- Promote capacity for learning

Created by Elizabeth Shafohamba on 26/10/2023

Active: 1 Documents:

1 participant 1

PDF document, 10 quotations

8 Codes:

- career development

4 Quotations:

1:2 p 2, 13 × 161, in participant 1 / 2:7 p 2, 33 × 433, in Participant 2 / 5:4 p 3, 68 × 432, in participant 6 / 9:1 p 2, 75 × 429, in participant 10

- customer satisfaction

13 Quotations:

1:7 p 3, 50 × 451, in participant 1 / 2:5 p 2, 26 × 401, in Participant 2 / 4:4 p 3, 48 × 416, in participant 5 / 6:2 p 2, 35 × 426, in participant 7 / 6:4 p 2, 50 × 431, in participant 7 / 6:6 p 3, 86 × 425, in participant 7 / 7:4 p 3, 70 × 422, in participant 8 / 8:3 p 2, 66 × 445, in participant 9 / 9:2 p 2, 51 × 439, in participant 10 / 9:4 p 3, 79 × 428, in participant 10 / 10:4 p 3, 94 × 441, in participant 4 / 11:3 p 2, 64 × 437, in FGD GUIDE / 11:4 p 2, 31 × 431, in FGD GUIDE

- Earning income

9 Quotations:

1:4 p 2, 10 × 282, in participant 1 / 4:3 p 2, 47 × 425, in participant 5 / 5:3 p 2, 46 × 400, in participant 6 / 6:1 p 2, 43 × 440, in participant 7 / 6:2 p 2, 35 × 426, in participant 7 / 6:3

p 2, 14 × 231, in participant 7 / 7:2 p 2, 100 × 424, in participant 8 / 7:3 p 2, 49 × 420, in participant 8 / 11:4 p 2, 31 × 431, in FGD GUIDE

○ economic self-reliance

5 Quotations:

1:8 p 3, 20 × 458, in participant 1 / 2:1 p 2, 55 × 469, in Participant 2 / 6:2 p 2, 35 × 426, in participant 7 / 10:3 p 2, 80 × 437, in participant 4 / 11:4 p 2, 31 × 431, in FGD GUIDE

○ High motivation

4 Quotations:

1:1 p 2, 26 × 296, in participant 1 / 3:1 p 2, 38 × 409, in participant 3 / 4:6 p 3, 66 × 446, in participant 5 / 10:3 p 2, 80 × 437, in participant 4

○ products of superior quality

13 Quotations:

1:3 p 2, 26 × 397, in participant 1 / 1:6 p 2, 8 × 275, in participant 1 / 1:9 p 3, 50 × 479, in participant 1 / 4:2 p 2, 66 × 396, in participant 5 / 5:2 p 2, 68 × 421, in participant 6 / 6:6 p 3, 86 × 425, in participant 7 / 7:5 p 3, 75 × 420, in participant 8 / 8:2 p 2, 67 × 431, in participant 9 / 9:3 p 3, 96 × 429, in participant 10 / 9:4 p 3, 79 × 428, in participant 10 / 10:4 p 3, 94 × 441, in participant 4 / 11:2 p 2, 26 × 446, in FGD GUIDE / 11:3 p 2, 64 × 437, in FGD GUIDE

○ Promote capacity for learning

4 Quotations:

1:10 p 3, 45 × 486, in participant 1 / 2:8 p 2, 34 × 401, in Participant 2 / 5:7 p 3, 78 × 438, in participant 6 / 7:1 p 2, 64 × 426, in participant 8

○ Selling products

3 Quotations:

1:5 p 2, 30 × 184, in participant 1 / 4:5 p 3, 71 × 436, in participant 5 / 5:2 p 2, 68 × 421, in participant 6

○ Selling products

Created by Elizabeth Shafohamba on 26/10/2023

Active: 1 Documents:

1 participant 1

PDF document, 10 quotations

8 Codes:

○ career development

4 Quotations:

1:2 p 2, 13 × 161, in participant 1 / 2:7 p 2, 33 × 433, in Participant 2 / 5:4 p 3, 68 × 432, in participant 6 / 9:1 p 2, 75 × 429, in participant 10

