The Impact of Income-Generating Projects on Stimulating the Development of Entrepreneurial Activities in Communities: The Holding Hands Case

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Abstract: The poverty levels of rural households in South Africa remain an unresolved issue. The South African government introduced interventions and policies to combat the issue of poverty and inequality through the initiation and development of income-generating community projects. The scope of this study focuses on exploring the use of income-generating community projects to facilitate sustainable community development. These projects do have a positive impact on communities, but fail to develop into sustainable businesses. Participants of these income-generating community projects are mostly women. Even though these interventions battle to develop into sustainable businesses, they have a positive impact on sustainable economic development through the stimulation of other entrepreneurial activities in communities that increase financial, human and social capital in these communities. The methodology of the study consisted of a qualitative single case embedded design that was used to construct constructivist grounded theory. The Holding Hands income-generating community project in the North West Province, South Africa, was used to develop the case study. The case study was constructed in ATLAS.ti on a timeline using a document analysis to develop the themes and codes. The gaps in the data were filled by conducting interviews with the participants of the project. To ensure the sustainable development of income-generating community projects over time is a challenging exercise because there are various factors of crucial importance that have an impact on the development of these projects that cannot always be controlled. It is, therefore, of the utmost importance to identify the impact of interventions on communities to be able to identify the key elements that should be focused on to ensure sustainable community development. The findings of this study identified for the case of the Holding Hands income-generating community project, the initiation of an income-generating community project stimulated the development of other entrepreneurial activities in the community. The benefits of this project impacted the community in various ways and contributed to sustainable community development. These findings contribute to strengthening the sustainable development of income-generating community projects and to maximize the impact of sustainable community development. Therefore entrepreneurial skills should be a core development focus in the skills development programmes included in the development plans of income-generating interventions. These interventions should be designed to identify entrepreneurs, develop their skills, provide funding to them as well as the support and mentoring required to develop an environment where entrepreneurship could flourish. Replicating these interventions in a responsible, well-designed manner in various communities will have a positive impact on the levels of poverty and job-insecurity currently experienced in South Africa.

Key Words: Sustainable community development, Income-generating community projects, Entrepreneurial activities

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INTRODUCTION

This paper explored the impact of income-generating community projects as a tool to stimulate entrepreneurial activities in poverty-stricken rural areas in South Africa. The case of the Holding Hands income-generating community project in the North West Province was used to explore this impact. Even though it is a specific case that has limited generalization capabilities, this project provided the opportunity to longitudinally explore the impact of income-generating interventions to stimulate entrepreneurial activities in communities. The importance of this exploration contributed to the training focus that should be included in the development of income-generating community projects.

The Development Bank of South Africa identified an urgent need for people to be engaged in activities that provide a basic income while at the same time additional skills and experience are also

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provided to participants that will enable them to partake in the economy to fight the impact of poverty in South Africa (Mayer et al., 2011). Poverty can be described as the inability of a community to devise an appropriate coping strategy in a time of economic and social crises (Kadozo, 2009).

Poverty is a common phenomenon in rural areas in South Africa and development programmes should focus on a holistic approach to develop these resource-poor areas (Dyubhele, 2011). Poverty may be related to unemployment, lack of life skills, inadequate healthcare services, a lack of knowledge about nutrition and family planning and a lack of available skills to create an income in a specific community. To identify poverty in a community, the indicators of poverty in a community should be facilitated. These indicators can include lack of resources and the inability to access resources (Mokgotho, 2010).

Income-generating community projects are one of the strategies implemented by the South African government to reduce poverty on a national level (Mayer et al., 2011). The main reason for the implementation of this strategy is that these projects could provide immediate relief in terms of poverty levels of the participants. Income-generating community projects have the ability to provide an instant cash inflow while skill development of the participants takes place simultaneously (Oldewage-Theron & Slabbert, 2010).

