

A REVIEW OF THE IMPACT OF
THE INSETA PROGRAMMES
2018- 2021

**Wits (REAL) with Singizi
Consulting Africa**

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1 Background and Introduction

The Centre for Researching Education and Labour (the **REAL Centre**), working with Singizi, recently conducted an impact study on behalf of the Insurance Sector Education and Training Authority (INSETA). This impact study primarily involved a tracer study of learners that participated in INSETA skills programmes - Learnerships, Internships, Bursaries, Skills programmes and Workplace based learning during the intervention periods of 2018/19 and 2020/21 - with a view to determining the pathways that these graduates have navigated, their perceptions of the programmes as well as their current status (employment and income). The impact study also includes the perspectives of employers and training providers who offered these programmes in order to triangulate the views of all actors regarding the value of these programmes and the extent to which the INSETA has met its developmental and transformation imperatives and the outcomes contained in the National Skills Development Strategy (NSDS) 2030.

This report begins with a review of previous evaluations undertaken by the INSETA, to understand the INSETA's achievements against its developmental objectives and transformation outcomes. This review considers achievements in terms of: learnerships, internships, bursaries, and skills programmes for the employed and unemployed focusing on enrolment, completion (the numbers graduating from these programmes) as well as the social and economic outcomes of these programmes for learners and on the sector more broadly. The report then provides an overview of the findings from this study and then outlines the implications of these findings. The proposed Monitoring and Evaluation Framework for the INSETA programmes, which has been developed considering the existing frameworks within the SETA and nationally as well as the learning from this evaluation, is included as an Annexure to this report.

2 Methodology

As indicated, this evaluation included several different methodologies including: a review of previous learner impact study evaluations, a tracer study of learners as well as interviews with employers and training providers. The interviews with learners, employers and training providers were undertaken by a team of 23 researchers using the Computer-Assisted Telephone Interviewing (CATI) method. Calls were made between 11 Feb and 12 March 2021.

2.1 Tracer study of learners

All interviews with learners were conducted telephonically and took an average of 30 minutes to complete. Voicemails and No answers were each called 3 times before being deemed unsuccessful. Calls were made at different times of the day, between 8am and 7pm, and on Saturday mornings, in an attempt to reach respondents.

Below is an overview of learner calls conducted. A total of 2587 learner calls were made as part of this tracer study, and of these 890 calls were answered. Of these 575 CATI interviews were completed. In terms of the remaining 315 learner calls: 85 of the learners interviewed were still in the programme, 71 refused to answer, 32 were the wrong number/person, 100 were partially

complete (thus not counted), and 27 did not pass Singizi internal quality control processes and were not considered as complete surveys.

All respondents were asked upfront if they were willing to participate in the survey. All responses were recorded on SurveyMonkey and the completed surveys were quality checked by Singizi management. As part of this process random calls were made to respondents following the interview to check the professionalism of the researcher well as check the accuracy of answers provided by respondents.

2.1.1 Sampling

A stratified sampling approach was used to ensure the representation of learners from across provinces, providers and programmes that were offered between 2018 and Feb 2021. Additionally, the sample was selected to ensure proportional representation between employed and unemployed respondents.

For the learner tracer study two data sets were provided by INSETA to develop the sample:

- Benefit Upload Report E Kaplan 2018 - 2020,
- Learner Learnership report 2018 -2022

The data sets received from INSETA was cleaned by:

- Removing all records prior to 2018
- Removing all records with missing or incorrect contact details
- Removed all records where respondents did not fit into one of the five chosen programmes
- Removing all duplicate entries

The sample for each of the learning programmes was derived by random selection. This approach was adopted to ensure that the characteristics of the sample size or smaller group will reflect those of the larger population.

Initially 300 names were selected per programme. Difficulties in reaching Bursary and Work Experience respondents, which appear to relate to the high number of landlines and switchboard numbers, resulted in additional names being added to the sample list. A total sample size of 1750 participants - across all programmes - was drawn from the population.

Table 1: Total Sample

	Unemployed	Employed	Total
Bursary	205	265	470
Internship	300	N/A	300
Learnership	205	145	350
Skills Programme	96	234	330
Work experience	300	N/A	300
Grand Total	1106	644	1750
% breakdown	66,2%	36,8%	100%

Of this sample the following numbers were reached (based on the categories provided in the INSETA call lists):

Table 2: Total numbers reached (categories based on INSETA call lists)

	Unemployed before the programme	Employees within company	Total
Bursary	18	64	82
Internship	111	N/A	111
Learnership	72	62	134
Skills	40	64	104
Work experience	144	N/A	144
Total	385	190	575

2.1.2 Methodological caveats with respect to the learner tracer study

It is noted that in undertaking the study, we found a small discrepancy in the responses provided by respondents as to what they were doing and what was reflected on the INSETA call lists. This appears to be due to a misunderstanding amongst respondents of the terminology used in the programmes. This applied particularly to Workplace Experience, where respondents who were indicated as doing Workplace Experience on the INSETA database, indicated that they were doing Learnerships or internships. Thus, based on respondents' answers, the completed calls were:

Table 3: Total numbers reached (categories based on respondents' answers)

	Unemployed before the programme	Employees within company	Total
Bursary	18	75	93
Internship	170	0	170

Learnership	86	67	153
Skills programme	44	50	50
Work experience	65		65
Total	383	192	575

A summary of the differences in responses is provided below.

Table 4: Differences in categories between INSETA data and respondent's recollection

Programme	Completed calls based on INSETA call lists	Completed calls based on respondents' answers
Bursary	82	93
Internship	111	170
Learnership	134	153
Skills Programme	104	94
Work experience	144	65
Total	575	575

The decision that has been taken in this regard, in consultation with the INSETA, is that in undertaking this analysis we will utilize the programme as listed in the INSETA database as this provides a more accurate indication of the programme completed. There is however clearly a need to ensure that learners understand the nature of the programmes that they are undertaking, and this is reflected in the final section of this report.

2.2 Employer Survey

For the employer survey 26 interviews were completed: a random selection of 26 companies was made from a list of 88 companies which have been involved in the hosting of learners who were being interviewed as part of a learner tracer study. Whilst the selection of companies was random, it was done on the basis that there would be a mix of small, medium and large size companies. As a result, the following mix was achieved:

- 7 small businesses
- 7 medium-sized businesses
- 12 large-sized businesses

During the interviews we found that there was not a marked difference between the different size companies in terms of which programmes were implemented. It was found that, whilst companies are increasingly targeting unemployed youth either through learnerships or internships, and now bursaries, they are equally committed to up-skilling their existing employees to ensure that skills gaps are addressed.

The overwhelming majority of companies implemented learnerships and internships - there was only one medium size company that did not implement learnerships and two large companies. In these instances, the companies felt that internships were more suited to their environments and this will be elaborated upon in the final section.

- In terms of learnerships, it was found that 15 of the 26 companies implemented learnerships for their existing employees, and 17 out of the 26 companies implemented learnerships for the unemployed.
- In terms of internships, 17 out of 26 companies implemented internships - some were targeting graduates and others unemployed youth or those that had been on a learnership before.
- In terms of bursaries, 12 out of 26 companies' implemented bursaries with the majority applying to existing employees and a handful (3 companies) had started bursaries for unemployed youth.
- The vast majority of companies conduct skills programmes for their employees whilst a number indicated that they offer such programmes for unemployed youth (2 companies).

2.3 Provider Survey

For the training provider tracer, a sample of 16 training providers was drawn from a list of 22 training providers considering the following:

- Training providers that are included in the sample for the learner survey as the starting point.
- A balance between providers who deal with unemployed/employed learners.
- A mix between providers who train a lot of people versus only a few.
- A mix between learning programmes.
- A mix between public and private providers.
- A focus on INSETA accredited providers.

A total of 13 providers were interviewed (the other 3 were unresponsive within the timeframes that were required) with the following mix:

- 6 public TVET colleges
- 5 private colleges,
- 1 private university,
- 1 private institution (an insurance company) accredited to provide INSETA programmes.

The providers that were interviewed offered a range of INSETA learning programmes: Learnerships for employed and unemployed, Skills Programmes for employed and unemployed and Bursaries for the employed and unemployed. The other programme supported by INSETA via public TVET colleges was WIL.

Public TVET Colleges

- Of the six public TVET colleges, one offered a Learnership programme which was for the unemployed in Technical Support(IT).
- The other five colleges offered skills programmes. Short-term Insurance for unemployed learners was offered by two colleges in partnership with INSETA. Two public TVET colleges offered INSETA Work Readiness programmes for unemployed youth that took the form of short skills programmes. The skills programmes, aimed at matriculants, were in End-User Computing L3, Sales Process L3 and Communication. A Wealth Management for employed learners was provided by one college, using a private consultant.
- INSETA-funded skills programmes aimed at developing lecturer capacity was undertaken by one college. The programme covered Curriculum Management and Leadership and was provided by an outsourced provider.
- INSETA provided bursaries to one college for unemployed learners studying a range of Business Studies, including Finance, Marketing and Management Assistants and Business Office Administration. WIL placements, linked to these business qualifications, were then funded for an 18-month period by INSETA. In the case of another college, their N6 learners were funded by INSETA for WIL in order to complete their diploma.
- Programmes that required a workplace learning component, such as Learnerships and WIL were offered by the colleges in partnership with employers.
- Generally, the skills programmes provided to unemployed learners by public TVET colleges, were offered directly in partnership with INSETA.

Private providers

- All seven private providers offered Learnerships for both the unemployed and employed, except for one provider who focused on the unemployed.
- Skills programmes for both the unemployed and employed were offered by all the providers, except for one who only offered skills programmes to the unemployed during the period under review.
- In relation to bursaries, five providers offered INSETA-funded bursary programmes for the employed, one of which also provided these programmes to the unemployed.
- Programmes offered included: Short-term insurance L4 and 5; Long-term Insurance L4 and 5; Wealth Management L4 and L5; Financial Products L4; Work Management L4 and L5; Contact Centre Operations L4 ; Business Administration L4; End-user Computing; Managing Risks and Relationships ; FETC Retail L4; Insurance Claims Administrator L4;and Insurance Underwriters L5. Several providers offered Short-term insurance L4 and 5; Long-term insurance L4 and 5; and Wealth Management L4 and L5. Most of the other programmes listed above were offered by one, or possibly, two providers.
- One provider also offered INSETA Workplace Readiness training, Class of Business training and Regulatory Examination 5 (RE5) training. Another provider specialised in Recognition of Learning (RPL) in relation to the Level 4 and 5 Short-term Insurance qualifications. One private provider offered Fundamentals 6. IIP (30 credits).
- INSETA programmes by private providers were, on the whole, provided in partnership with employers and INSETA. One private provider offered the INSETA programmes in partnership

with a public TVET college. In the case of several of the private providers, private candidates wishing to undertake INSETA programmes came directly to them.

2.3.1 List of training providers per programme

For respondents who were previously employed, the main training providers were:

Table 5: Training Providers for the Employed

Training provider	Bursary	Learnership	Skills	Total
Octomate (Pty) Ltd		11	9	20
Otsurance Insurance Company			19	19
Masifunde Training Cent (Pty) Ltd	1	9	2	12
Faisit (Pty) Ltd		10	1	11
Gordon Institute for Business Sci.	7			7
Unisa	5			5
Trainsure Consulting		2	2	4
University of Cape Town	4			4
Central Business Consultants			3	3
Milpark Education (Pty) Ltd			3	3

For respondents who were previously unemployed, the main training providers were:

Table 6: Training Providers for the Unemployed

Training providers	Burs.	Intern	Learn	Skills Prog.	Work Exp.	Total
Kairos Training College (PTY) Ltd			12			12
Ingwe TVET College				2	9	11
Octomate (Pty) Ltd			10			10
Majuba TVET College				2	7	9
Faisit (Pty) Ltd			9			9
Ikhala College					7	7
Mnambithi TVET College					6	6
Buffalo City College				1	5	6
Gert Sibande TVET College		1		2	3	6
Ekurhuleni West TVET College					5	5
South West Gauteng TVET College				1	4	5
Flavius Mareka TVET College		1		1	3	5
West Coast TVET College					5	5

3 Overview of Strategic Imperatives

3.1 An overview of what INSETA set out to achieve in its strategic plan 2020-2025

The INSETA was established in March 2000 and it represents all sub-sectors within the insurance industry. The INSETA's mandate is to promote, facilitate and monitor education and skills development provision in the insurance and related services sector¹. The primary purpose of INSETA is to grow the pool and quality of critical and scarce skills within the insurance sector, enhancing the sector and supporting the country's transformation². INSETA provides learnerships, internships, bursaries, and skills programmes to a diverse range of employed and unemployed within the rapidly growing and evolving sector it represents.

National policies and strategies that influence the implementation of INSETA's mandate also guide its strategic plan. The INSETA strategy is aligned with the government's strategic priority of "a skilled and capable workforce to support an inclusive growth path" in the Medium-term Strategic Framework (MTSF). Furthermore, INSETA commits to supporting the sector under the following commitments of the Human Resource Development Strategy for South Africa (HRDS-SA 2010-2030) that have impact on skills development:³

1. HRDS-SA Commitment One: "We will urgently overcome the shortages in the supply of people with priority skills needed for the successful implementation of current strategies to achieve accelerated economic growth".
2. HRDS-SA Commitment Two: "We will increase the number of appropriately skilled people to meet the demands of our current and emerging economic and social development priorities".
3. HRDS-SA Commitment Four: "We will urgently implement skills development programmes that are purposefully aimed at equipping recipients with requisite skills to overcome related scourges of poverty and unemployment".
4. HRDS-SA Commitment Five: "We will ensure that young people have access to education and training that enhance opportunities and increase their chances of success in further vocational training and sustainable employment".

Additionally, the INSETA strategy is aligned to the White Paper on Post-School Education and Training (WP-PSET) which envisions the creation of an integrated system of post-school education and training that prioritises access to an educational institution and education of a high quality through partnerships with colleges and universities.

It is important to note that the NSDP III promotion of Development Transformation Imperatives has guided INSETA objectives in previous years and in this context, previous evaluations focused on measuring INSETA's achievements against the following key developmental and transformation imperatives:⁴

¹ INSETA Strategic Plan 2020-2025

² <https://www.inseta.org.za/>

³ INSETA Strategic Plan 2020-2025

⁴ JET Education Services, 2020

1. **Race** - The NSDS III aims to address racial inequalities in the South African economy, with a particular focus on giving more opportunities to previously disadvantaged black South Africans.
2. **Gender** - The NSDS III requires that all skills development initiatives promote gender equality in skills development and reduce the disparities that exist between men and women with regards to employment and career development.
3. **Youth**- The NSDS III pays particular attention to training youth for employment.
4. **Disability** -The NSDS III aims to significantly open up opportunities for skills training for people experiencing barriers to employment caused by various forms of physical and intellectual disability.
5. **Geography**-The NSDS III promotes rural economic development and provision of skills for rural development therefore emphasis is placed on training of rural people in order to develop rural areas INSETA may prioritise funding for interventions in rural areas.

INSETA realises these developmental and transformation imperatives through its criteria for selection, which in accordance with the NSDS III principles, are as follows: Black (85%), Women (54%), youth (80%) and people with Disabilities (4%).⁵

Additionally, INSETA prioritises programmes for rural areas however there is no specific target that has been found in this review.

3.2 INSETA Performance against NSDS III Outcomes

NSDS III has since been revised and there is now the National Skills Development Plan (NSDP 2030). This sustains the developmental imperatives and emphasizes the importance of high-quality skills that contribute towards economic growth, employment creation and social development⁶. The INSETA SSP (2020-2025) takes these priorities into account and suggests that there is an urgent need to robustly address the key outcomes of the NDP (2030)⁷ which includes the following outcomes:

- Outcome 1: Identify and increase production of occupations in high demand
- Outcome 2: Linking education and the workplace
- Outcome 3: Improving the level of skills in the South African workforce
- Outcome 4: Increase access to occupationally directed programmes
- Outcome 5: Support the growth of the public college system
- Outcome 6: Skills development support for entrepreneurship and cooperative development
- Outcome 7: Encourage and support worker-initiated training
- Outcome 8: Support career development services
- Outcome 9: Maintain effective corporate governance

The table below shows the INSETA's performance against these outcomes from 2017/2018, including an estimation for their performance in 2020/2021

⁵ INSETA Sector Skills Plan 2020-2025

⁶ NSDP, 2030

⁷ INSETA Strategic Plan 2020-2025

Table 7: INSETA's performance against the NSDS 2030 outcomes - 2020/2021

Outcome	Output	Audited/ Actual performance			Estimated perf. 2020/21
		2017/18	2018/19	2019/20	
<i>Outcome 1: Occupations in high demand Identified and their production increased</i>	High level skills developed through bursaries	New indicator	New indicator	New indicator	42%
	Intermediate skills developed through learning programmes	New indicator	New indicator	New indicator	52%
	Elementary skills developed through adult education	New indicator	New indicator	New indicator	1%
	SME WSPs & ATRs approved	New indicator	New indicator	New indicator	350
	Medium firm WSPs & ATRs approved	New indicator	New indicator	New indicator	75
	Large firm WSPs & ATRs approved	New indicator	New indicator	New indicator	85
	Skills Planning Researched	New indicator	New indicator	New indicator	1
	Programme Impact assessment conducted	New indicator	New indicator	New indicator	New indicator

Outcome 2	Output	Audited/ Actual performance			Estimated performance 2020/21
		2017/18	2018/19	2019/20	
<i>Education and workplace linked</i>	TVET learners enrolled on WIL programmes	328	551	996	600
	TVET learners completing WIL programmes	351	266	258	420
	Learners enrolled for Internships	825	1187	1133	700
	Learners completing internships	569	565	611	300
	Learners enrolled for learnerships	1339	1492	1390	950
	Learners completing learnerships	1124	966	935	665

	Learners certificated through learnerships	713	626	633	399
<i>Education and workplace linked</i>	Learners for skills programme	1341	1 166	1332	0
	Learners completing skills programme	1852	1 102	1043	0

Outcome 3	Output	Audited/ Actual performance			Estimated performance 2020/21
		2017/18	2018/19	2019/20	
<i>The level of skills in the South African workforce improved</i>	Workers enrolled on Bursaries	1011	1257	1163	600
	Workers continuing bursary programmes	New indicator	New indicator	New Indicator	125
	Workers completing bursary programmes	851	754	1004	100
	Workers enrolled for skills programmes	2401	2945	2410	2500
	Workers completing skills programmes	2047	2595	1286	1750

Outcome 3	Output	Audited/ Actual performance			Estimated performance 2020/21
		2017/18	2018/19	2019/20	
<i>The level of skills in the South African workforce improved</i>	Workers enrolled for candidacy	N/A	N/A	100	75
	Workers completing candidacy	N/A	N/A	N/A	52

	Workers enrolled for programmes	1132	1545	1370	600
	Workers completed Learnerships programmes	1059	815	814	420
	Workers certificated for Learnerships programmes	595	579	538	294
	AET programmes enrolled	New indicator	New indicator	New indicator	20
	AET programmes completed	New indicator	New indicator	New indicator	12

Outcome 4	Output	Audited/ Actual performance			Estimated performance 2020/21
		2017/18	2018/19	2019/20	
<i>Access to occupationally directed programmes increased</i>	Youth Bursaries Enrolled	887	1299	1335	725
	Youth Bursaries Continuing	New Indicator	New Indicator	New indicator	65
	Youth Bursaries Completed	757	1011	780	50

Outcome 4	Output	Audited/ Actual performance			Estimated performance 2020/21
		2017/18	2018/19	2019/20	
<i>Access to occupationally directed programmes increased</i>	Workers entered RPL	New Indicator	New Indicator	81	100
	Workers completed	New Indicator	New Indicator	New indicator	0
	TVETs partnerships established	7	7	7	4
	HET partnerships established	New indicator	New indicator	New indicator	3
	CET partnerships established	New indicator	New indicator	New indicator	1

	Employer Professional Bodies & Trade Associations partnerships established	New indicator	New indicator	New indicator	2
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Outcome 4	Output	Audited/ Actual performance			Estimated performance 2020/21
		2017/18	2018/19	2019/20	
<i>Access to occupationally directed programmes increased</i>	Learners placed in employment	New Indicator	New Indicator	526	350
	TVET curriculum development Researched	New Indicator	New Indicator	New indicator	0

Outcome 5	Output	Audited/ Actual performance			Estimated performance 2020/21
		2017/18	2018/19	2019/20	
<i>Growth of the public college system supported</i>	SETA TVET offices maintained	0	0	0	0
	TVET Lectures exposed to industry	New indicator	New indicator	New indicator	0
	TVET lecturers awarded bursaries	0	0	New indicator	0
	Managers trained	New Indicator	New indicator	New indicator	10

Outcome 6	Output	Audited/ Actual performance			Estimated performance 2020/21
		2017/18	2018/19	2019/20	
	Cooperatives supported	714	1014	929	100
	SME supported			387	300

<i>Skills development support for entrepreneurship and cooperatives provided</i>		905	355		
	Entrepreneurial skills developed	New Indicator	New Indicator	New Indicator	10
	Business Start-up supported	New Indicator	New Indicator	New indicator	7

Outcome 7	Output	Audited/ Actual performance			Estimated performance 2020/21
		2017/18	2018/19	2019/20	
<i>Worker-initiated training supported</i>	Union consultations held and required skills implemented	New indicator	New indicator	New indicator	1

Outcome 8	Output	Audited/ Actual performance			Estimated performance 2020/21
		2017/18	2018/19	2019/20	
<i>Career development services supported</i>	Career exhibits in urban areas	19	24	21	4
	Career exhibits in rural areas	Combined with above	Combined with above	Combined with above	4
	Career development practitioners trained	New indicator	New indicator	New indicator	0

Outcome 9	Output	Audited/ Actual performance			Estimated performance 2020/21
		2017/18	2018/19	2019/20	
Effective Corporate Governance		Clean audit	Clean audit	Maintain unqualified audit	Maintain unqualified audit

	Effective corporate governance maintained	0	0	1	Not yet audited
		New Indicator	New Indicator	New Indicator	New Indicator
		New Indicator	New Indicator	New Indicator	New Indicator

4 Review of the Previous Evaluations

This review of previous evaluations outlines INSETA’s progress and achievement relating to the targets set by the SETA as well as the NSDS III goals. As mentioned previously the previous studies focused on promotion of developmental and transformation imperatives NSDP. In undertaking this review, we have also reflected on the factors that emerged as important for realizing these changes and those that appear to be challenges to the realization of the intended transformation.

