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INSURANCE SECTOR EDUCATION
AND TRAINING AUTHORITY

INSETA TRACER STUDY

Final Bursaries Findings Report

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URBAN-ECON
Development Economists

Prepared by:

**Urban-Econ
Development Economists**

Lake View Office Park,
137 Muckleneuk Street

Brooklyn, 0181

Tel: 012 342 8686

E-mail: joheen@urban-econ.com

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Acronyms

AdvDip	Advanced Diploma
BA	Bachelor of Arts
BCom	Bachelor of Commerce
BSc	Bachelor of Science
BTech	<i>Baccalaureus Technologiae</i>
CA(SA)	Chartered Accountant South Africa
Cert.	Certificate
DHET	Department of Higher Education and Training
FETC	Further Education and Training Certificate
HC	Higher Certificate
Hons.	Honours
HR	Human Resources
INSETA	Insurance Sector Education and Training Authority
LLB	Bachelor of Laws
MBA	Master of Business Administration
MCom	Master of Commerce
NC	National Certificate
NDip	National Diploma
NSDS III	National Skills Development Strategy III
PGDip	Postgraduate Diploma
PhD	Doctor of Philosophy
PIVOTAL	Professional, Vocational, Technical and Academic Learning
PFMA	Public Finance Management Act
PWD	People with Disabilities
ToR	Terms of Reference
SCM	Steering Committee Meetings
SETA	Sector Education and Training Authority
SDA	Skills Development Act
SDLA	Skills Development Levies Act
SDP	Skills Development Provider
UIF	Unemployment Insurance Fund
WBL	Work Based Learning

Glossary

Beneficiary:	Refers to an individual who completed a work-based learning programme (in this case, bursaries programme).
Bursaries for workers:	Bursaries are financial need-based awards and are available to learners who applied to Public Higher Education Institutions (universities and TVET colleges) only. Bursary funding covers tuition costs only and is capped at R30 000 for degrees; R10 000 for diplomas; and R6 000 for TVET College Certificate courses.
Employer or host organisation:	The organisation where the beneficiary was contractually employed or 'hosted' to undertake work-based learning (WBL) in order to complete the learning programme.
Employment status:	A catchall phrase used in the report to capture the destinations of learners who completed the bursaries programme of 2014/15, 2015/16 and 2016/17, and refers to any type of activity as categorised in the survey questionnaire about what they were doing after the bursaries programme in 2018, particularly.
Financial situation:	The term as used in the report refers to the respondents' perceptions of their financial outcomes following participation in the bursaries programme. The responses were captured through open-ended responses, which differs from the more objective responses about their gross monthly incomes and income increases captured through closed questions.
Internship:	Internships are open to unemployed persons only. The programme promotes work experience for unemployed youth by providing them the opportunity to apply their theoretical training in the workplace. The programme runs for 3, 6 or 12 consecutive months through an employment contract between the employer or host organisation and the beneficiary. Beneficiaries with a matric plus qualification receive a stipend of R4 500, while those with a degree receive R6 500.
Learnership programme:	Refers to a structured work-based learning programme that includes theoretical and workplace learning that leads to a registered qualification. The programme typically runs for a minimum of 12 consecutive months and is offered to both unemployed persons and employed persons.
Participant:	Refers to an individual who participated in a work-based learning programme (in this case, bursaries programme). See also Beneficiary .
Population size:	The total number of the learning programme participants.
Respondent:	Refers to a beneficiary who completed the survey.
Sampling frame:	The total number of learning programme participants with contactable details.
Sample size:	The predetermined total number of participants drawn from the population size in order to conduct the survey questionnaire.
Skills Development Provider (SDF)	A Skills Development Provider (SDP) is a legal entity accredited by the QCTO to offer occupational qualifications or part qualifications registered under the Occupational Qualifications Sub Framework. SDPs include both private and public institutions, such as private colleges, academies, learning institutes, training centres and Technical and Vocational Education and Training (TVET) Colleges (QCTO, 2015).

Total population:	All those who graduated from the 2014/15, 2015/16 and 2016/17 bursaries programme.
Training provider: (also see Skills Development Provider)	Refers to an accredited training centre or organisation in partnership with INSETA to provide sector-related training to candidates of a learning programme. The training provider takes care of all the administration related to the beneficiary's qualification.
Workplace-based learning	The educational component of an (occupational) qualification that provides beneficiaries with real-life work experiences where they can apply academic and technical skills and increase the prospect of employability (Government Gazette, 2018).
Workplace-based learning programme	The intervention as contemplated in an occupational qualification during which a person internalises knowledge, skills and competencies, and gains insights through exposure to work by achieving specific outcomes to enhance employability (Government Gazette, 2018).

Executive Summary

The executive summary details the key results from the tracking and tracing survey on beneficiaries of the **2014/15, 2015/16, and 2016/17 intervention periods** for the **Bursaries for Workers learning programme** in the Insurance sector.

Below are the key sampling statistics for the bursary programme tracking and tracing that was conducted.

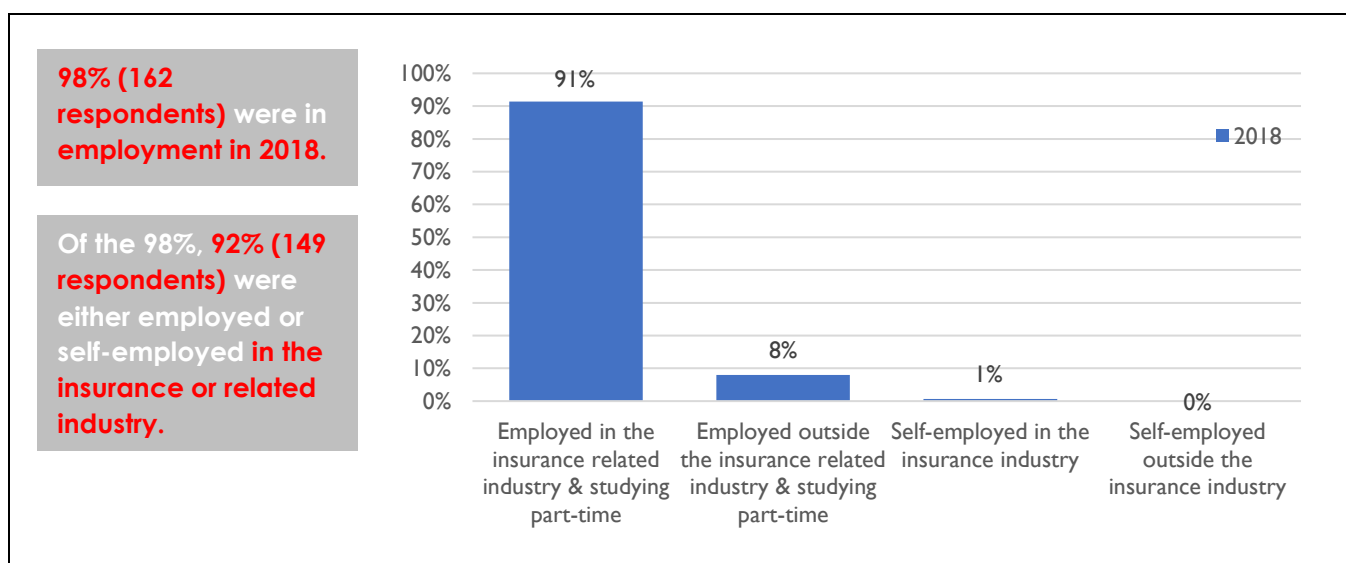
- **Total sample: 656**
 - **2014/15 split: 206**
 - **2015/16 split: 302**
 - **2016/17 split: 148**
- A total of **422 respondents were contacted**
- **Total achieved/completed survey: 166 (25% response rate):**
 - **2014/15 split: 40 (19% response rate)**
 - **2015/16 split: 16 (5% response rate)**
 - **2016/17 split: 110 (74% response rate)**
- Usable contacts: 676
- Number of calls made: 969
- Average number of calls to get a complete survey: ±6

Based on the above statistics, the following **research limitations** were observed:

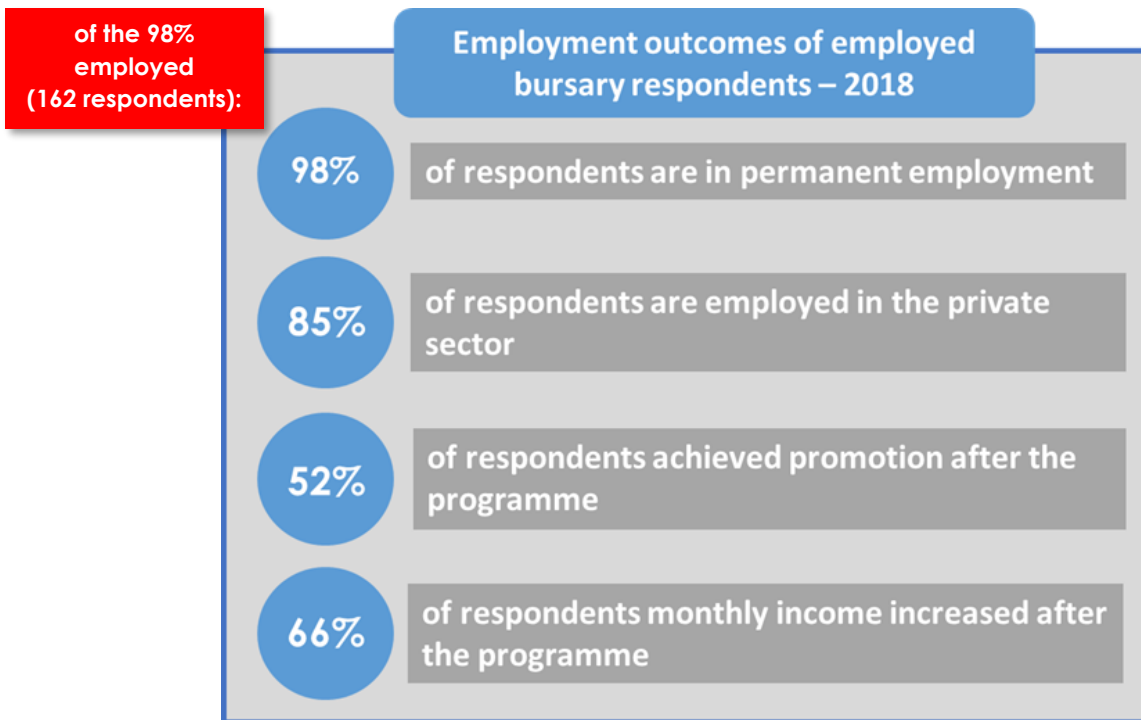
- **INSETA databases only had beneficiary contact details for learnerships.** Bursary and internship information only had contact details for employers and training providers.
- **Contact information had to be manually extracted from employers** — not all employers could lend their assistance.
- **Repetition of beneficiaries/contacts over multiple years for those still in programme pipeline**, especially for bursaries and internships, which resulted in a low response rate.
- **Less reachable contacts from earlier intervention periods were available** from employers/SDFs (records archived or unavailable).
- **Employers unwilling or unable** to provide beneficiary contact details.

Employment outcome of bursary respondents

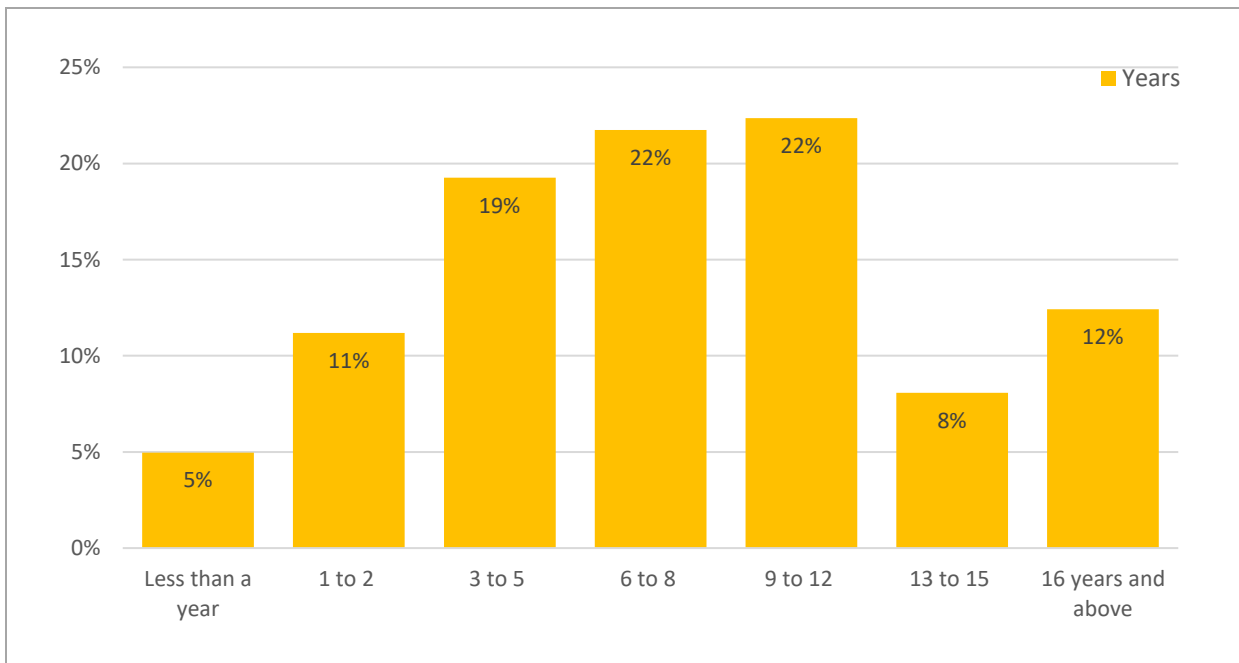
The bursary recipients' **employment outcomes in 2018** are depicted below:



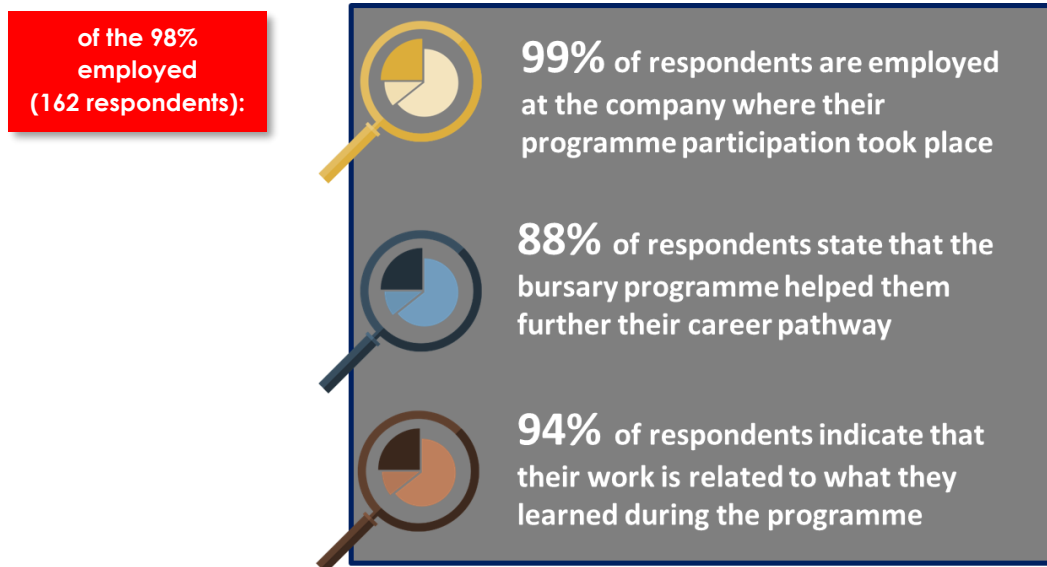
The following are the overall **employment outcomes** of the internship respondents in 2018:



Of those 98% employed, the length of **current employment** is revealed below:



Respondents' perceptions of the **programme's impact** on their career development:



Key findings

Based on the results of the bursaries tracer study conducted, the following was identified about the programme's impact on beneficiaries:

- The bursary programme **increases chances of accessing career advancement opportunities** for beneficiaries.
- **Career development outcomes are better** after the programme, and **most are looking for continuous growth in their careers** in the industry and their current jobs.
- The programme **was beneficial in developing beneficiaries' soft skills**, including relationship building, management and leadership skills.