Income-generating community projects to fight poverty are also implemented in other countries like the Philippines (Camp, Doassingar, & Niederhuber, 2013). Income-generating interventions initiate economic development in specific communities through the activation of monetary tools (Chitiga-Mabugu et al., 2013). By providing community members with access to these tools, the activation of small-scale economic stimulation in a community can be generated (Hortensia, 2009). Important role-players on an international level like the United Nations define sustainable development of income-generating community projects as the ability of projects to continue with their activities after donor funding concluded (Karanja, 2014). The development of income-generating community projects into sustainable businesses remains a problem for various reasons. One of them being that the concept of sustainability is not clearly defined for specific projects and stakeholders. When a concept is not clearly defined, it is impossible to measure if the desired outcome has been achieved (Niesing & Scholtz, 2013). Government agencies, such as the National Developing Agency, refer to sustainable development in their research reports, but do not clearly define sustainable development. The sustainable development of income-generating community projects is indicated as a priority, but could be viewed as a very broad and undefined statement (Chitiga-Mabugu et al., 2013). On grass-roots level the same problem occurs, because consensus within stakeholder teams is not reached on defining what sustainable development is. It is, therefore, essential to define sustainable development for each specific project to ensure a focused measurable development process (Niesing & Scholtz, 2013).

In reviews of these income-generating interventions, it is stated that existing programmes are not designed well enough to address the major gap in entrepreneurial training required for community members to become active participants in the economy (Chitiga-Mabugu et al., 2013; Mayer et al., 2011). This inadequacy in design and support results in the lifecycle of these projects to rarely exceed ten years (Chitiga-Mabugu et al., 2013; Van Niekerk, 2006). The nature and impact of these projects should, therefore, be studied to adapt the process of community development in such a way that impact is maximized and fast-paced sustainable community development is facilitated through the use of income-generating community projects (Chitiga-Mabugu et al., 2013).

Income-generating community projects have a positive effect on community development even if these projects do not develop into sustainable businesses (Moyo, Francis, & Ndlovu, 2012). The participants of the Holding Hands income-generating project supported this finding by indicating that they wanted the project to continue, because of the positive impact it has on their community, but required continual support from the support organisation is, however, needed (Niesing & Scholtz, 2013).

Funding agencies invest funds in these projects with the aim to facilitate them in turning into sustainable businesses. If funding organisations solely supply funding with the expected outcome of projects becoming sustainable businesses, unrealistic expectations are created that can put additional pressure on project members to achieve goals that they do not yet have the ability to reach, but may be able to perform in future in such a manner (Niesing & Scholtz, 2013). Research is, therefore, needed on how
these projects can be adapted to maximize impact on community development. Attention should also be given in understanding the local South African context in terms of project planning, implementation and evaluation phases of rural community projects (John, 2013).

The aim of this article was to use the case of the Holding Hands income-generating community project to explore the impact that the development of income-generating community projects has on the communities involved in the Holding Hands project in the North West Province, South Africa, specifically on the development of entrepreneurial skills and activities in these communities (Mai & Thuy, 2015). This exploration will enable organisations and government agencies to better design and implement these types of interventions to maximize the impact of these interventions on sustainable community development.

**LITERATURE REVIEW**

To define the concept of poverty seems to be very difficult, because of the multi-faceted nature of the issue and the definition thereof. An interesting observation is that poverty is mostly defined by people who do not live in poverty (Meyiwa & Ngubentombi, 2010). Poverty can be associated and related to specific problems that occur in communities. These problems include unemployment, lack of life skills, inadequate healthcare services, a lack of knowledge about nutrition and family planning and a lack of available skills to create an income. Indicators of poverty can include lack of resources and the inability to access resources (Mokgotho, 2010).

In a South African context, poverty is identified as a significant problem with the main contributor being unemployment (Makhalane, 2009). The General Household Survey conducted by Statistics South Africa (2013) indicated that 46.7% of households in South Africa receive government grants. “Sustainable graduation” is a term that refers to the ability of persons to move away from social protection into a state of resilience and sustainable livelihoods (Chitiga-Mabugu et al., 2013). One of the strategies that can contribute to “sustainable graduation” on a national level is income generating projects (Chitiga-Mabugu et al., 2013).