The evaluations that were reviewed and are referred to in this section include:

1. Jet Education Services Tracer study: 2010-2016 learnerships for employed and unemployed
2. Urban-Econ Development Economists Tracer studies:
 - 2016-2017 - learnerships for employed and unemployed
 - 2014-2015; 2015-2016; 2016-2017 Internship programme
 - 2014-2015; 2015-2016; 2016-2017 Bursaries for employed

All of these evaluations involved a learner tracer study which sought to understand learners’ destinations with a view to exploring the social and economic outcomes that were achieved after learners had completed programmes implemented under the auspices of the INSETA. None of these evaluations included a review of employers or training providers. This section provides an overview of the key findings and highlights any key issues that emerged in this regard.

4.1 An overview of the findings from the Jet Education Services Tracer Study 2010-2016 learnerships for employed and unemployed.

A review of the JET report found that the INSETA provided 13,557 learnerships for employed and unemployed between 2010 and 2016. The findings of the Jet Education Services 2010-2016 review are drawn from a tracer study of 1621 respondents that had completed the programme between 2010-2016. Of these learners 630 (38.9%) were previously employed while 991 (61.1%) were previously unemployed.

A review of evaluation findings shows that 73% off the respondents were black, 60% were women, 90% were young people between the ages of 18 to 35 and 6% reported to have a disability. Below is a summary of INSETA criterion against the sample reached in the evaluation.

Table 8: Sample reached in JET Tracer Study

Transformation imperative	Criterion	Sample reached
Black	85%	73%
Women	54%	60%
Youth	80%	90%
People with disabilities	4%	6%

The majority (73%) of respondents were Black (African) and 12% were Coloured. Indian and white respondents each made up around 7% of respondents, respectively. Females constituted around 60% of respondents and men constituted 40%. 6% of respondents reported having a disability. 90% of the respondents were between 18 and 35. In terms of the province of origin before the learnership, 63% of the respondents had lived in Gauteng. This was followed by the Western Cape

and KwaZulu-Natal. The majority of survey respondents reported that they had lived in an urban area (86%), with just 13.5% indicating that they had lived in a rural area.⁸

The results of the tracer study found that the employment outcomes of respondents were very positive as only 13.7% of the respondents were not yet employed at the point of the tracer study. For employed the results are still fairly positive with only 6.8% no longer in employment. These results are shown below:

Table 9: Employment outcomes for respondents, JET Tracer Study

Prior employment status	% employed (including self-employment)	% unemployed	% studying
Employed (630)	90.8%	6.8%	2.4%
Unemployed (991)	80.8%	13.7%	5.4%

The JET Education services (2017) report then provides further insights about these graduates (these are unfortunately not disaggregated in terms of status before the programme). They indicated that 69% of these respondents were employed in the insurance or related industry and 12% were employed outside of the industry. Less than 2% of respondents were self-employed and most of these were outside the insurance or related industry.⁹

The review also suggests that respondents felt that the learnership had played a role in their employability: 87% agreed or strongly agreed that the learnership had helped them to develop the necessary skills to find or secure employment.

Respondents felt that the learnership had played a positive role in their career pathways and made them eligible for a promotion. Just under half of the survey respondents (49%) indicated that they were promoted in the year after the learnership, while 51% said that they were not. Finally, respondents reported an improvement in their socio-economic circumstances after the learnership, with 70% reporting that their monthly income increased after the learnership.

The review found that the factors that enabled the success of these programmes for both employed and unemployed respondents were: access to work integrated learning, access to a mentor, and, the skills and knowledge that respondents indicated that they had gained through the programme.

The vast majority of respondents (97%) reported that the training they received during their learnerships worked well and was beneficial. The work-based experience was felt by 73% of respondents to have provided them with adequate practical opportunities to apply skills they had learnt in training. However, a quarter said that they were given no or only occasional practical opportunities.

Most survey respondents had a mentor during their learnerships (83%). Furthermore, of those learners who reported having a mentor during the learnership, 88% said that their mentor was available to support them often or very often, while almost 12% said that their mentor was very rarely, rarely or only occasionally available to support them during the learnership. The mentorship was perceived by respondents as an important aspect for support during the learnership.

⁸ JET Education Services, 2017

⁹ JET Education Services, 2017

The learnerships appear to have been very successful in increasing graduates' knowledge and developing new skills. The majority of survey respondents (98%) reported an increase in knowledge as a result of the learnerships. The majority of respondents (95%) also reported that they had developed new skills during the learnership.

4.2 An overview of the findings of the the Urban-Econ Development Economists Review of Learnerships

INSETA provided 2 428 learnerships between 2016 and 2017. 1090 learnerships were for the employed while 1388 were for the unemployed. The findings of the Urban-Econ Development Economists 2016-2017 review are drawn from a tracer study of 327 respondents that had completed the programme between 2010-2016. Of these respondents 138 were previously employed while 189 were previously unemployed.

79% of the respondents were Black, 10% Coloured, 7% Indian while 5% were white. 66% of the respondents were females and 34% were male. 4% of the respondents were people living with disabilities. 81% of respondents were between the ages of 18 to 35 years old. The majority of respondents (63%) were from Gauteng, followed by KwaZulu Natal (11 %) and Western Cape (10%) before the programme. Finally, 95% of the respondents resided in urban areas before the programme and 5% resided in rural areas.

A review of evaluation findings shows that 79% of the respondents were black, 66% were women, 81% were youth and 4% were living with a disability. The table below highlights the evaluation findings of the learners traced as compared to the criterion of the SETA:

Table 10: Sample reached in Urban-Econ Learnerships Tracer

Transformation imperative	Criterion	Sample reached
Black	85%	79%
Women	54%	66%
Youth	80%	81%
People with disabilities	4%	4%

The review found that the outcomes employment outcomes of the respondents were positive for both employed and unemployed respondents at the point of the tracer study (for the 2016-2017 learnerships):

Table 11: Employment outcomes of respondents, Urban-Econ Learnership Tracer

Prior employment status	% employed (including self-employment)	% unemployed	% studying
Employed	86%	11%	0%
Unemployed	59%	23%	4%

The tracer study found that of those individuals that were employed prior to undertaking the learnership 98% of these individuals were still employed in the insurance or related industry. Of the individuals that were unemployed prior to undertaking the programme 91% of the respondents that had attained employment, indicate that they were employed in the insurance related

industry. 1% of respondents that were previously unemployed became self-employed in the insurance or related industry.

61% of the unemployed group and 50% of the employed group agreed or strongly agreed that the learnership had helped them to develop necessary skills to find or secure employment. At least 85% of unemployed learnerships respondents positively indicated that the learnership provided them with a career pathway. 71% of these respondents had found permanent employment.¹⁰

Of the individuals that were employed before the programme: at least 79% of employed respondents indicated that the learnership programme provided them with a career pathway. In terms of changes in socio economic circumstances, of the previously employed respondents 31% reported that they received a promotion while 38% reported they received a monthly salary increase.¹¹

The review found that the factors that enabled the success of these programmes as well as those factors that inhibited the success for both employed and unemployed respondents were as follows:

- In contrast with the JET tracer study, this review found that a hindering factor was that respondents from both groups indicated that the workplace learning that they had received had not been relevant. The respondents observed that the opportunities to learn new skills were limited and they did not get a good amount of workplace exposure/rotation to other departments or work functions.
- 93% of unemployed respondents indicated they were provided with a mentor however, again in contrast with the findings in the JET review, only 60% indicated that they had a mentor who offered consistent support. It can be inferred that lack of mentorship support impacted negatively on the unemployed respondents' experiences during the workplace training as many of their issues could have been alleviated with the support of a mentor.
- Despite these challenges, respondents indicate that they had developed new skills and increased their knowledge and they therefore indicated that the learnerships were successful. This was evidenced in the responses provided to the question of whether the learnership had provided them with professional skills: both groups of respondents (71% of unemployed and 65% of employed) strongly agreed that the learnership enhanced their professional skills and had provided them with new skills.

4.3 An overview of the findings of the Urban-Econ Internship Review

INSETA offered 3 341 internships for the periods under review (i.e 1 061 in 2014/15, 1 277 in 2015/16) and 1 003 in 2016/17). The evaluation reached 235 respondents who completed the survey across the intervention periods (50 for 2014/25, 87 for 2015/16 and 98 for 2016/17). The findings are drawn from the tracer of 235 respondents.

In terms of the profile of the internship respondents 86% of the respondents across all intervention periods of the evaluation were Black, 6% Coloured, 5% Indian and 3% white. 59% were female while 41% were male. 97% were between the ages of 18-35 years. The majority of the respondents were from Gauteng (52%) followed by Eastern Cape (13%) then KwaZulu Natal (12%). 92% resided in urban areas and 8% in rural areas. The tracer did not show the profile of respondents in terms of disability.

¹⁰ Urban-Econ Development Economists, Learnership Report 2020

¹¹ Urban-Econ Development Economists, Learnership Report 2020

Table 12: Sample reached, Urban-Econ Internship Tracer

Transformation imperative	Criterion	Sample Reached
Black	85%	86%
Women	54%	59%
Youth	80%	97%
People with disabilities	4%	-

The review found that the general outcomes for respondents have been very positive and the impact on their livelihoods and career prospects have been beneficial (for the 2014-2015; 2015-2016; 2016-2017 intervention periods):

Table 13: Employment status after the internship, Urban-Econ Internships Tracer

% employed	% self-employment	% unemployed	% studying	Work Based Learning Programme
75%	3%	14%	3%	4%

The employment outcomes of the internship beneficiaries reveal that 75% became employed after the programme. 3% became self-employed. 3% were studying and 4% were in a work-based learning programme.¹² Only 14% were still unemployed at the end of the programme.

Of the 75% employed, 86% indicated that they were employed in the insurance or related industry.

The respondents (64 %) agreed that the internship had helped them to develop skills to find and secure employment and (65 %) indicated that the internship improved their ability to adapt to various work situations. The internship seemingly had a positive impact on the socio-economic circumstances of the respondents. 89% of the respondents found permanent employment. At the time of the tracer study a combined total of 40% of respondents were earning between R5 000 and R20 000; 20% were earning upward of R20 000 and only 5% of respondents were earning a gross monthly income of R5 000 or less.

The review indicated the factors that enabled the success of these programmes as well as factors that inhibited the success for both employed and unemployed respondents. These are discussed below:

- 72% of respondents reported that the internship exposed them to more industry knowledge and indicated that they had developed new skills (74%). At least 83% of employed respondents indicated that the programme provided them with a career pathway.
- However, the respondents rated their workplace experience as rather unsatisfactory. Whilst a combined total of 20% of respondents rated their experience as highly satisfactory as many as 47% of the respondents indicated that their current work tasks did not use the knowledge and skills acquired through the programme. This may illustrate a misalignment between the theoretical and practical training the respondents receive in their education as compared to the workplace contexts in which they were placed. However, the finding that so many of these interns were absorbed into the workplaces suggests that the

¹² Urban-Econ Development Economists, Internship Report 2020

challenge may relate more to expectations of what they might do in a first job. This will be explored later in this report.

- Interestingly, 88% of the respondents indicated that they had a mentor and as much as 72% agreed that the mentor was always available to lend them support as necessary. This is somewhat surprising as ideally the mentor would have enabled the intern to draw the link between their learning and the workplace experience. This issue may require further review in terms of the role of the mentor.

4.4 An overview of findings of the Urban-Econ Review of the bursary programme for current employees

INSETA provided 2 672 bursaries for the intervention periods 2014-2017 under review. This was broken down as follows: 1 657 in 2014/15, 1 779 in 2015/16 and 1 236 in 2016/17). The evaluation conducted by Urban-Econ reached 20 received bursaries in 2014/15, 16 received bursaries in 2015/26 and 110 received bursaries in 2016/1.

44% respondents were black, 11% Coloured, 23% Indian and 22% white. 57% of the respondents were women and 43% male. 40% were between the ages of 18-35 years. The majority of the respondents were from Gauteng (71%) followed by KwaZulu Natal (15%) then Western Cape (10%). 97% resided in urban areas. 97% resided in urban areas.¹³

A review of evaluation findings of the sample data shows that 44% of the respondents were black 57% were women and 40% were between the ages of 18-35 years. The evaluation did not however provide an indication of % of people with disabilities that participated in the evaluation.

Table 14: Sample reached, Urban-Econ Bursary Tracer

Transformation imperative	Criterion	Sample reached
Black	85%	44%
Women	54%	57%
Youth	80%	40%
People with disabilities	4%	-

The review found that the general outcomes for the respondents of the bursary programme appear to be positive and a benefit to their already established careers at the point of the tracer study (for the 2014-2015; 2015-2016; 2016-2017 bursary for workers):

Table 15: Employment status after the bursary, Urban-Econ Bursary Tracer

Prior employment status	% employed	% self-employment	% unemployed	% studying
Employed	97%	1%	2%	0%

Of the total respondents 97% remained in employment and 1% became self-employed. Only 2% were unemployed at the end of the programme. Of the respondents still in employment, 92% indicated that they are working in the insurance related industry.

¹³ Urban-Econ Development Economists, Bursaries Report 2020

96% of respondents indicated that they found the training received during the qualification for which they received a bursary to have been beneficial. Respondents indicated that the skills and knowledge gained during the programme had a positive impact on their professional development.

Nearly 75% of the respondents indicated that they had an opportunity to apply the skills they had learned in the bursary programme. Whilst 24% of the respondents stated that they have occasionally had the opportunity to apply what they have learned and only 2% said that they had no opportunity to apply what they had learned.

The bursary programme seemingly had a positive impact on the socio-economic circumstances of the respondents. Respondents reported that their careers or positions have changed since they were first employed and nearly 79% of respondents indicated a positive change, 20% indicated that they experienced no change in their careers/positions, and 1% stated their position has changed for the worse. 52% of the respondents received a promotion after the programme and just less than half (48%) of respondents indicated that they had not achieved a promotion after participating in the INSETA bursary programme. Of import though is that 66% of the respondents have received a salary increase (even if not all received a promotion).

The review identified the factors that enabled the success of the bursary programmes as well as those factors that had inhibited the success for both employed and unemployed respondents. These are outlined below:

- Respondents reported that gaining new skills and knowledge and professional development were chief amongst the things that worked well during the programme.
- However, respondents indicated that work pressure while studying and a lack of academic support made the process more difficult. In this regard respondents also found the lack of mentorship challenging and it is possible that had this been in place they may have coped better with the other factors.
- In addition to these factors respondents also noted delays in fee payments - and in a few cases respondents indicated that their pay course fees were not paid at all. The respondents affected by these financial constraints state that they were unable to finish the programme due to these delays or failures of payments.

4.5 A high-level summary of these findings

These evaluations reveal that participation in the INSETA programme had positive employment outcomes for the beneficiaries. A review of these tracer studies also suggests the need for the SETA or the providers to put in place mechanisms that monitor the workplace component of the learning programmes and specifically the opportunities for learners to apply their skills in the workplace. Additional support through mentorship has been highlighted as one of the key mechanisms to ensure learners are supported and guided in the process of applying their skills and in managing challenges that may arise.

Furthermore, the studies indicate a need for follow-up with beneficiaries at least once during the funding cycle to ensure that their concerns are identified and addressed. One possibility is to put in place tracer mechanisms for the learners over a longer period to assess long-term impact and sustainability of the programme is important.

4.6 Methodological observations about these reviews

The previous evaluations indicate that they only focused on learners that have completed the programmes and did not give a view of those that did not complete the programme and what their reasons were for not completing the programmes. This has meant it has been hard for the SETA to

learn what the barriers to completion may be and what happens to individuals after dropping out of the programmes.

In addition, as the tracer studies only focused on learners, and the views and perceptions of the employers and training providers are excluded from these reviews. These views are relevant in establishing what works and what does not work if the programme is to be successful. It also does not provide insights as to whether the programmes support inclusive growth in the companies.

5 Key Findings

This section presents the key findings from the fieldwork conducted for this evaluation. As noted above, this consisted of interviews with learners, employers and training providers undertaken by a team of 23 researchers using the Computer-Assisted Telephone Interviewing (CATI) method.

5.1 Demographics of the respondents

This section provides an overview of the profile of the learner respondents that were reached in this evaluation, which covered the period of 2018-2021 evaluation across these programmes in terms of the INSETA developmental and transformation criteria: Race, Gender, Age, Disability as well as Geographic Area.

Race

Across all programmes for employed and unemployed the majority of the respondents are Black African (83%), 7 % are Coloured, 5% are Indian and 5 % are white. The tables below disaggregate these overall percentage by previous employment status:

Table 16: Race (previously unemployed)

Race	Bursary	Internship	Learnership	Skills Prog	Work Exp	Grand Total
African	3.7%	21.3%	15.3%	11.5%	38.6%	90.5%
Coloured	0.3%	2.0%	2.0%	0.0%	0.3%	4.6%
Indian	0.9%	1.7%	0.9%	0.0%	0.0%	3.5%
White	0.3%	1.2%	0.0%	0.0%	0.0%	1.4%
Grand Total	5.2%	26.2%	18.2%	11.5%	38.9%	100.0%

Table 17: Race (previously employed)

Race	Bursary	Learnership	Skills Programmes	Grand Total
African	19.4%	21.7%	25.1%	66.3%
Coloured	4.6%	5.7%	2.3%	12.6%
Indian	4.6%	3.4%	1.1%	9.1%
White	5.1%	1.1%	5.7%	12.0%
Grand Total	33.7%	32.0%	34.3%	100.0%

Gender

Across all programmes for employed and unemployed 358 (62,3%) are female and 217 (37.7%) are male. Again, these totals are disaggregated in the tables which follow

Table 18: Gender (previously unemployed)

Gender	Bursary	Internship	Learnership	Skills Prog	Work Exp	Grand Total
Female	2.3%	14.1%	11.0%	7.5%	27.7%	62.5%
Male	2.9%	12.1%	7.2%	4.0%	11.2%	37.5%
Grand Total	5.2%	26.2%	18.2%	11.5%	38.9%	100.0%

Table 19: Gender (previously employed)

Gender	Bursary	Learnership	Skills Programme	Grand Total
Female	20.6%	20.0%	22.9%	63.4%
Male	13.1%	12.0%	11.4%	36.6%
Grand Total	33.7%	32.0%	34.3%	100.0%

Age

As shown below, just over half of all of the respondents indicated that they are currently in the 26 - 35 bracket:

Table 20: Age ranges

Age	Previously Employed	Previously Unemployed	Total
15 - 25	9.2%	37.1%	27.7%
26 - 35	51.8%	58.7%	56.3%
36 - 45	27.7%	3.7%	11.8%
46 - 55	9.7%	0.5%	3.7%
56+	1.5%	0.0%	0.5%

Table 21: Age ranges (previously unemployed)

Age	Bursary	Internship	Learnership	Skills Prog	Work Exp
15 - 25	8.2%	31.4%	15.1%	5.7%	34.0%
26 - 35	1.2%	18.5%	13.6%	11.7%	26.2%
36 - 45	1.5%	1.5%	1.5%	10.3%	5.9%
46 - 55	4.8%	0.0%	0.0%	0.0%	4.8%
56+	0.0%	0.0%	0.0%	0.0%	0.0%

Table 22: Age ranges (previously employed)

Age	Bursary	Learnership	Skills Prog
15 - 25	0.6%	1.9%	3.1%
26 - 35	8.3%	10.8%	9.6%
36 - 45	39.7%	27.9%	11.8%
46 - 55	38.1%	33.3%	19.0%
56+	0.0%	33.3%	66.7%

Disability

As shown below, overall disability levels were very low:

Table 23: Disability reported (previously unemployed)

	Bursary	Internship	Learnership	Skills Prog	Work Exp
None	100%	97%	94%	100%	100%
Reported disability	0%	3%	4%	0%	0%

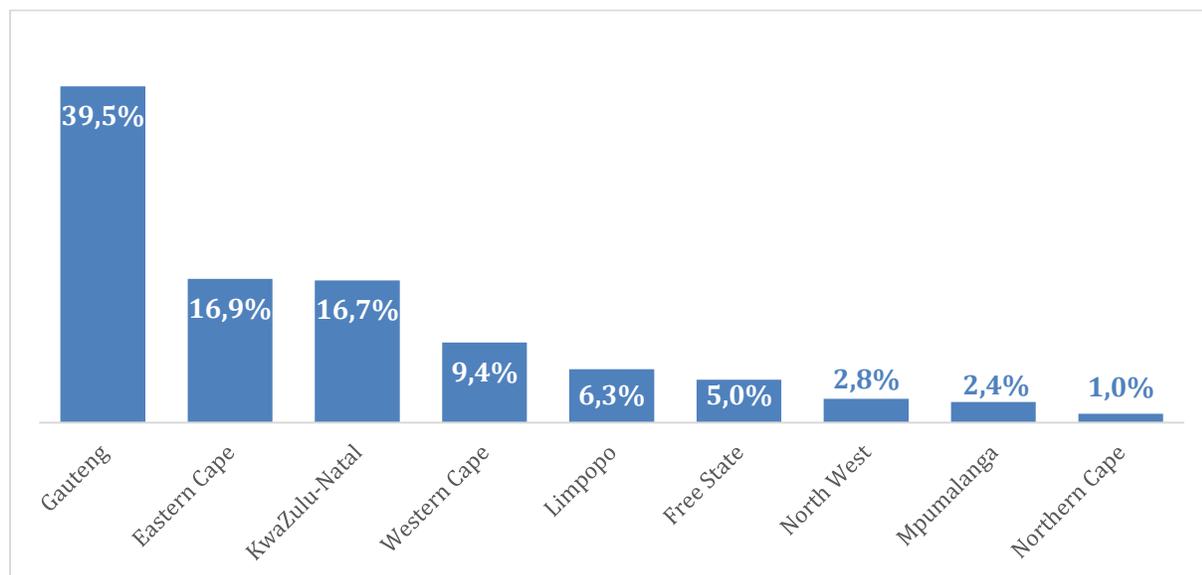
Table 24: Disability reported (previously employed)

	Bursary	Learnership	Skills Prog
None	98%	100%	100%
Reported disability	2%	0%	0%

Geographic area

In terms of provincial distribution prior to undertaking the programme, the majority of respondents resided in Gauteng (n=227), followed by the Eastern Cape (n=97) and KwaZulu Natal (n=96) respectively. 73,6% (n=423) of respondents were from urban areas, while 26,4 % (n=152) were from rural areas.

