

Establishing the Sources of Funding for Income Generating Activities (IGAs) on Livelihood People Living with HIV/AIDS in Kisumu County, Kenya

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Abstract: Human Immunodeficiency Virus (HIV) and Acquired Immunodeficiency Syndrome (AIDS) continue to cause premature deaths among adults, particularly those in their most economically productive years. This has significantly affected the social and economic development of affected communities, leaving behind dependents, increasing the number of orphaned children, and placing a heavy caregiving burden on families. Income-Generating Activities (IGAs) have become an important strategy for empowering households affected by HIV and AIDS to meet basic needs and support dependents. The specific objectives was to establish the sources of funding for income generating activities (IGAs) on livelihood people living with HIV/AIDS in Kisumu County, Kenya. The study adopted a survey research design combining both qualitative and quantitative approaches. A pilot study was conducted in Homa Bay County due to its similarity to Kisumu in terms of HIV prevalence and cultural factors. The target population was 3,150 people living with HIV and AIDS participating in three Income-Generating Activities, with a sample size of 339 planned. However, the study reached 287 respondents drawn from Nyando and Nyakach sub-counties in Kisumu County. The data was collected through interview schedules, questionnaires, focus group discussions, observation checklists, and document analysis, and analyzed using the Statistical Package for the Social Sciences (SPSS) version 28. The findings revealed that most Income-Generating Activities were home-based and included farming, mat making, poultry keeping, basket weaving, small-scale trading, table banking, and merry-go-round savings. Member contributions were the most common source of funding (31.3%), followed by loans (26.7%). The study also identified financial limitations, poor infrastructure, limited training, and inadequate market access as major constraints. While 57.7% of respondents agreed that both men and women managed their group activities regardless of socio-cultural limitations, 42.3% disagreed, citing traditional norms. Furthermore, 53.9% reported equal participation in management, while 46.1% did not. The study concludes that Income-Generating Activities significantly improve the livelihood of people living with HIV and AIDS by enabling them to meet daily needs, access medical care, and educate their children. They also promote self-reliance and social inclusion. The study recommends improved training, increased policy support, gender-sensitive management, and better access to external funding to enhance sustainability. The findings are of importance to policymakers, health workers, non-governmental organizations, religious leaders, and community mobilizers working to uplift the welfare of people affected by HIV and AIDS. The study recommended further training for IGAs members on financial management and modern methods of farming.

Keywords: Human Immunodeficiency Virus (HIV) and Acquired Immunodeficiency Syndrome (AIDS), Income-Generating Activities (IGAs), Livelihood, People Living with HI/AIDS, Sources of Funding IGAs.

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I. INTRODUCTION

➤ *Statement of the Problem*

The impact of HIV/AIDS on development in Kenya is well documented and is significant, affecting various aspects of life including health, education, and the economy. The epidemic has led to increased mortality and morbidity, particularly among the economically productive population, affecting labor force participation and productivity. Furthermore, it has strained household and community resources, leading to increased poverty, reduced access to education, and a rise in child-headed households. However, there is limited information on the impact of IGAs on people living HIV/AIDS across the nation, and specifically in Kisumu County. There are existing income -generating projects targeting people living with HIV/AIDS (PLWHAs) HIV, in Kisumu County aimed at empowering them economically, socially and emotionally. Kisumu is one of the 47 counties in Kenya, which suffer high HIV/AIDS prevalence rates. This study, therefore seeks to establish the extent to which IGAs among PLWHAs have an impact on the lives of PLWHA in relationship to sources of funding.

According to Africa Health Monitor (2015), there has been unprecedented political and financial commitment globally and regionally towards HIV/AIDS prevention, treatment and care. This implies that most countries need to intensify efforts in HIV response by mobilizing domestic resources, increasing micro and macro business activities, and optimizing the synergies between HIV and other health programmes through strengthening IGAs among PLWHAs.