Sustainability as a concept should not be regarded as a passive state to be achieved, but as an active process of social development (Cornell et al., 2013). The focus should be to achieve a balance between the three basic aspects of sustainability, namely: the ecological, social and economic aspects (Cornell et al., 2013). Morse and McNamara (2013) discuss the concept of sustainability either as resting on the following three pillars, namely: the economic, social and environmental pillars or as three overlapping circles with sustainability as the overlapping area. The main goal of sustainable development can be distilled as the ability of communities to meet the needs of the present without compromising the ability of future generations to meet their needs (Cornell et al., 2013). Sustainable development strives to achieve a quality of life that will enable future generations to meet their needs, because it is socially desirable to fulfil the social needs of communities, to be economically viable and ecologically sustainable through the responsible use of resources (Makhalane, 2009). To enhance sustainable development in communities, contextualization is required to ensure that interventions are planned in such a manner in order to reach the correct target audience in communities. The process of gathering contextual information regarding communities is referred to as an indigenous knowledge creation. Indigenous knowledge contextualises the functioning of local communities by gathering information about the specific views of communities with regard to the worldviews of community members, their spiritual being and ancestral knowledge (Goduka, 2012). Specific communities that have common cultural and social ties in specific places share indigenous knowledge. This indigenous knowledge describes how local people make a living. Indigenous knowledge holds the key to unlocking social capital in communities and can help facilitate community development through the contextualisation of the planning of income-generating interventions (Meyiwa & Ngubentombi, 2010). The following benefits of income-generating community projects in communities should be highlighted (Hortensia, 2009):

- Households are enabled to pay for immediate needs through primary financial benefits in the form of small, regular cash injections.
- Participants are enabled by the financial benefits to improve the health and nutrition of their
The improved skill level of participants and group cohesion lead to the improvement of self-esteem and satisfaction is provided. Social networks are utilized and strengthened by income-generating community projects. Isolation is prevented by belonging to a group and taking part in project activities. Skill transfer can be facilitated in the broader community.

The Sustainable Livelihood Approach (SLA) is a development approach utilizing available community assets or capitals to improve the livelihoods of communities. The following characteristics best describe the approach (Morse & McNamara, 2013):

- The approach can be applied holistically.
- The approach is dynamic in nature.
- Development within this approach focuses on strengths and investigates microlinks.
- Sustainability is a focus area.
- This approach follows people-centred development.

The SLA advises development organisations to focus on available assets or capitals in a community as the inception point for the development process. According to the SLA, assets are divided into five groups categorized as: natural capital, human capital, financial capital, physical capital and social capital (Morse & McNamara, 2013). Morse and McNamara (2013) describe a sustainable livelihood as the ability of a community to cope with shocks and stress and to recover from these setbacks while maintaining and enhancing its assets and capabilities. Camp et al., 2013 suggest the use of the asset pentagon based on the SLA to visualize the access that communities have to the different types of capital. This is a visual tool that can help while designing intervention strategies.

Unfortunately, there is no specific set of criteria available to enable the measurement of the impact of income-generating community projects on the development of sustainable livelihoods in communities (Chitiga-Mabugu et al., 2013). In a South African context, the impact measurement of community development interventions is basically non-existent (Chitiga-Mabugu et al., 2013). The use of sustainability indicators to measure impact is advised by Bell and Morse (2008). The collaborative participation of all stakeholders in identifying indicators will measure the progress of projects towards sustainability. These developed indicators can include current and future indicators to ensure focused actions towards a specific outcome (Bell & Morse, 2008). The main limitation of this process is the inability to measure unintended outcomes. The context of communities should be taken into account in terms of ethnicity, culture and language to ensure the positive impact of interventions on communities (Moyo et al., 2012).

In a South African context, females are mostly the active participants in these income-generating community projects (Niesing, 2012). Lemke, Bellows and Heumann (2009) found that female-headed households are substantially more secure with regard to food even with their limited access to assets in their community. Dyuhhele (2011) states that female-headed households are regarded as nodes of development in communities and interventions should be designed to empower them. Some of the crucial roles that women play to enable them to act as development nodes include: they have the ability to act as agents of change and they are in possession of skills and leadership qualities that can influence the ability of people to survive and recover from shocks. Empowerment can enhance the creativity of women to create capacity and solutions for grass-roots problems (Blewitt, 2008; Anggadwita & Dhewanto, 2016).

Poverty alleviation programmes, such as income-generating community projects, empower people with the skills to tackle their problems and realize their potential. Access to production assets is, therefore, a crucial requirement for the sustainable development of income-generating community projects (Nkosi, 2010).

Possible reasons for the failure of income-generating community projects that could be identified from literature include (Chitiga-Mabugu et al., 2013; Kuipers, 2014):

- Inadequate planning and execution of programmes.
- Funding problems.
- Lack of skills with regard to project members in managing projects past the initiation stage.
- Dependence on support agencies.
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- Lack of support from Government.
- Lack of funding and access to credit facilities.
- Lack of basic business management skills including marketing, financial management, leadership and planning.