Figure 1: Where respondents lived prior to participating in the programme



Urban/Rural

Respondents were also asked if they had lived in a rural or an urban area prior to participating in the programme: as shown below, 68.3% of respondents who were previously unemployed had been in urban areas prior to the programme, as against 83.4% of previously employed respondents:

Table 25: Urban/Rural (previously unemployed)

Dwelling area	Bursary	Internship	Learnership	Skills Prog	Work Exp	Grand Total
Rural	27.8%	13.2%	31.7%	45.0%	40.7%	31.7%
Urban	72.2%	86.8%	68.3%	55.0%	59.3%	68.3%
Grand Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

Table 26: Urban/Rural (previously employed)

Dwelling area	Bursary	Learnership	Skills Programme	Grand Total
Rural	5.1%	12.5%	31.7%	16.6%
Urban	94.9%	87.5%	68.3%	83.4%
Grand Total	100.0%	100.0%	100.0%	100.0%

Highest education level prior to the programme

87,7% of respondents had a Grade 12 or higher prior to entering the programme. Almost 15% of the respondents had either a bachelor's or Postgraduate degree, and almost 20% have a Nated N% and N6 qualification, as shown below:

Level of education	Employed	Unemployed	Total
Post Graduate Degree	4,2%	1,0%	2,1%
Bachelor's degree	12,1%	12,7%	12,5%
Diploma	17,9%	15,3%	16,2%
Higher Certificate	4,7%	2,3%	3,1%
Nated -N5 and N6	4,2%	27,0%	19,5%
Grade 12 (National Senior Certificate)	45,3%	28,8%	34,3%
National Certificate Vocational (NCV) 2-4	2,1%	2,9%	2,6%
Nated- N1 - N4	1,1%	1,3%	1,2%
Grade 11	3,2%	0,3%	1,2%
Grade 10	0,0%	0,3%	0,2%
Other (please specify)	5,3%	8,1%	7,1%
Total	100,0%	100,0%	100,0%

Employer perspectives of demographics in relation to recruitment into learning programmes (vocational skills programmes)

This section reflects on the views expressed by employers during the interviews and considers the demographic factors which employers may take into consideration when recruiting people into the various types of learning programmes offered.

Employer views on recruiting against targets (race, gender and disability)

Companies indicate that their recruitment, into learning programmes (vocational skills programmes) take their employment equity plans and BBBEE scorecards into account. Thus, the overwhelming majority of the companies interviewed consider race when undertaking recruitment and selection for learning programmes. Some comments include:

- *“We have targets based on what is required in terms of our BBBEE scorecard, but we try and reach our targets not just for the sake of targets but for the greater cause” (large company).*
- *“Race is a factor for learnerships for unemployed and internships. But applicants have to meet entry qualifications and internships must have qualifications that should have completed a degree in the last 12 months we did have a programme targeting those with disability.”*
- *“Our (learning) programmes for existing employees are open to all but now we are fine tuning the selection process and becoming more focused on race.”*

For programmes for the unemployed: about 90% of the company respondents, irrespective of size of company, indicated that they have targets for the recruitment and selection of women, and young women in particular, in learning programmes. For learning programmes for existing employees: more than half of the companies' state that they have set targets for the inclusion of women and this is particularly the case in relation to targets for young women. Even where no

targets exist, companies still indicate that they are looking to recruit more women into programmes.

There is however some distinction across the different size of companies in terms of the targets that they set for gender for different programmes. For example, a few companies indicated that they had set very high targets for women in relation to the awarding of bursaries, such as in the case of one large company, which specified that more than half of the bursaries (between 51-75%) of the bursaries should be awarded to women. One respondent commented that,

- *“We have targets, but we are not so rigid. We are guided by the BBBEE scorecard, by what the business needs and to foster transformation. For example, our target for women is around 54% across the programmes and we achieved 62%.”*

The majority of the companies also indicated that they seek to include people with disabilities in their learning programmes although they acknowledge that reaching their targets for inclusion of people with disabilities can be a challenge. Some companies explain that this is only possible with the support of external agencies such as recruitment agencies or training providers. A few of the companies indicated that they prioritise certain programmes to recruit individuals with disabilities (such as bursaries and internships) and a few others state that they are still planning to introduce programmes to recruit candidates with disabilities. Interestingly, one company indicated that with people working remotely now because of COVID-19, it makes it easier to take on disabled learners into programmes. A respondent from a medium size company stated that, *“We are struggling with getting disabled candidates; we are still trying to figure out how to introduce them to our training.”*

Age as a factor

Companies generally indicate that they particularly target unemployed youth for programmes such as learnerships and internships, and for bursaries a few companies indicate that they largely target young people between the ages of 18-35. This is highlighted in the following comments:

- *“Our target is under 29 for unemployed bursaries but for employed we have no limit.” (medium)*
- *“We have given a bursary to an employee over 35 but otherwise all bursaries were for under 35 as we are a young emerging company.” (small)*

In the case of programmes for existing employees such as skills programmes, learnerships and bursaries, there are some companies (about 60%) that place an emphasis on youth but not to the exclusion of older workers and particularly those between the ages of 35-55. One respondent commented that,

- *“With employees we don’t look at age, because some of our employees have been with us for more than 20 years and they still need to get trained to improve their knowledge.” (large)*

Education levels

The educational levels that are required generally differ depending on the programme rather than the size of the company. The following trends emerged in the interviews:

- *Learnerships*: The majority of companies will take matriculants for learnerships but there are a significant number who will recruit between 51% - 75% with a matric and then the remaining will be recruited from TVET institutions.
- *Internships*: In the case of internships companies target individuals from TVET Colleges and from the different types of Universities. In this regard there is no discernible pattern based on the size of companies.
- *Bursaries*: companies explain that this depends on the area of study and whether the person requires some form of undergraduate degree/diploma or certificate for example in financial planning.

Local communities and rural location

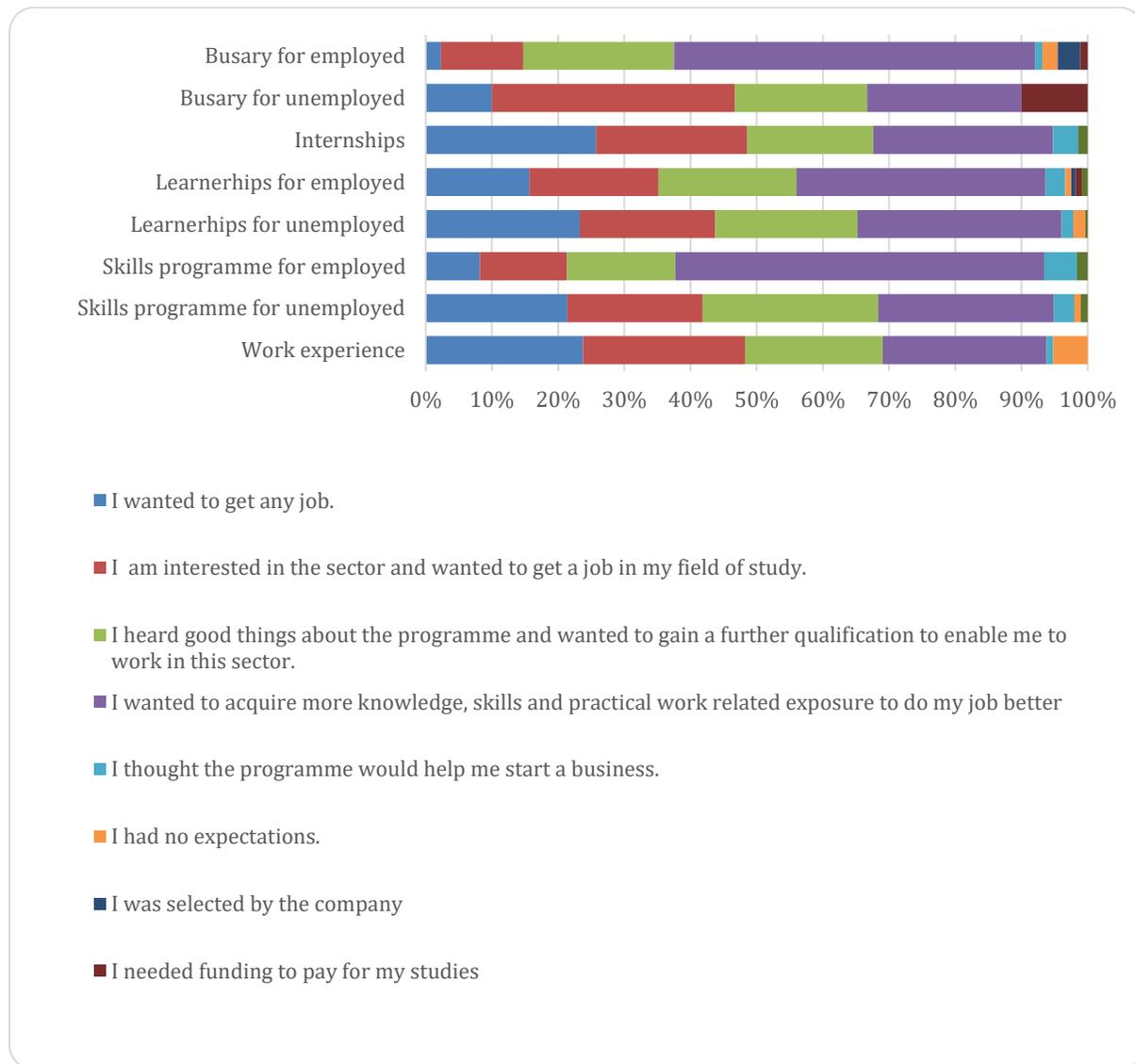
In terms of recruiting from local communities and especially those in rural locations into learning programmes, the majority of companies have indicated that this is a consideration but not a deciding factor. However, one small company stated that it sought to focus on applicants from rural areas. Others indicate that they consider other factors as more critical but will seek to ensure that individuals from rural areas have access to programmes as part of their recruitment process. Some comments by respondents include that,

- A respondent from a large company stated: *“we try to align our pipeline to scarce and critical skills in metropolitan space. We have offices in rural areas and recruit people from outlying areas and momentum has a footprint - we like to support local communities.”*
- Another small company indicated that it focuses on recruiting from local communities but at times challenging as the *“pool in their area was not large enough.”*
- A medium size company commented that for interns, it tries to focus on those from rural areas but *“they must be able to get to the offices either in Gauteng or in the Eastern Cape.”*

5.2 Reasons for doing the Programme.

Respondents in the learner survey were asked their reasons for participating in the programme:

Figure 2: Reasons for doing the programme.



For those respondents that received a bursary for the employed all indicated that they were selected by their employer while 25% also indicated that they needed financial assistance to pay for their studies. 75% of bursary for unemployed respondents also indicated that they needed financial assistance to pay for their studies.

For internships respondents the main reason for doing the programme was that they thought the programme would help them grow their businesses (43%), while 30% indicated they thought the programme would help them start a business. 23% of the internship respondents state that they wanted to get any job.

15% of respondents who did learnerships for the employed stated that the main reason for doing the programme is that they thought the programme would help them start a business, while 14% indicate that they thought the programme would help them grow their business. While 28% of the respondents who did learnerships for the unemployed indicated that they wanted to get any job, followed by 24% who indicated they heard good things about the programme and wanted to gain a further qualification to enable them to work in this sector. 23% who said they are interested in the sector and wanted to get a job in my field of study.

Of the employed respondents who undertook a Skills programme we found that: 35% of these respondents shared that their main reason for doing the programme was to acquire more knowledge, skills and practical work-related exposure to do their job better. While unemployed respondents who did skills programmes shared that they mainly heard good things about the programme and wanted to gain a further qualification to enable them to work in this sector (26%) - a surprising response in that skills programmes don't typically result in a qualification which again reinforces the finding that many respondents do not fully understand the programme in which they are enrolled - while others (26%) indicated that they wanted to acquire more knowledge, skills and practical work related exposure to do their job better.

For respondents who attended Work Experience 61% said they had no expectations, while 31% said they wanted to get any job. followed by 30% who said they are interested in the sector and wanted to get a job in my field of study.

Why employers chose to implement the programmes:

The company respondents highlight a myriad of reasons why they have selected to implement the various programmes. The motivations offered a range of programmes relating to the need to create a skills pipeline, to up-skilling existing staff in order to address specific gaps in knowledge and skills, complying with BBBEE scorecards (although this was less of a factor for smaller companies). Respondents also indicated that they have chosen to be involved in these programmes so that they can create opportunities for unemployed youth to access the labour market and “see if they fit the culture of the organisation, then they will be retained” as well as dealing with productivity by having “an extra pair of hands.” Some more detailed reasons given as to why employers selected to be involved in these programmes are evident in the comments below:

- *“There is a broader community in which we operate and we are committed to giving back in a spirit of abundance - to give people the opportunity to get into a corporate environment.”*(large company)
- *“As part of up-skilling, we bring young people into the business and we address critical skills shortages....”* (large)
- *“To have extra hands is helpful as we keep our structures very slim - so from a productivity point of view, it's great”* (large)

In terms of the specific programmes the following factors were highlighted by employers in the interviews:

Learnerships for employed: *“We want to improve our recruitment approach as well as retention rate”; “We wanted to update the skills of our staff to adapt quickly to the ever-changing environment”; “We wanted to improve productivity levels of our staff”; “take advantage of government grants”; “We find that learners are productive during their workplace experience, and contribute to our company achieving its goals”.*

Learnerships for unemployed: *“We wanted to improve our BBBEE points”; “We find that learners are productive during their workplace experience and contribute to our company achieving its goals”; “We needed to comply with regulatory requirements”; “We need to recruit staff more quickly”; “We wanted to take advantage of Government tax incentives”; “We wanted to contribute to social cohesion in the communities in which we work”; and. “We want to improve our recruitment approach so that people we recruit stay in the company”.*

Internships: *“We want to improve our recruitment approach so that people we recruit stay in the company”; “We need to recruit staff more quickly”; “We find that learners are productive during their workplace experience and contribute to our company achieving its goals”; “We wanted to improve our BBBEE points”; “We wanted to take advantage of Government grants”; “We wanted to take advantage of Government tax incentives”; “We wanted to contribute to social cohesion in the communities in which we work”; and, “We wanted to contribute to the skills of young people in the country (so training beyond our company’s needs)”;*

Bursaries: *Improving productivity levels of staff; we needed skills in our business; we wanted to update the skills of our staff to adapt quickly to the ever-changing environment; we wanted to improve our retention rate; we wanted to improve productivity levels of our staff; we wanted to improve our BBBEE points.*

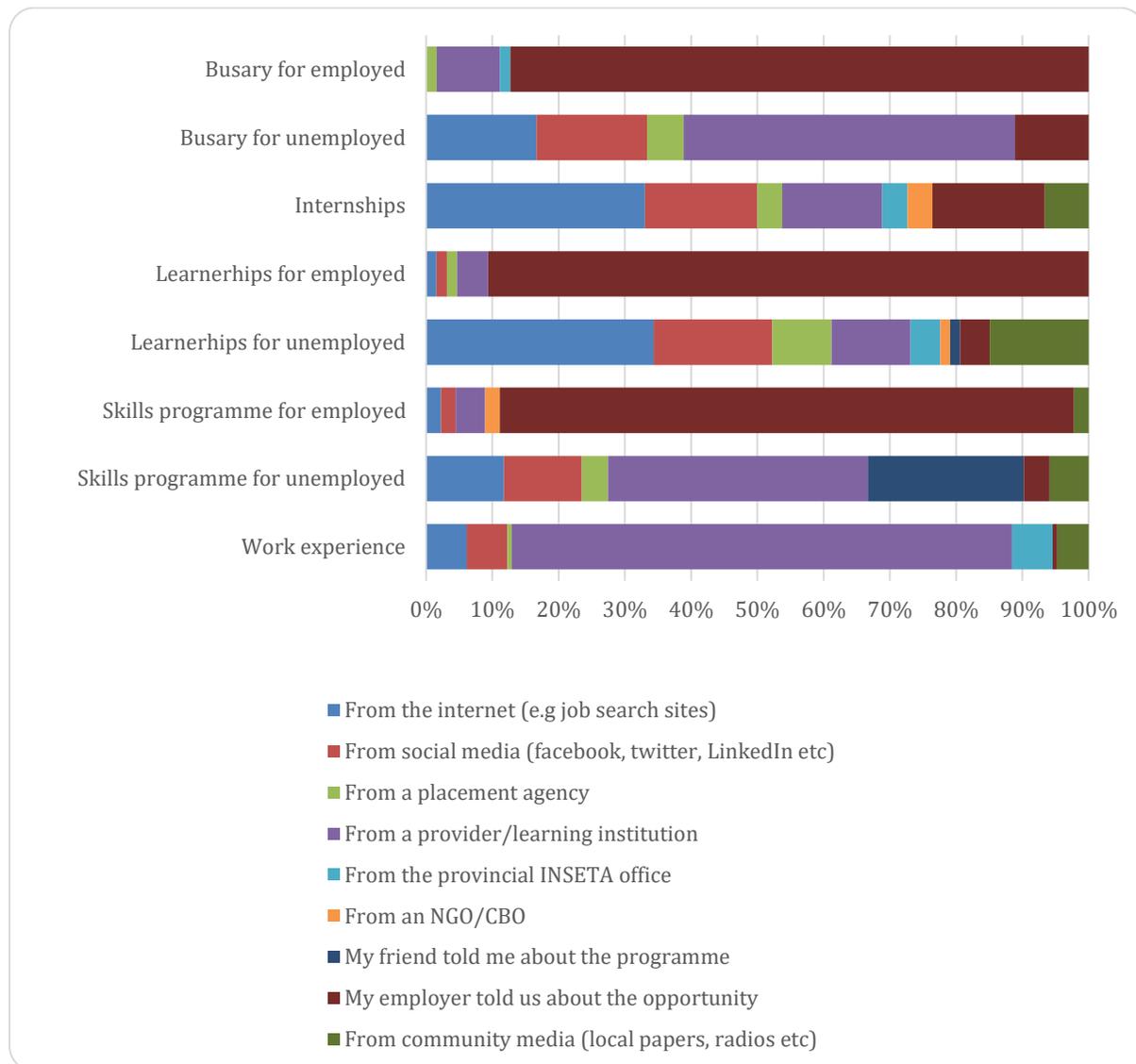
Skills programmes for unemployed: *“We want to improve our recruitment approach so that people we recruit stay in the company” (skills programmes for unemployed); “We wanted to contribute to the skills of young people” (so training beyond our company’s needs); “We wanted to contribute to social cohesion in the communities in which we work”; and, “We needed skills in our business”.*

Skills programmes for employed: *“We wanted to update the skills of our staff to adapt quickly to the ever-changing environment”.*

5.2.1 Access and selection to the programmes

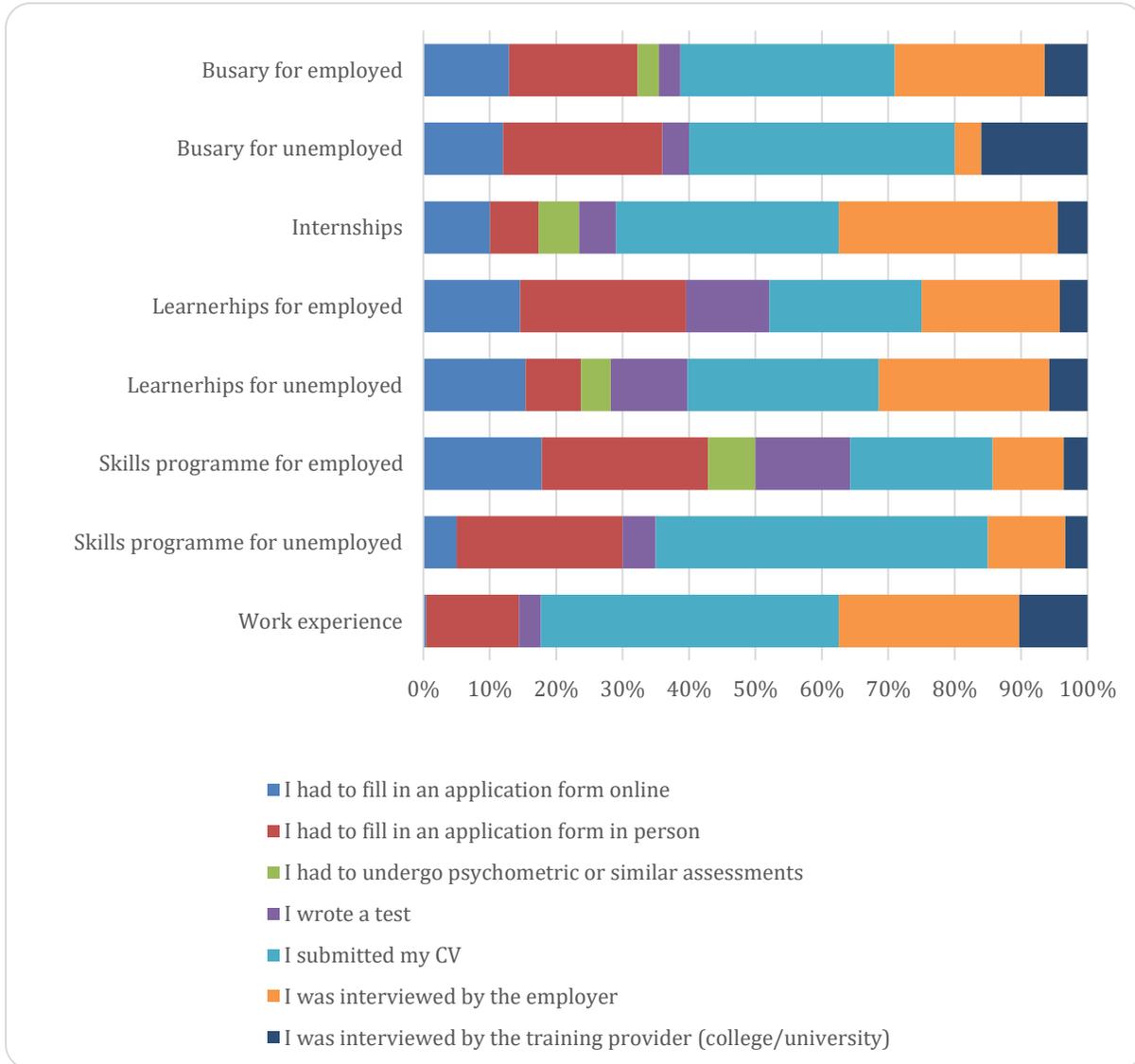
When asked how they heard about the programme, 89% of bursaries for employed respondents heard about it from their employer. for bursaries for unemployed 53% heard about it from a provider or learning institution. For internship respondents 32.7. % heard about the programme from the internet, 17% heard from social media while 16% heard about it from a provider or learning institution.89 % of learnerships for employed respondents indicated that they heard about the programme from their employer, while 32.8% those of learnerships for unemployed heard from the internet, while 18% heard from the social media. For skills programmes for employed 86.7% heard from their employer and for respondents of skills programmes for unemployed 39% said they heard from a training provider. For those that did the work experience programmes 75% indicated that they heard about the opportunity from a training provider.

