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INSURANCE SECTOR EDUCATION AND TRAINING AUTHORITY

IMPACT ASSESSMENT OF INSETA LEARNING PROGRAMMES (2021/22)

REPORT

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Singizi CONSULTING AFRICA

Wits Enterprise
The Innovation Edge

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real
Centre for Researching Education and Labour
Skills for an equitable, just and sustainable future

Table of Contents

List of Tables

List of Figures

Abbreviations

ATR	*Annual Training Report*
CET	*Community Education and Training*
CFI	*Cooperatives Financial Institutions*
ERRP	*Economic Reconstruction and Recovery Plan*
GDP	*Gross Domestic Product*
HRDS-SA	*Human Resource Development Strategy for South Africa*
INSETA	*Insurance Sector Education and Training Authority*
JET	*Just Energy Transition*
MTSF	*Medium-term Strategic Framework*
NDP	*National Development Plan*
NPPSET	*National Plan for Post-School Education and Training*
NSDP	*National Skills Development Plan*
OFO	*Organising Framework for Occupations*
PYEI	*Presidential Youth Employment Initiative*
RPL	*Recognition of Prior Learning*
SAIA	*South African Insurance Association*
SME	*Small Medium Enterprise*
TVET	*Technical Vocational Education and Training*
WSP	*Workplace Skills Plan*

EXECUTIVE SUMMARY

Executive Summary

The INSETA commissioned a study to evaluate the impact of the skills development programmes on employed and unemployed learners who enrolled and graduated from these programmes during 2021-2022, to determine the pathways that they have navigated since completing the programme as well as their current status (employment and income) with a view to understanding the factors that contribute to improved employment outcomes and, based on this, to define the areas where the programmes could be strengthened.

The overarching purpose of this impact study is to understand the extent to which the INSETA has met its development and transformational imperatives and outcomes in the period under review, by collecting data on the impact of the various programmes on employed and unemployed learners, and thus, assisting the SETA in understanding its contributions (factors within the programmes that are useful and influence the ability of learners to access employment, further studies as well as income generation opportunities) and successes (the extent to which learners have accessed employment or other income generating opportunities as well as further studying opportunities) as well as the gaps (challenges that impact on the effectiveness of the programmes, as well as factors that inhibit learners to access employment and other income generating opportunities upon completion) that may limit the desired results within the interventions for unemployed youth

Six programmes were evaluated namely, bursaries for workers, bursaries for unemployed youth, internships, learnerships for employed, learnerships for unemployed, work-integrated learning programmes. Candidacy workers was initially included in the study but based on challenges experienced in contacting the learners, were excluded from the final analysis. The issues experienced included incorrect contact details for some candidates, other candidates not being aware that they had received financial support from INSETA when they were contacted, and 41 learners being linked to the incorrect OFO code.

The impact study was conducted over a short period of four months. The Inception Report was developed and approved by INSETA in December 2024. Data-gathering commenced in January 2025 and was completed in the third week of February. The methodology comprised a mixed method of quantitative and qualitative tools, including online and telephonic surveys, and interviews. Out of a population of 6,312 approved unemployed learners, a statistically significant sample of 1,734 was drawn. Ultimately 2,350 numbers were called, of which 1,089 were successfully interviewed, as shown in the table.

Table 1: Learner research sample

Programme	Sample size	Completed calls	Complete
Bursary for workers	310	145	47%
Bursary for unemployed youth	290	198	**68%**
Internship for youth	254	162	**64%**
Learnership for employed	256	174	**68%**
Learnership for unemployed	289	199	69%
Work Integrated Learning	263	192	73%
TOTAL	**1,662**	**1,070**	**64%**

Women in the learner sample made up approximately two-thirds, while men accounted for one-third. The largest age group was 26-30 years old (40.2%), with younger participants (19-25) slightly more represented among women than men. The vast majority of participants were African (82.9%), followed by Coloured (7.8%), Indian (5.5%), and White (3.6%). Reflective of population demographics in South Africa.

In addition to the learner surveys, the research team sent out online surveys to 254 employers and 142 training providers. A total of 39 employer surveys were completed, and 21 training provider surveys. Interviews were conducted with 14 employers, 14 training providers and 3 industry associations. The most common programmes learners participated in were Learnership for Unemployed (18.3%), followed by Bursaries for Unemployed Youth (18.2%) and Work-Integrated Programmes (17.7%). When asked about reasons for joining, the top motivations were: Acquiring more knowledge, skills, and work experience (26.8%); Gaining further qualifications to work in the sector (21.6%); Finding any job (14.0%). Few participants expected to start a business (0.6%), suggesting that entrepreneurship was not a primary driver for most applicants. Most participants heard about the programme through a provider or learning institution (35.0%) or their employer (33.8%).

Fifty-seven percent of respondents underwent a formal selection process, which sometimes included submitting a CV (24.8%) or attending an employer interview (23.7%). Overall, satisfaction was high, with all programmes scoring above 4.0 on a 5-point scale. The highest satisfaction was found in Learnerships for Employed (4.40) and Work-Integrated Learning (4.31), while Internships for Youth had the lowest rating (4.10). Participants found the quality of lecturers (4.54) and access to internet for studies (4.53) to be the most positive aspects. Financial support (3.65) and career guidance (3.98) were among the least satisfactory elements.

Work-based experience was seen as a significant benefit, particularly in Learnerships for Unemployed (94.3%) and Work-Integrated Learning (93.9%). Participants in these programmes also rated their workplace experience highly in terms of usefulness for their current roles.
While 65.0% of respondents who completed their programme received a certificate, others, such as Internships for Youth, had a much lower certification rate (22.5%). Based on the responses received from

respondents it appears that some learners are unclear as to whether their learning programme would result in a certificate or not.

The overall employment rate among learners was 65.2%, with significant variation between programmes. Workers Bursaries (88.4%) and Learnerships for Employed (87.4%) had the highest employment rates, while Work-Integrated Learning (43.8%) had the lowest employment rate and the highest unemployment rate (53.4%). Employment in the insurance/financial services sector was high (75.0% of employed graduates worked in the sector), but there was unevenness in terms of programme and job alignment. For example, only 44.7% of those from Bursaries for Unemployed Youth found jobs in the sector.

For those who identified themselves as being unemployed, the most common reason was contract expiration (74.3%). Resignations (12.5%) and retrenchments (2.2%) were rare. Among currently unemployed respondents, 51.5% had worked before but lost their jobs, primarily due to their contracts expiring. Forty eight percent had never secured a job after completing the programme, the most cited reasons being that there are not enough jobs, that there is insufficient job information available to them and that they don’t know the right people (have the right connections).

The top challenges for job seekers included are lack of available jobs (58.8%); not enough job information (42.4%) and lack of networking or connections (38.4%). Most unemployed respondents (97.0%) were still actively seeking work, relying primarily on CV submissions (94.7%) and online job applications (85.3%).

In terms of activities after completing the programme, nearly half of employed respondents (45.6%) had pursued further training, indicating the desire for further skill development post-INSETA. However, entrepreneurship was low (4.5%), with most business owners stating they started their businesses because they couldn’t find a job. Most graduates (72.2%) contributed financially to their households, showing that their employment played a key role in supporting their families.

One key measure of impact was whether graduates helped others find work. The average number of people assisted was 4.44, with postgraduate degree holders and high-income earners helping the most.

Employers and training providers report overall positive engagement with the INSETA programmes, noting they believe that they benefit the learners, as well as the sector. They reported being engaged in candidate selection, supporting workplace experience and assisting learners to find employment after the programme completed. The employers noted that the technical and soft skills acquired by learners during the programmes benefit their companies. Generally, engagement between employers and training providers is positive. Engagement with the INSETA is seen as an important part of ensuring that the programmes work effectively. Employers, training providers and industry bodies note the importance of active and regular communication, and the simplifying and streamlining of application and approval processes, to enable better programme outcomes.

Recommendations arising from the impact study are as follows:

- **Ensure that learner selection processes are being consistently implemented:** Comparing feedback from employers, training providers and learners suggests that selection processes are not consistently implemented. Ensuring that processes are running consistently and efficiently may ensure a better fit of candidates for the sector.
- **Address ongoing issues relating to certification:** Learners across certificated programmes continue to experience challenges in obtaining their certificates. The underlying reasons for this need to be properly addressed, either through process or systems redesign, or training of staff. The issue has been recurrent across various impact studies and remains a point of concern.
- **Review qualifications for relevance and alignment to regulations:** Some qualifications are seen to be outdated and not aligned to the current regulations. Subject matter experts need to review these and ensure that they are 'fit and proper' as required by legislation.
- **Ensure sufficient focus on the training of soft skills:** In order to ensure that leaners should be better equipped for the workplace, it would be useful for INSETA to gain a deeper understanding of the gaps, in terms of soft skills, identified by employers, and how these could be addressed, both through training courses, and through the manner in which workplace experience is structured and monitored.
- **Focus on developing pathways to employment for unemployed learners:** While the INSETA employment rate from the learning programmes is relatively high, participants in programmes for the unemployed continue to struggle to find employment. More attention needs to be given to sectoral solutions to support unemployed learners, such as engagement with government and systems to track learners; outcomes and share information on job opportunities.
- **Consider restructuring learning programmes to improve outcomes:** Some practical suggestions made by participants in the study – employers, training providers and learners – related to the structure of the learning programmes and the extent to which they can support optimal outcomes. Proposals included extending the length of learnerships and internships, providing a**dditional mentorship and career counselling** and **making the move from learnerships into internships more seamless**. A higher stipend, and possibly one that is paid to unemployed learners for six months after the completion of the programmes should be considered.
- **Harness the ability of mid-career professionals to support others finding employment:** Well qualified professionals in permanent jobs earning a good salary are more likely to assist others to find employment. Consideration should be given to how to better organise and support these people to help unemployed learners access the job market.
- **Simplify INSETA administrative systems:** INSETA systems are seen by some employers and training providers to be cumbersome and difficult to navigate. By reducing bureaucracy through making systems and processes easier to manage, the sector as a whole will benefit. Delays in funding approvals and the late payment of stipends should decrease, enabling employers, training providers and learners to plan better.

- **Strengthen communication channels between INSETA and its stakeholders:** While feedback with regards to communication between INSETA, employers and training providers was mixed (some noted excellent communication while others felt that it could be improved), the important reflection is that regular and meaningful communication is greatly valued for all parties. Having regular engagement sessions and easy access to INSETA staff who can provide feedback when needed, ensures that frustration and misunderstanding is avoided and enables the learning programmes to function more effectively.
- **Provide support mechanisms for SMEs to successfully participate in learning programmes:** Most of the employers in the sector are small businesses and they face challenges in supporting learners, while at the same time being an important training ground for learners. Recognition of the role SMEs play, including the payment of financial incentives for the training of unemployed youth, should be considered.

The INSETA learning programmes continue to offer great value to the sector and are appreciated by learners, employers and training providers. Through sectoral collaboration the programmes can be extended and strengthened, to the benefit of all stakeholders.

INTRODUCTION, CONTEXT AND AIMS

1. Introduction

Rapid technological change and growing complexity within the insurance sector requires INSETA to allocate funding strategically to support South Africa's youth through skills development, the upskilling of workers in the sector and the capacitating of SMEs with skills so that they can make a positive impact on the economy and country. Technology continues to disrupt and reshape different spheres of the working world, and financial services has been no exception. In a survey conducted by the Economist Group with 500 financial services leaders, 57% rated digital transformation as their highest future priority.[1] Changing processes and technology will impact on the key occupations in the financial sector, which in turn will have implications for the qualifications required in the sector. These qualifications will need to inform learning programmes that integrate new knowledge and skills in a way that continues to adapt to this rapidly changing world of work.

Wits REAL / Singizi have been contracted to conduct annual impact / tracer studies focusing on three INSETA Learning programmes. These studies assess the outcomes of the various skills development interventions and the extent to which they have resulted in meaningful employment or income generation opportunities. The scope of the project will involve analysis of information for the years 2021/22 through to 2024/25. The study aims to provide an impact analysis of past, present and future INSETA learning programmes and it is anticipated that these studies will inform future plans and programme offerings.

2. Context of INSETA and its programmes

This section provides an overview of the context of INSETA and the Learning programmes relevant to the annual impact / tracer studies.

2.1 General background and mandate

The insurance industry in South Africa is an important pillar of the financial sector, with insurance companies accounting for 18% of the sector. The financial sector contributes 23% of national Gross Domestic Product (GDP)[2]. According to an International Monetary Fund report (2022), there are 170 insurers in South Africa, with the top five companies accounting for 72% of the life sector and 48% of the non-life market[3].

The insurance penetration ratio, which is the gross value of insurance premiums as a percentage of GDP, is often used as a measure of the depth of a country's insurance market. In 2012, South Africa had a

[1] *The Economist Group, 2022. Banking in 2035: Global Banking Survey Report*
[2] *INSETA Sector Skills Plan 2025-2030*
[3] *https://assets.kpmg.com/content/dam/kpmg/za/pdf/Insurance-in-Africa.pdf*

penetration rate of 14.2%, which was among the highest in the world[4]. This indicates an active insurance sector, with the need for a skilled workforce.