Recommendations

The recommendations provided are applicable to all three learning programmes and are discussed in detail under the relevant section of each report. They are grouped under two major themes and include the following observations:

1. Ongoing monitoring and evaluation

- The ongoing **capturing and recordkeeping of beneficiary details** to support future studies
- **Following-up with learners** during and after the programme, including the provisions of aftercare services and tracing of learners of periods of time to track impact of the programme

2. INSETA oversight and support

- Use key findings from tracer studies to **review and assess** programme coordination efforts and to **identify areas of improvement** in various respects

1. Background and Introduction

This report details the findings from the tracking and tracing survey on beneficiaries of the Bursaries learning programme in the Insurance sector during the intervention periods of 2014/15, 2015/16, and 2016/17.

1.1 Purpose and outcomes of the study

The National Skills Development Strategy (NSDS III) is aimed at improving the effectiveness and efficiency of the skills development system by implementing eight strategic goals, designed to address the eight key identified challenges faced by South Africa. One of these goals is to encourage better use of workplace-based skills development, aimed at developing a capable workforce.

To determine whether this goal is being achieved, it is necessary for the SETAs to build an empirical basis for implementing, monitoring and evaluating programs to address the goals of the NSDS III. It was indicated on 1 April 2018 that SETAs must undertake impact research inclusive of tracer studies and regularly produce their findings. The current tracer study seeks to respond to this requirement.

The tracer study investigates the destinations of learners who completed INSETA-funded Workplace Based Learning (WBL) programmes, including internships, bursaries and learnerships. The study serves to explore the key features, trends, challenges and outcomes of skills interventions in the respective sub-sectors of the Insurance SETA, as follows:

- Short-term insurance,
- Life insurance,
- Insurance and pension funding,
- Risk management,
- Unit trusts,
- Administration of health care benefits,
- Funeral insurance,
- Reinsurance,
- Pension funding, and
- Activities that are auxiliary to financial intermediation (INSETA 2018).

The outcome of the tracer study was to determine whether a type of programme is achieving its mission and to demonstrate its outcomes. In line with this, the findings from the tracer study will provide INSETA with key information regarding learners who participated and completed WBL programmes in the last 12-24 months, including:

- Employment status (employed, self-employed and unemployed);
- Employment rates;
- Match between qualifications attained and occupations;
- Nature of employment, in terms of employment sector or types of employment (e.g. formal or informal); tenure (part-time or full-time, contract or permanent); salary level; benefits (UIF, pension, medical aid, allowances); and
- Further study.

Fundamentally, the research study assists in further developing a sustainable skills development strategy for the Insurance SETA. **The study reveals** information for the following concerns:

- Whether the implemented WBL programmes improved the skills and knowledge for employed beneficiaries;
- Whether the WBL programmes facilitated access to and entry into careers within the Insurance sector for those who were unemployed; and
- Whether the WBL programmes facilitated access to and entry into self-employment.

The current report provides the complete findings for the Bursaries Programme. The report is the third of three stand-alone reports and is provided for each of the learning programmes. The results of the Learnerships and Internships programme have been compiled into separate reports.

1.2 INSETA Learning programmes

Workplace Based Learning (WBL) programmes in South Africa are learning interventions that result in occupational qualifications. In line with the NSDS III, learning programmes form part of a skills development system that aims to address skills development challenges and improve workplace training in the country.

In line with the purpose of WBL, INSETA has formulated learning programmes that fill the needs of skills development requirements in the country and in the Insurance sector specifically, including learnerships (employed and unemployed), internships and bursaries for workers. The bursaries for workers programme is aimed at employed students and funds their tuition costs to support the development of scarce and critical skills in the Insurance and related services sector. Bursaries funding is allocated to studies at NQF Levels 5 to 10 at public higher learning institutions (INSETA, 2018).



The INSETA-funded learning programmes and their key criteria are briefly described below.

 Learnerships	 Internships	 Bursaries for workers
<p>Learnerships promote access to education and training and work experience in one intervention. Employers are expected to provide space and equipment to enable learners to apply their theoretical knowledge in the workplace.</p> <p>EMPLOYED LEARNERSHIPS CRITERIA:</p> <ul style="list-style-type: none"> Learners must be employed by a levy-paying or non-levy paying employer in the Insurance or related services sector The programme is open to persons permanently employed and permanent SA citizens Learners are permitted to one INSETA funded programme within a 12-month period Employed learners are not privy to a stipend, but tuition is covered at R20 000 <p>UNEMPLOYED LEARNERSHIPS CRITERIA:</p> <ul style="list-style-type: none"> Learners must be unemployed and SA citizens Learners must be between 18-35 years of age Learners must only be on one INSETA funded programme within a 12-month period Stipends are allocated up to R4 000 and tuition R20 000 	<p>Internships are offered by employers to students and graduates for prerequisite time to expose them to the working environment in a specific industry with work related to their field of study. The time period for an internship can range from three or six or 12 months.</p> <p>INTERNSHIPS CRITERIA:</p> <ul style="list-style-type: none"> Learners must be SA citizens The programme is open to unemployed persons between 18-35 years of age Learners are permitted to one INSETA funded programme within a 12-month period Learners are subject to terms and conditions of the contract entered into with an employer Learners are subject to the performance requirements of the internship Learners with a matric or higher qualification are privy to a stipend of R4 5000; persons with a degree receive a stipend of R6 500 	<p>A bursary is a monetary award granted to eligible individuals on the basis of priority skills. Bursaries are allocated to learners who applied to Public Higher Education Institutions (universities and TVET colleges) only. Although INSETA funds bursaries for the employed, funding covers tuition costs only. Bursary funding is open to both unemployed and employed youth.</p> <p>BURSARIES FOR WORKERS CRITERIA:</p> <ul style="list-style-type: none"> The programme is open to persons permanently employed by an INSETA registered employer and permanent SA citizens Learners must be between 18-35 years of age Funding is applicable for one year only, students must re-apply for every year of study Qualifications must be related to Insurance sector as per INSETA Bursary Funding advertisements Learners are permitted to one INSETA funded programme within a 12-month period Bursary funding is capped at R30 000 for degrees; R10 000 for diplomas; and R6 000 for TVET College Certificate courses

Source: INSETA, 2018.

This report presents the survey and research findings of the Bursaries for Workers WBL programme for the 2014/15, 2015/16, and 2016/17 intervention periods.

2. Methodology

The methodology used to conduct the survey follows the scope of the assignment as described in the Inception report. This section briefly details the surveying and data analysis activities undertaken for purposes of the INSETA-funded bursary programme for the 2014/15, 2015/16, and 2016/17 intervention periods.

The methodology followed allowed for the successful tracking of beneficiaries from the three WBL learning programmes between 2014 and 2017/18. The beneficiaries tracked were surveyed to determine their destinations following participation in any of the learning programmes. The responses from the survey were collected, interrogated and analysed for compilation into integrated **impact assessment** reports. **Three stand-alone reports are compiled for each of the learning programmes. The Bursaries findings report is the last of three reports.**

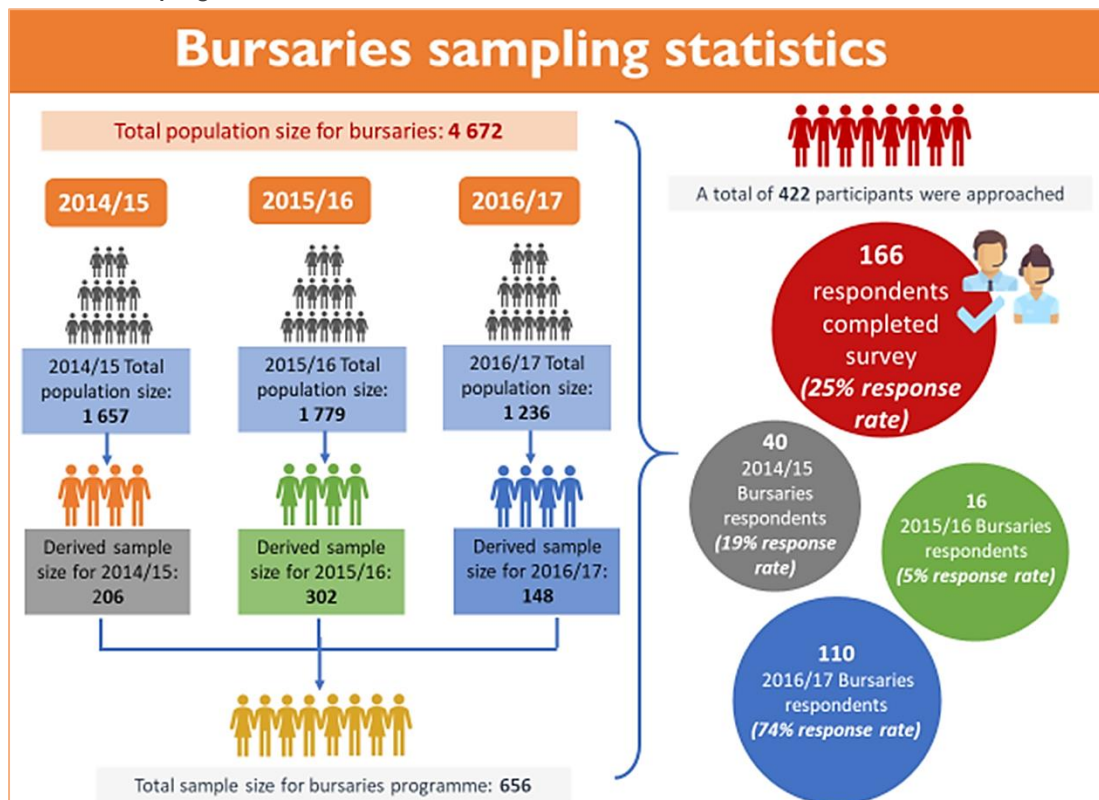
2.1 Target population and sampling approach

Overall, the sampling frame for the project employs the **probability sampling method**, which allows for some degree of confidence to make inferences about the larger population. The total number of all potential participants, or **population size, is approximately 10 000**. A total **sample size of approximately 1 297 participants** across all programmes has been drawn from the population size using a 95% confidence interval with a 5% margin of error.



The sample for each of the learning programmes is derived from the target population by random selection. In probability sampling, this method ensures that the characteristics of the sample size or smaller group will reflect that of the larger population. The diagram below details the sampling statistics for the bursaries WBL programme as undertaken in the research project.

Diagram 1 Bursaries sampling statistics



2.2 Research instruments and survey procedure

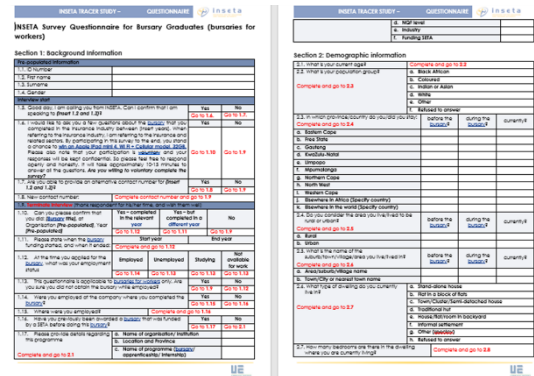
The research instruments for the learning programmes survey is briefly described hereunder.

a Planning around conducting the survey initially relied on the understanding that databases with beneficiary contact details would be provided – however, this intention was not realised. Urban-Econ then underwent the process of allocating resources and time to manually extract the necessary contact details of bursaries beneficiaries by contacting the employers of such individuals with a request to assist us with the required information to further the study. The general outcomes were as follows:

- Some employers were able to lend their assistance.
- Some employers were reluctant to share contact details of the current or former employees due to the POPI Act.
- Some employers neither acknowledged nor responded to our requests.

b Once the contact details of beneficiaries were obtained for the bursaries programme across the three intervention periods, telephonic interviews based on online questionnaires were undertaken by an Urban-Econ established call centre. The online questionnaire, as set up on online survey software SurveyMonkey, has about 90 questions. The telephone interview typically lasted between 30-40mins per respondent if the respondents answered all the questions.

c The survey was piloted against ±10 persons across the three learning programme groups. The test run demonstrated that the online survey questionnaire was developed effectively and could logically follow the responses as captured from the respondents by the surveyors.



Picture 1 Example of Bursaries questionnaire template

2.3 Data analysis

The data analysis for the survey-collected information consisted of three key steps. The steps involved the following:



The analysed data:

- Inform the research questions, including the destination of students who completed WBL programmes;
- Identify the factors that influence employment and unemployment among WBL graduates;
- Evaluate how well skills training programmes are matched with the occupations of employed learners; and
- Give insight into graduate perceptions of the WBL programme they attended. This information is used to make assumptions on the collected data, and it helps to explain the findings apparent from the organised information.

2.4 Interpretation of results

As a precursor to reading the results and findings of this report, an observation around terminology and interpretation must be made.

The report mostly presents **objective data** and information. However, the survey questionnaire consisted of about 25 open-ended questions which made inquiries into respondents' perceptions of the programme, the programme's impact on their careers and financial situations, as well as their overall experiences and assessments. These responses are used throughout the report to relay the **subjective experience** of the respondents and enriches the information presented in the bursaries for workers findings report.

Considering this, it must be noted that the subjective information (particularly Sections 3.4.4 and 3.4.6) may appear in contest to the more objective findings presented in Sections 3.3, 3.4.1, 3.4.2, 3.4.3 and 3.4.5, but only because the former records what the respondents perceive and the latter captured more direct and impartial responses.

3. INSETA Bursary Programme

This section of the report provides an overview of the bursary programmes offered by INSETA and details a summarised description of the programme as funded by INSETA and the expectations it holds for all parties involved. The section then presents the results from the bursaries survey conducted in the month of July 2019.

3.1 INSETA Supported Bursaries Programmes

According to records supplied by INSETA, the following qualifications were the most popular for bursary beneficiaries in 2016/17. Unfortunately, the same records are not available for 2014/15 and 2016/17.