Figure 3: How I heard about the programme



With regard to selection, respondents indicated that where there was a selection process they underwent to get into the programme, the selection process differed for respondents across the different programmes: 28.1% of bursaries for employed respondents submitted a CV, while 25% of them were interviewed by the employer. For bursaries for unemployed respondents 39% submitted a CV while 17% were interviewed by a provider or learning institution. For internship respondents 33.5% submitted a CV while 33% were interviewed by the employer. 23% of learnerships for employed respondents submitted a CV and 21% were interviewed by the employer. 29% of learnerships for unemployed respondents submitted a CV and 25% were interviewed by the employer. For skills programmes for employed respondents 25% filled in an application form in person and 21% submitted a CV. 50% of respondents of skills programmes for unemployed Open this evening and 25% also filled in an application form in person. For those that did the work experience programmes 45% submitted a CV and 27% were interviewed by the employer.

Figure 4: What selection process did you go through?



Employer views on selection processes for programmes

Companies explain that they undertake advertising and then outline the selection process that companies embark upon to recruit participants into the programme.

How companies advertise their programmes

The companies interviewed utilise more or less similar avenues to advertise their programmes. For existing staff they advertise internally and rely on word of mouth or managers to identify people for internal development. For unemployed youth companies will utilise social media, local media such as radio and print as well as company websites as well as word of mouth. It is interesting to note that even in the case of larger companies they rely extensively on word of mouth and encourage their staff to mention the opportunity for skills development to their children, other family members as well as individuals in their communities.

Selection Process

Company interviewees indicate that the selection process slightly differs depending on the programme being offered. They also indicate that for external applications such as in the case of learnerships, internships and bursaries for the unemployed, the process is more rigorous and shortlisted applicants have interviews and undergo some form of assessment. In the case of existing employees (unless the programme is very expensive) the process involves a review of performance and whether the individuals meet the defined criteria. There was however some variance in this regard:

- *Learnerships for employed:* Some companies have formal processes and applicants have to fill in application forms in person or in other cases managers simply motivate employees to go on the programme based on the identification of a skills gap.
- *Learnerships for unemployed:* The majority of the companies have application forms that must be completed online; once shortlisted then interviews are conducted coupled with some form of assessment or psychometric testing. In some cases, companies outsource the recruitment to a placement agency with a number of companies mentioning that they partner with Harambee in this process.
- *Internships:* The process is similar to the approach taken with learnerships for the unemployed. In one company short listed candidates faced a panel interview, which includes senior people, and then some will go through a second interview with the relevant line manager.
- *Bursaries for existing employees:* Potential applicants complete a form online which can include a motivation. A few companies require shortlisted applicants to undergo psychometric or similar assessments but generally the process is less formal and the employees are assessed against defined criteria.

Provider views on selection processes for programmes

During the interviews providers indicated that a variety of methods were used in the selection of learners by both the public TVET colleges and the private providers.

Public TVET colleges

In selecting learners, five of the six colleges shortlisted qualifying CVs. Two colleges conducted psychometric or similar assessments. One of these colleges indicated that only some candidates underwent a psychometric test. Another college set and conducted qualifying tests. Three colleges interviewed candidates. One college conducted an online questionnaire which included looking at the candidate's level of interest in the insurance field. One college developed criteria for selection, such as age, grade 12, and then selected learners on that basis.

Creating an opportunity for the employer to interview candidates was done by two colleges, particularly in the case of the WIL programmes. One college forwarded the list of shortlisted candidates to INSETA who selected the learners.

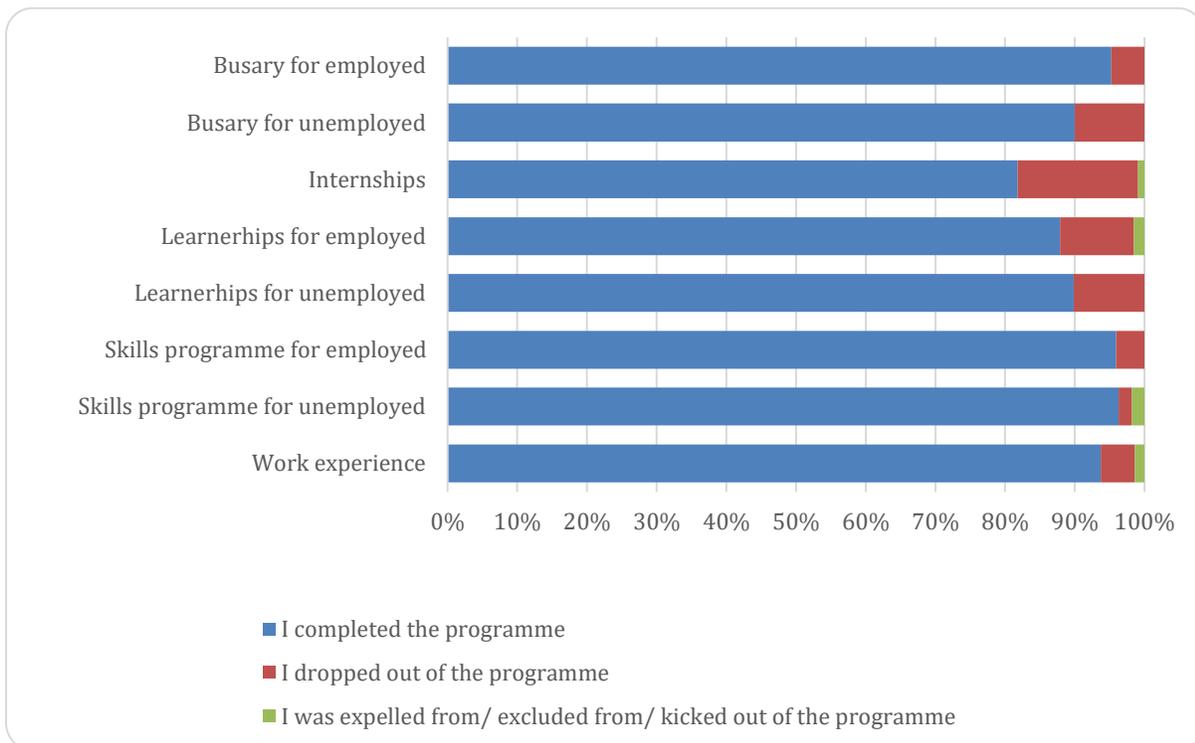
Private providers

Selection of learners were done by employers in most of the INSETA programmes provided by private providers and in some cases, providers created an opportunity for the employer to interview candidates. Some providers shortlisted qualifying CVs (2 providers), interviewed candidates (4 providers), conducted psychometric or similar assessments (1 provider), set and conducted qualifying tests (1 provider).

Where private candidates, whether employed or unemployed, approached the provider directly, learners were accepted if they met the minimum requirements for entry into the programme.

5.3 Completing the programme

This section looks at the number of respondents that completed the programme across the different learning programmes under review. 94% of respondents that undertook bursary for employed completed the programme. 95% of respondents that participated in bursary for unemployed programmes completed. 82% of respondents that participated in internships completed the programme. Of those that participated in learnerships for employed 88% completed, while 89% of those that participated in learnerships for unemployed completed the programme. 96% of respondents had undertaken skills programmes for employed completed. Of those respondents that undertook skills programmes for unemployed 96% completed the programme. Finally of those that participated in work experience 94% completed the programme.



The table below shows how respondents ended the programme in numbers.

	I completed the programme	I dropped out of the programme	I was expelled from the programme
Bursary for employed	59	4	0
Bursary for unemployed	18	1	0
Internships	91	19	1
Learnerships for employed	58	7	1
Learnerships for unemployed	62	7	0

Skills programme for employed	47	2	0
Skills programme for unemployed	52	1	1
Work experience	135	7	2
Grand Total	522	48	5

The table above illustrates that of the 575 respondents: 522 respondents completed the programme, 48 (8,3%) dropped out of the programme and 5(0,8%) were expelled/asked to leave the programme.

5.3.1 Deeper dive: understanding the reasons for the dropouts

From the learner tracer study

20 respondents (12 of which were internship respondents) who dropped out the programme indicated that they had made this decision as they had found a new job, 6 respondents indicated that they chose to leave as they felt that they were treated unfairly or disrespectfully, 6 indicated that they chose to leave due to family issues which made it difficult for them to continue with the programme and 4 indicated that they felt that the programme was not relevant to their needs and so had decided to drop out. 2 said they were failing too many assessments and there was no support. Other reasons included going back to college or university to complete a qualification for mainly those in learnerships for the unemployed. Other reasons for those employed included difficulties in balancing work commitments and studying. Other reasons for those in learnerships for unemployed included relocation of employers and inability to travel due to costs.

For those who got expelled from the programme 1 indicated that they failed too many assessments, 2 indicated they did not know the reason, while 1 said they were disqualified because they had done the programme before.

From the employer interviews

Employers, commenting on learners that had been unemployed prior to the programme, observe that the high costs of transport can impact on the ability of learners to attend the programme and also indicated that learners have a lot of personal challenges which impacts on their ability to continue the programme.

There are also concerns that some learners do not understand what the learnership is about and this may impact on learner drop out. They observe that this requires providers that they are clearer about the nature of the programme prior to selection. They also indicate that companies need to be more vigilant about how they recruit learners as “we find that some are only attending the training because they have nothing to do and they are not interested in the sector - this is a total waste of money.”

From the provider interviews

During the interviews with providers, they offered further insights in this regard. Providers indicated that: Some learners appear to select to participate in the programme in order to access the stipend and have something to do and as soon as a better opportunity comes up then they leave the programme. A few providers indicated that the challenge is in part related to the timing of the INSETA learnership, which starts 1st February, and if a learner is then accepted into university then they leave the learnership. Providers indicate that some learners struggle on the learnership with different aspects of the programme including the soft skills required.

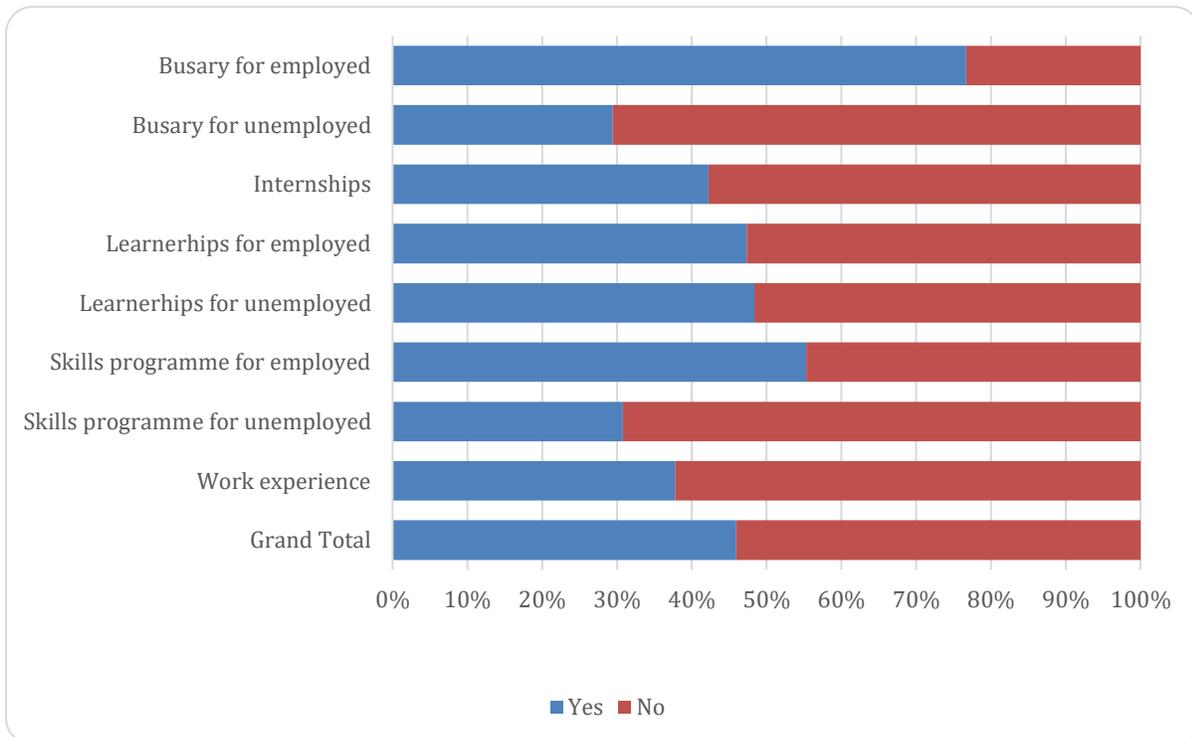
Learner certification

5.3.2 And trying to understand the issue of certification

The one issue that was highlighted in the field work was the issue of the number of individuals that said that they had not received certificates at the completion of the programme.

Of the 522 respondents who had completed the various programmes, only 239 (45,7%) indicated that they had received a certificate on completion of their course. It is interesting that the only programmes where over 50% of respondents indicated that they did receive certificates was bursaries and skills programmes, both for previously employed people.

Figure 5: Did you receive a certificate for your course?



Views from providers on issuing certificates

The majority of providers (11) indicated that they experienced challenges after learners completed the training in ensuring that they are certified. The challenges that they highlighted in this regard are described below:

Completion of portfolios

- In some cases, learners were not given the exposure anticipated in order to complete their portfolio/logbook. Some of the learners were not completely prepared and as most of the training is theoretical, they found it difficult to integrate the learning and problem solve. This then becomes a problem for the submission of portfolios.
- In 2020 some providers experienced big challenges to get the logbooks completed and signed off due to the lock-downs as the learners could not work as much.

Delays in INSETA verification and certification processes

Providers also indicated that there were delays in this regard in the INSETA process suggesting that the paperwork after learners have completed their programme was not being processed on time from the INSETA side: “INSETA still haven't captured completions from early 2020” a provider noted and another: “Our verifications done in November 2020 have not yet been pulled and we have huge numbers”. Some specific comments in this regard are captured below:

- *There are delays from INSETA to do the verification which also delays getting SoR/certificates.*
- *Internal and external moderation processes take a long time to complete in order to issue certificates/ SoRs. Without that it is a challenge for learners to find employment opportunities.*
- *INSETA turnaround times for certificates are too long. Providers load the information onto the system. The time frame from verification and pulling of the credits by INSETA ETQA is a concern as there is a backlog.*
- *This is a problem now more than ever. There was a time when communication was good and certificates came on time. Staff changes have resulted in a slow pace of certificates being issued as well as very poor communication. Changes have also been made to the system (Indicium) but not explained as to how to navigate these changes.*
- *After the verification process, sometimes providers wait for an outcome for a month, whereas they used to get results immediately. INSETA keeps on changing information and this is not communicated to providers. Sometimes providers do not get the full batch of certificates for a group of learners from INSETA for distribution which increases the frustration of learners and increases the administration in distribution processes by the provider.*

Delays in certification by other SETAs

- The MICTSETA, especially with end-user computing, has taken time for external verification and certification: “They take 3 -6 months to verify and another 2-3 months to issue results. This apparently was due to their changes in system”. The TVET college provided learners with a letter stating that they have completed the course and were awaiting their results.

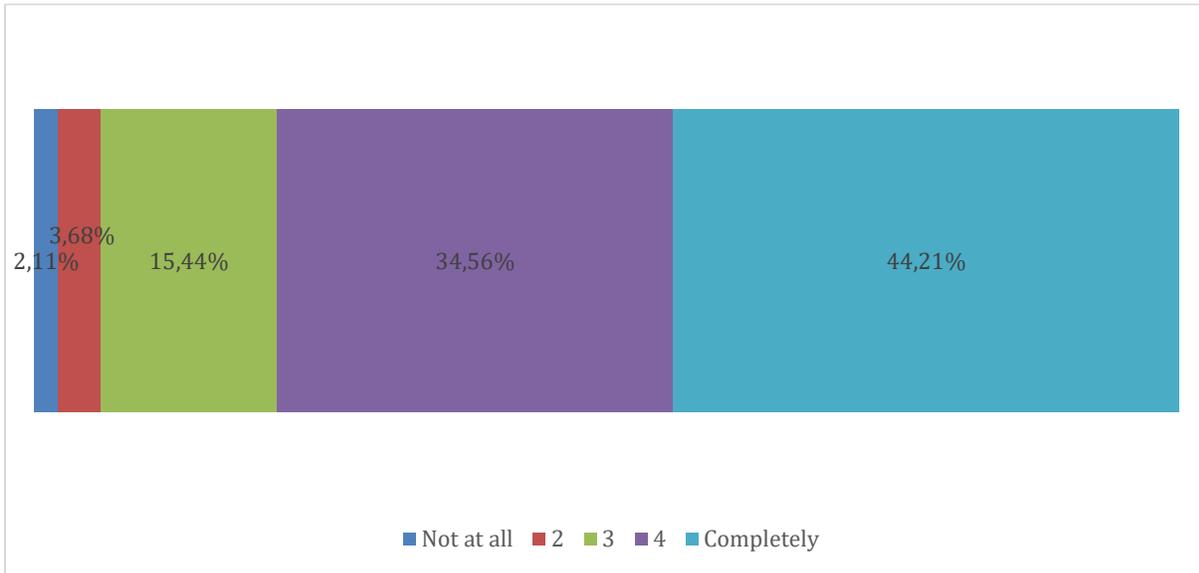
Capacity of the provider

Providers generally did not experience capacity challenges. One public TVETC college, however, admitted that they find the final paperwork “a nightmare” as the SETA is very strict, resulting in going back and forth which causes delays. The college seemed to have had a huge delay in the marking and issuing of certificates. Letters needed to be issued by the college, assuring that the learners are competent, but these were not issued. Learners were then in danger of losing their jobs.

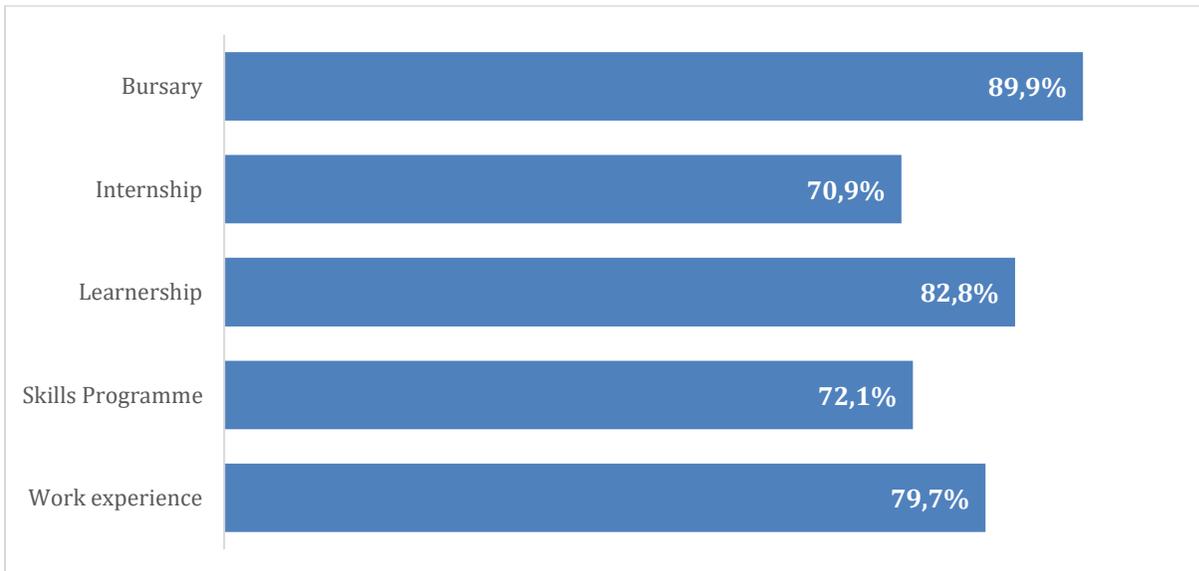
5.4 Expectations of the Programme

Respondents were asked to rate if their expectations of the programme were met, on a scale from 1 (not at all) to 5 (completely). Overall, as shown below, 78,8% of respondents rated the programme as 4 or 5, indicating that the majority of respondents had definitely had their expectations met by the various programmes that they went on:

Figure 6: Were your expectations of the programme met?