INSETA (Insurance Sector Education and Training Authority) was established in March 2000 under the Skills Development Act 97 of 1998. It has 4 core business divisions including: Skills Planning and Research, Learning, Quality Assurance and Supply Chain Management. It operates within the broader context of South Africa's financial intermediation, insurance, real estate, and business services industry. The sub-sectors[5] represented include:

- Long-term insurance
- Short-term insurance
- Life insurance
- Insurance and pension funding
- Risk management
- Unit trusts
- Administration of health insurance
- Funeral insurance
- Reinsurance

INSETA operates within a framework of legislative and policy mandates that guide its activities and strategic planning, ensuring compliance with national laws and regulations. INSETA's objectives are aligned with national priorities, including the Medium-term Strategic Framework (MTSF) and the National Skills Development Plan (NSDP 2030)[6]. The INSETA Sector Skills Plan 2025-2030 also outlines how the skills plan aligns with the Human Resource Development Strategy for South Africa (HRDS-SA) 2024-2030 and the National Plan for Post-School Education and Training (NPPSET) 2021-2030. The INSETA contributes to national strategies/plans such as the Economic Reconstruction and Recovery Plan (ERRP), Just Energy Transition (JET) and the Presidential Youth Employment Initiative (PYEI) through the provision of learnerships, bursaries, career guidance and internships, especially in rural areas, in partnership with the TVET Colleges[7]. This alignment ensures that INSETA contributes to the development of a skilled and capable workforce.

According to the INSETA Strategic Plan 2020-2025, 92% of the companies registered with INSETA are small businesses, 5% medium and 1% large businesses. Data from the INSETA 2024 database[8] indicated that there were 19,197 firms in the sector, with 8,055 active levy-payers. Information from the WSP/ATRs

[4] *KPMG Sector Report: Insurance in Africa*
[5] *https://inseta.org.za/about-inseta/what-we-do/*
[6] *INSETA Strategic Plan 2020-2025*
[7] *INSETA Sector Skills Plan 2025-2030*
[8] *WSP/ATR 2024*

submitted in 2024 -2025 indicates that large and medium companies employ 92% of the workforce, with almost 52% of insurance employers located in Gauteng. The Western Cape accounts for 16% of the employment market, 14% in KZN and 13% in the Eastern Cape.

The demographic profile of employees by gender is 38% male and 62% female, and by race, 81% are Black employees (African, Coloured and Indian), with the remaining 19% being White. The percentage of Black employees increased by 5.6% from the previous year. The majority of the workforce is aged 35-54 (72%), 23% is under 35 years old, with 5% of the workforce in the age category 55-64, being close to retirement. The data indicates that between 2020/2021 and 2024/2025, the size of the age group below 35 years decreased from 49% to 45%. This may be the result of employing fewer new recruits from this age category over the years. It also points to the slowdown in the economy and a reluctance for new hires. One percent of the workforce report disabilities[9].

Most occupations in the insurance sector require tertiary qualifications. Most employees access occupations at NQF level 4 and progress to higher education over the duration of their careers. As reported in WSP 2020-2021[10], 63% of the workforce had NQF level 4 qualifications, with 35% being at NQF level 5 and above.

The Strategic Plan 2020-2025 indicates that the job market is shrinking, particularly due to the impacts of the COVID-19 pandemic, which has exacerbated existing economic challenges and led to increased unemployment rates. It highlights that the South African economy was already performing poorly prior to the pandemic, with unemployment projected to rise significantly in the foreseeable future. Additionally, the shrinking insurance markets are expected to affect profitability and employment in the sector, independent of job losses anticipated due to automation in the insurance industry itself.

Despite these challenges the sector is expected to grow by over 10% by 2029, and the INSETA Sector Skills Plan 2025-20230 has identified several change drivers from the external environment that impact on the supply and demand of skills in the sector[11]. The plan notes that each change driver has implications for skills development.

1. **Technology**: The rapid advancement of technology, including artificial intelligence, big data, and automation, is reshaping how the insurance industry operates. Implications for skills development include the need for intermediate and advanced ICT skills, training in Data Science and analytics including predictive analysis, business intelligence, Big Data and IoT.

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[9] *INSETA Sector Skills Plan 2025-2030*
[10] *INSETA Strategic Plan 2020-2025*
[11] *INSETA Sector Skills Plan 2025-20230*

2. **Political instability**: South Africa is caught in a low growth cycle, high public debt, crime and unemployment. It is hoped that the Government of National Unity, will lead to better economic growth and service delivery. The fluctuating economic environment affects the insurance market's stability. Skills development must focus on retraining and upskilling employees to adapt to changing job roles and market demands, particularly in areas that enhance resilience and competitiveness.
3. **Climate Change**: Increasingly severe weather events and natural disasters necessitate a shift in how insurers assess and manage risk. Skills development implications involve training in climate risk assessment, the creation of climate-related insurance products, and understanding regulatory requirements related to climate disclosures. INSETA is aware of the need to invest in staff awareness training on climate change. This shift would support the goals of the Economic Reconstruction and Recovery Plan (ERRP).
4. **Regulatory Environment**: The insurance sector is subject to the Insurance Act that came into effect in July 2018. Additional regulations are evolving. This necessitates ongoing training for employees to ensure compliance with new laws and regulations, as well as skills development in areas such as risk management, ethical practices and regulatory compliance. A focus on financial literacy and inclusion has been prioritised.

These change drivers requires that INSETA adopt an innovative training agenda to address latent skills demand[12]. In particular the INSETA Sector Skills Plan 2025-20230 has identified major skills gaps in the sector, these include: Management and leadership, Project management, Supervisory, Problem solving, Planning and organising, Communication, Office administration, Customer service skills, Technical (job specific) and Advanced IT and Software.

[12] *INSETA Sector Skills Plan 2025-2030*

3. *Aims, outcomes and priorities of INSETA*

The INSETA mandate is to promote, facilitate, and monitor education and skills development within the insurance sector[13].

The **primary purpose** of the 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 transformation.

This includes investing in the education and skills development of new entrants and supporting the professionalisation of the current workforce to enhance economic growth and job creation.

The **outcomes** outlined by INSETA include:

Education and workplace linked

Skills level of the South African workforce increased

Access to occupationally directed programmes increased

Career development services supported

Worker initiated training supported

The INSETA states that the achievement of their outcomes, as outlined in their Strategic Plan, **will contribute towards national imperatives**[14]:

- Occupations in high demand identified and their production increased – will support research and more accurate skills planning and career pathing.
- Linked education and the workplace – will support Youth, Rural beneficiaries and People living with Disabilities.
- Access to occupationally directed programmes increased – will support qualification development for better articulation and transformation within the sector.

[13] *INSETA Strategic Plan 2020-2025*
[14] *INSETA Strategic Plan 2020-2025*

- Skills development for entrepreneurship and cooperative development supported – will support SMEs, Cooperatives and People living with Disabilities.
- Worker-initiated training supported - will support SMEs, Workers reskilling and People living with Disabilities.
- Career development services supported – will support Youth, Workers reskilling and People living with Disabilities.
- Learners in Rural areas will be supported in collaboration with other SETAs due to the scarcity of insurance companies in rural areas – will support Youth and SMEs under ERRP.
- Growth of the public TVET/CET College system supported – will support Youth, People living with Disabilities and Women
- Skills level of the South African workforce increased – will support SMEs, Women and People living with Disabilities.

The INSETA Sector Skills Plan for 2025-2030 outlines INSETA's **strategic action priorities,** emphasising the importance of collaboration among employers, labour, and professional bodies. It aims to address skills gaps and enhance employability through initiatives such as career guidance, increased learnerships, and partnerships with educational institutions. By focusing on digitalization, transformation, and innovation, INSETA seeks to build a responsive skills framework that not only supports the current workforce but also prepares future generations for careers in the insurance sector[15].

Based on these imperatives, and the findings from previous reviews, the SETA identified 10 priority actions,[16] which were then expanded upon in the INSETA Sector Skills Plan for 2025-2030. These are as follows: Research and innovation; Transformation and professionalisation of the sector; Strategic partnerships for impact and responsive skills; Support for the sector with digitalisation; Support for SMEs and CFIs; Career guidance and career pathing; Employability and work readiness; Support for public TVET and CET colleges; Pursuing alternative funding sources; Monitoring and evaluation (including conducting M&E training with staff and service providers).

[15] *INSETA Sector Skills Plan 2025-2030*
[16] *INSETA Sector Skills Plan 2025-2030*

3.1 A focus on programmes to be evaluated in this study

The Learning programmes under the study include:

Bursaries for Employed and Unemployed	Learnerships for Employed and Unemployed	Work based Learning and Internships
•Bursaries are awarded to both the employed and unemployed, increasing professionalism within the sector. These bursaries aim to create a pool of youth who may view the insurance sector as an aspirational career, allowing for future insurance industry growth.	•A learnership is a structured work-based learning programme that includes both theoretical learning with an accredited training provider and practical experience in the workplace that leads to a registered qualification. Learnerships are granted for a one-year period, thorough a fixed term contract between the learner, and employer and training provider. Learnerships aim to provide hands-on, workplace experience and skills training within the industry. Learnerships may not result in permanent employment, but provide valuable experience to the learner.	•INSETA's work-based experience (WBE) and internship programmes aim to benefit graduates by enabling them to gain practical experience within the industry, related to their studies, after graduation. The length of internship may vary between 3 months to one year. For learners studying at TVET colleges towards Nated Course, there is a qualification requirement of spending 18 months in the workplace.

3.2 INSETA monitoring framework: informing this evaluation

The Annual Performance Report [17] provides a framework for reporting information on institutional performance. This reporting provides data to reflect on achievements against four impact statements.

- Providing service to stakeholders in line with Batho Pele principles
- Responsive Skills Planning system
- Responsive PSET System
- Improved Transformation and Professionalisation in the Sector

Specific outcome indicators linked to Learning programmes are summarised in the table below[18].

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[17] *INSETA Strategic Plan 2020-2025*
[18] *INSETA Strategic Plan 2020-2025*

Outcome	Outcome indicator
Education and workplace linked	Number of TVET Students enrolled for WIL programmes to complete their qualifications
	Number of TVET students completed their WIL programmes
	Number of unemployed learners enrolled for internships. (inclusive of 100 CET internships)
	Number of unemployed learners completed internships
	Number of unemployed learners enrolled for Learnerships programmes
	Number of unemployed learners completed for Learnerships programmes
	Number of unemployed learners enrolled for Skills programmes
	Number of unemployed learners completed skills programmes
	Number of unemployed learners enrolled for candidacy programmes
	Number of unemployed learners completed for candidacy programmes
Skills level of the South African workforce increased	Number of workers granted Bursaries (new entries)
	Number of workers granted Bursaries (continuing)
	Number of workers granted bursaries completed their studies
	Number of workers enrolled Skills programmes
	Number of workers completed skills programmes
	Number of workers enrolled for learnerships programmes
	Number of workers completed for Learnerships programmes
	Number of workers enrolled for AET programmes
	Number of workers completed AET programmes
Access to occupationally directed programmes increased	Number of unemployed learners granted Bursaries (new enrolments)
	Number of unemployed learners granted Bursaries (continuing)
	Number of unemployed learners granted Bursaries completed their studies
	Number of workers enrolled for RPL
	Number of workers completed RPL
	Number of TVET partnerships established
	Number of HET partnerships established
	Number of CET partnerships established
	Number of SETA Employer Partnerships established
	Number of learners who completed workplace-based learning programmes absorbed into employment or self-employment
Career development services supported	Number of Co-operatives funded for skills that enhance enterprise growth and development
	Number of small and emerging enterprises trained on sector and national identified priority occupations or skills.
	Number of people trained on entrepreneurship skills & supported to start their businesses
Worker initiated training supported	Number of Federations/Trade Unions supported through relevant skills training interventions
Career development services supported	Number of career development events conducted for urban areas on occupations in high demand
	Number of career development events conducted for rural areas on occupations in high demand
	Number of career development practitioners trained
Rural Development supported	Number of rural development projects initiated

4. Project Aim and Objectives

The aim of study is to evaluate the impact of the INSETA skills development programmes on the unemployed learners who enrolled and graduated from these programmes, with a view to determining the pathways that they have navigated since completing the programme as well as their current status (employment and income). The impact of delivering the programmes on the sector more broadly is also considered. The study covers seven core programmes delivered to learners in the insurance sector in the 2021-2022 financial year. The detailed project objectives are to:

1. To assess the employment status and absorption rate, and career progression of learners that were funded by the INSETA. This also includes challenges experienced by learners after the completion of a new learning programme.
2. To assess the impact of INSETA accredited skills development providers through feedback provided by the programme beneficiaries.
3. To assess learners'/graduates' satisfaction towards INSETA qualifications.
4. To examine what needs to be done to improve the qualifications as well as services rendered by the INSETA.
5. To ascertain whether the INSETA's interventions have positively changed the lives of beneficiaries.
6. To ascertain which INSETA programmes yielded the best results in learner uptake and absorption among all programmes and the reasoning around this.
7. To facilitate data collection workshops with all INSETA divisions to ensure the accuracy of data to be collected for the next 3 years and the importance of all data in future impact studies.
8. To design and review an impact study template and questionnaire that can be used annually over the next three (3) years.