Income -generation interventions, such as microfinance, technical and vocational skills training, has been considered as critical in addressing structural factors associated with HIV risk. However, the effectiveness of these interventions on HIV-related outcomes in low- and middle-income countries has not been synthesized. Many studies have revealed that there is a direct relationship between IGAs and socio-economic empowerment of PLWHAs, therefore individual and other organizations supporting people living with HIV/AIDS lack growth and diversification in project activities due high pockets of poverty, new infections, orphaned children and low literacy level.

➤ *Objectives of the Study*

To establish the sources of funding for IGAs owned by people living with HIV/AIDS in Kisumu County, Kenya.

➤ *Research Questions*

What are the sources of funding for IGAs on Income Generating Activities owned by people living with HIV/AIDS in Kisumu County, in Kenya?

II. LITERATURE REVIEW

➤ *Sources Funding of Income Generating Activities*

According to Africa Health Monitor (2015), there has been unprecedented political and financial commitment globally and regionally towards HIV/AIDS prevention, treatment and care. This implies that most countries need to intensify efforts in HIV response by mobilizing domestic resources, increasing micro and macro business activities, and optimizing the synergies between HIV and other health programmes through strengthening IGAs among PLWHAs.

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The impact of funding income-generating activities (IGAs) on the livelihoods of people living with HIV/AIDS (PLWHA) in Kenya is a significant area of study. Research indicates that IGAs can improve the financial stability and overall well-being of PLWHA, allowing for better access to healthcare, including antiretroviral therapy, improved nutrition, and reduced stigma.

A study on the impact of funding income-generating activities (IGAs) for people living with HIV/AIDS (PLWHA) in Nyakach and Nyando sub -counties in, Kenya was focused on how financial support for income-generating activities (IGAs) affects their livelihoods. This includes examining the direct impact on their income, access to healthcare, and overall well-being, as well as the indirect effects on their social capital, self-esteem, and ability to negotiate safer sex. The study also need to consider the potential for income-generating activities IGAs to reduce reliance on risky behaviors for income and improve adherence to HIV treatment.

Funding of Income generation interventions, such as microfinance or vocational skills training, addressed structural factors associated with HIV risk. However, the effectiveness of these interventions on HIV-related outcomes in low- and middle-income countries has not been synthesized (CE Kennedy · 2013).

Poverty, unemployment and lack of economic opportunity are structural factors that shape HIV risk (Dworkin & Blankenship, 2009). Therefore, funding of various IGAs among people living with HIV/AIDS is a critical factor to the initiatives and sustainability of IGAs if the desired impact is to be realized. Children and youth with limited resources are particularly vulnerable to lack of psychological support that may prevent them from developing cognitive capacity, building life skills, deriving a sense of purpose and positive future orientation, and becoming a productive adult in the future. Cannon (2000) points out that there are different organisations that have taken initiative in funding of IGAs by the public and non-profit sectors, in the latter case drawing on resources transferred from the public sector and philanthropic sources. Non-profits were and to a great degree still viewed as valuable contributors to social change. While demand for social services has not decreased in the last two decades, the transfer of funding to these organizations has decreased significantly, perhaps undermining the growth and expansion of IGAs among PLWHAs in Kisumu County.

Under the structural factors of HIV/AIDS prevention intervention in Kenya is the use of income generating activities or microenterprise, which directly addresses individual and family poverty for HIV/AIDS prevention. Various models of microenterprise should exist in the community to encourage income -generating activities to encompass a broad range of activities, basic life-skills training, development of commercially viable products and services, access to markets, financial training, and financial support or microfinance of some type for examples credit, emergency loans, and tax assistance Caldas et al., (2010). Foster,(2005) observed in his studies, that a variety of income generating activities based on a number of models should be encouraged to increase the number of PLWHA economic well-being, strengthen their position in families and improve the lives of people in ways that are important to reducing susceptibility to HIV/AIDS (Nalzano, 2014). Providing small loans to people living with HIV can be an effective tool to increase the independence and financial security of vulnerable people at community level.