One of the solutions to challenges in community development in Sub-Saharan Africa is stated as the promotion of entrepreneurial skills in young people (Langevang & Gough, 2012). Although no specific definition of entrepreneurship focuses on a Sub-Saharan context, it is generally agreed upon that the core of the entrepreneurial process lies in the creation and identification of opportunities that are explored and pursued. Opportunities should, therefore, exist and individuals are needed who want to develop these opportunities (Langevang & Gough, 2012). These individuals should have the ability to identify, evaluate and explore opportunities. However, these skills are lacking in most of the participants struggling to survive in the economy and unfortunately, little is known about how entrepreneurship development can best be supported in rural communities in Sub-Saharan Africa (Langevang & Gough, 2012). Dhliwayo (2008) argues that it is possible to produce entrepreneurs through entrepreneurial education, because entrepreneurial learning is an experiential process in which knowledge can be developed through experiencing, reflecting, thinking and acting. A specific focus on the promotion of female entrepreneurship has been identified to reduce poverty while empowering women (Langevang & Gough, 2012). Dhliwayo (2008) discussed the importance of the support of entrepreneurship education by industries, Government and academic institutions. When developing income-generating interventions, the development of entrepreneurial skills should be a very important focus (Onyishi & Agbo, 2010).

The FLAGH (Farm Labour and General Health) programme is a follow-up of the THUSA study (Transition, Health and Urbanization in South Africa) that identified farm dwellers in the North West Province as an extremely resource-poor group. The main aim of the FLAGH programme is to improve the sustainable livelihood strategies of people living in rural areas in the North West Province of South Africa through intervention programmes based on transdisciplinary research (Niesing, 2012). A programmatic approach that consists of a series of projects implemented in programmes may have more sustainable outcomes (Bell & Morse, 2008).

The FLAGH programme developed the Holding Hands income-generating community project through the implementation of Participatory Action Research (PAR). PAR is used as a strategy that includes quantitative and qualitative research methods to address vulnerability in communities (Van Niekerk & Van Niekerk, 2009). The focus of PAR is on the continual participation of role-players in the process (De Vos et al., 2011). PAR can thus be viewed as a successful strategy in facilitating community development (Botha, Van der Merwe, Bester & Albertyn, 2007). The Holding Hands intervention started with a needs analysis in 2002, followed by an in-depth skill development intervention.

Twelve jobless women in the Rysmierbult area indicated that they require assistance in starting an income-generating community project. The women named their project Holding Hands, because they were working together as a team. The initial training focused on basic sewing skill development and product development, followed by business skill training. Usually a large number of community members attend training, but many of them do not become part of the project. This also seems to be the case in other countries where income-generating community projects were launched such as the Philippines Community Fund in Manila (Camp et al., 2013).

The Holding Hands project has grown into a successful income-generating community project with various product offerings and a large client base. The income that the women are earning can be directly linked to their skill level and the amount of hours worked to deliver a specific order. The income that they receive has a significant impact on their ability to cope with shocks and stresses that would otherwise have left them vulnerable. As more capacity is required, more women are recruited to enable them to expand the project. The current projects focus on sewing, embroidery, beading, crocheting as well as glass and paper recycling. New projects that involve more women have since been incorporated into Holding Hands due to the project growing. To overcome the structural poverty challenges faced by these projects, the FLAGH programme supports projects in: training, management of businesses, obtaining raw materials, access to markets, new product development and facilitator support (Niesing,
The development cycle used for starting income-generating community projects in the FLAGH programme is as follows (Niesing, 2012):

- Firstly, a bottom-up development approach is ensured by initiation from communities. The indigenous communities who form part of the Holding Hands projects indicated that they would like assistance from the FLAGH programme in developing capacity in their communities. Communities should take ownership of interventions from inception and the other stakeholders should support the implementation of these interventions. This bottom-up approach enhances sustainability during the developmental process (Meyiwa & Ngubentombi, 2010).