4.1 Main Research Questions

- The study focuses on participants' economic outcome/ status since participating in the INSETA programmes, with a focus on what 'contribution' participating in the programme had on this, and what could be done better.
- The study also considers beneficiary perceptions of the programmes, expectations, what programmes were offered, what was the selection process and the extent to which the programme prepared them to access employment opportunities.
- It probes how learners ended the programmes (completion rates), if learners completed within the set duration, if their expectations were met, the quality of the programme, support received and if learners have been able to access the labour market (absorption rate) since completion and if not, then what barriers exist to accessing employment.

5. *Learning from past impact assessments*

Over the years, INSETA has commissioned several tracer studies that have reviewed the impact of its Learning programmes. The Wits REAL / Singizi impact study 2024-2027, using tracer data from 2021-2024, has drawn on their findings and recommendations to inform the focus of this study, in order to identify trends and the extent to which previous recommendations have been addressed. The table below provides an overview summary of tracer studies conducted by JET Education Services, Urban-Econ Development Economists and a previous study by Wits REAL / Singizi.

Table 2: Summary review of past impact studies

	# Respondents	Employment findings	Learnership impact on career pathway
JET Education Services Tracer Study: 2010-2016 learnership for employed and unemployed (13 557 learnerships provided)	630 employed 991 unemployed	69% employed in sector 12% employed outside industry Less than 2% self-employed, mostly outside of industry	49% promoted 1 year after learnership 70% increased monthly earning
Urban-Econ development Economic Tracer study: 2016-2017 learnership for employed and unemployed (2 428 learnerships provided)	138 employed 189 unemployed	98% continued employed in sector 91% of unemployed found industry employment 1% of unemployed became self-employed, inside industry	31% promoted 1 year after learnership 38% increased monthly earning
Urban-Econ development Economic Tracer study: 2014-2017 Internship (3 341 internships provided)	235 interns	75% employed after internship 3% self-employed 14% still unemployed	83% provided with career pathway 64% developed skills to find employment 65% improved ability to adapt to work situation
Urban-Econ development Economic Tracer study: 2014-2017 Bursaries (2 672 bursaries provided)	146 bursary holders	97% remained in employment 1% self-employed 2% unemployed	52% promoted after programme 66% reported salary increase
Wits REAL/ Singizi impact study: 2018/2019 and 2020/2021 learnerships, internships, bursaries, skills programmes and workplace-based learning	190 employed 385 unemployed 85 still in the programme 26 interviews with company employers 13 interviews with training providers	Of employed: 88% employed 9% unemployed 2% studying 1% running a business Of unemployed: 40% now employed 52% still unemployed 5% studying 3% running a business	26% of learnerships promoted 29% of learnerships reported salary increase 24% of skills programme participants received greater responsibilities, with 13% reporting salary increase 60% of internship participants reported salary increase

5.1 Key learnings from previous studies

The tables below outline the key measures of success, factors enabling or inhibiting success, and recommendations from each study.

Table 3: Overview of JET Education Services Tracer Study - 2010-2016

Study	Measures of success	Factors enabling or inhibiting success
JET Education Services Tracer Study: 2010-2016 learnership for employed and unemployed	98% increased knowledge 95% developed new skills	The study identified several factors that were considered critical to enabling the intended outcomes to be achieved: These include: - Access to WIL - 83% access to mentorship No inhibiting factors were indicated

Core recommendations from this study included:

INSETA should play an **active marketing and recruitment role** to recruit learners – particularly from rural areas

There is a need for regular **monitoring of mentors** by INSETA to ensure they are fulfilling requirements

There is a need for a **module on job seeking to be included**. This includes CV development, and interview skills to equip learners for finding employment.

INSETA to ensure certificates are issued promptly.

Longitudinal research into learners who **fail to complete learnerships.**

Research with employers and training providers to assess their perceptions of learnerships

INSETA has responded to one of the recommendations above in the Sector Skill Plan 2025-2030 (INSETA SSP)[19]. INSETA noted the need for assistance with job seeking and under 'Support for public TVET and CET colleges' noting: Provide career guidance training to lecturers and students.

INSETA also noted the need for longitudinal research into learners who fail to complete learnerships and to conduct research with employers and training providers as these were explored in the Wits REAL / Singizi study looking at data from 2018/2019 and 2020/2021.

[19] *https://inseta.org.za/wp-content/uploads/2024/08/INSETA-Sector-Skills-Plan-2025-2030.pdf*

Table 4: Overview of Urban Econ Development Tracer Studies – 2014-2017

Study	Measures of success	Factors enabling or inhibiting success
Urban-Econ development Economic Tracer study: 2016-2017 learnership for employed and unemployed	Learnership increased knowledge Enhanced professional skills Learnership positively impacts financial situation of beneficiaries.	No enabling factors were noted in this study. The study identified several factors that hindered the intended outcomes from being achieved: These inhibiting factors include: • Workplace learning was not considered to be relevant • The programme offered limited opportunities to learn new skills • Lack of mentorship support These factors are in contrast with findings from the JET study conducted previously which did not identify any barriers.
Urban-Econ development Economic Tracer study: 2014-2017 Internship	72% exposed to industry knowledge 74% developed new skills	The study identified several factors that assisted the intended outcomes from being achieved: These enabling factors include: • 88% of participants had access to a mentor Inhibiting factors include: • 47% current work tasks not using knowledge acquired through internship
Urban-Econ development Economic Tracer study: 2014-2017 Bursaries	96% beneficial training 75% applied skills learned Increased chances of accessing career advancement opportunities Developed soft skills including management and leadership skills	The study identified several factors that were considered critical to enabling the intended outcomes to be achieved: These include: • Opportunity to increase professional development • Opportunity to increase exposure to industry Inhibiting factors include: • Work pressure while studying difficult • Lack of academic support • Lack of mentorship • Delay in fee payment constrained financial state and unable to complete programme • Disconnect between theoretical learning and workplace

Recommendations from the three Urban-Econ studies included:

The need for the SETA to put in place **on-going monitoring and evaluation** to support future studies

- Improve record keeping of beneficiary details by checking records at different time points throughout the programme and capturing alternative contact details.
- Follow up with beneficiaries at least once during the funding cycle to address concerns.
- Longitudinal tracing of beneficiaries to track impact of the programme.
- Introduce an alumni programme to provide a networking platform and information hub to ongoing service.

The Urban-Econ studies also noted the need for i**mproved INSETA oversight and support** including:

- INSETA to host employer / mentor orientation sessions to guide mentors.
- INSETA to use key findings from tracer studies to review and assess programme co-ordination efforts and identify areas of improvement.

INSETA responded to the recommendations above for longitudinal tracing of beneficiaries to track programme improvement. They commissioned the Wits REAL / Singizi impact study (2018/2019 and 2020/2021) as well as the current Wits REAL / Singizi study using tracer data from 2021-2024 to assess their learning programmes.

INSETA also noted the need for a networking platform and information service for alumni. This is mentioned in the INSETA SSP 2025-2030 under 'Career Guidance and career pathing'. In addition, in the INSETA SSP 2025-2030, INSETA have stated the need to build staff capacity to manage the M&E process department wide.

Table 5: Overview of Wits REAL/ Singizi impact study: 2018/2019 and 2020/2021

Study	Measures of success	Factors enabling or inhibiting success
Wits REAL/ Singizi impact study: 2018/2019 and 2020/2021 learnerships, internships, bursaries, skills programmes and workplace-based learning	Development of key soft skills Development of technical skills	The study identified several factors that were considered critical to enabling the intended outcomes to be achieved: These include: • Employers have established links with private external providers to offer programmes linked to qualifications. • Most employers indicate that they try to assist graduates with alternative employment through letters of recommendation. • Many training providers provide career counselling as part of induction to programmes • Many work readiness programmes include guidance on drafting CVs and preparation for interviews. • Some training providers introduce learners to potential employers or send graduate CVs to labour brokers. • INSETA provides financial and technical resources to training providers to run programmes The study identified several factors that hindered the intended outcomes from being achieved: These inhibiting factors include: • Learners unable to complete portfolio due to difficulties integrating learning and problem-solving, not prepared by theoretical training. • Delays in INSETA certification processes. • Access to reliable technology difficult. • Access to post-training employment is challenging. Employers are unable to retain all graduates who are placed with them during a programme. • Employers have limited in-house capacity to conduct training • Employers found it difficult to establish relationships with TVET colleges • Employers find INSETA administration and application process challenging with complicated documentation and submission processes. • Communication between INSETA and employers needs improvement to clarify requirements and provide ongoing, updated information. • Delays by INSETA in payment of funding to employers including stipends for learners.

The 2021 Wits REAL/Singizi study was more comprehensive than previous studies as it assessed learnerships, internships, bursaries, skill programmes and workplace-based learning. The study also took recommendations from previous studies into account. This includes the recommendation made by the JET study, which suggested that there is a need for research to be undertaken that includes perceptions of employers and training providers as well as from learners to obtain a wide-ranging overview of what works and does not work in the programmes assessed. This approach was built into the approach applied in the 2021 Wits REAL / Singizi study. As recommended by the JET study, learners who did not complete learnership programmes were also included in the study.

The 2021 Wits REAL / Singizi study then developed a set of recommendations in their study. These are included below:

Promote the insurance industry amongst the youth: There should be an increased focus on promoting the industry amongst youth (including career guidance), paying particular attention to provide opportunities to those in rural areas.

Industry engagement around scarce and critical skills: Some companies proposed more strategic conversation amongst employers in the sector around scarce and critical skills, with the need to identify skills gaps and to consider the needs of companies of different sizes.

Support a greater range of programmes: Several companies pointed out that they are committed to building their skills pipelines and in their environments and need more specialist skills as opposed to a large group of learners with entry level skills.

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 a reduced need for entry level jobs.

Increased focus on online learning: Some companies proposed that more training providers should be moving to online learning 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.

Extend the length of learnerships: Several 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.

Consider how to enhance workplace learning: Better communication between workplace and providers and stronger and more consistent mentors could enhance workplace learning.

Provide more assistance to small companies: Small companies are committed to empowering youth and employing youth, but they need focused and additional assistance.

Increase the stipend of learnerships: Employers noted that they must top up the stipend paid to learners as it is insufficient to make ends meet especially with high transport costs.

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.

Streamline the INSETA processes and improve efficiency: Emerging from this review were several concerns relating to administrative hurdles both in relation to the ETQA and grant payments.

Reduce 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.

Improve communication between the INSETA and amongst stakeholders: A repeated concern from employers was the need by the SETA to improve its overall communication and to be clearer and upfront as to what information they need from companies, for example where funding is delayed or where decisions within DHET impact on funding and therefore may affect implementation plans.

We have noted where INSETA have taken the recommendations from these studies into consideration in the SSP 2025-2030. In SSP 2025-2030, INSETA noted "The utilization of tracer studies to inform planning has become more prominent and pervasive during the later years of the period 2019-2024. INSETA's plan of action for M&E is now explicit in spelling out the aspects that need to be improved to promote and advance M&E within the organisation"(p 59).

In addition, the SSP 2025-2030 responds to many of the points above.

The INSETA SSP 2025-2030 notes the **need to promote career guidance in schools and TVET colleges** (under 'Strategic partnerships for impact and responsive skills') and to support the establishment of digital learning centres in rural areas. Under 'Employability and work readiness', it also notes that increased learnership, internship and bursaries for youth, especially from rural areas, is a priority.

Under 'Transformation and professionalism of the sector', INSETA notes the need for **engagement around scarce and critical skills**.

The INSETA SSP 2025-2030 notes the need to **increase support for priority IT specialists** in software, design, multi-media, UX experience, cyber security, networking, IT support, business intelligence and data analytics (under 'Support the sector with digitalisation').

Regarding the **move to automation and AI**, (under 'Support the sector with digitalisation') INSETA have noted the demand for technical skills in cybersecurity, blockchain, cloud computing, artificial intelligence, predictive analysis, social media, digital marketing, open-source and machine learning.

Under '**Support the sector with digitalisation'**, INSETA indicates that they should promote e-learning and micro-learning online platforms to make training widely accessible to employees for upskilling and reskilling.

The INSETA SSP 2025-2030 highlights **several priorities for supporting SME**, which includes implementation of women in management training programmes and compliance training and professionalisation. (Under 'Support SMEs and CFIs')

While not directly mentioned in the INSETA SSP 2025-2030, **stipends could be supplemented** through channels mentioned under 'Pursuing alternative funding sources'. **Funding for rural learners** has been noted in the INSETA SSP2025-2030 under 'Career guidance and career pathing', 'Employability and work readiness' and 'Pursuing alternative funding sources'. In response to the **need for greater efficiency with administration**, such as timeous payment of grants, the INSETA SSP 2025-2030 notes the need to "Address unclear institutional arrangements with service providers, beneficiaries and project owners" (INSETA SSP 2025-2030. p 58). While the INSETA SSP 2025-2030 does not address the need to improve communication around current information, the plan does prioritise **the need for an awareness programme to apprise employers of new and emerging occupations and skills** needed in the future (under 'Career guidance and career pathing'). These different issues have been considered in the development of our instruments as well as in our analysis so that we can address the question of whether the SETA has adapted its provisioning based on learning from previous evaluations and from stakeholder feedback.