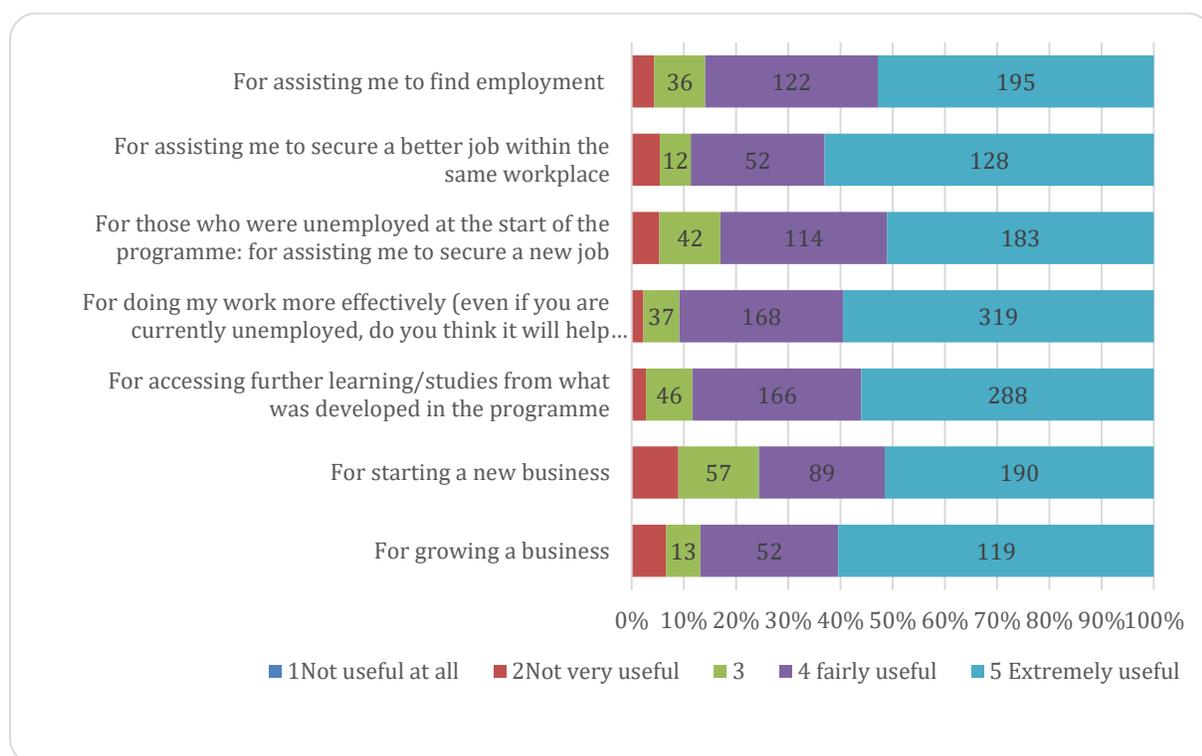
If we disaggregate by programme, respondents who had been on bursaries most strongly indicated that their expectations had been met with 89,9% of respondents giving the programme a 4 or 5 rating:



5.5 Relevance of the Programme

A large majority of the respondents across the programmes indicated that the learning programme they had attended was useful for doing their work more effectively (319). Additionally, respondents from across programmes also indicated that the learning programme that they attended was useful for accessing further learning (288). Respondents from across all programmes also indicated that their learning programme was useful in assisting them to find and secure employment (195). Respondents from bursaries programmes as well as respondents from learnership programmes rated the programme highly in terms of assistance to find a job as well as accessing further education. Interestingly another majority of respondents indicated that they prove their learning programme was useful in helping them to start a new business however a very small proportion of respondents started a business after completing the programme as discussed further in this report.

Figure 7: How useful did you find the programme?



Views from employers on relevance of programmes

The majority of the companies - irrespective of size - found that overall, the programmes were relevant and had assisted them in building their skills pipeline. They did, however, raise certain concerns around aspects of the programmes:

Retention of learners: One large company observed that, “the programmes serve us well but the only issue is the retention of learners which poses a challenge for us in terms of building our own skills pipeline...we are very deliberate when we do the programmes - our objective is to get the youth ready and not to just meet targets.”

Ensure learners are work ready: A significant number of companies indicated that they were finding that taking learners immediately from matric was more challenging than taking a learner

who had a bit of experience such as being on another learnership, “*those who come out of matric - we find it harder.*” Employers suggest that this can create challenges as these learners do not adhere to HR policies. Having stated this, the company respondent added that “overall we value the learners as they have spent a year in the company and know the systems and values of the company.”

There was a suggestion that to address this challenge it would be helpful if the learnership was extended to 18 months. Some companies reiterated this view but commented that they recognized that the learnership can only provide the grounding to ensure learners are work ready but ultimately, companies have to build on this foundation.

Some learnerships inappropriate for the learners: One company commented that “*people struggle to complete the financial learnerships*” so it was reviewed and replaced with a more generic learnership. The company explained that learners - because of the schooling system - battled with mathematics and so they had to redo the maths component - and they ran out of time, as a result there was not enough time to do both the theory and workplace experience and, in this instance, they only managed to get 70% workplace experience.

Internships seen to be very favourable: A number of companies expressed the view internships were proving to be more effective than learnerships in enabling the graduates to acquire the specific skills required by the company.

Benefit of learnerships, skills programmes and benefits for existing workers: A number of companies expressed their satisfaction with these programmes and indicated that they are assisting to up-skill their existing staff who were largely enthusiastic about these initiatives.

The one issue that was highlighted by employers is that some of them are more diverse, and their interests and employees extend beyond the insurance industry. In such cases, the INSETA does not accommodate their training needs and they therefore indicated that there is a need to broaden internship and learnership options.

Views from Providers on relevance of programmes

The findings from the provider interviews were generally consistent with those articulated by employers: providers were generally positive that the programmes that they support, including learnerships, skills programmes and where learners are given a bursary to come to the institution, are relevant, particularly in relation to the technical skills provided as required by the workplace and in preparing learners for accessing further learning.

However, one public TVET college noted that “*The Short-term Insurance course had some shortfalls, it was not quite as solid a base as the wealth management, particularly in relation to preparing new entrants for the workplace (work readiness).*” Interestingly another respondent gave a contrasting view and commented that there have been some issues on the Wealth Management side where employers want more practical skills; Short-term and Long-term Insurance are seen as good. The provider observed that, “*We do need to improve to ensure some of the products are added onto qualifications to assist in the workplace. We suggest adding some enterprise development skills where necessary*”.

In addition, as per the concern raised by employers regarding the length of the programme, providers also suggested that the period given for the skills programme is short (10 days) but some students need more time to complete. They commented that Skills Programmes for the unemployed are scheduled but they take much more time than the “days allocated by the SETA” as the topics are new for them (unlike people employed in the sector). Respondents observed that the SETA does now provide longer time to complete the skills programme and that this needs to be consistently reviewed and that perhaps a similar conversation is required for the learnerships.

Providers indicated that INSETA also assisted the majority of providers in designing the content of learning programmes (8 [providers]). This includes the development and provision of learning material and tools for INSETA programmes. However, it was noted that some of this is now outdated. In this context a suggestion was put forward, by a provider, that INSETA should draw on employers and providers more when developing and implementing skills programmes particularly to ensure better alignment with what is needed.

It was also suggested that another factor when considering relevance of programmes would be whether the programme supports compliance requirement in the insurance sector. Certain insurance specific programmes are designed to do so.

Challenges with programmes for the employed

Most providers experienced a range of challenges in relation to programmes for the employed. The biggest challenge experienced by providers was ensuring workplace demands did not disrupt the time scheduled for other components of the learning programme. The next most prevalent challenges were motivating learners to attend the programme consistently (primarily linked to the biggest challenge of workplace demands) and increasing the completion rates of courses.

Access to technology

Access to reliable technology was difficult. Some learners used employer technology which was often outdated. This challenge remains. Learning had to move online in 2020 due to lockdown. As there was not an existing infrastructure for the majority of learners (connectivity, hardware) this affected learning.

Challenges with programmes for the unemployed

Most providers experienced a range of challenges in relation to programmes for the unemployed, including: Motivating learners to attend the programme consistently (3 providers); Increasing the completion rates of courses (3 providers); Refining and improving programmes based on feedback (3 providers); Creating alignment between employers needs and the content/level of the programme (2 providers); Creating alignment between learners needs and the content/level of the programme (2 providers); and Managing the paperwork (1 provider, the same public TVET college which experienced this challenge for both employed and unemployed).

A challenge raised by several private providers was delays in payment of grants. Payment of grants to employers was, at times, delayed by INSETA and furthermore, at times, employers did not pay providers when they received their payment from INSETA (especially small companies). This resulted in huge pressure on smaller providers. It also meant that learners did not receive their stipends on time from employers as employers had not received it from INSETA. This was common at the beginning of the programme. The big companies generally handled this and still paid stipends to learners but for the SMMEs, they were often unable to pay until they received the grants from INSETA.

Additional challenges, such as finding workplaces for the practical component, particularly relevant practical exposure, time allocated for skills programmes, the financial challenges faced by private students who paid for themselves and post-training employment opportunities, were raised by providers.

5.6 Focusing on the Work Integrated learning

When asked how useful the workplace experience was in preparing respondents for the workplace, all respondents that had indicated that they did access work integrated learning rated the

usefulness of work exposure as a 4. However, a large majority of respondents indicated that they did not have access to work integrated learning.

Views from employers on value of WIL

Employers indicated that this work integrated learning is valuable for both unemployed and for existing employees. However, with respect to existing employees they observe that there can be challenges in terms of balancing workplace needs, jobs and schedules, and time for learning and development. They indicate that they are trying to get line management to understand and appreciate the need for employees to study. They observe that getting employees to undertake training is particularly important for the insurance industry as there are a number of courses which employees have to do which are required in terms of the law. They observe that despite the importance of these courses there is often resistance to these regulatory courses and “hardly any of them want to do it as it is a difficult exam.”

It is noted that some companies reported that they faced some challenges in getting employees to do courses during COVID-19 but other companies indicated the opposite and stated that an usually high level of employees wanted to do courses. It was however observed that some learners did not finish their courses - related to COVID-19 - because they got side-tracked by personal issues.

Views from providers on the value of WIL

Providers indicated that the WIL was relevant in relation to all factors but highlighted some challenges in terms of WIL in terms of both programmes targeting the unemployed as well as those for existing employees.

For individuals that were **unemployed** prior to the programme, providers highlighted the challenges of finding workplaces for the practical component for the unemployed and noted that “getting employers on board with the programme to provide the practical component of the programme can be difficult”. They observed that it is particularly difficult to find a workplace that can provide relevant exposure for the learners. They comment on the importance of this experience noting that new QCTO programmes require learners to be placed in a workplace and supply workplace evidence. This is not so for legacy qualifications. Of import is the view highlighted by one respondent who noted that initially when “rolling out the learning programme the employers were not willing to participate but later they did see the value in the programme after learners had their qualifications”.

Providers also confirmed the views, articulated by employers, with respect to existing **employees** and stated that there are some employees that are reluctant to attend class, study, and complete assignments. Providers indicate that this is especially so for Direct Insurers (they work long hours, and their calls are managed closely). They observed that as a result the completion rate as whilst existing employees appreciate the skills programmes (which has a good success rate) they find committing to a learnership difficult because of its length. Providers observe that this is an important issue to resolve as the qualification is a legal requirement, so it is a condition of their employment and when employed workers want to move into a new field within the sector, they need to attain new qualifications.

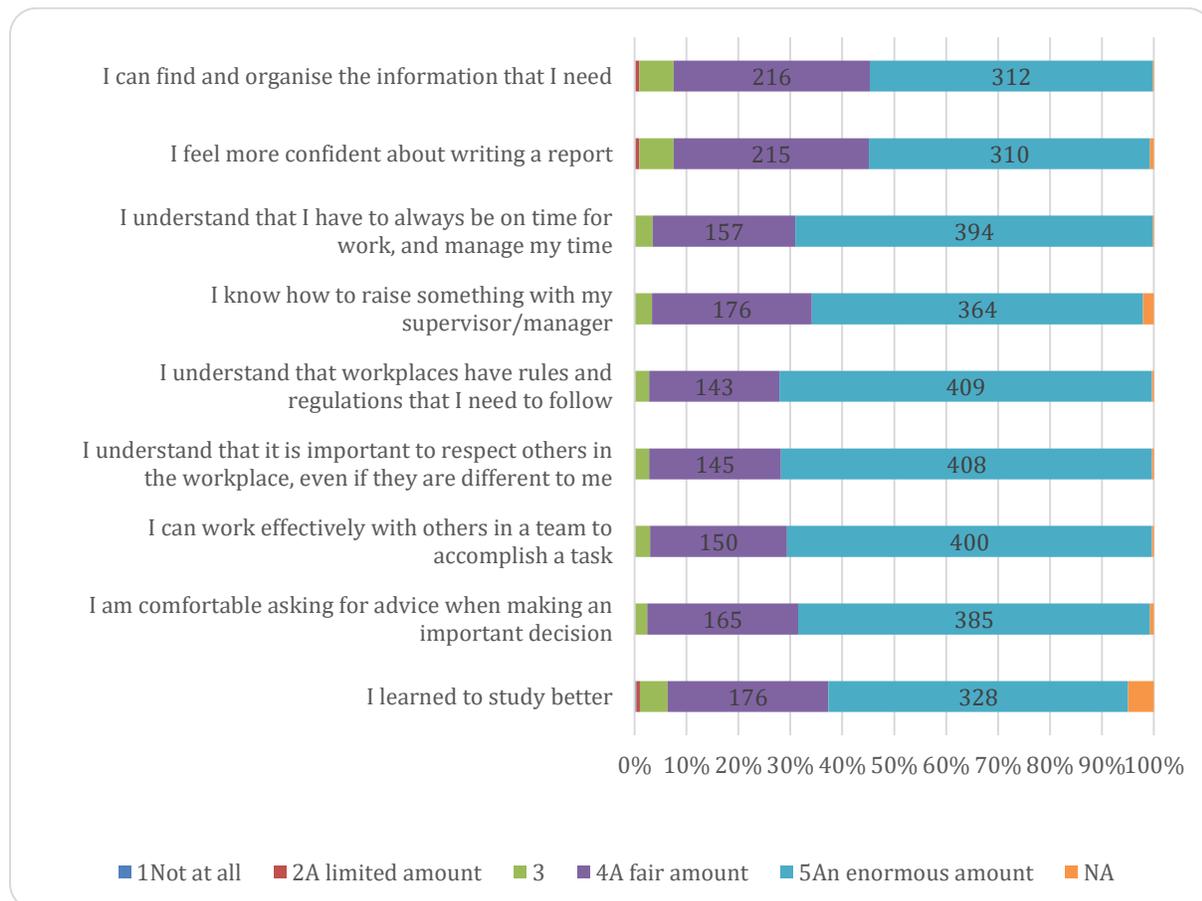
Exposure in the workplace was at times quite limited in the case of some insurance brokers.

5.7 Knowledge and skills developed.

Learners who participated in the tracer study indicated that the learning programmes were valuable. The soft skills required for the workplace were rated highly by the majority of the respondents (331) as the key aspect that is valuable about the programmes. The extent of the real life examples in the learning programmes were also rated as the most valuable aspects about the learning programmes by the respondents(311). Technical skills required for the workplace where the second most valuable aspect that respondents (290)) highlighted about the learning programme. On the other hand, the relevance of the learning programme to what respondents planned to do was highlighted as another valuable aspect about the programme.

In terms of the soft skills developed by the respondents the evaluation has found that respondents feel that they have gained a lot of smoke skills through their participation in the programme with a large majority of respondents rating themselves as 5 when asked if they are able to rate their competences. below is a summary of these ratings largely the respondents indicated that they can work effectively with others in teams, We understand that they always need to be at work on time and manage their time effectively, the importance of respecting others in a team and their understanding of workplace rules and regulations.

Figure 8: Soft skills developed in the programme



Employers indicated that the programmes implemented assisted significantly in up skilling their existing staff who were largely enthusiastic about these initiatives. In the case of unemployed learners, the programmes assisted learners in providing them with the technical skills whilst there was mixed responses in terms of 'soft skills' and in terms of work readiness. In terms of being work ready, some companies were of the view that the learnership provided the grounding to ensure learners were work ready but ultimately, companies had to build on it. Having stated this, employers indicated that they found that learners who have been on a learnership has the necessary skills and knowledge of the company to add value. As one company respondent explained, "overall we value the learners as they have spent a year in the company

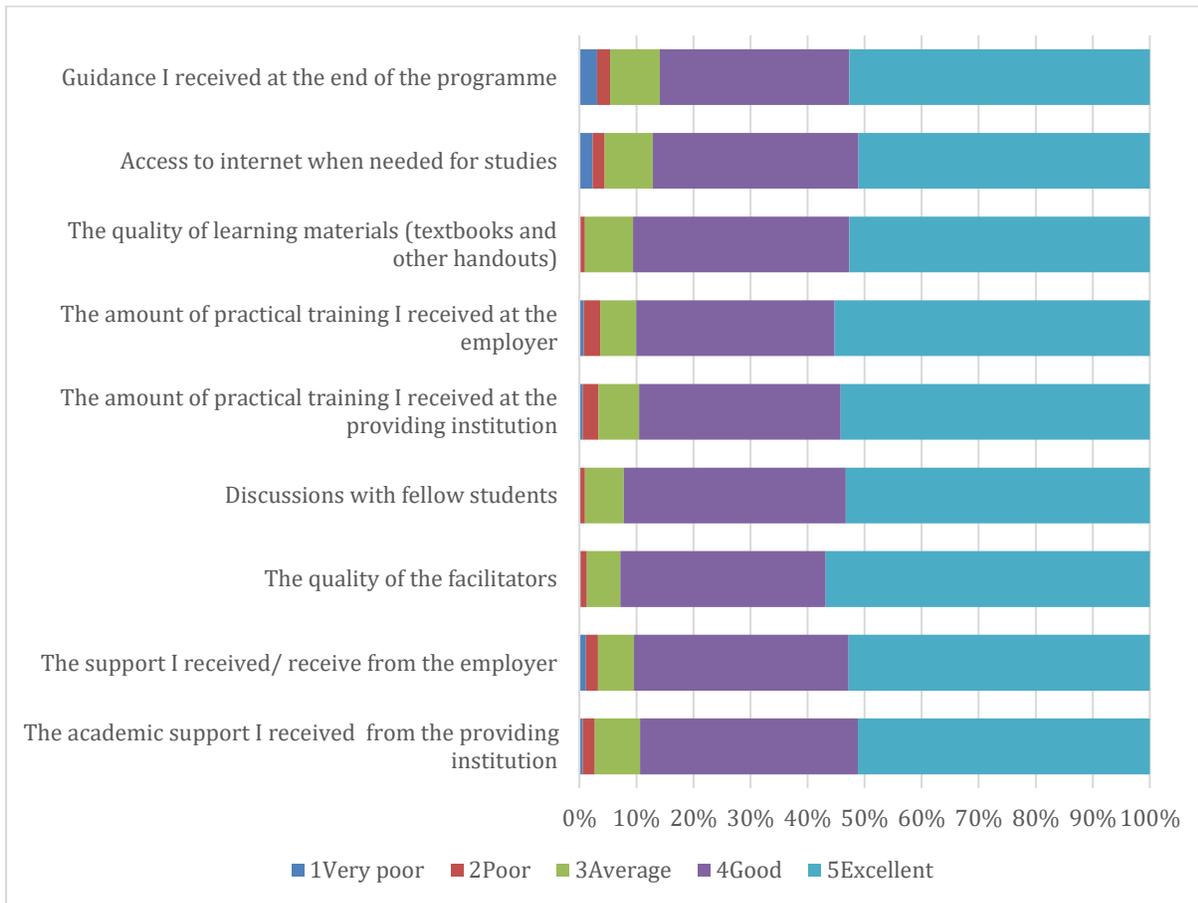
Results from provider Interviews

Providers indicated that whether soft skills and a level of entrepreneurial skills were built depended on the nature of qualification. In general though providers indicated that they did not cover 'soft skills' with only 4 providers responding that they do so. Similarly, providers indicated that most of these programmes do not develop entrepreneurial skills, although 2 of the providers indicated that they had included this component in the case of learnerships for the unemployed. One college noted "After completion of the programme they can go to another SMME unit if they want to start a business".

5.8 Learner Support During the Programme

The respondents rated the quality and the resources of the programme. As seen below the majority of the learners rated the academic support received from the providing institution as excellent as well as the support received from the employer. The quality of the facilitators was also rated as excellent together with discussions with fellow students about the amount of practical training received at the provider institution. Additionally, the amount of practical training received at the employer was also rated as excellent while the quality of the learning materials was also rated as excellent. The guidance received at the end of the programme was also rated excellent as well as access to the internet.