Table 3-1 Popular 2016/17 qualifications for bursary beneficiaries

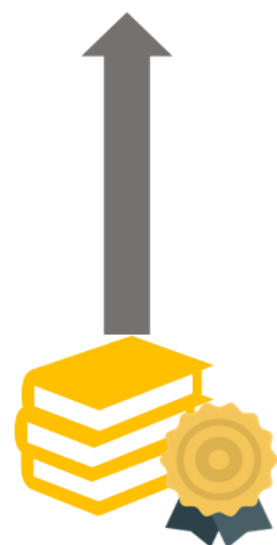
NQF Level	Description of 2016/17 beneficiaries' qualifications	
Level 04	Cert. in Human Resources FETC Short Term Insurance	FETC Business Administration NC in Management and Administration
Level 05	Accounting Clerk Applied Risk Management Certificate in Bookkeeping Cert. in Compliance Management Cert. in insurance and Risk Management HC in Insurance Higher Certificate in Economics and Management Science HC in Law	HC in Marketing HC in Short Term Insurance Intermediate Leadership Programme NC in Wealth in Banking and Insurance NC in Short Term Insurance Cert. in Wealth Management Programme in Short Term Insurance NC in Wealth Management
Level 06	Administrative Diploma in Management Advance Cert. in Financial Planning AdvDip in Management Accounting AdvDip Insurance Practice Advanced Cert. in Financial Planning AdvDip in Business Project Management AdvDip in Estate and Trust Administration AdvDip in Financial Markets BA Applied Psychology BA Industrial Psychology Cert. in Forensic and Investigative Auditing Diploma in Management Sciences in Operations	Higher Diploma in Taxation NDip Business Management NDip in Accounting NDip in Credit Management NDip in Human Resource Management NDip in IT NDip In Law NDip in Management NDip Internal Auditing NDip Information Technology NDip Public Relations Programme in Short Term Insurance for Associateship
Level 07	BCom Actuarial Sciences AdvDip in Accounting Sciences AdvDip Project Management AdvDip Accounting Sciences (CTA) AdvDip in Financial Management BCom Economics BCom Finance BCom Economics and Corporate Investment BCom Specialisation in Management B.Iuris Financial Planning Law BTech Business Administration Btech in Public Management	Btech Forensic Investigations BTech Business Administration BA in Policy Studies Bachelor of Business Administration (BBA) BCom Hons in Statistical Sciences BSc in Informatics BCom Internal Audit BSc in Mathematics BCom General (Generic) BCom Human Resources BCom in Risk Management BCom Marketing Management

	B.luris and LLB BA Accounting BA Communication BTech Human Resources Management BA Hons Information Management BA Industrial & Organisational Psychology	BCom Management Accounting BCom Sales and Marketing BCom Short Term Insurance Bridging Cert. in the Theory of Accounting BSc IT
Level 08	Advanced Programme in Risk Management Advanced PGDip in Financial Planning AdvDip in Financial Planning BA Hons in Public Administration BA LLB Bridging Programme in Economics CA(SA) Hons in Finance Hons in Accounting science Hons in Psychology	LLB - Bachelor of Law Management Advancement Programme PGDip in Forensic Auditing PGDip in Applied Accounting Sciences PGDip In Business Administration PGDip in Compliance Management PGDip in Financial Accounting PGDip in Financial Planning PGDip in Internal Auditing PGDip in Risk Management
Level 09	MCom Business Management MCom Accounting Master of Management Master of Business Administration (MBA) MCom Financial Economics MCom Internal Auditing	MCom Taxation MCom Accounting Science MCom Strategic Marketing MCom Management and Marketing Information MCom Development Finance MCom Information Systems
Level 10	PhD (Specialising in Business Administration and Management Practice) PhD in Entrepreneurship	PhD in Health Informatics PhD Industrial Psychology

Table 3-1 provides an overview of the most popular qualifications in the bursaries programme in 2016/17. There are over 900 entries provided in the records from INSETA; the table above reflects only the qualifications that appeared the most frequently.

The qualifications listed align with the programmes that INSETA funds for its bursaries programme:

A) Bursaries for Youth (Public universities and universities of technology)	B) Bursaries for Youth (TVET Colleges)
<ol style="list-style-type: none"> 1. B Com or B Admin (Insurance, Risk, Finance, Investments, Accounting, Economics) 2. Financial Planning 3. Actuarial Science 4. Marketing 5. Information Technology 6. Law Degrees which have either Financial Planning; Insurance; or Pension Fund specialisations 7. Postgraduate/Honours studies in the above areas 	N4, N5 and N6 Certificate in: <ol style="list-style-type: none"> 1. Financial Management 2. Business Management 3. Sales and Marketing 4. Information Technology 5. Human Resource Management

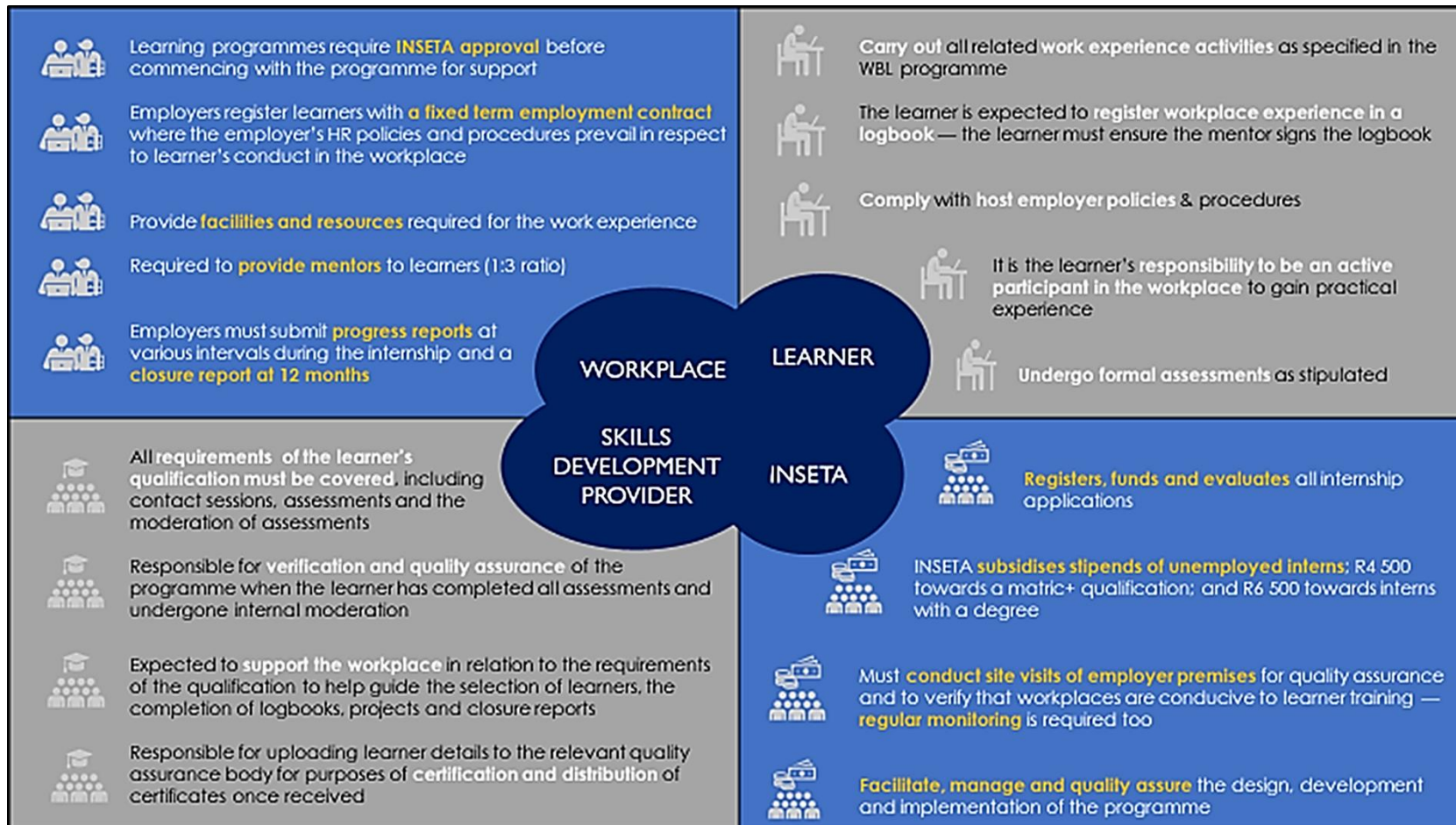


Based on survey information, the respondents who participated in the bursary programme are all from group A, as shown in Section 3.4.1 in reference to the learning institutions respondents attended during the programme.

3.2 Programme description

The key definition and criteria for the bursary learning programme are outlined in Section 1.2. The programme is described in the diagram in terms of what is expected from the workplace hosting beneficiaries, the learner as beneficiary, the skills development provider, and INSETA as the funding SETA.

Diagram 2 Programme expectations of all role-players



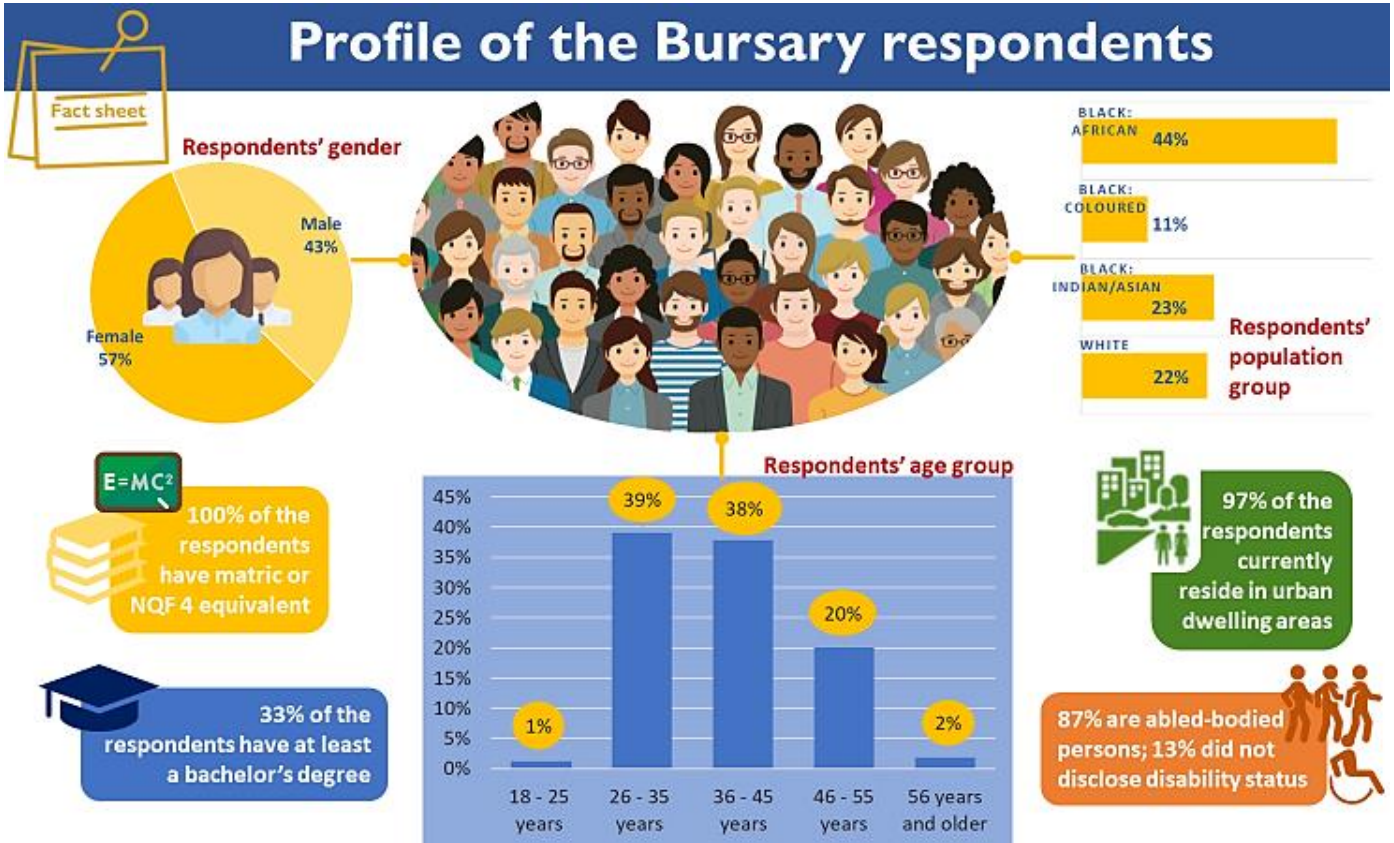
*The Skills Development Provider (SDP) is an accredited learning institution, an academy or any training centre that provides skills and knowledge development to individuals.

Source: (via Government Gazette 2018 and INSETA, 2018) by Urban-Econ

3.3 Profile of Bursary beneficiaries



This section of the report gives a statistical overview of the sampled participants of the bursaries for workers programme survey. A profile of the bursaries survey respondents is demonstrated in the fact sheet diagram. The section follows with deeper insight into the levels of education obtained by the respondents and their current socio-economic outlook or living standards, supported by the residential areas and dwellings participants reside in.



The fact sheet above gives a snapshot into the demographics of the bursaries programme respondents. What follows is more insightful analysis into the description of the programme beneficiaries who participated in the survey.

Participants of the INSETA bursaries programme must be registered with a recognised South African Public Higher Education Institution. Applicants of the programme must have a good academic record and be studying towards an Insurance sector-related qualification. Moreover, employers or host organisations must align bursary candidacy to the top ten scarce and critical skills identified by INSETA. Priority is given to students who were previously funded and are continuing with their studies (INSETA, 2018).

The bursary programme is structured slightly different from the learnerships and internships learning programme. For instance, the respondents are all persons who are continuing education and most likely already have some workplace experience. Based on this, many of the respondents are likely to have established careers and are likely to financially more stable than the respondents of the other two programmes. The fact sheet diagram conveys that the majority of the respondents are between 26 and 45 years of age, whereas those from the other two reports are mostly in the category considered youth (18-35 years).

This report will follow in tandem with the major themes uncovered in the preceding reports. Similar insights will be given where relevant and as available.

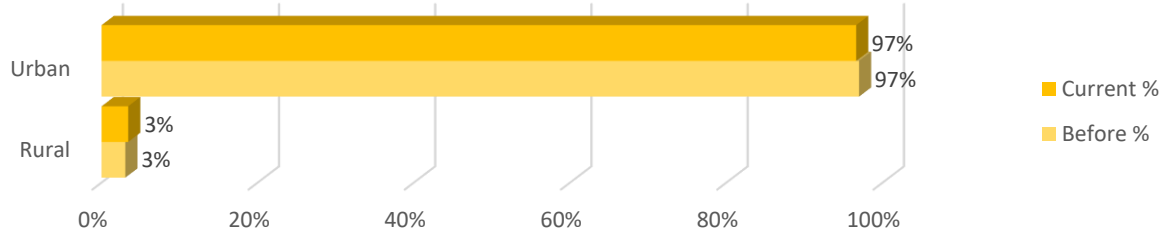


Figure 3-1 Typical type of area dwelling

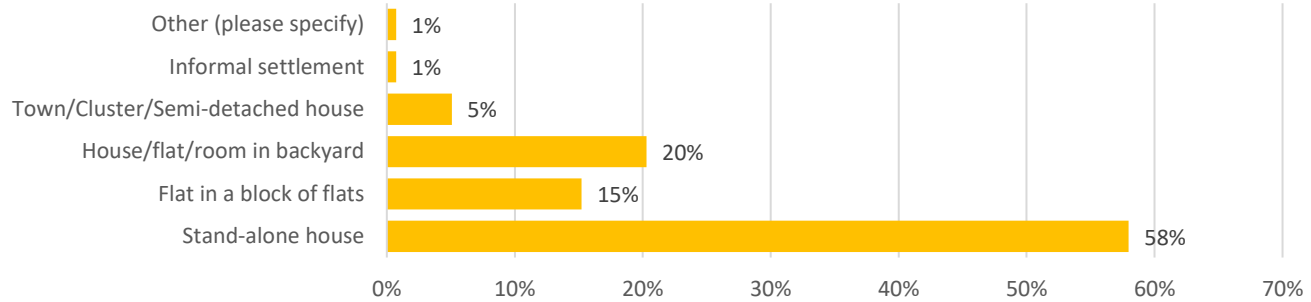


Figure 3-2 Type of dwelling respondents currently live in

As stated previously, the bursary respondents are likely to be settled, with little difference evident between their social and economic circumstances prior to and after participation in the programme. Figure 3-1 shows that there is no difference in the type of area dwelling respondents lived in before and after the programme. Nearly all (97%) of the respondents reside in urban dwellings. This could either mean that the bursary had no impact on the socioeconomic factors of the respondents, or it could mean that the respondents, already established in jobs, had no reason to shift between types of areas.