METHODOLOGY

6. Methodology

6.1 Approach

The study utilised both quantitative and qualitative research techniques. The main research activities included a review of data from reports completed as well as from previous evaluations, a tracer study with learners as well as electronic surveys and interviews with relevant stakeholders including training providers, employers, industry associations and professional bodies.

The INSETA team reviewed the approach adopted to sampling of respondents and commented on the surveys used for gathering data from learners, employers and training providers. The time constraints for the study were taken into account in determining the number of employers and training providers that could be conducted for interviews.

The tracer study was undertaken by a team of researchers, using the Computer-Assisted Telephone Interviewing (CATI) method, between 15th January and 10th February 2025. CATI is a data collection method where researchers conduct surveys over the phone using a computerised questionnaire, enhancing efficiency and accuracy in data collection. Data collected through the CATIs was quality assured throughout this phase. An electronic survey was also sent to all learners in the sample in an attempt to reach as many learners as possible.

An electronic survey was sent out by email and SMS to all employers and training providers who participated in the programmes in the target financial year. The request to complete the survey was sent out by INSETA on 23 January 2025. Further reminders were sent by the research team on 29 January 2025. In-depth interviews with employers, training providers, industry associations and professional bodies were conducted between 11th and 25th February 2025 with the intention of soliciting further views regarding their perceptions of the INSETA learning programmes.

6.2 Overview of Learner Sample

The research team received a database of 6,393 learners for the 2021-22 financial year.

Table 6: Research population – initial data

Programme	Enrolled / new entrant	Continuing	Enrolled / continuing combined	Completed	Total Population
Bursary for workers	975	39	1,014	583	1,597
Bursary for unemployed youth	845	234	1,079	93	**1,172**
Candidacy workers	104	0	104	42	146
Internship for youth	743	0	743	0	**743**
Learnership for unemployed	1,151	0	1,151	0	1,151
Learnership for employed	759	0	759	0	**759**
Work Integrated Learning	619	0	619	206	825
TOTAL	**5,196**	**273**	**5,469**	**924**	**6,393**

The data was reviewed and cleansed to remove errors or records with lack of information.

Table 7: Research population – cleaned data

Programme	Records removed - duplicate entries	Records removed - no contact details	Record removed - incorrect classification[20]	Remaining population
Bursary for workers	0	5	0	1,592
Bursary for unemployed youth	0	0	0	**1,172**
Candidacy workers	33	0	41	72
Internship for youth	0	0	0	**743**
Learnership for employed	0	0	0	**759**
Learnership for unemployed	0	0	0	1,151
Work Integrated Learning	0	2	0	823
TOTAL	33	7	41	**6,312**

From this, a random sampling method was used to draw a sample of 1,734 respondents, which would have given us a confidence level of 95% and a 5% margin of error.

[20] 41 records in the Candidacy Workers programme were allocated the OFO code: 2019-643202 - Vehicle Painter. When queried with INSETA it was noted that this was probably done in error. The team could not confirm at the time whether the learners were correctly included in the sample, with an incorrect code, or should not have been included at all. As a result the team took the decision to remove the records.

The candidacy workers programme faced particular challenges. When calls were initially made, most of the learners contacted were either not aware that they had received funding from INSETA, or did not believe that they were participating in a programme linked to achieving a professional qualification. The research team raised the issues of concern with INSETA and ultimately proposed excluding the candidacy workers programme from the analysis as the researchers could not complete any meaningful calls with learners.

Table 8: Total sample and completed calls

Programme	Sample size	Replacements	Total no of calls made *	Completed calls	Complete
Bursary for workers	310	100	410	145	47%
Bursary for unemployed youth	290	109	399	198	**68%**
Internship for youth	254	83	337	162	**64%**
Learnership for employed	256	147	403	174	**68%**
Learnership for unemployed	289	99	388	199	69%
Work Integrated Learning	263	78	341	192	73%
TOTAL	1,662	**616**	**2,278**	**1,070**	**64%**

Table 3 shows that we ultimately reached 64% of the sample despite all efforts to reach a greater number of individuals. As the calls began, it became clear that several **learners could not be contacted.** Some limitations include that, we find that the numbers, of young people who are not in employment change a lot, with invalid numbers, calls going straight to voicemail, incorrect numbers etc.

It is noted that given that the learner population also dated back to the 2021-22 financial year, it was expected that some learners would not be contactable. However, we tried several other strategies to reach the learners as intended.

Each respondent was called 3 times, at different times of the day, and on different days of the week. Calls were made in the evenings (until 7pm) as well as Saturday mornings. Additionally, all surveys were sent out electronically on Survey Monkey (with one reminder) and via Bulk SMS.

The project management team added cell phone numbers into the sample numerous times to try and increase the response rate. We ultimately called 2,350 numbers, of which 1,089 resulted in a completed survey. Seven surveys (completed online) could not be allocated to a programme.

In terms of call results:

Table 9: Call results, CATI surveys

	Complete total	Call back later	Did not do prog	Invalid number	No answer	Refused to participate	Requested email did not complete	Voicemail	Wrong number/ person	Total
Bursary for workers	146	7	29	21	69	31	27	62	19	410
Bursary for unemployed youth	201	4	25	22	26	11	13	77	19	399
Internship for youth	164	6	23	8	50	12	16	56	11	337
Learnership for employed	201	3	7	32	34	10	3	73	31	388
Learnership for unemployed	**175**	**3**	**11**	**21**	**70**	**14**	**18**	**66**	**27**	**403**
Work Integrated Learning	**195**	**0**	**3**	**71**	**22**	**6**	**3**	**49**	**15**	**341**
TOTAL	**1,082**[21]	**23**	**107**	**188**	**287**	**93**	**87**	**395**	**124**	**2,278**

The full statistically significant sample was not reached due to the issues raised above. This is a concern for the research team as it can mean that the sample is skewed towards those who feel more positive about the programme. However, as the sample reached is never less than 40% of the anticipated sample and, based on the spread of the sample and the consistency of findings, including when we triangulate the survey data with the in-depth interviews, we are able to assert the findings with a high level of confidence. The confidence level (CI) remains 95%, but because the realized sample size is smaller than the desired sample size, the margin of error (MOE) has changed. The overall margin of error for the full sample (1070 respondents) is now ±2.75% instead of 2.3% (if the full 1662 was achieved). This is still a very low margin of error ensuring that the findings are valid.

We also received contact details for employers and training providers from the INSETA. The lists were consolidated and duplicates removed, resulting in 142 training providers and 254 employers.[22] A request to complete the surveys was sent by the INSETA to **all** employers and training providers included on the two lists. A further reminder was sent by the research team.

The resultant response rate was as follows:

[21] *When the final dataset was analysed, 12 records could not clearly be allocated to programmes, so were excluded from the analysis, leaving a total amount of 1,070 respondents.*
[22] *For the employer list the research team noted that there were a lot of companies that had the same contact details, e.g. asamkele@empowernmentsolutions.co.za was listed as the email contact for 28 different companies and thabomal@tihsa.co.za was the contact for 6 different companies.*

Table 10: Results of employer and training provider surveys

Employer surveys		Training provider surveys	
Total population	Responses received	Total population	Responses received
254	39	142	21

In addition to the survey, we sought to conduct 30 interviews with employers, training providers and professional bodies, targeting 14 employers, 14 training providers and two professional bodies. This was to allow for a more in-depth insight about the perceptions of employers, training providers and industry associations to supplement insights from the more quantitative surveys. Organisations that had responded to the surveys were contacted for interviews. Employers who agreed to participate were asked for recommendations of training providers to contact. Wits Enterprise assisted with sending requests to professional bodies in the insurance sector, to ask them to participate in the interviews. The research team was able to meet the target as set in the research design.

Table 11: Results of employer, training provider and professional body interviews

Employer interviews		*Training provider interviews*		*Professional associations / Industry bodies interviews*	
Target	*Reach*	*Target*	*Reach*	*Target*	*Reach*
14	*13*	*14*	*16*	*2*	*3*

6.3 Comment on statistical significance

The majority of cross tabulation tables identified in the report are statistically significant. This means that the differences identified are reflective of the broader population and not simply the sample.

The chi squared value (Significance) is reported on at the bottom of some tables. Any value less than .005 can be considered to be statistically meaningful. While other tables presented here might not meet that level of statistical certainty, they may be reported on for interest's sake but should be viewed with a degree of caution.

Correlation coefficients are also discussed in the report and are elaborated on where they are applied. A definition of correlation is contained in Annexure B.

6.4 Profile of the Learner Respondents

6.4.1 Gender by Race

Across the research population, 82.9% were African, followed by 7,8% coloured, 5.5% Indians and 3.6% whites. A higher proportion of female learners responded to the survey, a total of 65.7% relative to males at 34.3%.

Table 12: Gender by race of respondents

Gender	African	Coloured	Indian	White	PNS	Total by Gender
Male	77.9%	9.3%	8.3%	4.3%	0.3%	34.3%
Female	85.5%	7.0%	4.0%	3.2%	0.3%	65.7%
Total	82.9%	7.8%	5.5%	3.6%	0.3%	100.0%

6.4.2 Race by Learning Programmes

The lowest percentage of African respondents are found in programmes for employed workers. 68% of workers bursaries are allocated to African respondents, and 71% of learnerships for employed people. By contrast, in programmes for the unemployed, the proportion of African learners is much higher – 89% for work integrated learning, 88% respectively for bursaries for youth and internships and 87% for unemployed learnerships. PNS in the table indicates that the respondent selected 'Prefer not to say.'

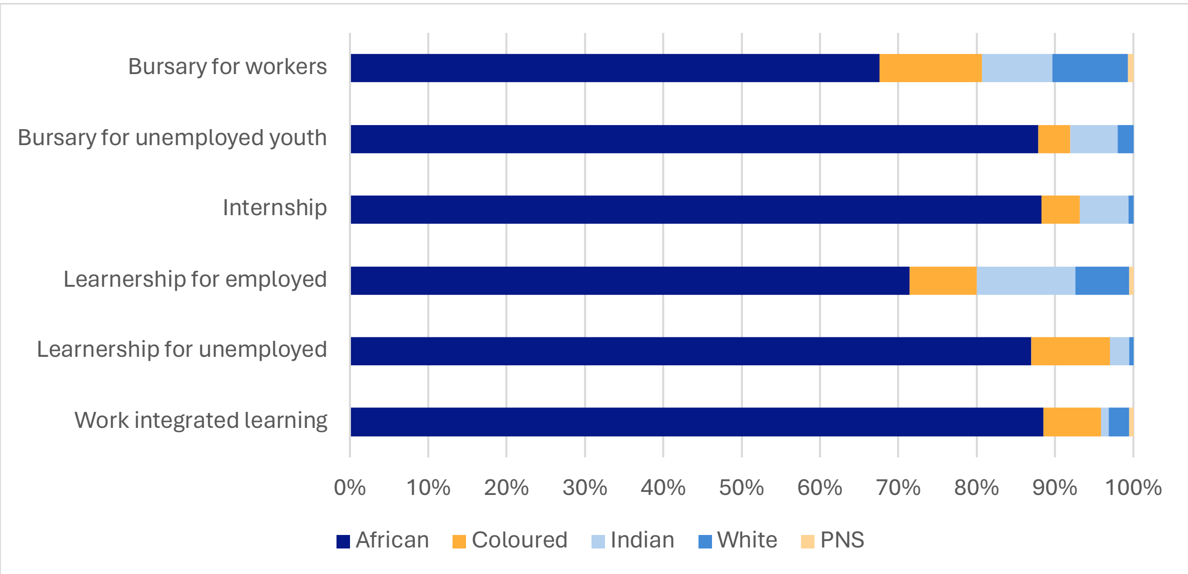

Figure 1: Race by learning programme

6.4.3 Gender by Age

The greatest proportion of respondents fall within the 26-30 age group (40.2%), followed by 21% in the 19-25 age group, and 19% respectively in the 31-35 and 35+ age groups.

Overall, women tend to be younger than men, with slightly more than one in five aged between 19-25.