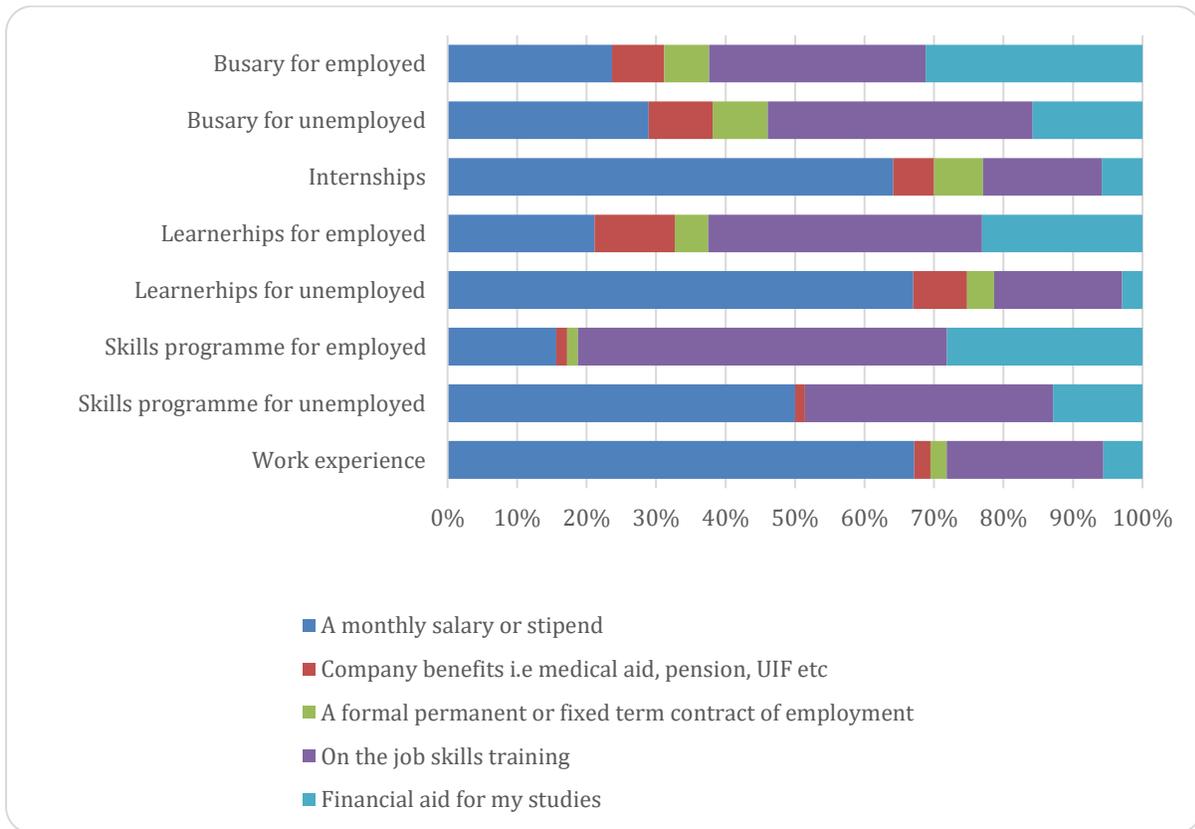
Figure 9: Quality and resources of the programme



The evaluation also asked what respondents were offered in the programme. The following findings are discussed by programme.

23 % of bursaries for employed respondents received a monthly salary or stipend, while 31% of them received on-the-job skills training and 31% said they received financial aid for their studies. For bursaries for unemployed respondents, less than half of the respondents (38%) indicated that they received on-the-job skills training while 29% of the respondents received a monthly salary or stipend, 16% of the respondents said they received financial aid for their studies. For internship respondents 64% received a monthly salary or stipend. 17% indicated that they received on-the-job skills. 22% of learnerships for employed respondents received a monthly salary or stipend, while 39% said they received on-the-job skills, 23% said they received financial aid for their studies. 66% of learnerships for unemployed respondents received a monthly salary or stipend and 18% of respondents said they received on-the-job skills training. For skills programmes for employed respondents 53% said they received on-the-job skills training and 28% said they received financial aid for their studies. 50% of respondents of skills programmes for unemployed received a monthly salary or stipend and 36% said they received on-the-job skills training. For those that did the work experience programmes 67% indicated that they received a monthly salary or stipend and 22% said they received on-the-job skills training.

Figure 10: What respondents were offered during the programme



Views from employers on provision of support

All the companies indicated that they provided some form of support to learners across the various programmes although the type of support differed depending on the programme. The type of support ranged from learners being coached on the corporate world as part of work readiness; learners being part of a buddy system; learners being allocated mentors and coaches and having access to computers and Wi-Fi.

The following include some of the interventions available to support learners during the learning process:

Small companies: employers indicate that they allocate learners mentors; provide them with work readiness training; coaching; give them access to company facilities like computers, Wi-Fi; allocate a training officer to be available to assist learners; and, give them time off for studying and exams. One company stated that they held a seminar after the learners were in college so that they could run through the theory that the learners were taught in order to ensure that they could assist the learners to apply this learning practically.

Medium size companies: employers stated that they have open lines of communication between learners and HR; provide airtime and data (especially during COVID-19) so that they can continue studying at home; company laptops; and, mentors and coaches. One company indicated that they had a “learning desk that is always available when the learners need assistance”

Large size companies: employers stated that there are different forms of support provided. In many of the companies they indicate that HR and the learning division are available to learners

during the theoretical component of the programme and when they go into a unit they are allocated to a team who supports the link between theory and the workplace; the learners participate in a company induction and have work readiness sessions; some companies have formal buddy systems in place (often with a person that was in the learning programme in the previous year); assist learners with time management, airtime and data; in some companies interns get a mentor or a coach and that person guides the intern and signs the logbook. Some companies indicate that they meet with training providers on a monthly basis in order to understand where the learner is and if there are any issues they will engage with the learner to see if the company can assist and if that does not help then will engage with the learn managers

Views from Providers on the provision of learner support

During the provider component

In response to questions about learner support all providers indicated that they offered support to learners with the content of their programme. They explain that they monitor learners' progress, provide support via mentoring and coaching as well as, where needed, offer remedial support in various forms. One public provider stated that they hold monthly feedback sessions with each learner and work out whether additional support is required. In the case of employed learners and unemployed learners doing WIL, the providers indicate that they meet with the employer of the learner too where this was necessary.

Several private providers used various online platforms to provide extra support to learners. Some made various resources available online, including recordings of sessions, videos and presentations. One provider mentioned having a YouTube channel with extra material, learner access to an e-learning platform without using data, use of chat board (similar to Whats app) which, when learners posted queries, then received a response in less than 24 hours. Others used a tutor mailbox to answer group and individual queries and provide support on the content of the programme. One provider explained: "Before we start a programme, we create a group with learners, facilitators and the director which provides ongoing support to learners as required. We also have available private communication channels to offer more support by the facilitator or the office. We have recorded clips of all sessions so learners can refresh their learning". In most cases, facilitators provided 1-on-1 support to learners who were struggling. Some providers amended timeframes where this was needed.

All but one provider made available support to candidates facing personal problems. In the case of public TVET colleges, learners have access to Student Support Services, including counselling and psychological services, for personal problems. In the case of private providers, support was provided in various ways: learners could contact the director at any time with their problem; counselling was done informally; learners were referred to appropriately qualified people; and providers liaised with the employer of the learner so that their employee assistance programme could be activated.

The majority of providers (8) offered financial support to learners. In the case of public TVET colleges this financial support was provided when INSETA or other bodies had provided the funding. It took the form of INSETA funding (such as bursaries, food and transport allowance and around R500 on completion of the short skills programme), NSFAS, or in the case of TVET placements students, an extra SASSA grant (a grocery grant for food). Two private providers made available "soft loans" during the first month or two when stipends were not paid on time, learners could pay for their transport. Another provider spoke of providing occasional financial support. Another offered private learners various payment plan options enabling learners to spread the payment out over a period. As observed by a respondent from a private provider, "We do whatever it takes within our means to ensure learner success."

Providers emphasised the importance of learners undergoing a proper induction at the onset of the programme so they know what the programme requires of them and that they receive career guidance which helps to keep learners motivated regarding the importance of completion.

During the employer-based component of the programme

The majority of providers (10) indicated that they also provide support to learners during the employer-based component of the programme.

Public TVET colleges used the monitoring tool provided by INSETA, and if problems arose, they addressed them with the learner, and the employer if necessary. If the problems were of a psycho-social nature, they referred the learner to Student Support Services. All TVET college services were available to students even if they were not on the campus but at the workplace. Much of the same online support provided by most private providers was still available to learners when they were at the workplace.

Providers generally worked closely with the employer, particularly the mentors, by briefing and supporting the mentors. It was seen as valuable being upfront with employers from onset. This was seen as important in order to ensure that learners received the relevant workplace exposure at the company. One private provider said that the biggest support is ensuring that the learner is in relevant department/s and getting the relevant skills. We schedule meetings with the company to ensure this happens through monitoring.” Another said: “We do assessments to make sure learners do their workplace experience in departments that are suited for them. we support learners by matching them with different SME's on the floor who act as mentors to help learners to excel during their workplace experience so learners can get permanent placement opportunities”. In addition, the providers state that they monitor progress and step in when required. If learners are experiencing challenges within the workplace, the provider talks to the employer to see how to remove the obstacles.

5.9 What graduates are doing now

In terms of the 575 completed responses, the economic activity of respondents is provided in this section as broken down between learners who were employed before the programme, and those who were unemployed. 87,9%% of respondents employed before the programme are currently employed, while 9,1% of respondents previously employed, are now unemployed.

For previously employed respondents the results are as follows

Bursary for employed: 97% of the respondents are currently employed and were employed before the programme while 1.6% of the respondents are currently unemployed. 1.6% of the respondents are currently studying.

Learnerships for employed: 90.3% of the respondents are currently employed and were employed before the programme while 6.5% of the respondents are currently unemployed. 1.5% of the respondents are currently studying and another 1.5% of the respondents are currently running a new businesses that they started after the programme.

Skills Programme for employed: 79.2% of the respondents are currently employed and were employed before the programme. 18.8% of the respondents are currently unemployed. 2% of the respondents are running businesses that they were running before the programme.

For previously unemployed respondents the results are as follows

Bursary for unemployed: 50% of the respondents are currently employed and were unemployed before the programme. 25% of the respondents are still unemployed. 25% of the respondents are currently studying.

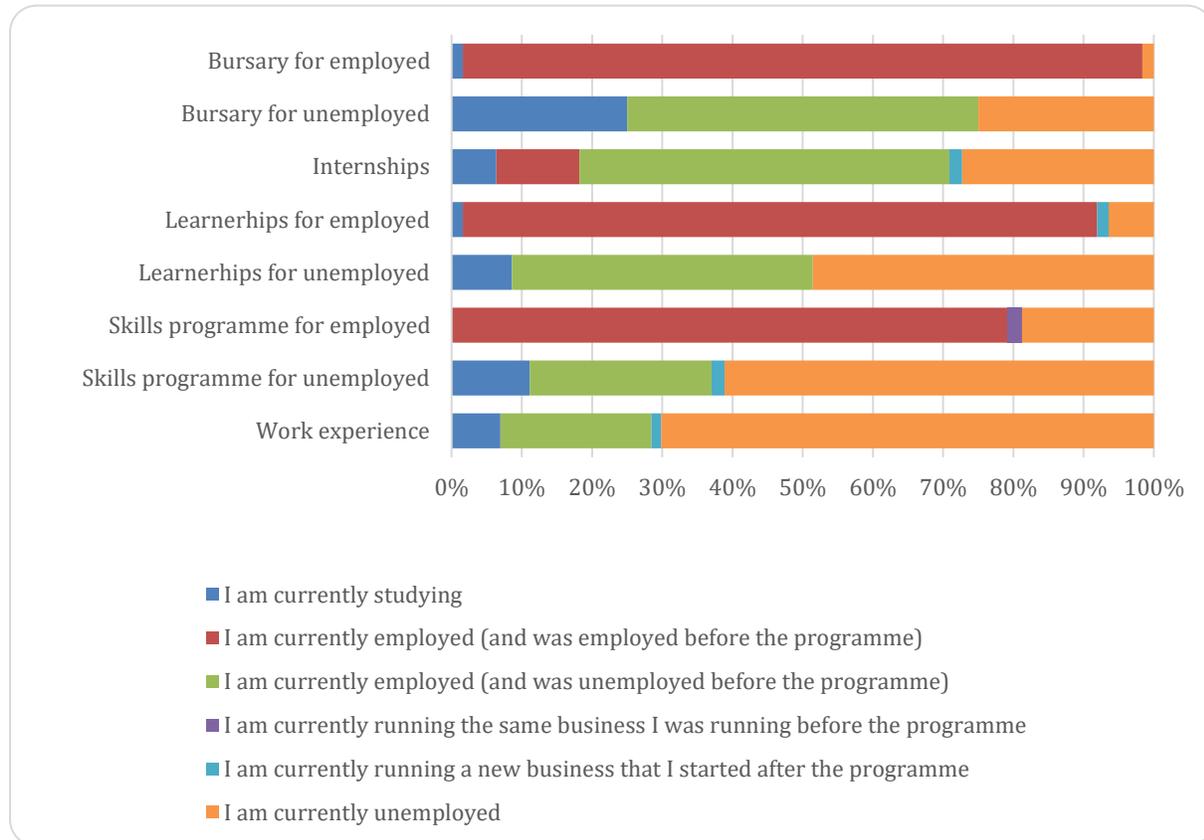
Internships: 52.3% of the respondents are currently employed but were unemployed before the programme. 27% of the respondents are still unemployed. 12.6% of the respondents are currently employed and were employed before the programme and 6.3% of the respondents are currently studying. 1.8% of the respondents are currently running a new business that they started after the programme.

Learnerships for unemployed: 42.9 % of the respondents are currently employed but were unemployed before the programme. 48.6% of the respondents are still unemployed. 8.6% of the respondents are currently studying.

Skills Programme for unemployed: 26 % of the respondents are currently employed but were unemployed before the programme. 61% of the respondents are still unemployed. 11 % of the respondents are currently studying. 2% of the respondents are currently running a small business that they started running after the programme.

Work Experience: 70 %of the respondents are currently unemployed. 22% of the respondents are currently unemployed. 7% of the respondents are currently studying and 1 % of the respondents are currently running a business that they started after the programme.

Figure 11: What respondents are doing now



This section goes on to discuss what respondents have been doing since the programme.

5.9.1 For those who are studying

The survey asked respondents who are currently studying after completing the programme for their reasons to further their studies. 50% of the respondents who undertook bursaries for the employed indicated that they wanted to study further in the area related to the INSETA programme they did, While the other 50% of the respondents indicated that they wanted to gain higher qualification so they could get a job they wanted.

All respondents that completed the learnership for employed programme indicated that they decided to study further because they wanted to learn more about the area related to the INSETA programme they did.

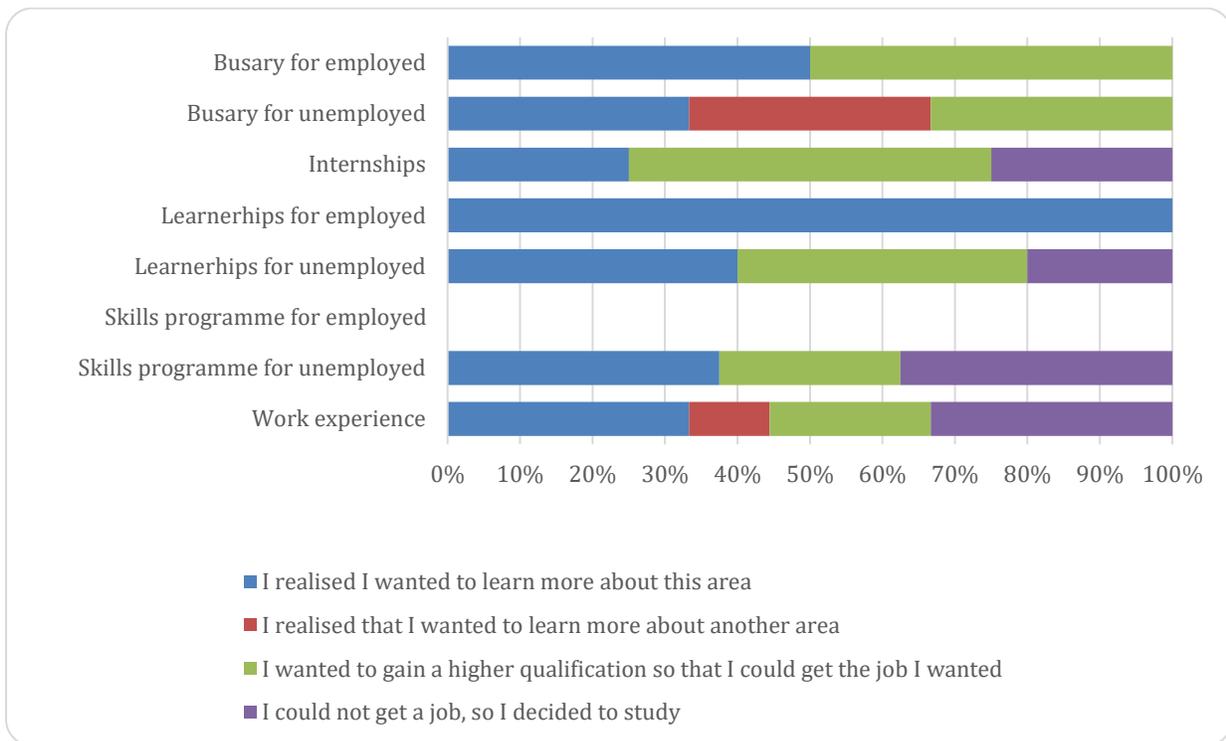
33.3% of respondents that undertook bursary for unemployed programmes indicated that they wanted to study further in the area related to the INSETA programme they did. While 33.3% indicated that they wanted to study further in another area. 3% indicated that they wanted to gain a higher qualification so they could get a job they wanted. 50% of the internship respondents indicated that they wanted to acquire higher qualifications so they could get a job they wanted. 25% indicated that they wanted to study further in the area related to the INSETA programme they did. 25% indicated that they decided to study because they could not find a job.

40% of the learnership for unemployed respondents indicated that they decided to study further because they wanted to learn more about the area related to the INSETA programme we did. 20% indicated that they decided to study further because they wanted to gain a higher qualification there so they could get the job that they wanted and 20% indicated that we decided to study further because they could not find a job.

Skills programme for unemployed respondents 37% indicated that they decided to study because they wanted to learn more about the area related to the INSETA programme they did . 25% indicated that they wanted to gain a higher qualification so they could get the job that they wanted and 37.5% indicated that it was because they couldn't find a job. Finally work experience respondents (33.3%) indicated that they decided to study because they could not find a job and the second reason was that they wanted to study further in the area related to the INSETA programme (33.3%) while 22.2% said that they wanted to pay a higher qualification so they could get the job that they wanted and 11% indicated that they wanted to study further in another area.

Although respondents indicated that they wanted to study further in another area, when asked if their studies are related to the INSETA programme they did, all (100%) respondents indicated that yes it is similar to the learning programme they completed.

Figure 12: Why did you decide to study?



5.9.2 For those who are now employed (and were employed before the programme)

87.4% of the respondents that are currently employed and were employed before the programme are still with the same employer and are working in the insurance sector or financial services related sector. while 12.6% indicated that they are no longer with the same employer

99% of respondents for the bursary for employed are employed full-time and 1% is in a fixed-term contract. 96% are still with the same employer and 4% have changed employers.

10% of the bursaries for employed respondents have changed their contracts, while 90% indicated that there has been no change. 22% of these respondents indicated that they had received a promotion while 78% said they had not been promoted since the programme. 23% of the respondents reported that they had received a salary increase while 77% indicated that they have not received a salary increase since attending the programme. However 38% indicated that they had received the new responsibilities since the programme and 72% indicated that they had not received any new responsibilities. only 2% of the bursaries for employed respondents said their benefits changed, these changes include medical aid and housing allowance, the 97% indicated there were no changes.

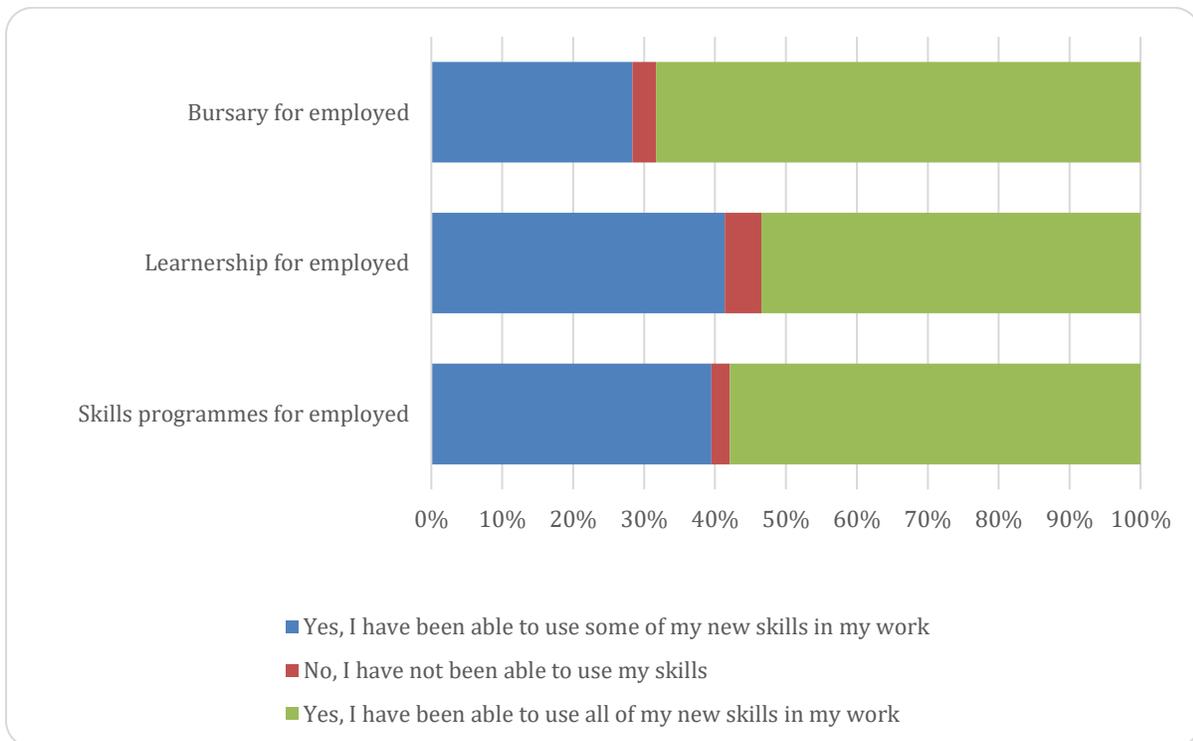
Of the respondents that did learnership for employed 13% of the respondents indicated that their contracts have changed while 87% of the respondents indicated that there had been no change. 25.5 % of these respondents have been promoted while 75.5 % indicated that they have not been promoted since completing the programme. 29% received a salary increase while 71% did not receive a salary increase after the programme. 31% of the learnerships for employed programmes respondents indicated that they had received new responsibilities and 69% reported that they had

not received any new responsibilities. There were no changes in terms of the respondent's company benefits at the end of the programme

For respondents that did skills programmes for employed Only 5% said that their contracts have changed and 95% reported that there has been no change. 13.5% of the respondents indicated that they had received a promotion while 86.5% said that they have not been promoted. 13.5% of those respondents stated that they had received a salary increase while 86.5% respondents said they did not receive a salary increase after the programme. 24% of the respondents indicated that they had received new responsibilities since doing the programme however 76% indicated that they had not received any new responsibilities since they completed their learning programmes. There were no changes in terms of the respondent's company benefits at the end of the programme.