III. METHODOLOGY

➤ Study Area

The research study was conducted in Nyakach and Nyando sub –counties in Kisumu County that falls within Nyanza region and has a high prevalence of people living with HIV/AIDS this is according to National Aids Control Council 2023 report. Based on data, Kisumu is ranked number one nationally in terms of people living with HIV/AIDS(PLWHAs) at 128,091 and second with new infections in 2023(1210).The county has some income-generating activities, which are supported by different NGOs, religious organization, government and community-based organizations. The study outcome shown that these income –

generating activities were initiated by the local communities members.

➤ Target Population

The impact of HIV/AIDS on the livelihoods of people living with HIV/AIDS (PLHIV) was substantial, affecting their ability to earn living, access resources, and maintain a decent standard of living. HIV/AIDS disproportionately affects individuals in their most productive years, leading to loss of income, increased healthcare costs, and potential asset depletion. This can trap families in poverty and increase vulnerability to food.

The target population was people living with HIV/AIDS (PLHIV). This group was defined by specific characteristics, location, or other relevant attributes. Bryman (2012:187) and De Vos et al. (2011) describe a population as a “universe of units from which a sample is to be selected.” Mathew and Ross (2010:154) refer to population as “the total number of cases that can be included as research subjects.” The target population for the study were all beneficiaries participating in IGA projects, benefiting from Nyakach and Nyando sub – counties.

The target population for this study will be PLWHAs in Nyakach and Nyando sub–counties, according to national census of the year 2019, had approximately 60,721 (KNBS, 2019). The number of IGAs run by PLWHAs in the two counties is ten (10). Comprising of 3,150 members, including program officers/coordinators, community leaders and social workers.

➤ Sampling Procedure and Sample Size

Sampling procedures and sample size determination are crucial aspects of research, involving the selection of a subset of individuals from a larger population to gather data and draw conclusions about the whole. The sample size refers to the number of observations or participants included in the study. The sampling procedure outlines (Shona Mc Combes, 2023).

This study applied purposive and stratified random sampling procedures. The research applied purposive sampling technique to select three IGAs out of ten (10) IGAs in Nyakach and Nyando sub- counties of Kisumu County. Purposive sample technique was used to save money and time by allowing researcher to gather the same answers from a sample that has the same characteristics received from the bigger population.

➤ Data Collection and Analysis

The researcher obtained a formal introductory letter from the Director, postgraduate school, Egerton University, permission to collect the data was granted from the Ministry of Planning and Devolution, License from the National Council Science & Technology (NCST), Kisumu County Commissioner’s Office and the representatives of two sampled

organizations for IGAs in Nyando and Nyakach, sub counties in Kisumu County.

The researcher analyzed the qualitative data from the Interview schedule, on participant observation and FGDs by categorizing all the items, transcription before coding and classifying them according to their themes in tandem with the study Objectives. The quantitative data drawn from the questionnaires was coded and analysed. The data was analysed with the aid of Statistical package for social sciences version 28 and summarized using descriptive statistics. The data was discussed statistically using percentages, frequencies, mean and summary on tables.

➤ *Ethical Considerations*

There researcher got the consent from participants before taking part in interacting with the research instruments. Obtaining consent involves informing the subject of his/her rights. This includes the purpose of the study, approaches to be undertaken, possible risks and advantages of participation, anticipated duration of the study, the scope of privacy of personal identification, and demographic data (Bryman, 2016).

Respect for the dignity and secrecy of research participants was prioritized being that the target respondents are HIV/AIDS positive. The researcher also made the data anonymous, uphold confidentiality and reduce any biasness. Anonymity was ensured, and participants did not provide their names or any other personal particulars. To protect the subjects' interests and future well-being, their identities were protected. No individual was coerced into taking part in the study; the participation of subjects in the study was voluntary.