Table 13: Gender by age

Gender	19-25	26-30	31-35	35+	PNS	Total
Male	19.6%	41.8%	16.1%	21.2%	1.3%	100.0%
Female	21.8%	39.3%	20.6%	17.9%	0.4%	100.0%
Total	21.0%	40.2%	19.1%	19.0%	0.7%	100.0%

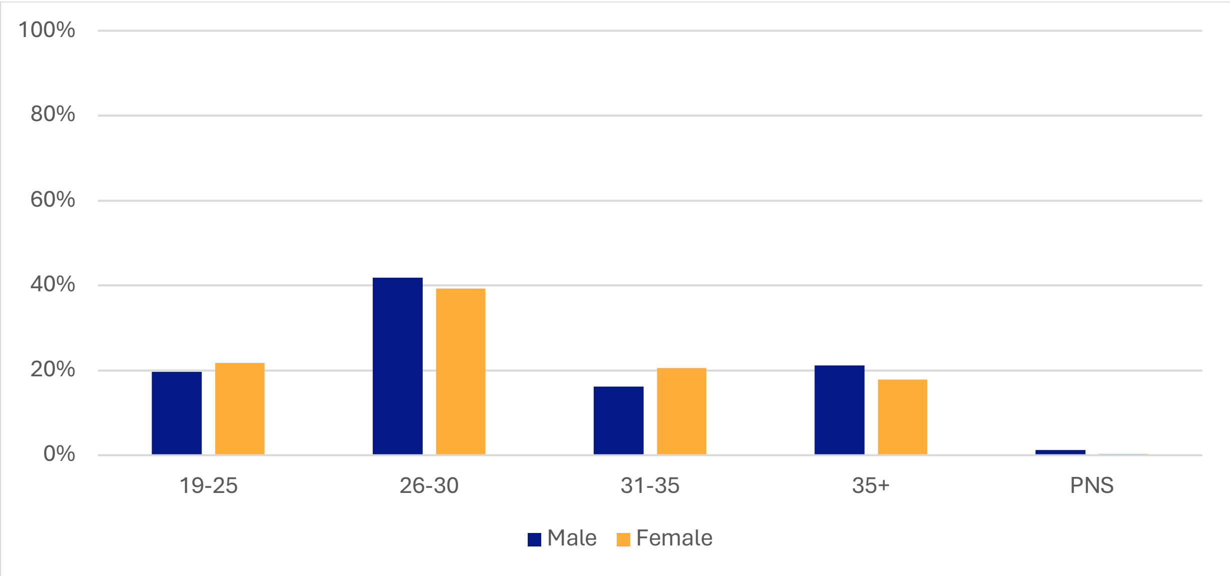

Figure 2: Gender by age

6.4.4 Province Retention & Migration (Before vs. After INSETA Programme)

The respondents were asked to indicate which province they lived in prior to undertaking the INSETA programme, and where they currently reside. Gauteng is the most populous province, with 48.2% of all participants currently living there. Gauteng (95.9%), KwaZulu-Natal (83.6%), and Western Cape (87.2%) retained most of their original residents.

The provinces experiencing the greatest outward migration are Eastern Cape (24.8%), Limpopo (35.2%) Free State (26.8%) Mpumalanga (39.4%) and North West (24.6%)

Gauteng was the province that drew the greatest number of participants post the INSETA programme.

Table 14: Province retention & migration (before vs. after INSETA programme)

Province Before	EC	FS	GP	KZN	LP	MP	NW	NC	WC	Total
EC	75.2%	0.7%	13.9%	1.5%	-	-	-	-	8.8%	100%
FS	1.4%	73.2%	18.3%	-	-	1.4%	1.4%	2.8%	1.4%	100%
GP	0.2%	-	95.9%	0.9%	0.7%	0.2%	-	0.7%	1.4%	100%
KZN	1.2%	-	12.7%	83.6%	-	1.2%	-	-	1.2%	100%
LP	-	-	26.8%	-	64.8%	4.2%	-	-	4.2%	100%
MP	-	-	39.4%	-	-	60.6%	-	-	-	100%
NW	-	-	20.0%	-	-	2.2%	75.6%	2.2%	-	100%
NC	-	-	-	-	-	-	-	100%	-	100%
WC	3.2%	-	8.0%	-	-	-	0.8%	0.8%	87.2%	100%
TOTAL	**10.2%**	**4.9%**	**48.2%**	**13.2%**	**4.5%**	**2.6%**	**3.3%**	**1.1%**	**12.2%**	**100%**

6.4.5 Geo-type retention & migration (before vs. after INSETA programme)

Respondents were asked to indicate whether they had lived in an urban, rural or township areas prior the INSETA programme, and where they live now. This feedback examines whether learners are likely to move their location once they have completed their programme, most likely in the pursuit of meaningful employment.

Urban respondents remained located in urban areas (96.4%). Most township residents (84.2%) stayed in townships, while rural retention was lowest. Approximately one-third of all respondents who previously lived in a rural area move to either an urban area or township after completing the INSETA programme.

Table 15: Geo-type retention & migration (before vs. after INSETA programme)

Area Before Programme	Urban Now (%)	Rural Now (%)	Township Now (%)	Total (%)
Urban	96.4%	1.4%	2.2%	100.0%
Rural	16.9%	66.7%	16.4%	100.0%
Township	12.8%	3.0%	84.2%	100.0%
Total	52.2%	13.3%	34.6%	100.0%

Pearson Chi-Square .000

6.4.6 Education levels of respondents by gender

The greatest proportion of participants entered with Grade 12 NSC (38.8%), making it the most common entry-level qualification. Men were marginally (non-statistically so) more likely than women to have higher education qualifications (e.g., Diploma: 14.1%, bachelor's degree: 13.1%). Women had significantly higher representation in vocational qualifications (Nated N5-N6: 20.1%) than men.

Table 16: Education levels of respondents by gender

Gender	Male	Female	Total
Grade 11	0.3%	0.0%	0.1%
Grade 12 NSC	38.7%	38.8%	38.8%
Higher Certificate	2.7%	3.2%	3.0%
Nated N1-N4	4.3%	2.1%	2.8%
Nated N5-N6	12.3%	20.1%	17.4%
2-4 Diploma	1.1%	1.0%	1.0%
Diploma	14.1%	12.6%	13.1%
Bachelor's Degree	13.1%	11.6%	12.1%
Postgraduate Degree	5.1%	4.5%	4.7%
Other	8.5%	6.0%	6.9%
Total	100.0%	100.0%	100.0%

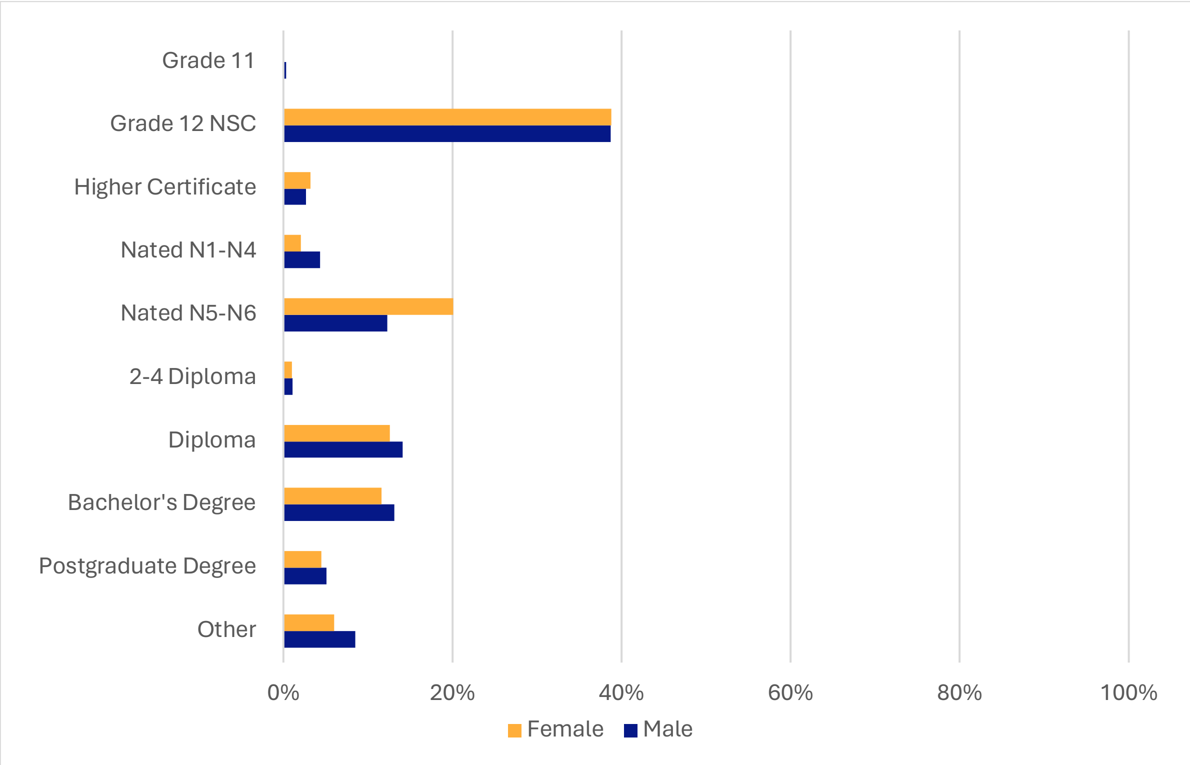

Figure 3: Education level of respondents by gender

6.4.7 Education levels of respondents by province before INSETA

Respondents were asked about their highest qualification prior to doing the INSETA programme. In the table below, the orange highlighted cells indicate the dominant education levels of respondents by province. The most common qualification was a Grade 12 NSC (39.0%), which is the most common qualification across all provinces. Vocational qualifications (Nated N5-N6: 17.3%) are prevalent in Eastern Cape (32.6%), Free State (28.2%), and North-West (44.4%). Gauteng has the highest proportion of participants with a bachelor's degree (13.2%) and Postgraduate qualifications (6.4%). Northern Cape participants had the highest Grade 12 NSC completion rate (60.0%), but fewer had higher education qualifications. KwaZulu-Natal and Western Cape have a relatively balanced mix of participants across different qualification levels.

Table 17: Education levels of respondents by province before INSETA

Province Before Programme	Grade 11 (%)	Grade 12 NSC (%)	Higher Certificate (%)	Nated N1-N4 (%)	Nated N5-N6 (%)	2-4 Diploma (%)	Diploma (%)	B. Degree (%)	PG Degree (%)	Other (%)
EC	0.0%	37.0%	1.5%	0.0%	32.6%	0.0%	8.1%	12.6%	5.2%	3.0%
FS	0.0%	36.6%	1.4%	7.0%	28.2%	1.4%	15.5%	7.0%	0.0%	2.8%
GP	0.0%	40.9%	4.5%	0.5%	9.8%	1.6%	13.6%	13.2%	6.4%	9.5%
KZN	0.6%	46.4%	2.4%	1.8%	11.4%	1.2%	15.1%	11.4%	2.4%	7.2%
LP	0.0%	36.1%	1.4%	16.7%	25.0%	0.0%	4.2%	11.1%	1.4%	4.2%
MP	0.0%	36.4%	0.0%	6.1%	15.2%	0.0%	24.2%	3.0%	9.1%	6.1%
NW	0.0%	31.1%	2.2%	0.0%	44.4%	0.0%	6.7%	8.9%	2.2%	4.4%
NC	0.0%	60.0%	0.0%	0.0%	20.0%	0.0%	20.0%	0.0%	0.0%	0.0%
WC	0.0%	30.4%	3.2%	5.6%	15.2%	0.8%	15.2%	16.0%	6.4%	7.2%
TOTAL	**0.1%**	**39.0%**	**3.0%**	**2.8%**	**17.3%**	**1.0%**	**12.9%**	**12.1%**	**4.8%**	**7.0%**

Pearson Chi-Square .000

6.5 Profile of the Employer and Training Provider Respondents

A total of 39 employers responded to the online survey. 31% (12) of respondents indicated that they are active in short-term insurance, and 23% (9) in long-term insurance. The remaining respondents are spread across Insurance and pension funding; Unit trusts; Administration of health insurance; Risk management; Funeral insurance and a combination of short and long-term insurance. More than half of the respondents (20) are small businesses, employing between 0-49 people, with 31% (12) being large employers of over 150 people. DNS in the table indicates 'Did not say.'