In terms of using their skills in their workplaces 68% of respondents that undertook bursaries for employed indicated that they have been able to use all their skills in the workplace, 58% of respondents that undertook skills programmes were employed also indicated that they are able to use all of their skills and their workplace And 53% of respondents that undertook learnerships for employed indicated that they are able to use all their skills in their workplaces.

Figure 13: Have you been able to use your new skills in the workplace?

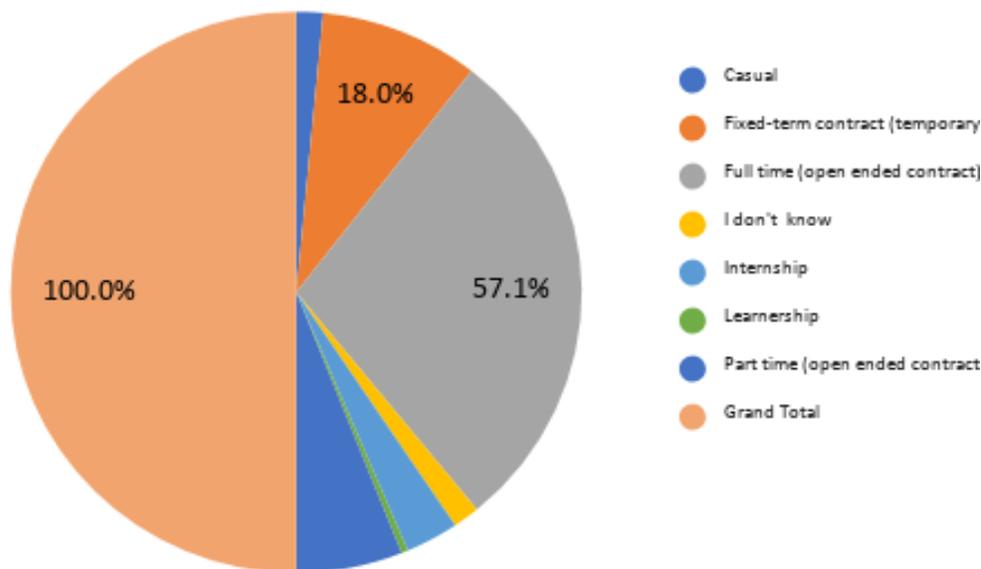


5.9.3 For those who are now employed (and were unemployed before the programme)

57.1% of respondents that were unemployed are now working in the insurance sector or financial services related sector, 41.4% indicated that they are not working in the insurance sector. 5% indicated that they were unsure if their job was in the insurance or financial related services sector.

57% of respondents who were previously unemployed are now employed in Full time (open ended contract). A breakdown of respondents employment contract is shown below:

Figure 14: Respondents' employment status



All respondents that undertook bursaries for unemployed or working in the insurance or financial services related sector and none of the respondents that undertook skills programmes for unemployed or working in the insurance sector.

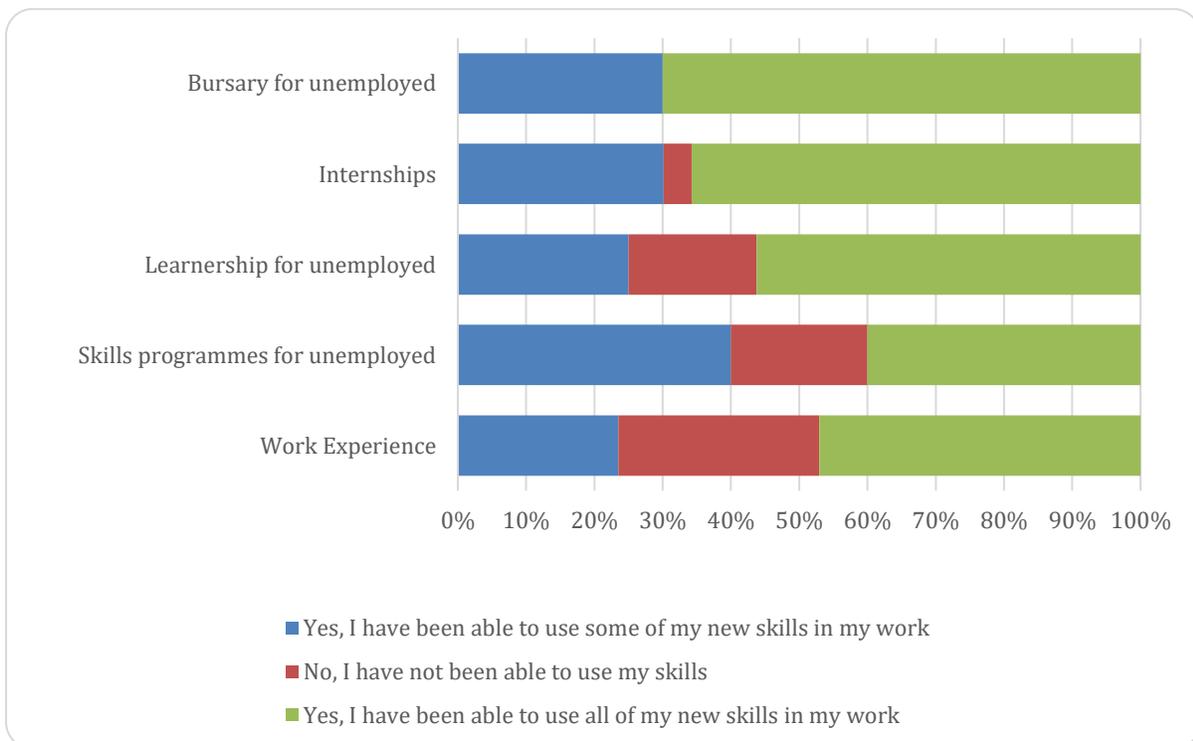
40% of the respondents in the internship programme indicated that their contracts changed since they have been working and 60% of the respondents in the internship programme indicated that their contracts did not change since they started working. 13.3% of the respondents that did internships indicated that they got a promotion yet 86.7% of the respondents that did internships indicated that they did not get a promotion. 100% of the respondents in internships say that they did not receive new responsibilities since they started working. 40% of the respondents that did internships indicated they did not get a salary increase since they started working, while 60% indicated that they received a salary increase. 26.7% of the respondents in internships indicated that they received new benefits since the programme yet 73.3% of the respondents indicated that they did not receive new benefits since they have been employed.

Respondents that undertook bursaries for unemployed, learnerships for unemployed, skills programmes for unemployed and work experience reported that there have been no changes since they have been employed in terms of changes in contracts, promotion, salary benefits and responsibilities.

The survey also sought to understand how long it took for these respondents to find a job. The respondents for bursaries for the unemployed found a job within three months after completing the programme. Internship respondents found a job within three months after completing the programme. 50% of respondents who undertook internships found a job three months after completing the programme and another 50% found a job one year after completing the programme. 83% of respondents who participated in learnerships for unemployed found a job 3 months after completing the programme while 17% found a job one year after completing the programme. 50% of respondents that undertook skills programmes for unemployed found a job 3 months after completing the programme while another 50% found a job one year after completing the programme. Of those respondents that undertook work experience Show me the address and found a job one year after completing the programme and 22% found a job within three months after completing the programme

With regards to using their new skills in their workplaces a majority of the respondents across all programmes indicated that way they have been able to use all their skills in their workplaces. For the respondent that undertook bursaries for unemployed 70% indicated that they are able to use all their new skills in their new jobs. 57% of respondents that undertook internships and are currently employed indicated that they are able to use all their skills in their new jobs, 56% of learner ships for unemployed respondents and 40% of skills programmes for unemployed respondents indicated that they are able to use all their new skills and their work. 47% of respondents that undertook work experience indicated that they are able to use all their new skills in their work places.

Figure 15: Have you been able to use your new skills in the workplace?



5.9.4 For those who are now running a business (and were running a business before the programme)

Only one respondent indicated that they are currently running a business that they were running before the programme. The respondent undertook Skills programmes for the employed. The respondent indicated that the business is not in the insurance or financial services related industry. The respondent works alone in his business. The respondent declined to disclose his monthly turnover for his business additionally the respondent works alone in his business. The respondent further declined to participate in the survey.

5.9.5 For those who are now running a business (and started running a business after the programme)

Six respondents indicated that they are now running a new business that they have started since they completed the programme. Two of these respondents undertook the internship programme. Another two of the respondents undertook the work experience programme. One of the respondents undertook the learnership for an employed programme, while another undertook the skills programme for unemployed. Two of the respondents started a new business three months after the programme, one respondent started their business one month after the programme, one respondent 6 months after the programme, 1 respondent one year after the programme and another respondent started their business more than a year after the programme.

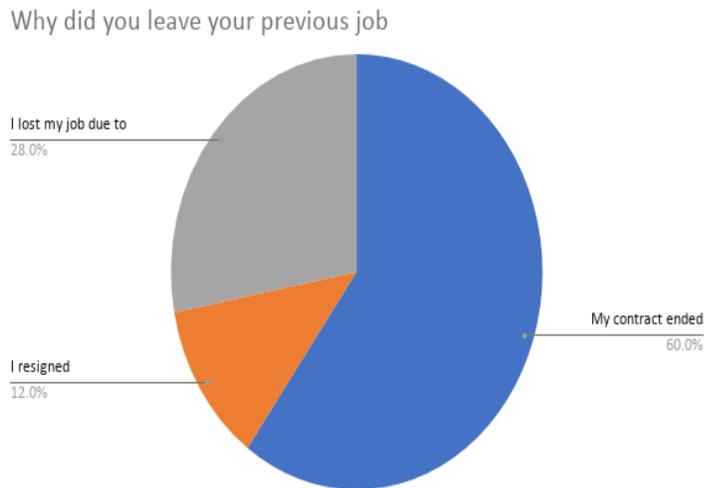
Four respondents indicated that they started the business because they wanted to be their own boss while 1 respondent indicated that they started their own business because they could not find a job. Another respondent highlighted that they started the business because the programme gave them the confidence to start a business. Three respondents indicated that they work alone, these respondents stated that their monthly turnover is between R0 to R10000. While two respondents indicated that they work with 1 to 5 employees, One of the respondents indicated that their monthly turnover is R30000 to R50000 while the other respondent declined to answer. One respondent indicated that they work with 11 to 20 employees. And this respondent declined to answer what their monthly turnover is.

Four of the six respondents indicated that their businesses have grown in the past year, when asked in which way three of the respondents reported that they have increased their income, and one indicated that they have increased their skills to manage the business. Three respondents indicated that the programme contributed to the growing of their businesses in the following ways: Information on how to start a business, ideas on how to run a successful business, communication skills and customer service skills to run a successful business. However, respondents indicated that the programme did not contribute in any way in the growth of their business.

5.9.6 For those that are now unemployed

87% of those that are currently under unemployed indicated that they have not been employed since the programme and 13% indicated that they have been employed at some point after the programme and have lost those jobs. of the 13% that was employed at some point after the programme 48% indicated that they found a job 1 month after the programme. while 26.6 % indicated that it took 3 months for them to find a job.

Figure 16: Why did you leave your previous job?



60% of the respondents indicated that they lost their previous job because their contracts ended while 28% indicated that they lost their jobs due to COVID 19 related reasons, a further 12% indicated that they resigned from the previous jobs

98% of the currently unemployed respondents are currently looking for work while 2% indicated that they are not looking for work . Of the 2% 1 indicated that they are planning to start a business outside of the insurance or financial services sector while the other indicated that they have given up on looking for work as their age of 54 years inhibits their chances of finding employment.

Respondents were asked why they think they are unemployed and the majority (31.4%) of the respondents indicated that they think they are unemployed because there are not enough jobs. While 22% indicated that there is not enough information about available jobs 18.9% indicated that they don't know the right people or have the right connections to help them find a job. 13.3% indicated that they are unemployed because they don't have the right qualifications while 13.3% indicated that they think they're unemployed because they don't have the experience employers are looking for.

5.10 Impact on the learning programme on lives of respondents (across all programmes for employed and unemployed).

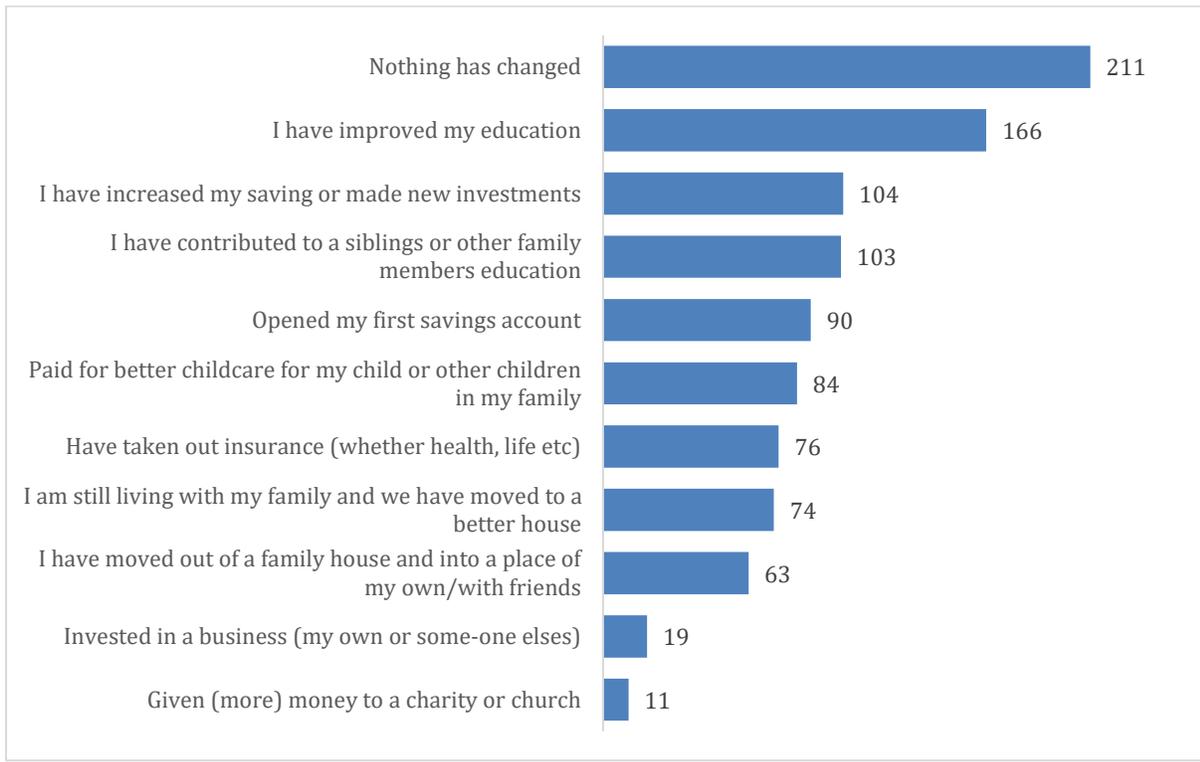
Respondents were asked in which way participating in the INSETA learning programme has impacted their lives. Respondents spoke of how the programme has assisted them financially as they were unable to afford to further their education and additionally noted how the programme has had an impact on their careers and their ability to do their jobs effectively as well as their ability to manage with work pressures and adapt to workplace environments.

Comments included:

- *It has had a huge impact on my thinking, my understanding, my career, it opened up my mind. I've added to my education I can gladly say, it helped me with my employment chances. When you have a degree, you have better chances of employment.*
- *Without the bursary I would have never been able to do the job I'm currently doing. After doing the programme, I got a senior position and my finances increased and I was able to buy my first home.*
- *The programme strengthened my understanding of management and it assisted me on what was expected of me especially when stepping into a new management role*
- *I have learned better client management tactics. I have also learned some legal regulations which I did not understand before. I have also gotten recognition from the employer*
- *In decision making in both my job and personal, I understand my position in the company better.*
- *I believe in my potential after the training. I have better hope of growth in my job now.*
- *This programme got me off the streets. I had passed my matric and stayed at home stranded, not knowing what I was going to do next.*
- *It was good to get an introduction to the insurance sector. It developed the interest in me to work with clients. To some extent, I can now speak with customers with some confidence although I still need a lot of training*
- *I can start my own business because I have learned business strategies. It also helped me financially because I am now independent*
- *I learnt how to handle pressure and conflict within the work environment*

47% of the tracer respondents across all programmes indicated that their financial contribution to their households has increased while 53% indicated that their financial contribution has not increased. Additionally, all survey respondents were asked if there were any changes in their personal circumstances since they have completed the programme. The following graph shows what respondents have indicated changed for them. Although a large number of respondents (211) indicated nothing has changed, it is encouraging to see that respondents have improved their education (166) or contributed to the education of others (103) as well as increased their investments or made a new investment(104).

Figure 17: What has changed since you did the programme?



Results from the employer interviews

In response to questions around what happened to existing employees after completing their programmes (in relation to increases, promotions or new responsibilities) the situation differed depending on the size of the companies, the type of programmes implemented, the reasons for implementing such programmes and whether programmes were implemented for existing employees or unemployed youth. Where companies implemented for example, learnerships for existing employees it might have been to address a particular skills gap so once completed the employees would be able to do his/her job more effectively. A similar view was expressed in relation to skills programmes, where specific skills gaps were addressed so on completion of such programmes, employees were able to do their jobs more effectively and/or did additional functions. In the case of promotions, companies indicated that this was dependent on whether there were vacancies or not.

In terms of unemployed learners, the overwhelming majority of companies indicated that on completion of learnerships, for example, they would try and employ as many as possible. It should be noted that a number of companies indicated that in pursuant of trying to employ unemployed learners following a learnership, they often placed them in internships. The situation was slightly different during the pandemic with companies firstly, taking on a lesser number of unemployed learners and secondly, were not in a position to place as many.

Results from the Provider Interviews

Providers observed that there were a number of challenges with respect to graduates - who had been unemployed at the start of the programme - accessing post-training employment opportunities. They observed that “learners get a reality check at the end of the programme” indicating that in most cases, employers’ retention will be less than the unemployed learners taken on learnerships or WIL.

Providers observe that this creates a real challenge as, “it is a big issue when a learner no longer has a stipend to rely on”.

5.11 What support learners received upon completion of the programme

The overwhelming majority of companies indicate that they try to offer employment to graduates from the different programmes where learners were unemployed prior to the programme.

Companies generally indicate that they try to retain the majority of learners and it is only in “very specific circumstances” such as if the company is downsizing and hence, there are no positions or if the learner has not performed adequately or has the “wrong attitude”.

One large company commented that, “yes we try to employ most and we have BBBEE factor to meet in terms of the absorption of unemployed but with COVID-19 we have reduced permanent employment.” A number of companies indicated that because of COVID-19 they have not been able to take on as many learners as they have done in previous years.

In terms of assisting learners with finding alternative employment, about 80% of companies indicated that they try to do this where possible. The majority of companies write letters of recommendation or assist with writing up CVs whilst a handful try to connect them to other employers or opportunities, or some companies offer an internship to as many as 70% of the graduates. One company stated that some learners are offered a six months contract after the learnership in anticipation of building their skills pipeline and in the hope that vacancies become available. Another company indicated that a range of contracts are explored to try and accommodate learners in the company.

Other interventions include:

- Provide one- or two-day training to learners to assist with CV writing, help with interviewing skills and provide a work readiness programme
- Incentivise learners to inform the company if they get employment elsewhere

One final point relates to a view expressed by a large company, which is that their skills needs have changed and that because of the move towards automation and artificial intelligence they no longer require as many entry level positions. As a result, they are no longer in a position to absorb a large number of learners from learnerships. This issue will be considered further in the conclusion of this report.

Results from the provider interviews

Interviews with the providers suggest that the support provided to learners on completion of their programme varied. The majority of employers assisted with preparing learners’ CVs (9) and assisted with preparing for interviews (8). Often this was part of a work readiness programme. In other cases, this support was offered if requested by learners. Further, where providers drafted recommendation letters (6) this was generally done on request.

Providing career counselling/guidance was done by many providers (8). Both public TVET colleges and private providers emphasised that this was usually done more substantially as part of the

induction process of the programme. Providing information and guidance on further learning opportunities was done by most providers (9), usually as part of the career information process.

Assisting learners with accessing workplace experience was done by providers (5) when this was required for the programme. After training unemployed learners on a skills programme, one public TVET had applied for and received an INSETA grant for the same group of learners to undertake an 18-month WIL programme with a stipend, after which the college encouraged the same learners to get further support from the college's SMME division to enable them to establish their own enterprises.

The majority of providers introduced learners to potential employers (8) and assisted learners to access opportunities in the labour market (7). One private provider sent graduate CVs to labour brokers. Another kept a database of learners and their CVs which was sent to employers. In the case of one college, their focus was on WIL placements, not post-WIL, due to their capacity. They did however assist learners to access information about how to start their own business and how to access funding.