- After initiating the community, an asset-based community assessment is followed in which the assets of community as well as existing skills and opportunities are identified. The assessment process is done in close collaboration with indigenous communities that form part of an intervention. An in-depth needs analysis, supported by community participation will achieve the maximum benefits in order to improve the quality of life of participants (Mokgotho, 2010). This assessment forms the basis from where income-generating interventions can be developed.

- From the initial findings of the assessment, a plan is then formulated for holistic interventions. These interventions are based on the SLA. Cross-sectorial social partnerships are formed to facilitate stakeholder involvement in projects.

- Interventions are started by presenting the LIFEPLAN programme to participants and followed by skills development training. The LIFEPLAN programme addresses poverty amongst the most vulnerable through human development and training in life skills in order to improve their well-being in terms of basic health, nutrition and healthy decision making practises (Bonthuys, Botha, Nienaber, Freeks & Kruger, 2011).

- Formal skill development training follows the LIFEPLAN programme and forms the basis of the income-generating intervention. The project members start to create products that enable them to earn an income.

- After the completion of the skills development training, the facilitator establishes a very strong mentoring relationship with the project members and supports them to overcome challenges in the project. The project expands naturally while training and other interventions are implemented as and when the project members require it.

- Progress towards sustainability is measured by the use of sustainability indicators, followed by re-planning and implementation of interventions (Niesing, 2012).

METHODOLOGY

This article reports on a section of the results obtained from a qualitative case study used to construct grounded theory. A qualitative research approach was used to flexibly explore these unstructured problems due to limited insights into the research questions (Erikson & Kovalainen, 2008). A case study is viewed as the documented history of a particular group, in this case the Holding Hands project (Zikmund, Babin, Carr & Griffin, 2012). This case study consisted of a single case embedded design. The Holding Hands income-generating project is a single case with different projects as embedded units (Yin, 2014). The case study provided a real-life basis as a starting point for this research.

The documented history of the Holding Hands project was used to set the scene for this research study. The data collection process was initiated with the building of the case study database, which resulted in an orderly compiled database with data chronologically stored (Yin, 2014). Computer-assisted qualitative data analysis software in the form of ATLAS.ti was used to compile the database and to code the data (Yin, 2014). The primary researcher has been the project manager of the Holding Hands income-generating community project since 2008. The researcher compiled participant observational notes since 2008 to 2015 in a chronological order and included this as a data source in the case study (Yin, 2014). These reflections were thematically analysed to construct the initial codes (Charmaz, 2014).

The rest of the documents included in the case study database consisted of support documents in the form of minutes of meetings, funding proposals, funding reports, press reports, press interviews as well as photographs. The constructed codes were used to develop themes and categories that formed
the basis of the framework. Gaps identified in the data through the theory construction process were filled with in-depth interviews with the participants and continued until data saturation occurred. The interviews were thematically analysed in ATLAS.ti.

This study obtained ethical approval from an ethical committee. Qualitative reliability was ensured through the approach followed by the primary researcher to ensure the responsible management of the data. Accurate and comprehensive data documentation was obtained by making use of ATLAS.ti as a data management and analysis tool. Transcripts were thoroughly checked and the coding process was correctly followed as required for constructivist grounded theory. The code development process was assisted by co-coders and by cross-checking the codes to make sure that reliability was reached (Creswell, 2014). Qualitative validity was ensured through triangulation. Triangulation involves the examination of different types of data sources to build clear justification for themes. The following data sources were included in this study:

- Personal in-depth interviews with Holding Hands project members.
- Field notes and memos written by the primary researcher.
- Archival documents such as progress reports, financial performance, legal documentation, television interviews and other press articles and photographs.

The themes were supported by different data sources to add to the validity of the study. Rich and thick descriptions in the data enabled triangulation to take place. Self-reflection was done by the primary researcher to prevent bias. The primary researcher’s role as the project manager ensured that enough time could be spent with the participants to ensure that the collected data were valid (Creswell, 2014).

RESULTS

The data analysis resulted in the development of 33 codes and the identification of 10 themes. Theme 5 is discussed in this article: The impact of income-generating community projects on sustainable community development. This theme was linked to four codes identified from the data. Code 16 is discussed in this article: The impact of project activities on individuals and communities with a specific focus on the impact of income-generating community projects on stimulating entrepreneurial activities in communities. The following figure describes the linkages between the theme and the codes.