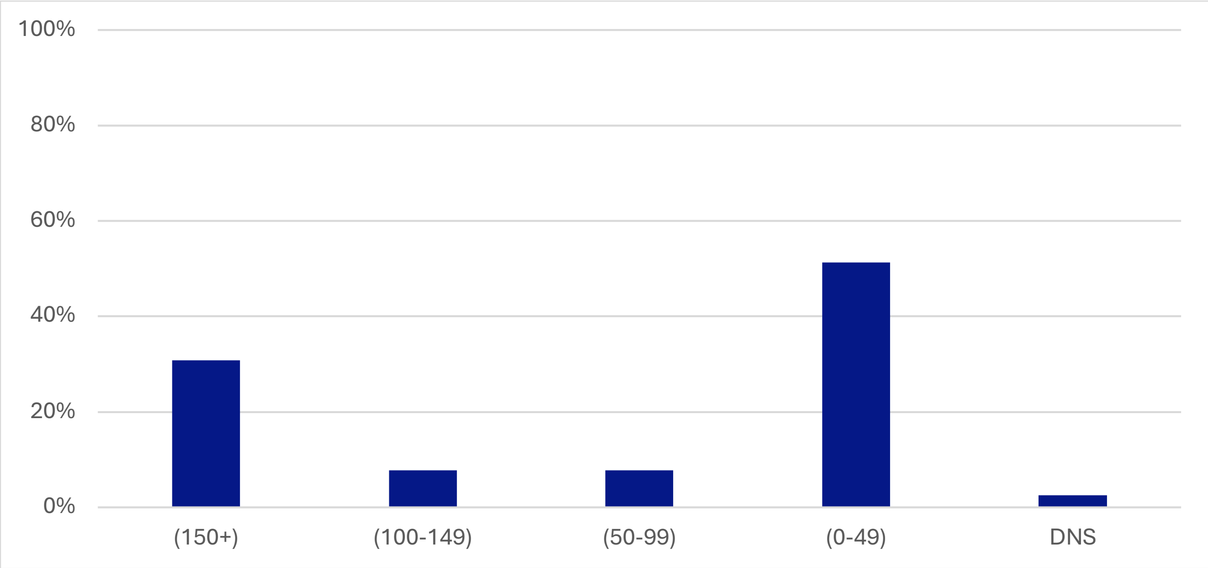

Figure 4: Size of employer respondents

These respondents indicated that they support various learning programmes in their companies, as reflected below:

Table 18: Programmes offered by employer respondents

Bursaries for workers	***16***
Bursaries for unemployed youth	*7*
Candidacy workers	*4*
Internships for youth	*28*
Learnerships for employed	*17*
Learnerships for unemployed	*22*
Work integrated learning	*8*
TOTAL	***102***

The 39 employers who responded to the survey indicated that collectively they had offered 102 programmes across all six of the programme areas covered in this evaluation, as indicated in the table. The most offered programme is Internships, with 72% of employer respondents offering them, followed by Learnerships for Unemployed at 56% and Bursaries for Workers at 41%. The least offered programmes are the Bursaries for Unemployed Youth (18%) and Candidacy Workers (10%). Fourteen employers were interviewed as part of the research study.

Of the 21 **training providers** who responded to the online survey, over half (11) are private skills providers, with 7 private HE and 2 public HE providers also responding.

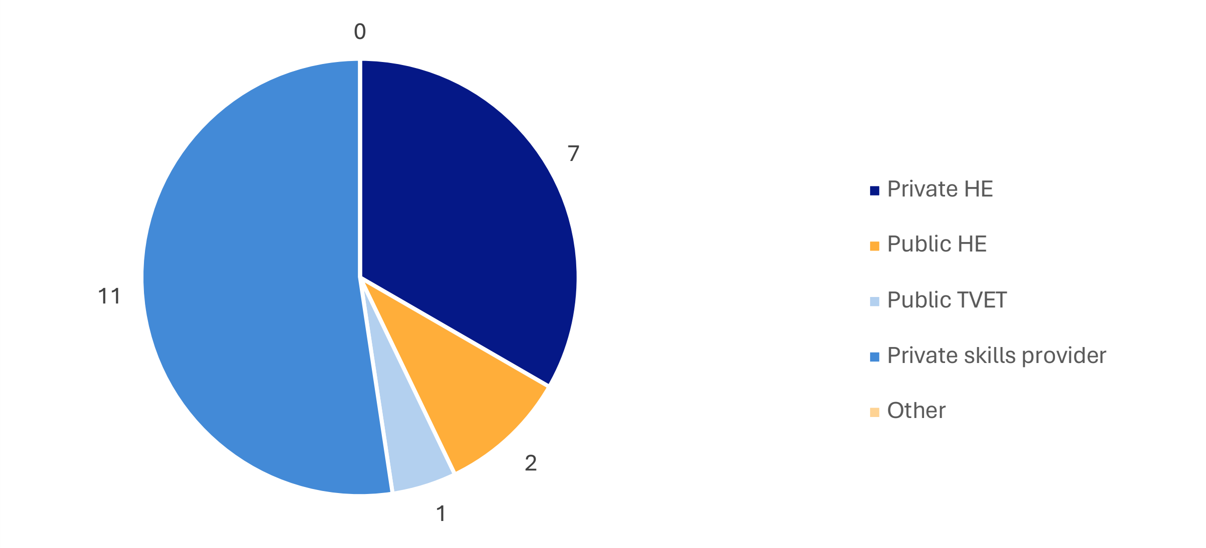

Figure 5: Type of training provider

The training providers offer all programmes, with a particular emphasis on learnerships for both employed (15) and unemployed people (12), and worker's bursaries (11). A total of 61 programmes are offered across the 21 training providers.

Table 19: Programmes offered by training provider respondents

Bursaries for workers	***11***
Bursaries for unemployed youth	*9*
Candidacy workers	*1*
Internships for youth	*4*
Learnerships for employed	*15*
Learnerships for unemployed	*12*
Learnerships for employed	*15*
Work integrated learning	*9*
TOTAL	***61***

In addition, in-depth interviews were conducted with 16 training providers and 13 employers. All interviewees had previously participated in the online survey. Among the training providers interviewed, five represented public higher education institutions and ten were from private institutions.

Among the employers interviewed, seven represent small companies, three are medium-sized companies, and three are large companies. These businesses are located in Gauteng, KwaZulu-Natal, and the Eastern Cape. Three industry associations were also interviewed.

KEY FINDINGS

7. Key Findings

7.1 Current Status of Respondents

The learner respondents were asked to indicate what they are currently doing. The groups with the **highest employment outcomes** are Bursary for Workers at 88.4% and Learnerships for Employed at 87.4%. This finding is to be expected because the assumption is that the learners were in employment when they were offered the opportunity to study through an INSETA funded programme. Internships for Youth also reflect a strong employment rate of 73.0%, possibly indicating that valuable workplace experience that leads to jobs.

The employment rate for Learnership for Unemployed and Bursaries for Unemployed had an employment rate of 53.4%, and 56.1% respectively. The programme with the **lowest employment rates** was the Work-Integrated Learning Programme, at 43.8%, reflecting that while workplace exposure is beneficial, it may not always result in job placement. The overall employment rate across all programmes was **65.2%.**

A relatively small percentage of learners **are currently studying** (4.4%) with Bursaries for Unemployed Youth (8.7%) and Internships for Youth (7.1%) having the highest percentage of participants currently studying. Learnerships for Employed and Bursaries for Workers had the lowest currently studying rates (0.7% and 0.8% respectively), most likely because participants were already working and therefore less likely to engage in full-time studies.

Only 2% of respondents across all learning programmes are currently **running a business**. Bursaries for Workers had the highest percentage of participants running a business (6.2%), while other programmes had only minimal business ownership (around 1-2%). These figures are captured in the table below:

Table 20: Employment rates across programmes

Programme	Currently Employed (%)	Currently Studying (%)	Running a Business (%)	Currently Unemployed (%)	Total (%)
Bursaries for Workers	88.4%	0.8%	6.2%	4.7%	100.0%
Bursaries for Unemployed Youth	56.1%	8.7%	1.2%	34.1%	100.0%
Internships for Youth	73.0%	7.1%	1.6%	18.3%	100.0%
Learnerships for Employed	87.4%	0.7%	2.0%	9.9%	100.0%
Learnership for Unemployed	53.2%	6.9%	1.2%	38.7%	100.0%
Work-Integrated Learning	43.8%	1.7%	1.1%	53.4%	100.0%
Other	77.8%	0.0%	0.0%	22.2%	100.0%
Total	65.2%	4.4%	2.0%	28.4%	100.0%

Pearson Chi-Square.000

The current activity of learners across programmes is captured graphically below:

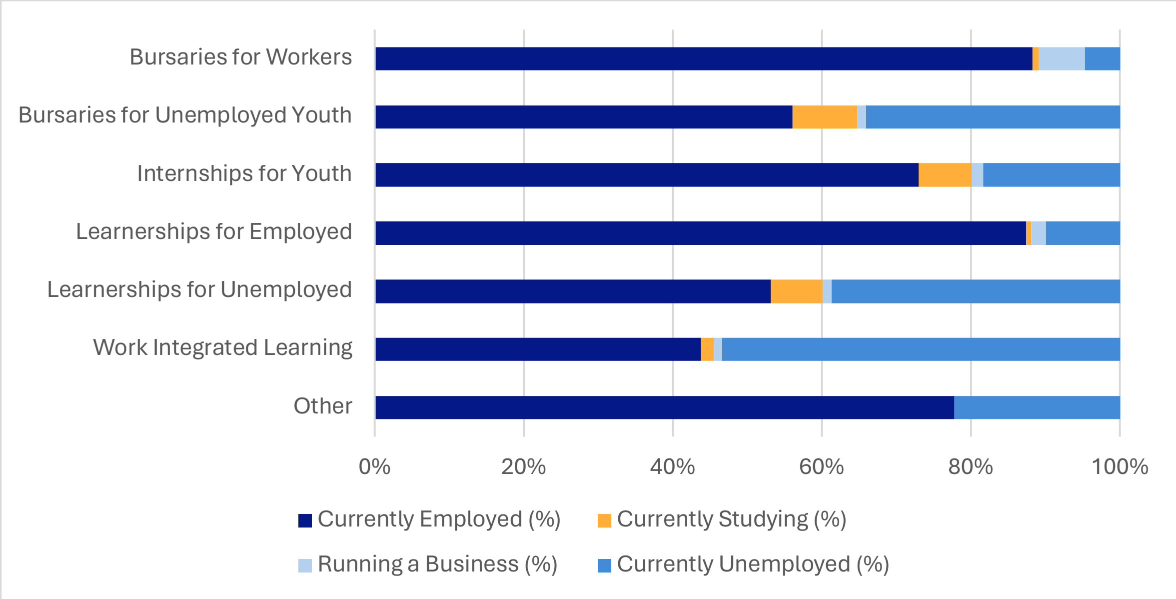

Figure 6: Current status of learners

Comparing the findings to the most recent impact study undertaken for the programmes, (the REAL/Singizi Study for learners in 2018-2021 programmes) reflects that employment rates have dropped. Bursaries for Workers had an employment rate of 97% when the study was conducted in 2021, which has dropped to 88.4%. Learnerships for Employed had an employment rate of 90.3% which now shows a small decline to 87.4%.

Higher percentages of respondents studying is in some cases linked to higher rates of unemployment, suggesting that respondents choose to study further because they are not able to find employment. Bursaries for Unemployed Youth has an unemployment rate of 34.1%, with 8.7% of respondents studying, while Learnerships for Unemployed has an unemployment rate of 38.7%, with 6.9% of respondents studying. We see a different trend, however, with Work Integrated Learning which has the highest unemployment rate of all the programmes, at 53.4%, but only 1.7% of respondents are studying.

Very few respondents are running businesses, only 2.0% across all programmes. An interesting finding is that the Bursaries for Workers programme has the highest rate, at 6.2%, suggesting that professionals may choose to leave employment once they have gained skills and experience and start their own brokerage.

7.2 Respondents who are currently employed

7.2.1 Employment trends after INSETA programme completion

Half (49.6%) of respondents said their current job was their first job after completing the INSETA programme. Among those who got their first job post-programme, 74.6% found employment in the insurance/financial services sector, reflecting that most participants found relevant industry placements.27% of respondents had been previously employed and of those, 25.1% said they were working in the insurance/financial services sector. 23.3% of respondents were already employed before joining INSETA, indicating they used the programme for career development rather than job entry.

Table 21: Employment trends after INSETA programme completion

	First Job After Programme (%)	First Job in Insurance/Financial Sector (%)
Yes (First Job After INSETA Programme)	49.6%	74.6%
No (Not First Job After INSETA Programme)	27.1%	25.1%
Already Employed Before Programme	23.3%	—
Total	100.0%	100.0%

7.2.2 Reason for leaving their first job

Of the 224 respondents who said they had changed jobs, the most widely cited reason for leaving was for better pay or conditions (37.5%), followed by contract expiration (31.7%), indicating that a large number of respondents were in a temporary or fixed-term position. An interesting finding is that a large portion (28.6%) left for a more interesting job which may suggest that the programme allowed them to progress in their career, while only 8.9% voluntarily resigned. Negative experiences like poor working conditions (3.1%), retrenchment (1.3%), and unfair treatment (0.9%) were uncommon reasons for leaving. No respondents reported absconding or being dismissed.

Table 22: Reason for changing jobs

Reason for Leaving	Frequency	% of Total Responses (224)
I found a job with better pay or conditions	84	37.5%
My contract ended	71	31.7%
I found a more interesting job	64	28.6%
I resigned	20	8.9%
I didn’t like the working conditions	7	3.1%
I was retrenched	3	1.3%
I was treated unfairly	2	0.9%

7.2.3 Employment in the insurance/financial services sector

Among those who are employed, 75.0% of INSETA learners work in the insurance/financial services sector, while 25.0% of employed participants work outside the sector.

Table 23: Employment in insurance/financial services sector

Work in Insurance/Financial Services Sector?	Frequency	% of Valid Responses (601)
Yes	451	**75.0%**
No	150	**25.0%**
Total (Valid Responses)	**601**	**100.0%**

Employment in the insurance/financial services sector is most common for Bursaries for Workers (93.9%) and Learnerships for Employed (92.4%). This is to be expected as they were employed in the industry when they entered the learning programmes.