Likewise, Figure 3-2 shows the type of living conditions of the respondents. Nearly 60% of the respondents live in stand-alone houses, and a combined total of 35% reside in a block of flats or in a house/flat/room in a backyard. This means that the majority of bursary programme respondents are in sound living situations. Many are likely homeowners, given the prevalent age groups, while the others are able to afford rental accommodation. This group of respondents are evidently more stable economically. Only 1% reside in an informal settlement.

While the provincial distribution of the bursary respondents shows little to no changes before and after the programme. Areas such as the Eastern Cape (EC) and KwaZulu-Natal (KZN) are less populated by respondents than prior to the programme, while Gauteng (GP) is remarkably more populated with a 7% increase. Figure 3-3 shows that the geographical spread of respondents is mostly still the same; however, a few have migrated to areas considered more metropolitan. This could mean that the respondents who migrated found more favourable professional growth in other areas following participation in the bursary programmes of 2014/15, 2015/16 and 2016/17.

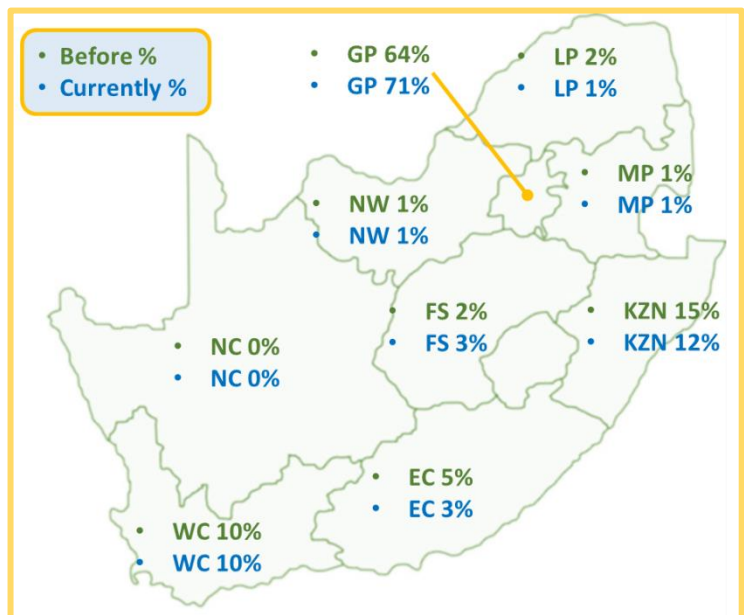


Figure 3-3 Current provincial distribution of respondents

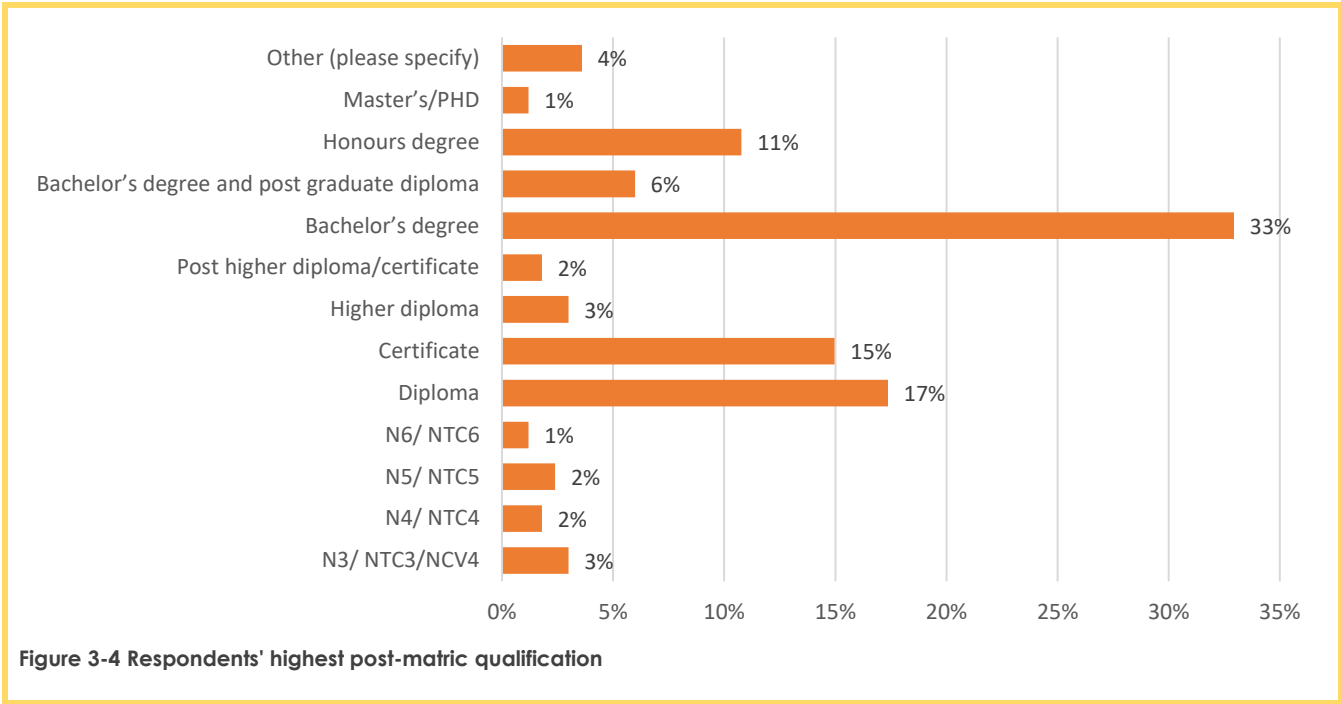
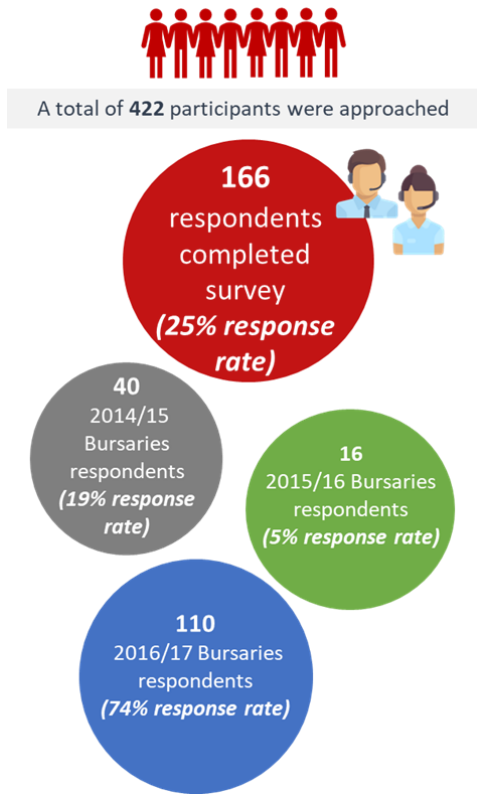


Figure 3-4 Respondents' highest post-matric qualification

Most (33%) of the bursaries programme respondents have at least a bachelor's degree. The bursary programme respondents are well-educated – more of them hold a post-matric degree or diploma than not. Many have post-graduate diplomas or degrees. Overall, the majority of respondents hold qualifications above NQF Level 5 and, as shown in Section 3.1, many are pursuing even higher qualifications in the industry to further develop their education and skills development.

3.4 Bursary beneficiary responses



Section 3.4 of the report describes the responses collected from the respondents who were surveyed for the bursaries learning programme of the 2014/15, 2015/16 and 2016/17 intervention periods.

As indicated previously, from the overall population size for all three learning programmes, a total of 4 672 was extracted for the bursaries tracer study. From the respective population group, 206 was sampled for the 2014/15 period; 302 for 2015/16, and 148 for 2016/17.

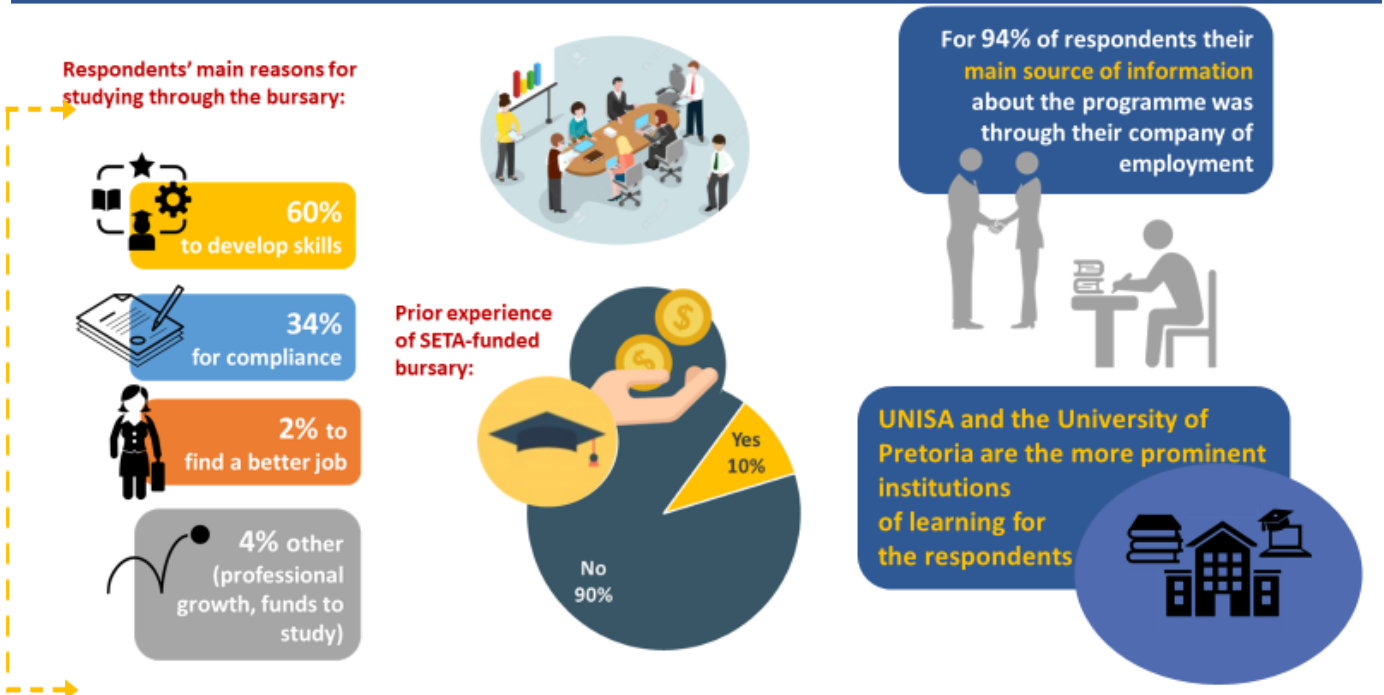
Despite the derived sample size for each intervention period of the bursaries programme, 961 respondents were called to achieve a 95% confidence level. Actual contact was made with 422 persons; however, only 166 agreed to participate and completed the survey.

The information and analysis that follows in the sub-categories hereunder are based on the group of actual respondents achieved — the 166 bursaries beneficiaries from the 2014/15, 2015/16 and 2016/17 intervention periods.

3.4.1 Bursary information

This section gives an overview of the respondents and programme-related information. Details are given describing respondents' reasons for partaking in the bursary and where they were before the programme. The section also provides information about the respondents' key sources about the bursary programme and which employers hosted the programme during the intervention periods.

Bursary information



Prior to the programme, most of the respondents were already employed. Therefore, the main reasons respondents pursued further education was to find better employment prospects, gain a promotion, or further their career. Due to the nature of the questionnaire and how responses were captured, respondents could not answer this question differently. Most respondents (60%) indicated that they studied through the bursary to further develop their skills, and 34% to address a shortage of skills/qualifications within the company, or for compliance purposes.

Over 90% of the respondents learned about the INSETA bursary programme through their company of employment. Very small numbers of the respondents learned about the programme through other means, but mostly personal contacts, through the Internet, and then through their learning institution. This means there is a fair amount of awareness about the programme in the relevant spaces for eligible candidates.