![Figure 1. Theme 5 and related codes](image)

As indicated by Figure 1, Code 17 forms part of Code 16, therefore, the income generated by projects is one of the important impacts of projects, but not the only impact.

The SLA provides an opportunity to view community development as a process that utilizes available capitals in communities to facilitate community development. The results are discussed with reference to their impact on the five capitals available in this specific community: natural capital, physical capital, financial capital, social capital and human capital.

From the document analysis phase of the data analysis, the following became apparent:

- Participation in the income-generating community project provided the participants with an increased awareness of entrepreneurial opportunities available in their immediate surroundings. This awareness strengthened human capital as well as social capital in the community.
- The skill development that occurred when participating in an income-generating community project led to more entrepreneurial activities being initiated by the participants. When skills were devel-
opened in the community, human capital increased. An increase in entrepreneurial activities increased financial capital in the community because of increasing financial transactions.

- **Entrepreneurial activities were mostly initiated in a personal capacity and not as part of the project.** Entrepreneurial activities were not mixed project activities, but were managed apart from the project activities. The social capital of the community may have shown an increase because the participants interacted with other community members outside of their normal social interaction.

- **There were two instances where splinter groups started their own income-generating community projects and they were able to access funding to develop their income-generating community project.** In this case, social capital in the community increased because new and existing social networks were used to develop new projects. Stronger interaction between municipal, funding and government agencies strengthened the development of interventions. The human capital of the community increased due to an increased skill transfer between individuals. Natural as well as physical capital in the community increased because the new projects accessed and improved previously unused facilities in the community. The project activities resulted in an increased financial capital because of the economic actions stimulated by the projects.

- **The income created by participation in income-generating community projects provided the opportunity to explore entrepreneurial activities.** One of the project participants used her income from the project to buy a deep freeze, for example. She purchased frozen chickens in bulk and sold it to the local community. This indicated that the income-generating intervention has resulted in a significant increase in the financial capital of an individual in the community. This increase in financial capital of an individual impacted the community, because the interaction stimulated economic growth in the community.

The in-depth interviews revealed the following with regard to entrepreneurial activities:

- **Most of the participants used their project income to finance some form of micro-lending system.** Even though they have indicated that they do not charge interest on the money, these small loans increased their social capital in the community while at the same time the local economy was stimulated. Interestingly, the participants who occupied management positions in the project impacted on a larger social network with their micro-lending scheme. This may be because of their social status in the community. This interaction indicated a multiplier effect in terms of financial and social capital in communities and highlighted the strong link between social and financial capital in communities.

- **One of the participants who did not take part in entrepreneurial activities indicated that she would like to start an entrepreneurial activity.** This indicated an increase in human capital because of the awareness created by the project. Only one of the participants said that she was not interested in starting an entrepreneurial activity.

- **Two of the participants indicated that they were able to finance “spaza” shops with their project money that are operated from their homes.** They indicated that the skills they acquired from the project enabled them to operate these entrepreneurial activities better. This indicated a growth in financial capital in the community.

- **Two of the project participants indicated that they have empowered about 20 other women in nearby communities with sewing skills that enabled them to start small home-based sewing activities generating an income.** This highlighted an increase in human, social and financial capitals not only in the local community, but in other communities as well.

The above results highlighted the positive impact that an income-generating community project can have on a poverty-stricken rural community. The multiplier effect of the impact of the project far exceeded the development of one project into a business.

**DISCUSSION AND CONCLUSION**
Apart from providing the participants with an income while teaching them skills, this article provided insight in the other impacts that an income-generating community project can have on a community. These impacts have increased all five available capitals in this community. The skills transferred to
the participants triggered an activation process of entrepreneurial activities and this process accelerated with the splintering of the groups that created a multiplier effect in the community. As indicated in the literature study, entrepreneurial skills can be developed in individuals. It is, therefore, advised that a deliberate focus on the development of entrepreneurial skills in project participants should be a goal of training programmes included in income-generating community interventions.

Even though the study focused on only one case study, the results can influence and guide future interventions focusing on poverty alleviation to ensure a maximum impact of interventions. It is advised that organisations focusing on the development of income-generating community projects as a tool to facilitate community development should include a research approach to contribute to the development of a body of knowledge that can add towards sustainable community development. This focus should include the development of methods to identify individuals with entrepreneurial potential to empower them with skills and resources required to become entrepreneurs.

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