Additional support by one provider related to preparation of learners for the regulatory exam: "We assist learners prepare for the regulatory exam (they are given 2 years to take it). We give them a chance to take a mock exam, have videos for them to go through and provide facilitation".

5.12 Capacity of Provision

The one issue that emerged, cutting across these interviews, relates to the importance of addressing the capacity of providers (and this was highlighted previously with respect to the issue of certification and the challenges that providers face in this regard). The importance of addressing the capacity of providers is highlighted as whilst a handful of companies have in-house capacity to conduct product specific training, all of the companies interviewed utilise external providers to offer the programmes linked to qualifications. In some cases, companies also utilise the services of a provider who dealt with all the liaising with colleges and universities as "we do not have the capability in-house so external providers who deal with all our liaising with colleges and universities."

It is evident that there has been real success in terms of relationships with private providers. However, whilst some companies had attempted to establish partnerships with TVET they observed that they were not always successful. One large company explained that "we tried to establish partnership with TVET and really struggled and did not get off the ground. We have partnered with a private provider and they provide us with all the assistance we require." Another company stated that "we have not gone into the TVET space."

5.13 Programme management

As part of this review several issues emerged that relate to the programme management of these programmes. These are briefly highlighted below.

Results from employer interviews

In terms of programme costs

About 30% of the companies interviewed were either not sure of the cost or did not feel comfortable discussing the cost and indicated that “HR is the ones that is supposed to give that information.” In addition, one large company respondent was not sure of the cost but indicated that the company pays according to the INSETA funding and does not go beyond that whilst another indicated that the full costs extend beyond the stipend paid to learners and include the cost of work stations and now with COVID-19, the costs of laptops and data. Whilst all employees received the normal company benefits as well as financial aid or other assistance in relation to their studies there were some differences with respect to the stipend paid to unemployed learners as some companies provide additional top up payments, some interns get paid leave and/or medical aid as well as short term insurance, and some companies absorbed the unemployed learners into either permanent or fixed term contracts whilst still on the programme and they then received the normal company benefits.

The majority of companies indicated that they faced some challenges whether it is in relation to existing employees or unemployed. Having said this, the majority of these companies indicate that these challenges are more severe in relation to the unemployed as compared to existing employees.

The one administrative challenge highlighted with respect to current employees is that if they have to attend training on Saturdays then their attendance is erratic. This may require companies to start offering incentives in order to motivate attendance

In terms of challenges experienced in programmes for unemployed youth, the following emerged:

- The stipend of learnerships often does not cover the high transportation costs and during COVID-19 there were challenges with such youth working from home in terms of laptops, WIFI and electricity.
- Linked to this, some unemployed learners battle to get to class/work because of these high transport costs and this is a particular challenge in the first month of the learnership.
- Some companies struggle to find suitable candidates for learnership and have suggested that the INSETA should have a database of learners that the companies could access.

Results from provider interviews

Whilst providers were comfortable with many of the arrangements, most providers had experienced some challenges in offering programmes targeting the unemployed (the number of providers that have experienced a challenge is in brackets):

As indicated with respect to the question of certification some of the colleges indicate that they do not have the capacity required and 1 public TVET college stated that they struggle to manage the paperwork (1).

Additional administrative challenges with programmes for the unemployed were:

- Payment to employers is delayed by INSETA and employers do not pay providers when they get payment from INSETA (especially small companies).
- Learners are not receiving their stipends on time which is challenging at times (especially at the beginning of the programme when it must come from the employer who may have not received it from INSETA yet). The big companies can handle this but for SMMEs it is a big problem.
- Financial challenges for private students are a reality.

5.14 Relationships amongst the key role players

This section reflects on the relationships amongst the employers, providers and the SETA.

Results from the Employer Interviews:

Relationship between employers and the INSETA

All the companies, irrespective of size, indicated that they had a good relationship with the SETA indicating that it was generally doing a good job. However, there were a few challenges in this relationship - many of which appear to be particularly since the COVID-19 pandemic - and employers indicated that these need to be quickly addressed as these challenges could negatively affect the implementation programme. As one company respondent observed, “we are very committed and happy to the spirit of the programmes, really believe in helping out young unemployed people. However, there are administrative and communication challenges we face in working with the SETA.” Another respondent from a large company stated that, “we understand that there have been challenges because of COVID-19 - but we think it could be smoother.”

In terms of administrative issues, both small and large companies expressed concern around the application process which one small company indicated was complicated and “sometimes they ask for documents that they did not ask for in the previous intake. The SETA needs to be clear about what is needed and need to simplify the process.” One company proposed that the SETA’s submitting portal should be more user friendly as “you upload information, and it is frustrating as it does not work.”

A number of companies expressed concern about the number of times they have to submit documents because they get lost in the SETA system. One company commented that the SETA speaks about the 4th industrial revolution but “we still have to submit paper documentation and we courier once and then have to do it again.”

A number of companies indicated that companies need to be properly informed about what is possible and what the SETA requires from companies. They also indicated that they would want to receive direct responses to requests (whether positive or not). For example, one company pointed out that “sometimes we go to the SETA and make a list of training that we think will benefit the company. Seta sometimes vague in their responses.... “

One medium size company indicated that they regularly email the SETA and do not receive a response but then “some representative (from the SETA) will email the company asking for information without having responded to the original email from the company, there needs to be better two-way communication flow.” One respondent observed that the “seta must give proper feedback on why funding is declined.”

A respondent from a large company respondent indicated that it would be helpful if the SETA could communicate and inform companies as to “who does what in the INSETA and understanding the whole structure of the SETA would be great.”

There were also a number of issues raised with respect to funding for programmes for 2021. Companies expressed concern that the funding had not come through indicating that they

understand that the funding had been held back by the DHET, but the companies felt that the Seta should have been more proactive in terms of communicating with the companies as some had already initiated programmes and had to continue with them and cover the costs as they had already made commitments to the learners.

As observed by a respondent from a large company, “our relationship is generally good but there have been challenges what with the DHET not paying money over to the SETAs so programmes that were approved by the SETA was stopped and no payment made but for example, we got an approval to appoint graduate interns and then we were told that no money was coming through but we had already accepted the graduates so had to pay as it would have been huge reputational risk to the company if had not continued.”

Similarly, a respondent from a medium size company indicated that in 2020 “we had to use our own funding to continue with our yearly training programme.”

Another respondent indicated that “we have not started our 2021 programmes as we have not been given us the go ahead. The SETA is waiting for funding approval from DHET. The communication and administrative side of the SETA could be better.”

Finally, a number of the smaller companies highlighted their commitment to taking on more learners but stated that they have challenges in ensuring that their infrastructure is able to host more learners. One respondent suggested that, “perhaps laptops could become a part of the learnerships, so that cost is removed from the company and they could work on assignments in their own space.”

Results from the provider interviews

Relationship with the INSETA and kind of support received by providers

The majority of providers were assisted by INSETA with resources (financial and technical) to run the programmes (10). This includes funding learners to continue into further learning in some cases. However, providers identified areas where this support was not optimal, namely in the timeous payments of tranches to employers, including stipends and as discussed previously, in relation to certification turn-around times. One respondent observed that “....this red tape causes frustrations. We just have to find a way of doing everything in the way they (the INSETA) needs it. If there is a small mistake, you have to start over again.”

Providers also indicated that the INSETA had assisted providers in the selection of candidates (4). Assisting providers with placing candidates after completion happened in the case of one provider (1). A respondent from a TVET college indicated that they are getting continuous support from the INSETA. The respondent continued to say that the SETA has been answering their requests for more information and they are helping now with scheduling

Providers also highlighted communication issues stating that, “INSETA must take providers and employers into consideration when making decisions, especially funding decisions. We had to halt programmes 2 weeks before they were to start as INSETA was awaiting funding feedback. INSETA must make sure that when they send recommendation letters, they have funding for them, not send recommendation letters and ask employers to halt the programmes. It looks like their planning was not done properly”.

These communication concerns cut across other issues as observed by one respondent who indicated that, “the QCTO issue is a concern - all qualifications now require workplace experience. INSETA must strengthen the ETQA efficiencies urgently. We hope we can all work together to improve programmes and their impact. We hope INSETA will take some of the challenges and suggestions seriously to improve the system overall. We value this opportunity to be asked these questions in this way. If concerns are raised with the SETA sometimes it can be taken as a personal attack. Yet we want skills development to work for all concerned”.

Relationship between providers and employers

Some providers indicate that they have built strong relationships with INSETA employers. The basis of the relationship between providers and INSETA employers varied.

The majority of providers are assisted by INSETA employers with resources (financial and technical) to run the programmes (9) and in placing candidates after completion (9). A provider stated they have been assisted by the provision of a training venue by the employer. Some providers were assisted by INSETA employers in the selection of candidates (6).

Further, in some cases, INSETA employers assisted providers in designing the content of learning programmes (4). Where employers were involved in designing the qualification, this happened via SETA processes.

It was noted that public TVET colleges generally have good relationships with employers in relation to WIL but that employers are not involved with the skills programmes provided by colleges.

The timeous payment of providers by employers after they have received payment by INSETA causes difficulties for providers, particularly the small private ones. “Employers vary. Some do not pay on time, which impacts on the training. We would prefer if SETA paid the provider portion directly to the provider. Employers usually get 1st tranche in May but training starts in February. They say employers must be financially viable. This strains employers and providers. Other SETAs pay a percentage upfront so that both parties start the programme with money. We are still waiting for 2nd tranche payments from last year. We send emails to both employers and INSETA and often get no response. INSETA does not understand the pain of small companies. There is no customer service within INSETA”.

5.15 Mechanism to monitor the effectiveness of the programmes

Results from the employer interviews

This section explores whether companies monitor the effectiveness of the programmes they implement and if so, what kind of mechanism is used to monitor effectiveness. What emerges is that there is no distinction between small, medium and large size companies in terms of monitoring the effectiveness of programmes. About 80% of the 26 companies do monitor the effectiveness of the programmes to varying degrees. In line with this, it is interesting to note that the smaller companies, because of their size, appear to have a better handle on how the beneficiaries of the programmes are performing. One large company indicated that people complete a survey after the training but “we do not really monitor properly.” Another large company indicated that it was “looking to put in systems to monitor effectiveness, impact and return on investment - that is a major thing our training budget is R30m and we are in the middle of a pandemic so we need to know our ROI.”

The types of mechanism used to monitor effectiveness include the following:

- “We run in-house assessments and team leaders or coaches to rate their performances” (small)
- “We run regular meetings with the training manager, 1 on 1 meetings, and feedback from the learners.” (small)
- “We are a small organisation and we speak openly to the young learners. Chatting about how they are doing, personally, what they are going through, where do they see themselves going. Many are doing well and are interested in uplifting themselves out of difficult situations. The company is very interested in their personal development. Mentors play a part on the professional front, tracking performance and giving advice.” (small)
- “We use direct report backs from their managers and mentors.” (medium)
- “We do 1 on 1s and feedback from the line managers who work more closely with the employees.” (medium)
- “We have assessments and the interns have performance contracts and have to deliver.” (large)
- “We have weekly meetings with team leaders and management to discuss challenges and progress.” (large)

In reviewing whether companies track the progress of existing employees in the company we found that a significant number of companies track existing employees inside the company but not once they leave the company. One large employer stated that “managers are required to monitor, mentor then report back to us on the progress of the trained staff and new employees from the programmes. Another stated that “for the unemployed we monitor and track where they are from their first year of employment - and see when they leave - they generally leave one after completing the learnership. A small company indicated that “we monitor employees internally not because of the programmes but as small companies we know the guys by names so keep track of them.”

Results from the provider interviews

In terms of the monitoring and evaluation of the programmes: The majority of providers (12) do have mechanisms to monitor the effectiveness of the programmes. Providers indicated that they monitor and track the entire training process and then specified the mechanisms they have used in this regard:

- Marking of tests, exams, assignments and meeting with students to gauge how they are doing are mechanisms used.
- Learners do self-monitoring whilst they are at the workplaces. Facilitators use a training schedule that should show the progress made by learners.
- Follow up if the programme makes a difference in the workplace; It seems to be working. Some of the employed people want to do the programme (we are not able to accommodate this yet as we have no capacity)
- Throughput rates are key. Aim for 100% success rate - of factors within our control. We do get feedback from learners and employers where they end up.

The majority of providers interviewed (8) were tracking whether unemployed individuals that were trained found employment. Of these providers, three were public TVET colleges. Providers indicated that surveys by the research department were done to trace and follow-up for graduates and one respondent observed that, “We use placement as a major indicator -most learners do get placement”.

The table below indicates the results shared by providers in terms of the approximate percentage of these individuals who found employment after they had completed their studies in the table below. The three public TVET colleges who were tracking these individuals reported a high percentage of unemployed individuals who found employment after training: 2 reported 76% - 100% and one reported 51% - 75%.

No of providers tracking whether unemployed individuals that are trained find employment	Approximate percentage of these individuals who found employment after they had completed their studies
3	76% - 100%
4	51%-75%
1	26% - 50%
0	0% -25%
Total providers: 8	

Only four providers were tracking whether employed individuals trained are still employed in the sector or elsewhere.

6 Sustainability of the Programme

A key finding is that over 90% of companies interviewed would like to continue with the programmes that they have implemented. Where companies were not sure if they could continue, it was not related to the programme but more to the economic difficulties that they are facing. One respondent, from a small company, indicated that, “we are not replicating in the future as we are struggling at the moment in terms of financial support and administration and so it is making it difficult to operate and carry out these interventions.”

Whilst the vast majority of companies indicated their intention to continue with such programmes in the future, they pointed out that this was reliant on INSETA funding. There were however some companies who indicated that they spend over and above the INSETA funding but state that they are still reliant on the SETA funding. Of import is that companies explain that whilst they have a budget for product specific training, they rely on the INSETA for the learnerships, internships and bursaries. There were however a few large companies who indicate that they are also seeking ways to fund these programmes.

Interventions needed to provide additional youth employment opportunities

This section explores what additional resources companies interviewed indicated that they require if they are to expand the opportunities that they can offer to unemployed young people:

Small companies: additional financial support; more administrative and technical support in managing the programmes; More tax incentives and make it easier to access such incentives; More support with the selection of young people (companies suggested a database of learners that allows the company to filter through appropriate candidates); Access to free WIFI and technology to enable young people to participate in the programme more effectively especially as with COVID-19 and people working remotely companies have faced a shortage of computers and do not all have access to desks, phones etc; Access to free transport to enable young people.

Medium size companies: More financial support and tax incentives; more administrative support in managing the programmes; Better communication from INSETA; more support in enabling young people to transition from the programme to the labour market; Support to make linkages and build partnerships.

Large companies: more financial support and tax incentives; more technical assistance with managing programmes; more information about options; support to make linkages and build partnerships; additional facilitators and mentors if expanding opportunities; more user friendly processes in the INSETA: having a database of learners to assist with recruitment into programmes; more support in enabling young people to transition from the programme to the labour market; Assistance to take the training programmes to rural areas; support to navigate the labour legislation when running these programmes; and, increased number of bursaries for the unemployed.

7 Conclusion and emerging recommendations

The following include some key themes which emerged during this report. It provides a high-level overview of what was highlighted in the interviews and some considerations. In discussion with the SETA it may be useful to shape specific recommendations:

Promoting the insurance industry amongst the youth: There should be an increased focus on promoting the industry amongst youth - consideration should be given to having programs that target schools, colleges and universities to introduce the youth to the insurance sector. Learners also suggested that campaigns could be run, especially in the rural areas, to empower more disadvantaged young people to understand the options and selection these opportunities.

Industry engagement around scarce and critical skills: Some companies proposed that there is a need for a more strategic conversation amongst employers in the sector around scarce and critical skills. “We need to get smarter around this conversation - we have a pool of funding and we need to be talking seriously about how to build a pipeline for the industry. We need to be looking at how to spend the money more strategically.

Supporting a greater range of programmes: A number of companies pointed out that they are committed to building their skills pipelines and in their environments they need more specialist skills as opposed to a large group of learners with entry level skills. As one company stated, “we do not need so many entry level jobs...we require qualified people which means that internships is the preferred option as compared to learnerships.” However, because internships do not contribute towards BBBEE, “our strategy is now focused on promoting learnerships more”, but in reality, if taking into account the needs of the business, internships would be the preferred option. This was a view shared by providers who indicated that there was a need for a greater emphasis to be placed on focused skills programmes for unemployed learners, which are of the appropriate duration to enhance learner’s success and greater impact.

4th industrial revolution and move to automation and AI: Linked to the above point, companies add that with the move to automation and increased use of AI, there is a reduction in the need for routine work hence reduced need for entry level jobs. “A company respondent argued: “this is the dichotomy of the legislation, learnerships were applicable 10 years ago”. The respondent continued that “we have abundant entry level talent but our dilemma is that we need deep expertise and skills and we are finding that we are getting better acceleration with graduates in our environment.”

Extending the length of learnerships: A number of companies, including small companies, proposed that the learnerships should be extended to 18 months to give learners more of an opportunity to learn more and gain more work experience. The reason for this, they argue, is that it takes longer sometimes to get them up to speed on the soft skills and train them on basic computer skills (some struggle with excel). Providers agreed with this view and in particular public TVET colleges could offer more learnerships for the unemployed if they were longer as this could create space for a lengthier workplace learning component, which they believe, have greater possibilities of post-completion employment prospects.

Considering how to enhance workplace learning: in addition to the other issues that emerged relating to enhancing workplace learning in terms of duration, better communication between workplace and providers, stronger and more consistent mentors, learners also highlighted a few areas that require consideration. Learners suggested that INSETA must make sure that the workplaces they sent learners are receptive and willing to help the students to learn more; that they do a better check with the Companies you place learners and make sure that the companies

give the learners the experience that is necessary; and that there should be an understanding of who is responsible for checking how learners “are treated in the companies because it can affect your performance as a person”.

Providing more assistance to small companies: it is clear that small companies are committed to empowering youth and employing youth but they need some more focused and additional assistance in this regard. Public TVET Colleges indicate that they could also support new entrants to get used to the SMME environment, and create a larger number of employment options by using their SMME Support Services to support learners in establishing their own enterprises. They suggest that in such cases, INSETA support for business development skills should be provided.

Increased focus on online learning: In view of COVID-19, some companies proposed that more training providers should be moving to online learning so as to make learning more accessible. Learners also confirmed this view suggesting that there should be more interactive virtual approaches used to support the learning process.

Increasing the stipend of learnerships: A number of companies pointed out that they have to top up the stipend paid to learners as they find it challenges to come out especially with the high transport costs. In addition, consideration should be given to some advance as learners who are unemployed often do not have transport money to get to work in the first month of the learnership.

More funding for rural learners: Some companies indicated that they were committed to expanding their reach and hence proposed that more funds are released to get learners from rural areas. As part of this, a call was made that assistance should be given to help companies partner with small companies in the rural areas where they can place learners.

Streamlining INSETA processes and improving efficiency

Emerging from this review were a number of concerns relating to administrative hurdles both in relation to the ETQA and grant payments. In terms of the ETQA, providers suggest that consideration should be given to the geographic spread of providers offering specific qualifications to ensure greater accessibility for learners. A provider proposed that INSETA assessor registration process reduce the number of years of experience to 5 from 3 years to open up more opportunities. In terms of the SETA concerns were raised about challenges with respect to timeous payments of grant tranches to employers, including stipends, which delays payments to learners and the provider. Stakeholders suggest that more transparent communication is required. As indicated above there was a strong view that special attention should be paid to smaller employers and smaller providers.

Reducing turnaround time from completion to certification

Across learners and providers concerns were raised about the need to address this challenge. Suggestions included more engagement within the SETA to ensure processes run smoothly, better project management of these processes, equipping new staff as quickly as possible, additional human resources to undertake verifications, timeous uploads and verification reporting, confirmation of learner information on the system prior to printing certificates and improved communication, including regarding timeous resolution of queries. Respondents also suggested that where INSETA is supporting programmes of other SETAs via grants to employers or providers such as TVET colleges, INSETA is requested to engage with the relevant SETA to ensure timeous certification of INSETA learners. Learners commented that even where there are delays, “they (the SETA) should be more organised and alert us in advance if we will not be receiving certificates, and not for us to find out on the ceremony”.

Employers also highlighted the issue that, whilst the overall relationship between the SETA and employers is good, the turnaround time in terms of responding to emails is very slow and sometimes, takes weeks.

Improving communication between INSETA and amongst stakeholders

A repeated concern from employers was the need by the SETA to improve its overall communication and to be more clear and upfront as to what information they need from companies, for example where funding is delayed or decisions within DHET impact on funding and therefore may affect implementation plans. Similarly providers suggest that good communication with providers, including updates and new requirements, as well as provision of training sessions with providers when required, by INSETA is recommended.

Providers also indicated that they would appreciate support from the INSETA in terms of their relationships with employers, which appear to vary considerably depending on the company and their approach to skills development. Providers believed that these relationships should be strengthened to enable an increased success rate. From the employers, there is a need for greater involvement of mentors, especially for unemployed learners. For most public TVET colleges, a stronger relationship with employers, especially in relation to WIL, would be important. They suggested that a forum of providers and employers be established to share ideas on working together on improving skills development and its impact. Others emphasised that what is required is more regular communication and interaction, providing feedback from both the provider and employer side and exploring how to better collaborate and assist each other to maximise learning. This collaboration should be strengthened during the actual delivery of the programme as well as by a closer working relationship with the INSETA, who they suggest, could work more closely with employers and providers to ensure better alignment and how learning programmes could practically work better. One respondent observed that, “Everyone must understand the value of stakeholders” in ensuring the success of the skills development.

This view was also shared by learners who stated that communication about the programmes and creating awareness of what is available, what is involved in each of the programmes and what is expected of each of the role players would be helpful.

Across the board respondents spoke to the need for increased internal communication and understanding needs to be enhanced which would improve the work of INSETA with their stakeholders.