IV. PRESENTATION, RESULTS AND DISCUSSION

The Income –Generating Activities (IGAs) for the people living with HIV/AIDS were established to improve the livelihood of PLWHAS for their self- dependency by creating employment in the Nyakach and Nyando Sub –Counties in Kisumu County, Kenya. However, the implementation of IGA faces economic constrains, funding, lack of training and other barriers pertaining to its sustainable utilization. The purpose of this chapter is to present and interpret the findings of the study pertaining to the impact of IGAs on the livelihood of the of

people living with HIV/AIDS. The presentation and interpretation of findings follow the sequence below.

➤ *To Establish Sources of Funding for Income Generating Activities (IGAs) in Nyando and Nyakach Sub –Counties in Kisumu County.*

The study was to explore funding sources for income-generating activities (IGAs) in Nyando and Nyakach sub-counties, Kisumu County, consider exploring options such as microfinance institutions, government grants and initiatives, donor funding, community-based revolving funds, and partnerships with established businesses. The study was also exploring initiatives focused on agricultural development, women's economic empowerment, or youth entrepreneurship, as these may align with the needs of residents in Nyando and Nyakach sub-counties in Kisumu County. Finally, explored the possibility of partnerships with these organizations to access funding, technical assistance, or mentorship for income generating activities for people living with HIV/AIDS (IGAs).

According to the outcome of the study, respondents stated that their sources of funding are microfinance Institutions (MFIs) as SACCOs (Savings and Credit Cooperative Organizations) and other microfinance providers offer loans and financial services tailored for small businesses and individuals in rural areas. These institutions provided access to capital for starting or expanding IGAs, such as small-scale agriculture, livestock rearing, or handicrafts. The targeted Microfinance Institutions (MFIs) that ,focused on supporting rural livelihoods and have experienced working in the region of Nyakach and Nyando sub -counties is crucial for the impact of the livelihood of people living with HIV/AIDS.

The respondents said that they have never get Government of Kenya Grants and funding programs at the national and county levels that support IGAs, particularly those targeting poverty reduction, economic empowerment, income –generating activities for people living with HIV/AIDS in rural areas of Nyakach and Nyando sub –counties in Kisumu. . The respondents said that they said that used to get Donor Funding local and international non-governmental organizations (NGOs) and development agencies that focused on supporting income-generating activities (IGAs) through community Based Organization(CBOs) but was cut off when Trump the President of America came to power 2025.

Table 1: Sources of IGA Funding

Source	Frequency	Percent (%)
Personal & Group Contributions	156	31.3
Loans	133	26.7
Income from IGAs	110	22.1
Internal Group Funding	73	14.7
External Grants & Aids	26	5.2

Source	Frequency	Percent (%)
Total	498	100.0

Table 1 presents the various sources of funding that income-generating activity (IGA) groups rely on to support their operations. The data shows a strong dependence on personal and group contributions, which accounted for 156 instances (31.3%) of all funding sources reported. This underscores the self-reliant nature of many IGA initiatives, where members pool their limited resources to establish or sustain activities in the absence of consistent external support.

Personal contribution for Income Generating Activities (IGAs) typically involves utilizing existing skills and resources to participate in activities that generate income, often within a community setting. These activities can range from traditional home-based tasks like sewing and knitting to agricultural or livestock production, especially for rural communities. The goal is to improve livelihoods by increasing purchasing power and strengthening economic resilience. Personal contributions for people living with HIV/AIDS to income-generating activities are crucial for several reasons. They enhance financial independence, boost self-esteem and confidence, and foster a sense of ownership and empowerment. This, in turn, can lead to improved health outcomes, better access to services, and increased social acceptance. Personal contribution in income-generating activities within self-help groups is crucial for people living with HIV/AIDS as it fosters financial independence, reduces reliance on others, and enhances social capital and self-efficacy related to HIV prevention. Apart from personal contribution the respondents in this study-supplemented money from credit institutions with personal savings, derived from the sale of firewood, borrowing from private moneylenders, and income from farm products, among others.