Bursaries for Unemployed Youth had the lowest alignment with the sector (44.7%), with more than half (55.3%) working outside the insurance/financial services. Internships for Youth (72.7%) and Learnerships for Unemployed (74.2%) had similar sector placement rates. The Work-Integrated Learning had a relatively low sector placement rate (57.1%), suggesting that many participants ended up in other industries. The reasons for this are explored further in this report.

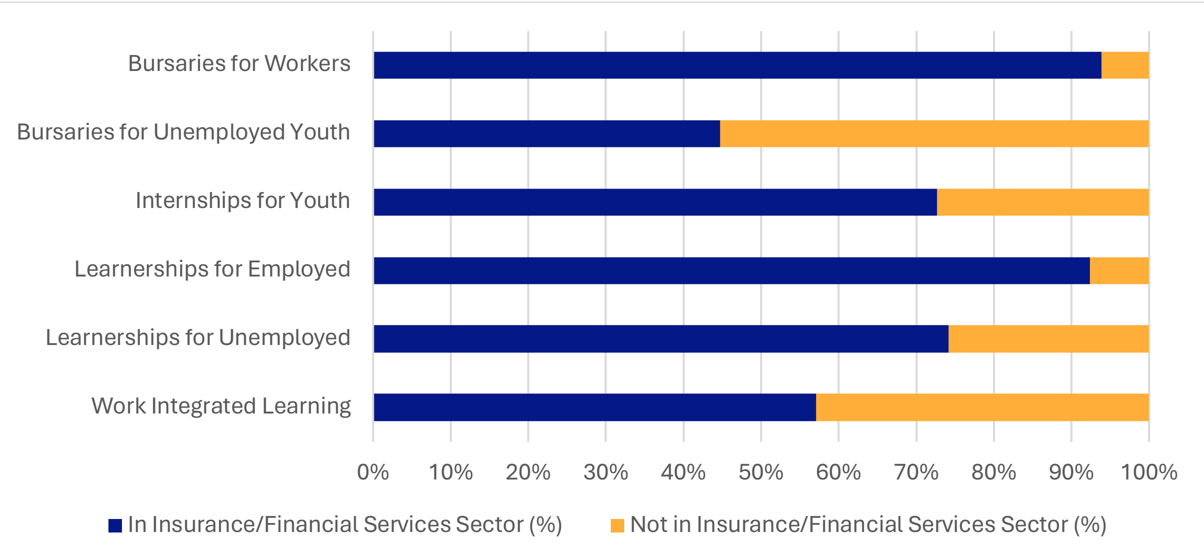

Figure 7: % of respondents working in the insurance/financial services sector by programme

7.2.4 Time taken to find a job

Respondents were asked about how long it took them to find their job. Of the 399 respondents that are employed that answered the question (out of the 712 respondents that are employed), more than one-third (36.1%) indicated that they secured employment within the first month of completing their programme. A majority (57.7%) found jobs within three months (less than 1 month: 36.1%, 2-3 months: 21.6%). A smaller proportion (11.5%) took between 4-6 months, while 16.3% found employment within 7-12 months.

Around 1 in 7 respondents (14.5%) took more than a year to find a job, reflective of the challenging economic climate.

Table 24: Time taken to find employment post programme

Time Taken to Find Employment	Frequency	% of Valid Job Seekers (399)
Less than 1 month	144	36.1%
2-3 months	86	21.6%
4-6 months	46	11.5%
7-12 months	65	16.3%
More than 1 year	58	14.5%
Total (Valid Job Seekers)	399	100.0%

7.2.5 Job search methods used by respondents that are employed

The respondents that are employed were asked what job search methods they used to find or retain employment. It is noted that of the 712 respondents that are employed, 177 (15.9%) of these respondents were already employed before starting the INSETA programme, meaning that their job search was likely used by respondents to support their career growth rather than job entry.

The most common job search method for learners not employed prior to the programme involved:

- Applying through internet and social media job adverts, with 14.3% of respondents indicating that this was how they found their jobs.
- One in 10 (9.9%) stayed with the same employer where they did their learnership or internship.
- Formal job-seeking methods like sending CVs (9.0%) and networking with personal connections (6.5%) were more common than employer or training provider assistance.
- Only 1.3% received job search support from their host employer, and
- 1.2% got help from the training provider, (possibly suggesting that post-programme career placement support was limited).
- Door-to-door job hunting was the least used method (0.6%), indicating that most participants relied on digital and networking approaches rather than physical applications.

These approaches are reflected in the table below:

Table 25: How participants found employment or retained jobs

Job Search Method / Employment Retention	Frequency	% of Total Responses
I was already employed by the company when I started the programme	177	**15.9%**
I looked on the internet / social media and applied when I saw adverts	159	**14.3%**
I am working at the same employer where I did my learnership/internship/practical's	110	**9.9%**
I sent my CV to different places	100	**9.0%**
I asked people I knew to help me find a job	73	**6.5%**
Other (unspecified methods)	22	**2.0%**
The host employer helped me look for a job	15	**1.3%**
The training provider helped me look for a job	13	**1.2%**
I went to a placement organization	12	**1.1%**
I went door to door	7	**0.6%**

7.2.6 Type of employment arrangement

Employed respondents were asked to confirm the nature of their employment arrangement post the programme. Bursaries for Workers (97.4%) and Learnerships for Employed (96.2%) had the highest rates of full-time permanent employment. As noted for previous questions, this is to be expected because these learners were already employed at the time of entering the learning programme. Internships for Youth also had a high full-time employment rate (89.0%), indicating that many interns transition into permanent roles. Bursaries for Unemployed Youth had the lowest full-time employment rate (46.4%), with a significant portion in fixed-term contracts (17.5%) or internships (21.6%). Learnerships for Unemployed and Work-Integrated Learning had higher rates of temporary work (9.8% and 14.3%, respectively), indicating a lower degree of job security.

Casual employment was uncommon across all programmes (highest at 3.9% for Work-Integrated Learning), while only 0.2% of respondents were uncertain about their employment type, suggesting that most participants have clarity on their job arrangements.

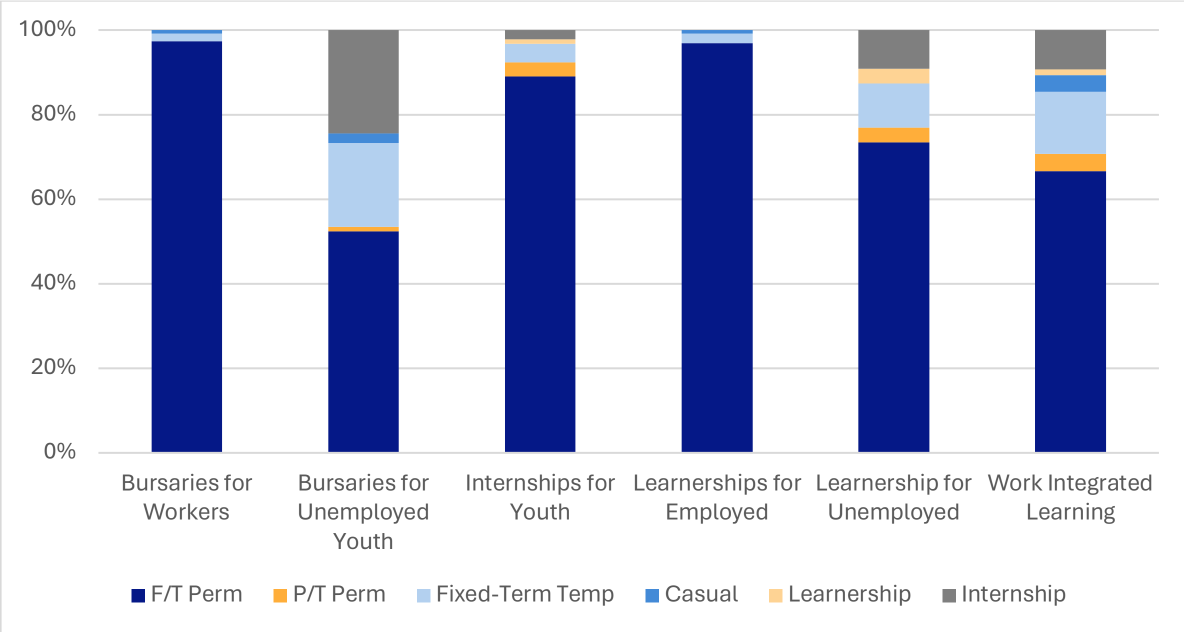

Figure 8: Type of employment arrangement by programme

7.2.7 Change in roles and responsibilities

Respondents were asked if they had changed roles/positions or been given new responsibilities since they started working at the company, they were employed in both prior to and after completing the programme or for those who had been unemployed prior to the programme, the companies that they secured employment with post the programme. We also found that 41.0% of employed participants experienced role changes or new responsibilities, indicating career growth. 59.5% of those who changed roles did so due to a promotion, while 37.3% took on new tasks without a promotion. Most participants were clear about their career progression, with only 3.2% unsure if their role change was a promotion.

Table 26: Changes in role and promotions among employed participants

Question	Response	Frequency	% of Valid Responses
Have you changed roles or been given new responsibilities?	Yes	250	41.0%
	No	360	59.0%
	Total (Valid Responses)	610	100.0%
Was the role change linked to a promotion?	Yes	150	59.5%
	No	94	37.3%
	Not sure	8	3.2%
	Total (Valid Responses)	252	100.0%

7.2.8 *Changes in role & promotions among employed participants*

Respondents were asked to provide feedback on their monthly incomes. 31% of employed respondents preferred not to answer the question.

From the valid responses, full-time permanent employees had the highest earnings, with 48.1% earning between R15,001 - R30,000 and 24.9% earning more than R30,000. Fixed-term contract employees also had relatively high salaries, with 35.7% in the R15,001 - R30,000 range. However, 17.9% still earned R5,000 or less. Interns earned mostly lower salaries, with 61.2% earning R5,001 - R10,000. Casual and Learnership employees had the lowest earnings, with 80.0% and 50.0%, respectively, earning R5,000 or less. Part-time employees had a wide salary spread, but 33.3% still earned R5,000 or less.

Table 27: Monthly salary distribution by employment arrangement

Employment Type	R5,000 or less	R5,001 – R10,000	R10,001 – R15,000	R15,001 – R30,000	More than R30,000
Full-time (Permanent)	1.8%	12.3%	12.9%	48.1%	24.9%
Part-time (Permanent)	33.3%	33.3%	16.7%	0.0%	16.7%
Fixed term (Temporary)	17.9%	25.0%	17.9%	35.7%	3.6%
Casual	80.0%	20.0%	0.0%	0.0%	0.0%
Learnership	50.0%	50.0%	0.0%	0.0%	0.0%
Internship	26.3%	61.2%	2.9%	5.9%	3.7%
Other	58.3%	8.3%	8.3%	16.7%	8.3%
Total (Valid Responses)	**8.4%**	**17.8%**	**12.3%**	**41.1%**	**20.4%**

Pearson Chi-Square .000

Some interesting correlations are noted with regards to monthly income. **Age has the strongest correlation with income**, meaning that older individuals generally earn more. This is not unexpected, as work experience and seniority often lead to higher salaries.

Education level before the INSETA programme is also positively correlated with income suggesting that those with higher qualifications before enrolling in INSETA tend to earn more.

The timing of when people began their jobs shows a weak but significant relationship, indicating that **those who started jobs earlier may have slightly higher earnings**, likely due to accumulated work experience. **Gender has a weak positive correlation with income, meaning men tend to earn slightly more than women**. While the difference is small, it suggests a possible gender-based income discrepancy.

Table 28: Summary of correlations with monthly income

Factor	Pearson Correlation ®	Significance (p-value)	Strength of Relationship
When they started their job	0.119	0.015 (significant at 0.05 level)	Weak positive correlation
Gender	0.134	0.006 (significant at 0.01 level)	Weak positive correlation (Men tend to earn more)
Age	0.306	0.000 (significant at 0.01 level)	Moderate positive correlation
Highest qualification before INSETA	0.214	0.000 (significant at 0.01 level)	Weak to moderate positive correlation

7.2.9 Factors informing salary increases

Those working in the insurance/financial services sector were much more likely to receive a salary increase (57.0%) compared to those working outside the sector (24.8%). Overall, 48.9% of respondents received a salary increase, while 51.1% did not, meaning that salary growth remains an issue for a significant portion of employees.

Table 29: Salary increases linked to sector

Sector of Employment	Had a Salary Increase (%)	No Salary Increase (%)	Total (%)
In Insurance/Financial Services Sector	**57.0%**	43.0%	**100.0%**
Not in Insurance/Financial Services Sector	**24.8%**	**75.2%**	**100.0%**
Total	**48.9%**	**51.1%**	**100.0%**

Salary increases were nearly identical for men (49.8%) and women (48.8%), suggesting no major gender disparity in pay raises. Employees older than 35 had the highest salary increase rate (64.2%), while by contrast, the youngest group (19-25) had the lowest raise rate (40.0%). Those aged 26-30 (45.6%) and 31-35 (43.1%) had similar salary increase rates, showing slow but steady progression in earnings.