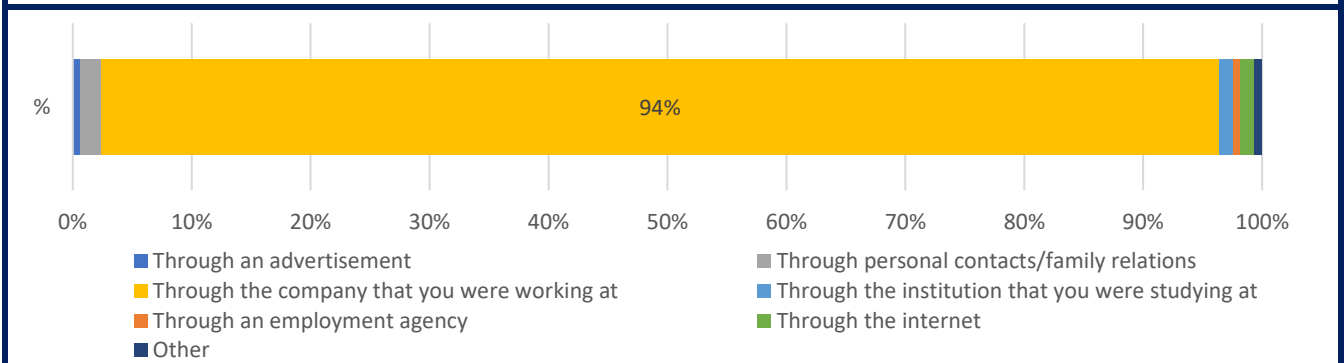


Figure 3-5 Main source of information about bursary

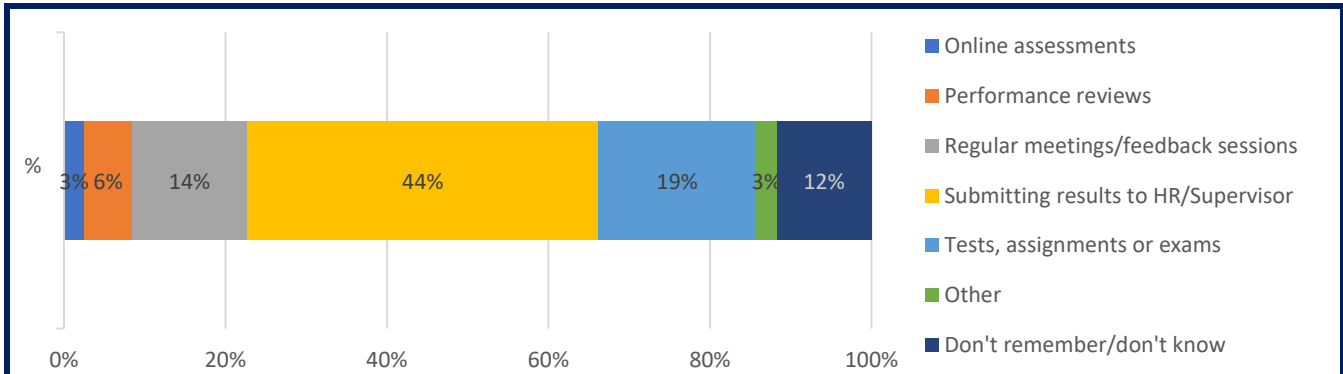


Figure 3-6 Mechanisms employers used to measure respondents progress during the programme

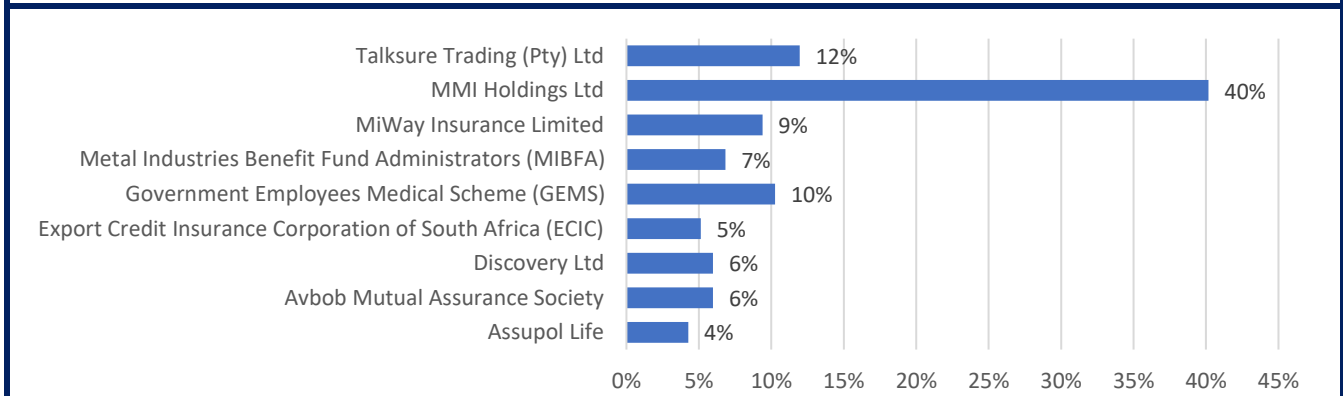


Figure 3-7 Main employers of bursary respondents

The respondents reported that employers or their host organisations measured their progress during the programme mostly by observing the results of their course performance. The results were submitted to HR or a direct supervisor and the respondents were engaged in regular meetings, feedback sessions or at the very least performance reviews to assess how the programme was going. The respondents were subjected to tests, assignments and exams, too; however, this could have been part of the course programme and not necessarily mechanisms directly used by the employer.

The respondents mainly studied at major recognised public higher institutions, including Stellenbosch University, the University of Johannesburg, and business schools such as those of Wits' and the Gordon Institute, to name a few. However, UNISA and the University of Pretoria (UP) had the largest percentage share of enrolment by the respondents, with 47% and 28% respectively. Both universities have renowned distance learning units to support and facilitate the higher education aspirations of working persons. This could be the reason why they attracted the largest numbers of bursary students.

Among the main employers to host bursary respondents, MMI Holdings hosted the largest share (40%), followed by GEMS, Talksure Trading and MiWay Insurance. There are 37 listed employers or host organisations for the respondents in total.

Respondents' institutions of learning and percentage share of enrolment			
Institution	% share	Institution	% share
Durban University of Technology	1%	University of the Free State (UFS)	3%
Stellenbosch University (SU)	4%	University of the Western Cape (UWC)	1%
Tshwane University of Technology	2%	University of the Witwatersrand (WITS)	2%
University of Cape Town (UCT)	1%	Nelson Mandela Metropolitan University	
University of Johannesburg (UJ)	5%	Business School	1%
University of KwaZulu-Natal (UKZN)	1%	Wits Business School (WBS)	2%
University of Pretoria (UP)	28%	Gordon Institute of Business Science (GIBS)	2%
University of South Africa (UNISA)	47%	University of the Free State Business School	1%

3.4.2 Employment outcomes of the bursary respondents

This section reveals information about the respondents' current (2018) employment status compared to the respondents' employment status and related activities prior to participating in the bursaries programme in 2013. The section also reveals the impact the workplace-based learning (WBL) experience has had on the respondents since graduating from the programme.

Employment breakdown of the Bursary respondents

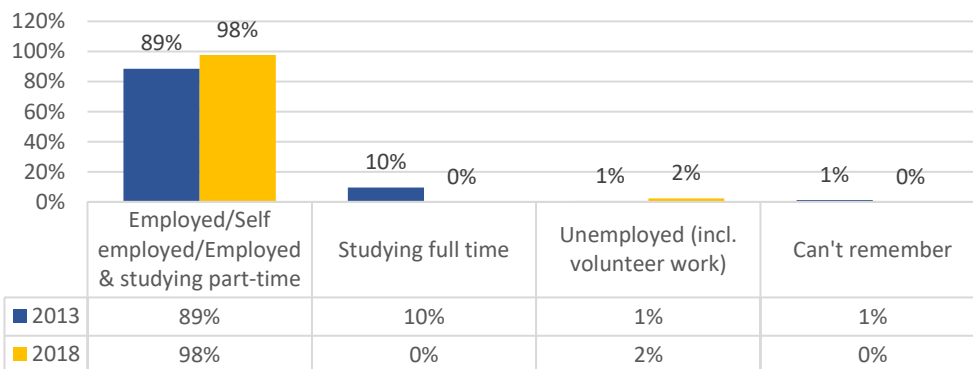
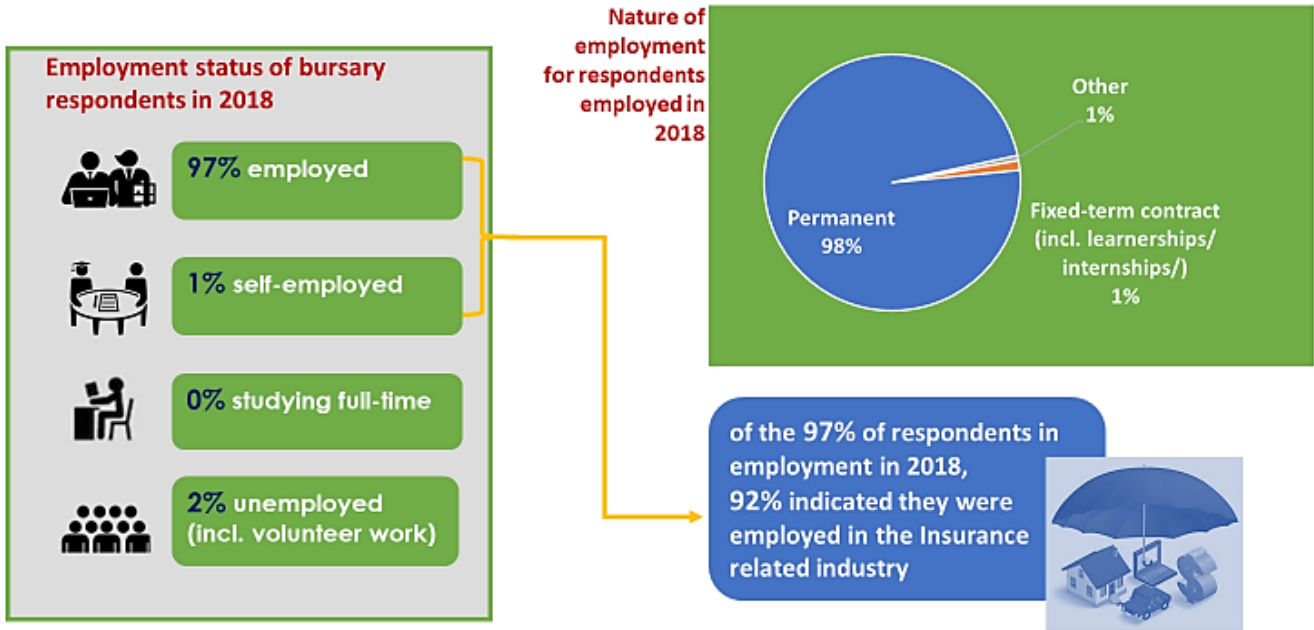


Figure 3-8 Employment status before (2013) and after (2018) bursary programme

The employment outcomes for the bursary respondents prior to the programme and after are straightforward. Employment for the respondents between 2013 and 2018 grew by 9%, while unemployment grew by one percent. None of the respondents are studying full-time from 2018 to date, while 10% were in full-time studies in 2013. It can be inferred that this proportion of respondents have since graduated from their studies and are now in employment.

Ultimately, the employment status of the bursary respondents shows positive employment growth for those who participated in the programme during the intervention periods between 2014-2017.

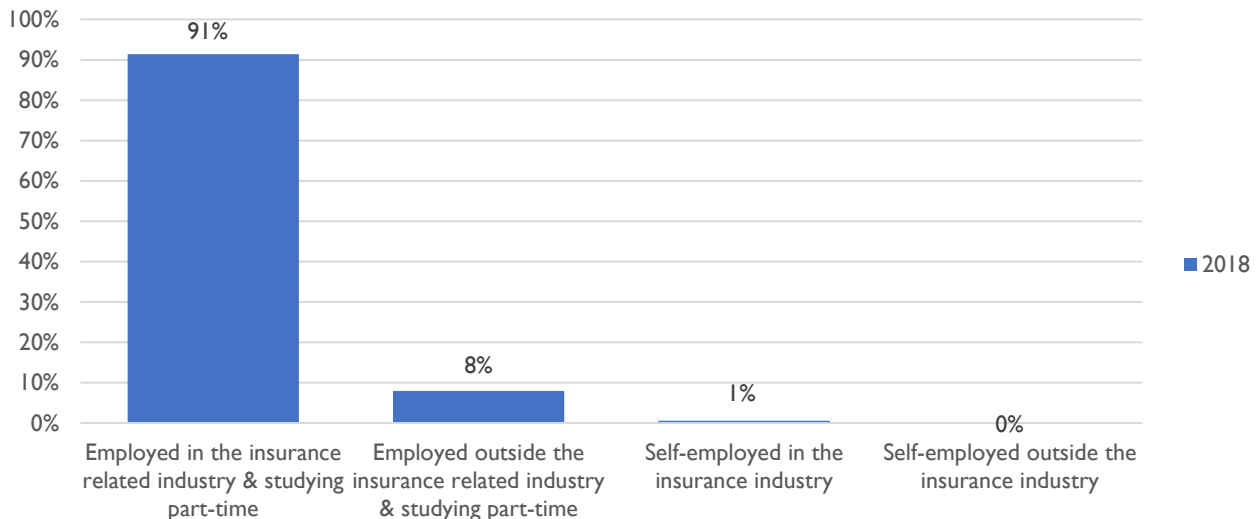


Figure 3-9 Employed/ Self-employed in the industry in 2018

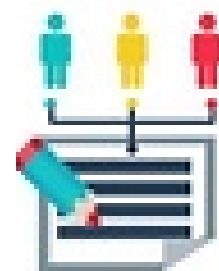
Figure 3-9 shows the employment destinations of employed respondents in the industry in 2018. Of the 98% of respondents in employment in 2018, 91% were employed in the Insurance and related industry in 2018. Only 8% of employed respondents were employed outside the industry in 2018.

According to the trends, the INSETA bursary programme appears to have had a positive impact for employment in the industry. Although not a significant difference, employment in the industry did grow for the respondents compared to before they participated in the programme. This could be due to the increased experience in the industry or because their employability grew to be more in line with skills/qualifications shortages in the industry.

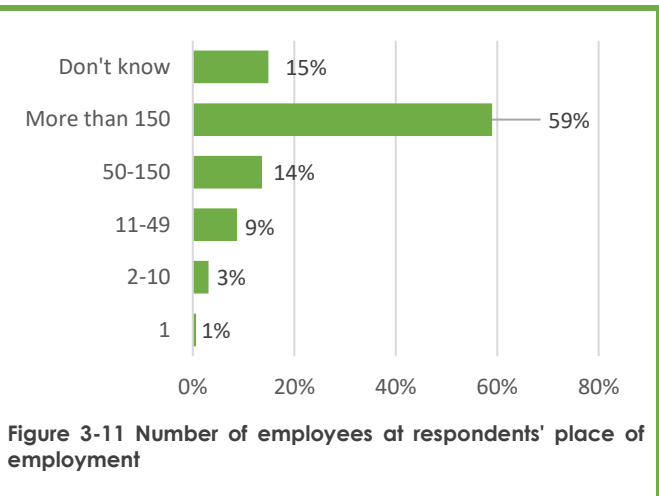
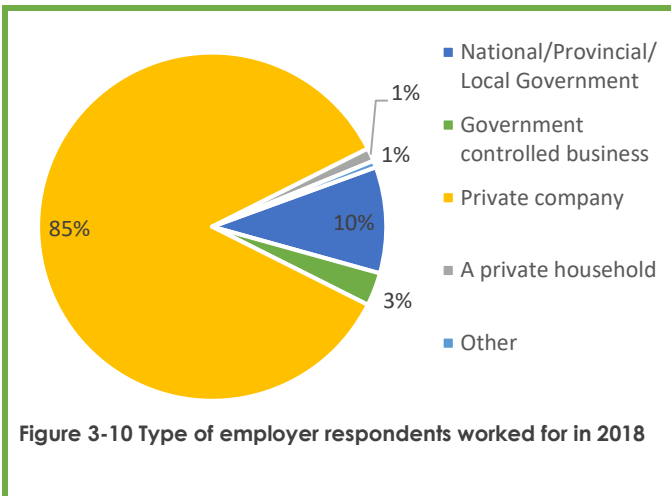
The combination of work experience and continued education is thus important to the respondents and the upkeep of skills in the Insurance and related services industry.

The above information will now be complemented with more detailed findings. The data below will address the reasons the respondents are in their current employment status, and where applicable, describe the circumstances under which they are either employed, self-employed or studying.

The section specifically looks at changes in employment for the respondents after the programme, and the length of their current employment. Information is also presented on the professional and income growth, or lack thereof, the respondents have achieved since the participating in the bursary programme.