These activities can also serve as platforms for delivering HIV education and skills training. Self-help groups (SHGs) engage in diverse income-generating activities, including farming, small businesses, and revolving funds like "merry-go-rounds". These activities are crucial for poverty reduction and economic empowerment, particularly for women. SHGs also facilitate access to microfinance, enabling members to start or expand businesses *Asian Journal of Agricultural Extension, Economics & Sociology* 41 (10):400-404. <https://doi.org/10.9734/ajaees/2023/v41i102184>. Self-help groups (SHGs) also engaged in various income-generating activities (IGAs) to empower their members economically. These activities often focus on skill-based and locally viable options, with an emphasis on sustainability. Examples include farming, food processing and preservation, dairy production, livestock and poultry raising, handicraft production, and running small businesses like shops.

The second most common source was loans, reported 133 times (26.7%), indicating growing reliance on credit from

microfinance institutions, SACCOs, or informal lenders. While access to loans can boost capital, it also introduces repayment risks, especially for low-income participants with irregular earnings. Apart from loans from microfinance institutions the respondents in Nyakach and Nyando sub-counties in Kisumu County in Kenya, the of impact of income generating activities (IGAs) on the livelihood of people living with HIV/AIDS supplemented money from credit institutions like Fuliza,M-Pesa platform and with personal savings, derived from the sale of basket, mats, borrowing from private moneylenders, and income from farm products, among others.

Income generated from the IGAs themselves accounted for 110 responses (22.1%), showing that some groups are able to reinvest profits into their businesses. This reflects a level of sustainability among certain IGAs, though the lower proportion suggests that many groups may still be in early or struggling stages where income is not yet sufficient to fund expansion.

Internal group funding, such as rotating savings (merry-go-rounds), came in at 73 instances (14.7%), further highlighting the role of community-based financial solidarity systems. These informal models remain critical in contexts where access to formal financial services is limited.

Lastly, external grants and aid were the least cited source of funding, accounting for just 26 responses (5.2%). This suggests limited access to government or NGO-based financial support, and may reflect either a lack of outreach by funders or poor information flow to grassroots groups.

Most of the respondents cited that every participant as the most significant factor, which restrained beneficiaries' livelihood opportunities, relatively mentioned insufficient funds. The data reveals that some projects are not generating enough income to contribute to their children's upbringing and education and buying healthy food. Although some beneficiaries had highlighted that, some of the IGAs were partially funded before the USA president ordered for the stoppage of funding. There was an indication that the IGAs projects was inadequate in terms of materials and equipment for faming basket weaving while others stressed that their projects closed down because the IGA funds were not sufficient.

Majority of the members of IGAs mentioned that there three main sources of funding their projects individual member contribution, member contribution, mini- harambee and the sales of beneficiary products like baskets, mats, farm produce, poultry and small business. Officials further noted that the *members' contributions as start-up capital has given members opportunity to start the project, sustain and has add*

value to their project. Micro-finance institutions has equip members to buy equipment, tools and materials that has enabled project beneficiaries to live better live.

In conclusion, the study established that there was no well-defined sources of funding for people living with HIV/AIDS for their income-generating activities projects that address specific needs within Nyando and Nyakach sub – counties community members of people living with HIV/AIDS, demonstrating a clear understanding of the local context and potential for impact. The members of income-generating activities projects for people living with HIV/AIDS, during focus group discussion stated that their sources of funding Community-Based Revolving Funds community-based revolving funds where members contribute a small amount regularly and can borrow from the fund to start or expand IGAs. This approach fosters community ownership and self-reliance in funding IGAs and effective management and transparency are essential for the sustainability of revolving funds. The members of the registered income-generating activities projects who are people living with HIV/AIDS stated that, they had not established partnerships who can establish businesses in Kisumu County or other regions. That no partners are willing to support income generating activities (IGAs) in Nyando and Nyakach sub-counties which could be involved in providing access to markets, training, or even direct investment in income-generating activities projects (IGAs). The respondents also said that they need partnership with an organization to train them in on financial literacy, business management, marketing, and technical skills related to specific to their income-generating activities (IGAs) and mentorship programs and access to networks was very valuable for the success of income-generating activities(IGAs).

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