○ customer satisfaction

13 Quotations:

1:7 p 3, 50 × 451, in participant 1 / 2:5 p 2, 26 × 401, in Participant 2 / 4:4 p 3, 48 × 416, in participant 5 / 6:2 p 2, 35 × 426, in participant 7 / 6:4 p 2, 50 × 431, in participant 7 / 6:6 p 3, 86 × 425, in participant 7 / 7:4 p 3, 70 × 422, in participant 8 / 8:3 p 2, 66 × 445, in participant 9 / 9:2 p 2, 51 × 439, in participant 10 / 9:4 p 3, 79 × 428, in participant 10 / 10:4 p 3, 94 × 441, in participant 4 / 11:3 p 2, 64 × 437, in FGD GUIDE / 11:4 p 2, 31 × 431, in FGD GUIDE

○ Earning income

9 Quotations:

1:4 p 2, 10 × 282, in participant 1 / 4:3 p 2, 47 × 425, in participant 5 / 5:3 p 2, 46 × 400, in participant 6 / 6:1 p 2, 43 × 440, in participant 7 / 6:2 p 2, 35 × 426, in participant 7 / 6:3 p 2, 14 × 231, in participant 7 / 7:2 p 2, 100 × 424, in participant 8 / 7:3 p 2, 49 × 420, in participant 8 / 11:4 p 2, 31 × 431, in FGD GUIDE

○ economic self-reliance

5 Quotations:

1:8 p 3, 20 × 458, in participant 1 / 2:1 p 2, 55 × 469, in Participant 2 / 6:2 p 2, 35 × 426, in participant 7 / 10:3 p 2, 80 × 437, in participant 4 / 11:4 p 2, 31 × 431, in FGD GUIDE

○ High motivation

4 Quotations:

1:1 p 2, 26 × 296, in participant 1 / 3:1 p 2, 38 × 409, in participant 3 / 4:6 p 3, 66 × 446, in participant 5 / 10:3 p 2, 80 × 437, in participant 4

○ products of superior quality

13 Quotations:

1:3 p 2, 26 × 397, in participant 1 / 1:6 p 2, 8 × 275, in participant 1 / 1:9 p 3, 50 × 479, in participant 1 / 4:2 p 2, 66 × 396, in participant 5 / 5:2 p 2, 68 × 421, in participant 6 / 6:6 p 3, 86 × 425, in participant 7 / 7:5 p 3, 75 × 420, in participant 8 / 8:2 p 2, 67 × 431, in participant 9 / 9:3 p 3, 96 × 429, in participant 10 / 9:4 p 3, 79 × 428, in participant 10 / 10:4 p 3, 94 × 441, in participant 4 / 11:2 p 2, 26 × 446, in FGD GUIDE / 11:3 p 2, 64 × 437, in FGD GUIDE

○ Promote capacity for learning

4 Quotations:

1:10 p 3, 45 × 486, in participant 1 / 2:8 p 2, 34 × 401, in Participant 2 / 5:7 p 3, 78 × 438, in participant 6 / 7:1 p 2, 64 × 426, in participant 8

○ Selling products

3 Quotations:

1:5 p 2, 30 × 184, in participant 1 / 4:5 p 3, 71 × 436, in participant 5 / 5:2 p 2, 68 × 421, in participant 6

## Annex E: Language editing report



Aishe Educational Management Consultancy.cc  
Cell: 0812975992/0813941097  
P O Box 3317, Ongwediva  
educationaishe424@gmail.com

Reg: cc/2021/11193:

We specialize in educational consultancies to enhance academic achievement.

### CONFIRMATION FOR LANGUAGE EDITING

The following student's research work has been carefully examined by me, the undersigned, who attests to its adherence to accepted academic writing standards.

Student Number: 200967916

Surname: SHAFOHAMBA

Given Names: ELIZABETH NDELITUNGAPO

Title: Ms.

Thesis Title: ASSESSING THE EFFECT OF INCOME-GENERATING SKILLS DEVELOPMENT TRAINING ON BENEFICIARIES' BUSINESS SKILLS IN THE OHANGWENA REGION, NAMIBIA

With the primary goal of maintaining the original study content and the author's intended objectives, the report has undergone a comprehensive professional editing process. Only slight alterations were made because of the editing procedure.

Yours faithfully

Mr. Eliakim M. Fillemon

A handwritten signature in blue ink, appearing to be "E. Fillemon", written over a horizontal line.

**Master in English and Applied Linguistics**

**Bachelor of Education with Honours in English Language Teaching**

**Advanced Certificate in Education in English Language Teaching**