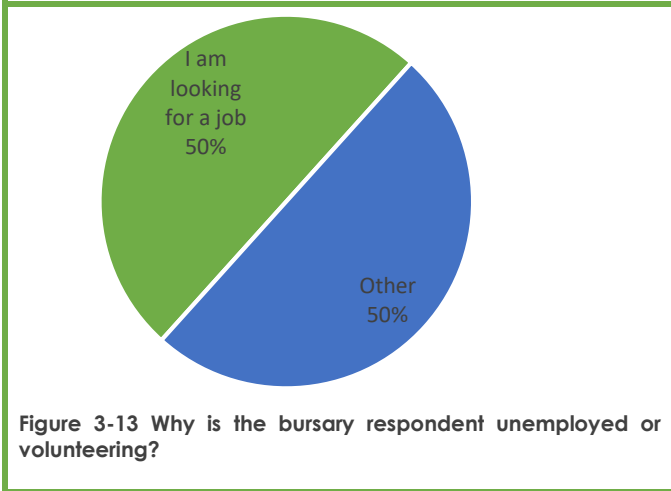


FURTHER INSIGHT INTO EMPLOYMENT OUTCOMES FOR THE BURSARY RESPONDENTS



Out of the 98% of respondents in employment, most are in permanent employment, as shown in the fact sheet, and 85% are working for a private company, while 10% are working for a national/provincial or local government. Moreover, nearly 60% of employed respondents are working for large-sized organisations.

Only one respondent indicated they were self-employed in 2018, the reason being that they identify as entrepreneurial or someone who saw an opportunity for entrepreneurship. Again, the fact that only 2% of the respondents are unemployed and only one person is self-employed means that there are ample employment opportunities for experienced workers in the Insurance industry and employees are relatively secure and stable in their jobs.



Out of the respondents who indicated that they were unemployed, 50% indicated that they are looking for a job, while the 50% who indicated "Other", upon probing, stated that they resigned from their roles in the industry due to lack of professional growth and for personal reasons.

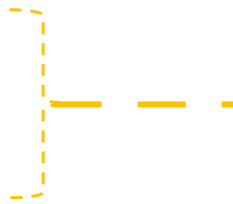
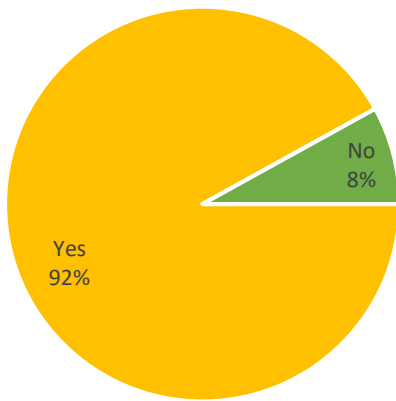


Figure 3-15 Reasons respondents are not employed in the Insurance related industry

Figure 3-14 Is respondent's work in the Insurance and related services industry?

Although a significant majority (92%) of the respondents who are currently employed are working in the Insurance and related services sector, 8% indicated that they are not. Figure 3-15 shows why 8% of respondents are employed outside the Insurance industry. Of the 8%, over 60%, the majority, stated that they got a better salary offer elsewhere.

A proportion of the 8% of respondents indicated that they did not see a career for themselves in the industry, while 13% were unable to find employment in the industry. This proportion of respondents then did not find career fulfilment in the Insurance industry and sought it elsewhere.

Most of the employed respondents (22%) mostly found their current job through a private employment agency, while a fair amount found employment through personal contacts, job-seeking websites, traditional outlets such as newspaper advertisements, or through placing enquiries to workplaces. A reasonable proportion of 10% indicated that they found employment through the bursary programme, which speaks to the success of the programme in creating a pathway for beneficiaries to find and secure employment upon graduation from their tertiary studies.

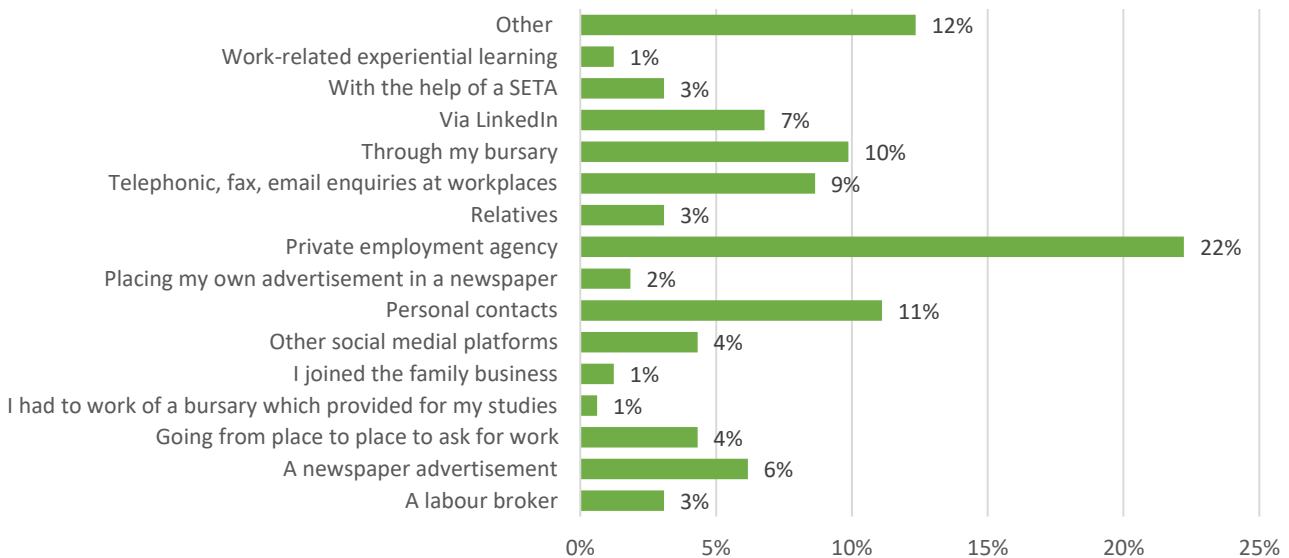


Figure 3-16 Main ways through which respondents found their current job

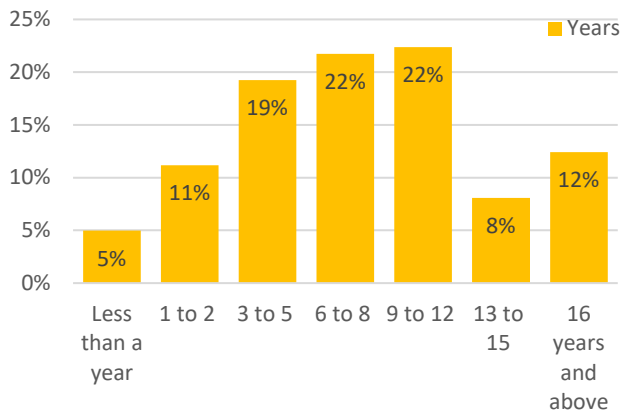


Figure 3-17 Length of current employment

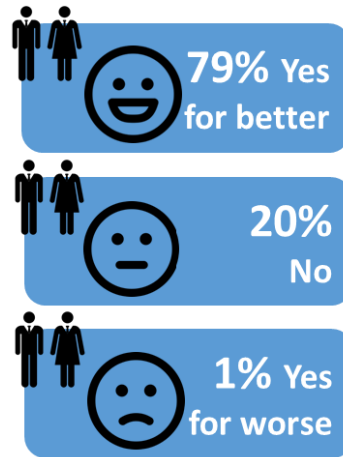
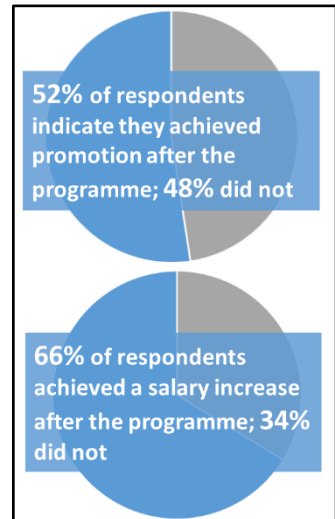


Figure 3-18 Has respondent's position changed since first employed/self-employed?

Figure 3-17 shows that most respondents (44%) have been in their current employment between six to 12 years, and 19% have been in their current employment between three to five years. Only 16% are in their current employment for less two years, and from this proportion only 5% have been in their current employment for less than a year.

Employment in the Insurance and related services industry is evidently stable and offers employees the opportunity to fully develop a continually growing career in the field. This is supported by the fact that at least 20% of respondents have been in their current employment for over 13 years.

When asked how their careers or positions have changed since they were first employed, nearly 80% of respondents indicated a positive change, 20% indicated that they experienced no change in their careers/positions, and a minute minority of 1% stated their position has changed for the worse. Moreover, 48% of respondents indicated that they did not achieve a promotion after participating in the INSETA bursary programme. In terms of monthly incomes, 34% of respondents did not achieve an increase in their salary after the programme. However, for the majority in both instances, the outcomes have been positive.



The bursary programme respondents with their substantial amount of work experience are mostly earning monthly incomes above the R20 000 threshold, as opposed to the other two learning programmes where respondents' salaries averaged around R20 000. Most of the respondents would not indicate their incomes, while at least 12% are earning above R50 000. The general outcomes for participants of the bursary programme appear to be positive and a benefit to their already established careers.

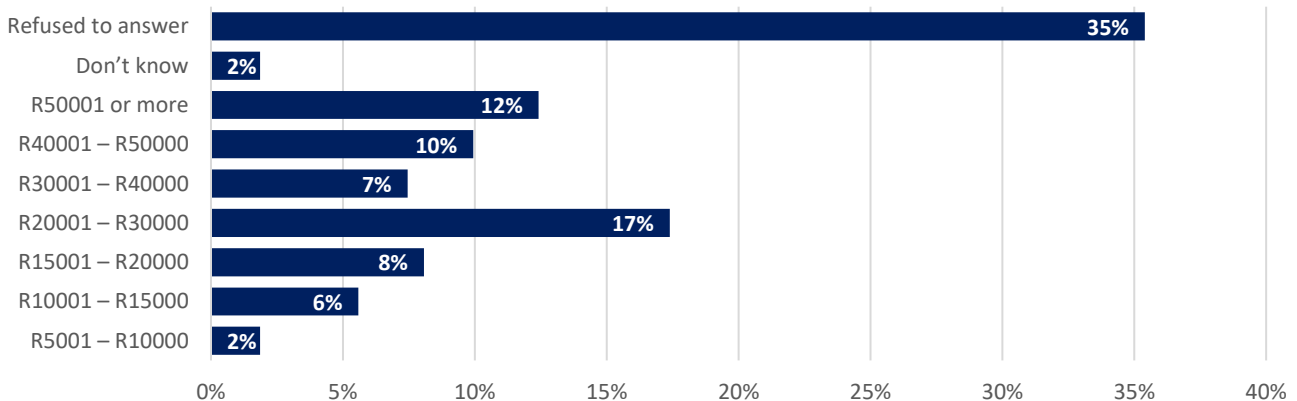


Figure 3-19 Average gross monthly income of bursary respondents

3.4.3 Knowledge and skills gained during the bursary programme

This section gives an overview of what the respondents learned during the bursary programme through 2014/15, 2015/16, and 2016/17. The section speaks to how the skills acquired transferred into the professional life and career development of the programme beneficiaries.

Knowledge and skills gained during the Bursary



The bursary respondents found the skills and knowledge gained during the programme to have a positive impact on their professional development. The skills in the fact sheet diagram are those most listed by the respondents.

Nearly 75% of the respondents indicated that the bursary adequately provided them the opportunity to apply the skills they learned, 24% claimed the programme only occasionally provided them the opportunity, and 2% said that they had no opportunity to apply what they had learned. Based on these subjective responses, the programme generally appears to have had a good outcome in terms of skills applicability in the workplace for the respondents.

The impact of the programme on the skills and professional development of the respondents is further explored in Sections 3.4.4 and 3.4.6 where the respondents make further subjective observations about the programme as a whole and what they feel could be improved. Section 3.4.4 provides more specific feedback on the programme and its impact on the respondents in terms of career and professional development.

■ 1 = Strongly disagree ■ 2 = Disagree ■ 3 = Neither disagree nor agree ■ 4 = Agree ■ 5 = Strongly agree

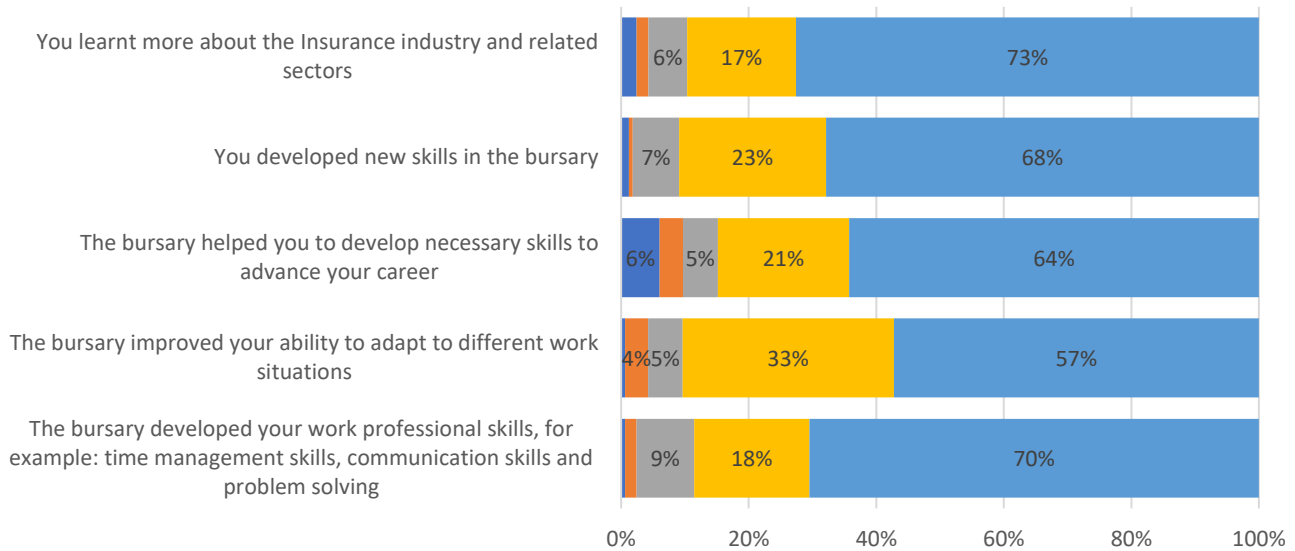


Figure 3-20 Percentage share of respondents who agree with the statements around skills development during the bursary

Figure 3-20 shows responses to specific questions around skills and knowledge development obtained through the bursary programme. Most of the respondents (73%) strongly agreed that the qualification studied through the programme exposed them to more industry-related knowledge; only 57% strongly agreed that the programme improved their ability to adapt to various work situations. A significant proportion of responses agreed that the programme helped them develop new skills, as well as further developing their professional skills such communication and problem-solving skills. Interestingly, a combined share of about 10% disagreed that the programme aided in advancing their career, while 64% strongly agreed that the programme has helped to develop the skills to help this happen. The responses captured here are of importance to the learning programmes offered by INSETA for the benefit of future beneficiaries.



As demonstrated in the fact sheet, the respondents subjectively have a high regard for many of the soft skills they learned through the programme. Leadership, management, problem-solving and emotional intelligence were rated highly amongst the group of respondents.

As determined, most of the respondents have established careers with several years of experience, which means that the skills they prize would speak to furthering their job roles or positions, such as managerial responsibility, for example. Apart from the insurance-related and technical skills the respondents developed. They also highly rated skills such as capacity building, relationship building, interpersonal and communication skills, and organisational skills, which speaks to the level of professionalism the respondents are currently at in their careers and what skills sets they identify as necessary to further advance their careers.

Skills such as executive reporting and client relations are listed highly too, among other occupational related skills, including auditing, strategic development, underwriting, data modelling and asset management. The respondents also show a high regard for the additional insurance, economics, accounting and finance knowledge they gained through their qualification and the programme.

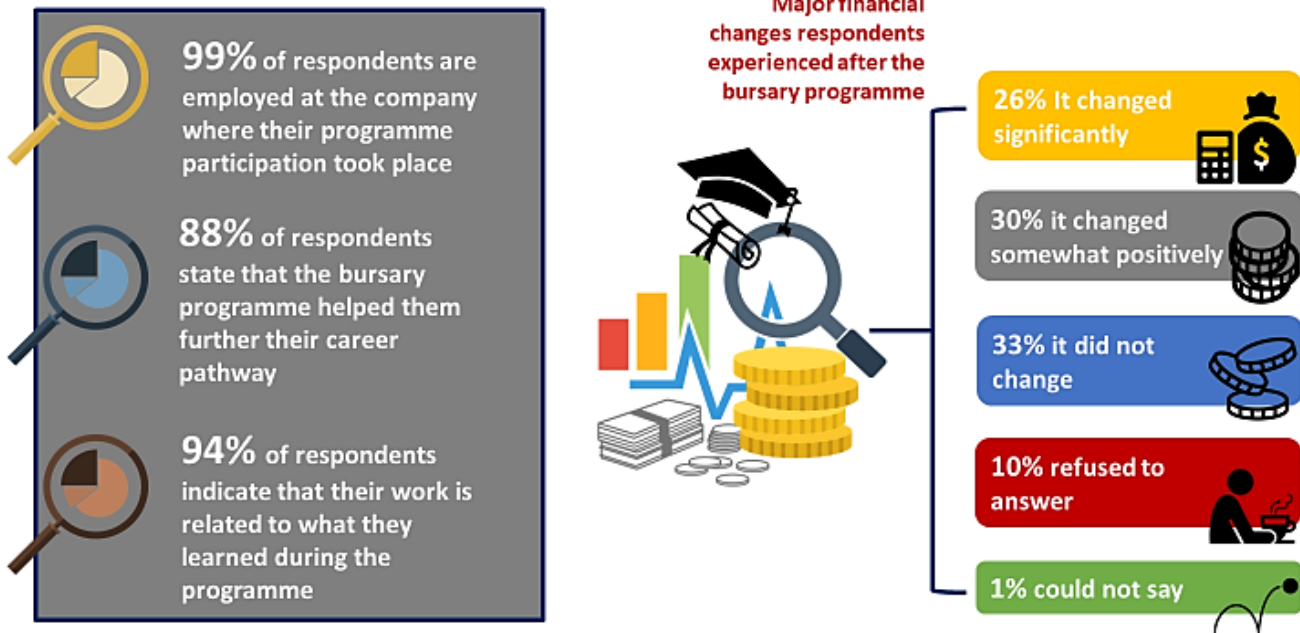


Overall, the different branches the skills fall under as rated by the respondents mean that the programme has a well-rounded impact on the professional, personal and occupational development of the beneficiaries of the bursaries for workers programme.

3.4.4 Perceived impact of the programme on respondents

This section gives insight into the impact the bursary programme had on respondents based on their subjective perceptions. Respondents' perceptions of their employability and career pathways after the bursary are outlined, as well as the social and economic changes they have experienced since the programme. The section also explores respondents' subjective perceptions of job satisfaction and advancement achieved because of the learning programme.

Perceived impact of the programme on respondents



Ninety-nine percent of respondents' bursary programme was hosted by their employer. The host employers for the respondents are shown in Figure 3-7 in Section 3.4.1.

Nearly 90% of respondents indicated that the programme provided helped them further their career pathway; 9% indicated they were able to build on their career pathway to some extent, while 3% of the respondents felt that the programme did not provide them with the opportunity to do so. The sentiment of the 10% corresponds with those in Section 3.4.2, where respondents indicated they had not achieved promotion or an increase in salary after the programme.

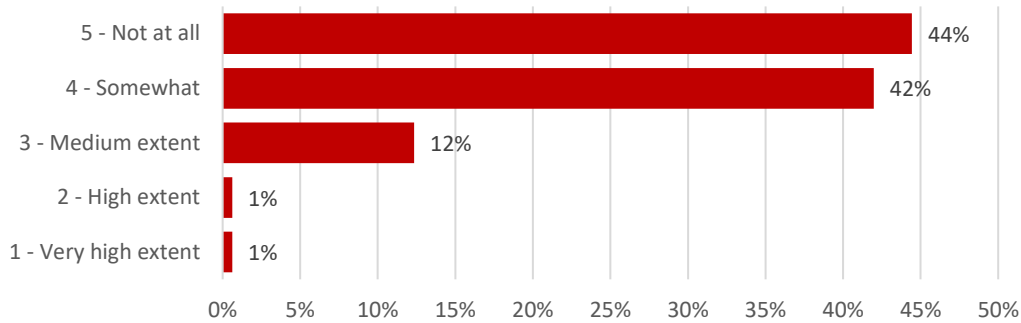


Figure 3-21
Career expectations realised at time of bursary completion

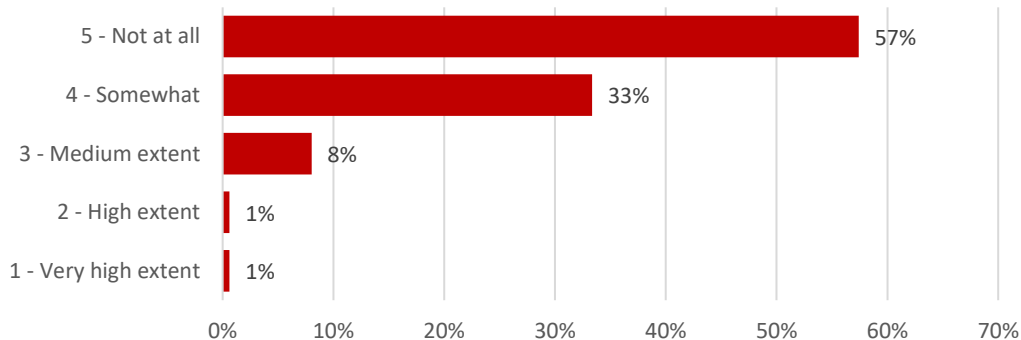


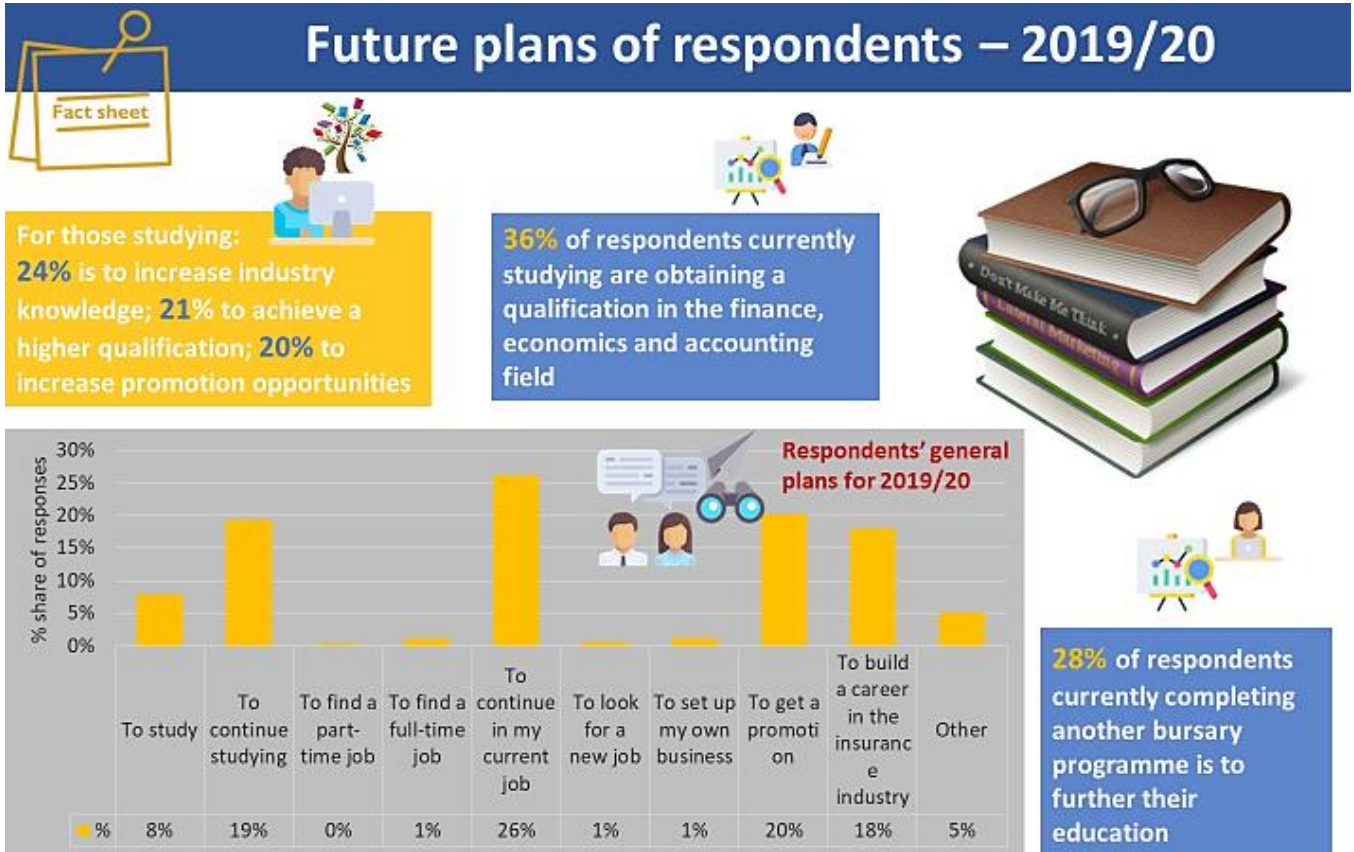
Figure 3-22
Current work tasks using knowledge and skills acquired through bursary

Subjectively, the respondents rated their bursary experience in terms of the programme's impact as rather unsatisfactory. Most of the respondents indicated that their career expectations were not realised, or were realised only somewhat, at the end of the programme. Only 12% felt their career expectations were met to a medium extent, while 2% felt that their expectations were indeed realised.

Although the bursary respondents find that their work is related to the training they received, which makes sense since they are mostly employed in the Insurance industry, 57%, the majority, subjectively indicated that their current work tasks do not use the knowledge and skills acquired through the programme. Only a small minority of 2% indicated that the programme had a high extent of impact on their current work tasks, and only 8% relatively agree. This perhaps speaks to a disconnect between theoretical and practical training the respondents receive in their education and in the workplace.

3.4.5 Current and future plans of respondents

This section outlines the current activities to planned future activities of the bursary respondents. The section gives a brief overview of respondents who were still studying at the time of the survey and also gives insight into respondents' career-related plans following participation in the programme.



The diagram above gives a brief overview of respondents' current and future plans. The respondents mostly wish to continue studying and continue building a career in the industry where they currently work, as well as get promoted. In the 5% of 'Other' responses, respondents indicated that their future plans involve increased focus on personal development, to further their education, and to continue developing their skills.

Generally, it appears the respondents perceive the WBL learning programme to be beneficial to their skills development and professional growth. It is also evident in the plans of the bursary respondents that they are not looking to leave their current jobs or pursue alternate employment options, such as entrepreneurial pursuits – only to further their current careers.

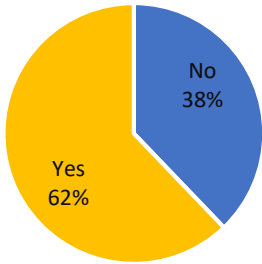


Figure 3-23 Is respondent's studies being funded through a bursary?

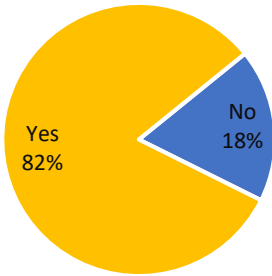


Figure 3-24 Is the bursary part of a SETA bursary programme?

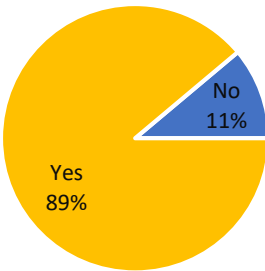


Figure 3-25 Did employer notify respondent that bursary/funding is from INSETA?

As indicated in Section 3.4.2, Figure 3-12, 100% of the respondents currently studying are doing part-time studies.

When this group of respondents were asked whether their studies are funded through a bursary, 62% indicated yes and 38% said no. Of the 62%, a proportion of 82% indicated that their bursary is part of a SETA bursary programme.

In Figure 3-26, a majority of 89% of the respondents indicated that their bursary is funded through INSETA. The respondents who are not funded by INSETA indicated that their bursary funding came through the Culture, Arts, Tourism, Hospitality and Sports SETA (CATHSETA), or through the Financial and Accounting Services SETA (FASSET).

When asked whether their employer notified them that their bursary funding is from INSETA, 89% of the respondents indicated yes. While 11% indicated no, it was not indicated why they were not notified and how they came to learn which SETA was funding their studies.

Overall, most of the respondents currently studying are doing so through an the INSETA-funded bursary programme while working.

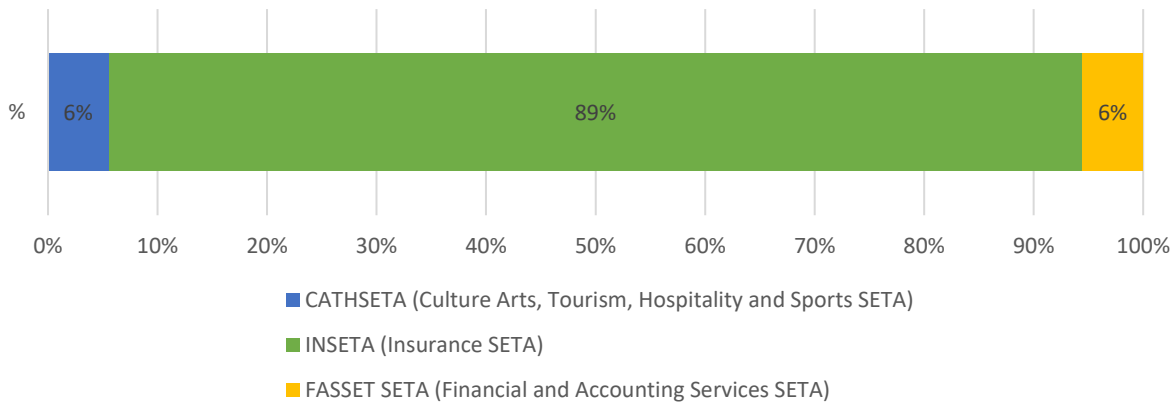


Figure 3-26 Bursary funding SETA for those currently studying

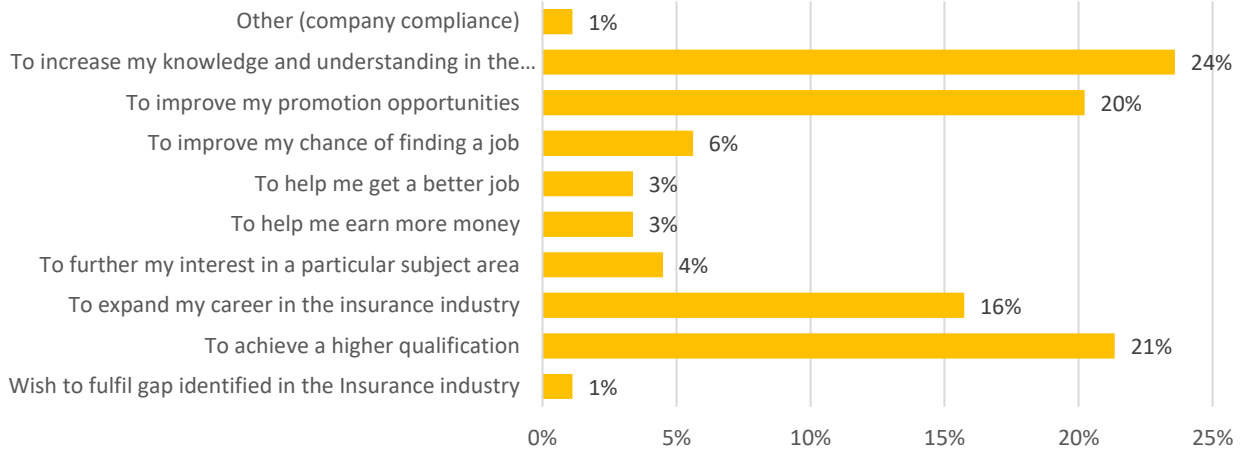


Figure 3-27 Main reason respondent is currently studying

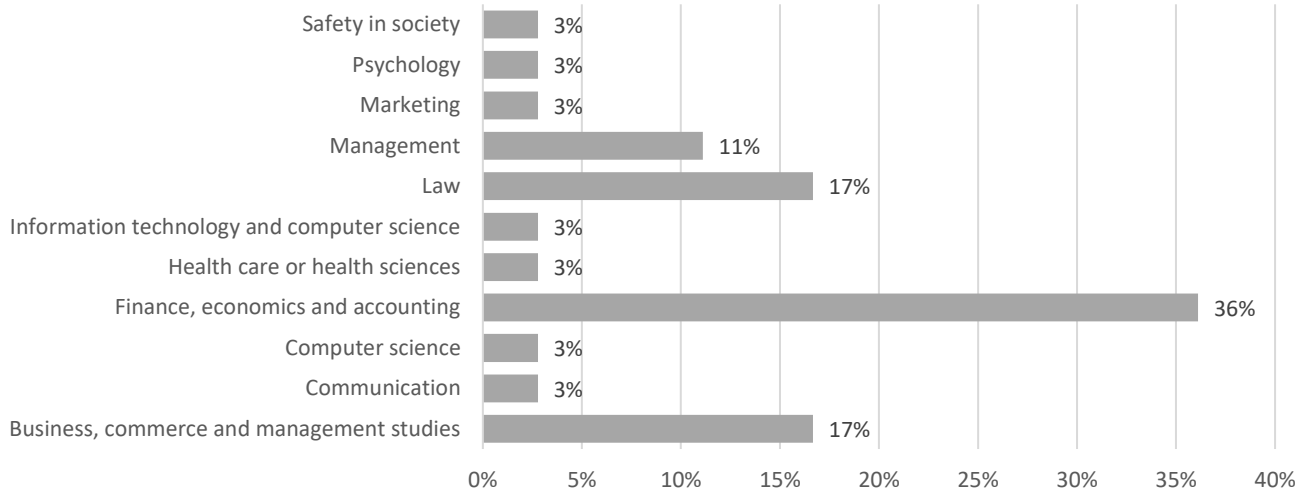


Figure 3-28 Fields in which respondents are mainly studying

The proportion of respondents currently pursuing part-time studies are mostly studying to increase their industry knowledge, to achieve a higher qualification, and to increase their promotion opportunities. Other popular reasons why respondents are continuing education is to expand their career in the Insurance and related services industry; to improve their chances of securing better job offers; to increase their earning potential; or simply to further their interest in a particular subject area.

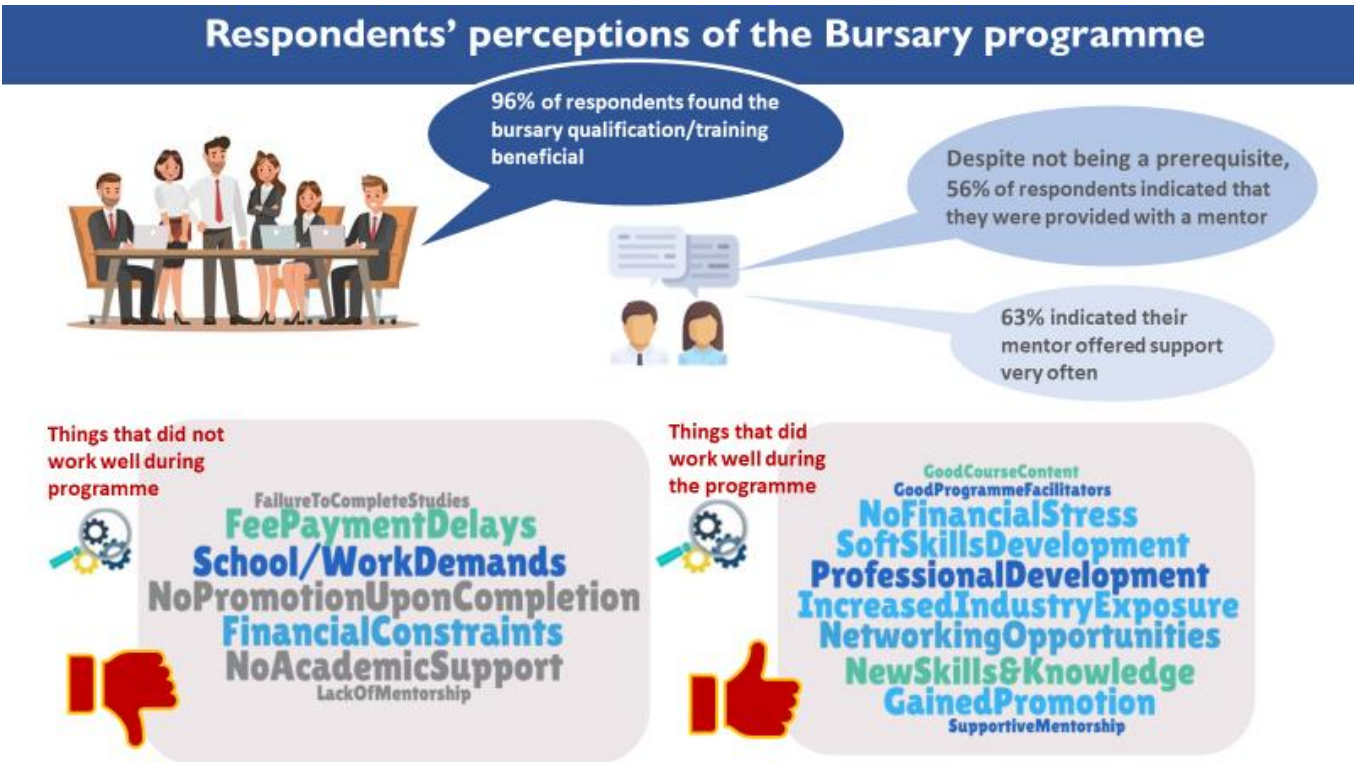
The reasons provided illustrates that the respondents hold the opportunity that further education has to grow their career in high regard. Moreover, the respondents also demonstrate an interest in furthering their industry knowledge and expertise. Most (36%) of the respondents are pursuing a qualification in the finance, economics and accounting field, followed by qualifications in Law, and Business, commerce and management studies at 17% respectively.

Overall, these results speak to the fact that the bursary respondents, despite already having long careers, still have clear professional goals, and they are able to identify growth paths and the means to achieving such paths within the Insurance industry. It also infers that the respondents are aware of the career growth potential the industry has to offer.



3.4.6 Respondents’ perceptions of the bursary programme

In this section, the respondents’ overall experiences in the bursary programme through the three intervention periods of 2014/15, 2015/16 and 2016/17 are outlined. Here we consider why the respondents found the programme beneficial and why not, as well as the challenges they experienced. The respondents offered suggestions on how the bursary programme can be improved.



Although 96% of respondents indicated that they found the bursary qualification/training beneficial, they did have experiences that were both good and less-than-ideal during the programme. Among the things the respondents found that did not work well (as shown in the fact sheet), work pressure while studying and lack of academic support came up many times. These issues mostly relate to the general demands of work.

Other things that did not work well include delays in fees payments and INSETA’s apparent failure to pay course fees in some instances. The respondents affected by these financial constraints state that they were unable to finish the programme due to these delays or failures of payments. Respondents also found the lack of mentorship in some instances and the lack of career growth upon completion of their studies problematic.



Gaining new skills and knowledge and professional development were chief amongst the things respondents listed as having worked well during the programme. Many were pleased with the opportunity to further their education without enduring financial stress. Although some respondents indicated that they had no mentorship, there are those who experienced supportive mentorship and good programme facilitators, and they were happy about the programme/course content.

In line with the skills respondents obtained in Section 3.4.3, soft skills development is among the things they consider beneficial about the programme. The networking opportunities and the promotion that some achieved were listed too.

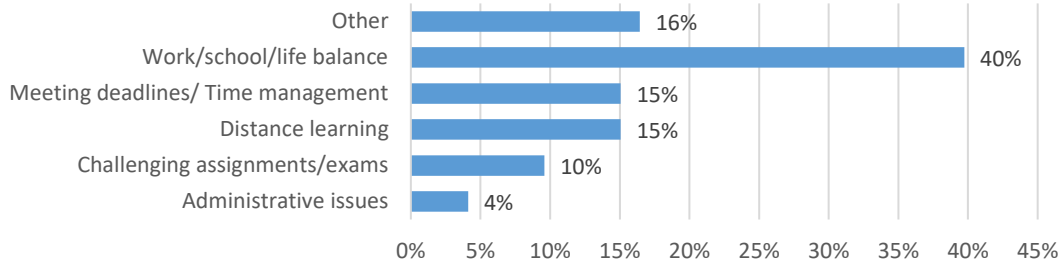


Figure 3-29
Academic challenges experienced during the programme

Regarding the academic challenges the respondents experience, although similar to the issues around what did not work, it is notable that balancing school and work, and time management are key challenges. Work-related challenges (not shown) also consisted mostly of time management and work demand problems.

The respondents were not only asked about the issues they identified during the bursary programme, but also to give their recommendations on how these issues can be resolved. Chief among them, and in line with the most apparent issue for the bursary beneficiaries, is time management support, along with mentorship and more accommodative programme scheduling. This means that there is a need for the beneficiaries of the programme to receive support in how to balance the demands of work and school and how to be effective at both.

The respondents also feel that the programme can be coordinated more effectively, and that fee payments should be made on time. A fair proportion proposed that alternative payment options should be considered, where if the respondents pay outstanding fees, the SETA should reimburse them. However, their studies cannot be delayed due to payment issues.

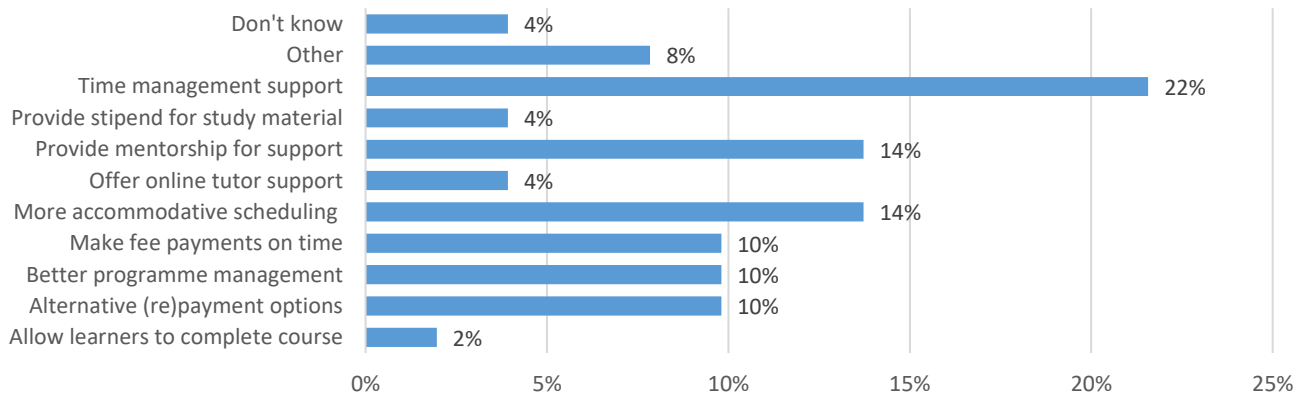


Figure 3-43 Respondents' opinion on how problems can be solved


4. Findings and Recommendations

Based on the results from the bursaries learning programme survey for the intervention periods of 2014/15, 2015/16, and 2016/17, this section puts forward the key findings and recommendations for developing a sustainable skills development strategy for the Insurance SETA.

4.1 Key research findings

Based on the results of the tracer study conducted among bursary beneficiaries, the following key findings were identified:

Programme impact on beneficiaries



- The bursary programme provides **increased chances of accessing career advancement opportunities for the respondents.**
- Career development outcomes are generally better after the programme than before, and **most are looking for continuous growth in their careers in the industry** and their current jobs.

- Over 90% of the respondents learned about the programme through their company of employment, which means that **INSETA is successful in creating awareness of the bursary programme amongst its stakeholders.**
- Overall, the programme was **beneficial in developing respondents' soft skills**, including relationship building, management and leadership skills.

4.2 Recommendations

The following recommendations are based on the preceding key findings and are applicable to all three learning programmes that were a part of the INSETA Tracer Study project.

1

On-going monitoring and evaluation



- Undertake rigorous **capturing and recordkeeping of beneficiary details** to support future studies:
 - At different points throughout the programme
 - Including additional/ alternative contact details (e.g. next of kin, e-mail addresses, etc.)
- Follow-up with beneficiaries at least once **during the funding cycle** to ensure their concerns are identified and addressed
- Conduct **annual impact studies or tracers** to assess the success rate of learning programmes on an ongoing basis
- Conduct **longitudinal tracing of beneficiaries** — tracing the same people over a longer period of time to assess long-term impact and sustainability of the programme
- Introduce an **alumni programme** where beneficiaries are provided with aftercare services:
 - To serve as **networking platform for beneficiaries**
 - To serve as **a hub of information** about beneficiaries' whereabouts

2

INSETA oversight and support



- Host **employer/ mentor orientation sessions** to guide mentors on:
 - Outcomes and objectives of the programme
 - Roles and expectations from mentors
- Utilise key findings from tracer studies to **review and assess** INSETA processes and programme coordination efforts, and **identify areas of improvement** with regard to:
 - Workplace readiness assessments (*where applicable*)
 - Recordkeeping and reporting by employers
 - Mentor guidance
 - Training provider verification and quality assurance (*where applicable*)

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