- **Younger employees face more income stagnation.** 60.0% of those aged 19-25 reported no salary increase, indicating that many young workers remain stuck at their starting salaries.
- **Age is a bigger factor than gender in determining salary increases**. Older employees (35+) were significantly more likely to receive raises than younger ones.

Table 30: Salary increases by gender and age group

Gender / Age Group	Had a Salary Increase (%)	No Salary Increase (%)	Total (%)
Male	49.8%	**50.2%**	100.0%
Female	48.8%	**51.2%**	100.0%
19 - 25 years	40.0%	**60.0%**	100.0%
26 - 30 years	45.6%	**54.4%**	100.0%
31 - 35 years	43.1%	**56.9%**	100.0%
Older than 35	64.2%	35.8%	100.0%
Total	**49.3%**	**50.7%**	**100.0%**

7.2.10 Salary increases by year employment began

Employees who started in a job before 2016 had the highest salary increase rate (73.9%). Subsequent to this however the haphazard lack of uniformity vis-à-vis duration of period of employment and salary increase indicates that there is no correlation between the two. This is somehow surprising as one would imagine that within the formal employment environment annual increases would be more widely applied.

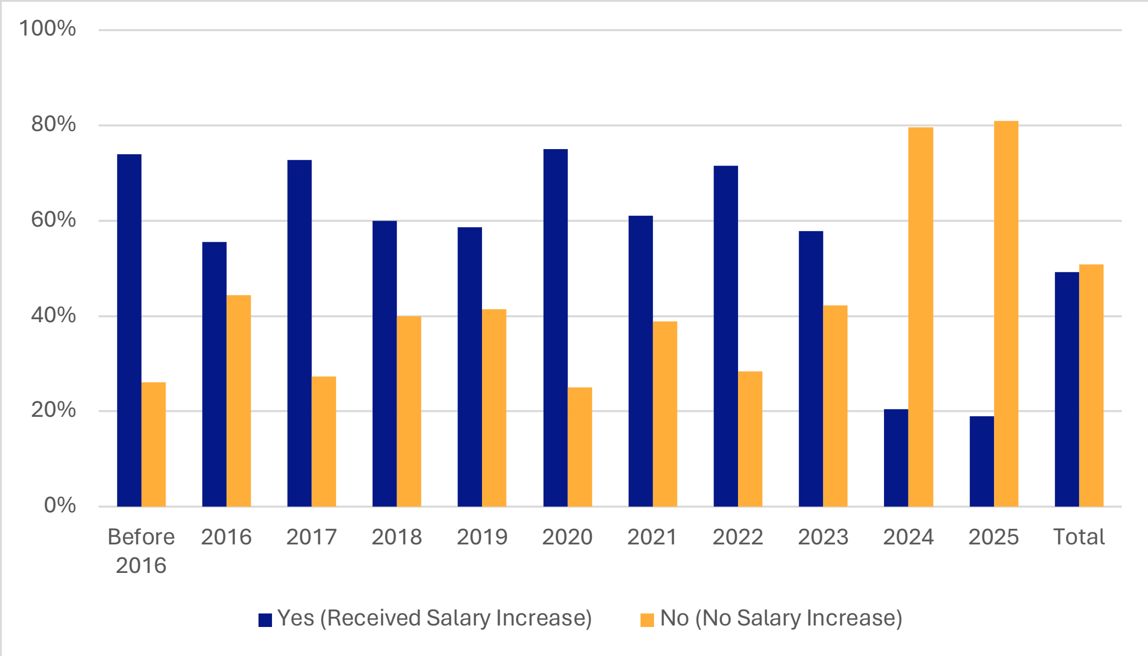

Figure 9: Salary increases by year employment began

7.2.11 Benefits received by employed respondents

Employed respondents were asked what benefits they are receiving in employment. UIF contributions (65.6%) and pension/provident fund contributions (58.5%) were the most common benefits, reflecting strong adherence to job security and retirement provisions. Only 46.3% of employed respondents had medical aid, indicating that over half lack employer-sponsored healthcare. Bonuses (34.2%) and paid leave (27.1%) were moderately available, but many employees do not receive these benefits. Only 16.2% of employed respondents had access to further training, while transport allowance (4.3%) was the least common benefit, indicating that almost all employees cover their own commuting costs.

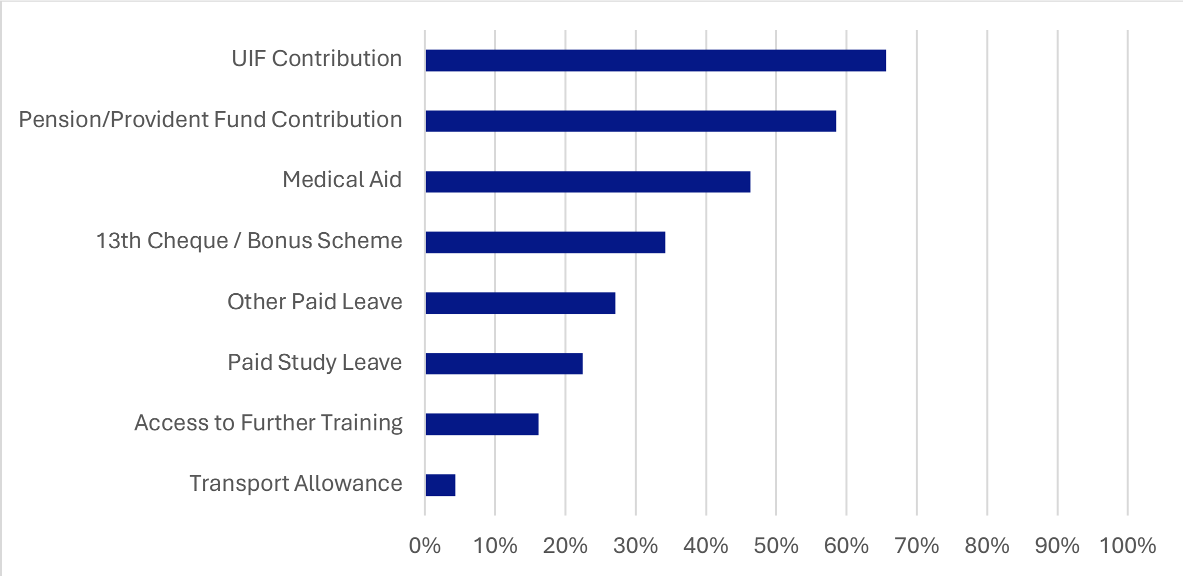

Figure 10: Percentage of employed respondents receiving various benefits

Nearly half (45.6%) of employed respondents have received further training, showing a reasonable level of skills development post-employment.

7.2.12 Additional activities outside of the workplace

The majority of employed respondents (73.4%) are not engaged in any additional activities. 17.7% are studying while working, while only 4.5% reported running their own business. A similarly small percentage (4.3%) indicated 'Other' activities, which could include volunteering, freelancing, or other side engagements.

7.3 Respondents who are running a business

Overall, entrepreneurship among respondents was low, with only 20 respondents indicating that they are running a business, suggesting that most respondents pursued employment rather than self-employment. Half (50%) of business owners started their business either because they couldn't find a job (25.0%) or because it was a pre-existing business (25.0%). 1 in 5 (20.0%) started a business based on an idea they wanted to pursue. A smaller portion (15.0%) started a business so they could be independent ("being my own boss"), while another 15.0% credited the INSETA programme for giving them confidence.

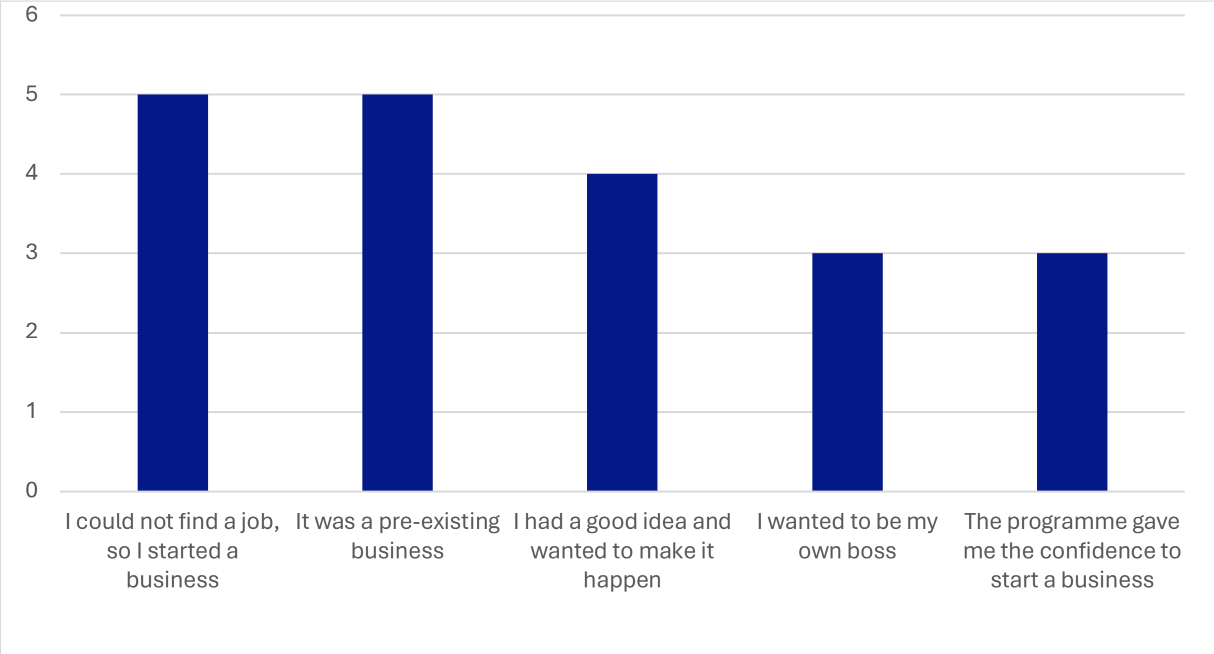

Figure 11: Main reasons for starting a business – no. of respondents

Most businesses (63.2%) operate in the insurance/financial services sector, showing alignment with the INSETA programme. Nearly three-quarters (73.7%) of businesses are registered with CIPC, indicating a high level of formalization. An even higher percentage (78.9%) are registered with SARS, suggesting most comply with tax regulations. Almost all businesses (89.5%) keep financial records. More than half (57.9%) of businesses reported growth since the programme, meaning that INSETA-supported businesses are seeing some level of success and expansion.

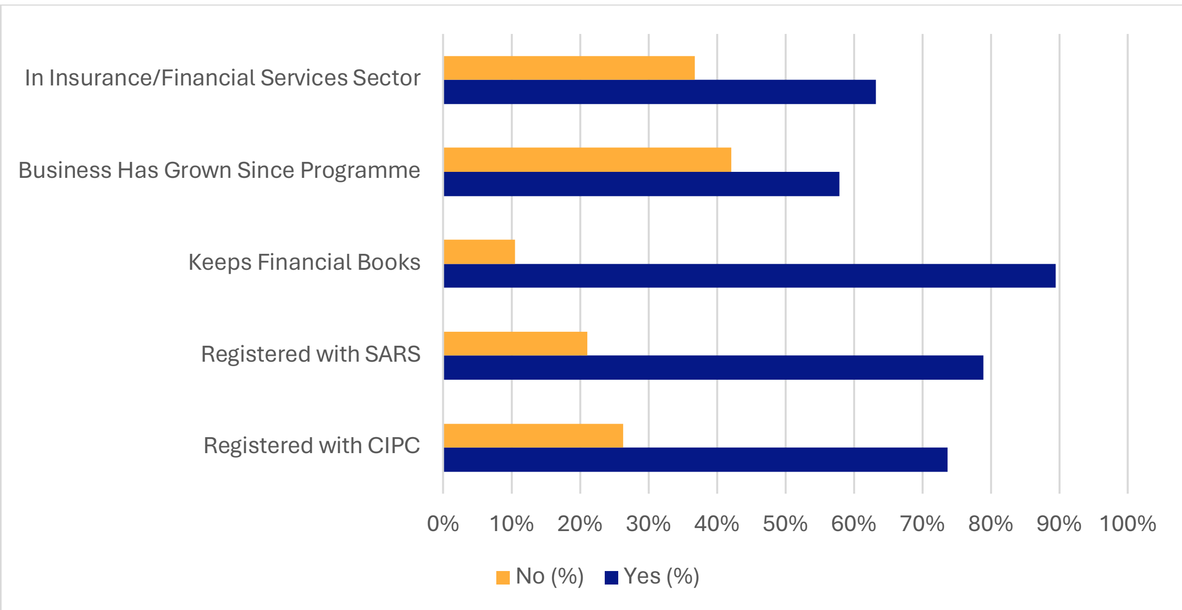

Figure 12: Key aspects of businesses started by INSETA participants (19 respondents)

7.4 Respondents who are currently unemployed

Out of the total sample, 306 respondents reported that they are currently unemployed. We asked respondents whether they had achieved any success in this regard and whether they had been employed at some point after completing the INSETA programme. Out of a total of 270 respondents, 51,5% reported that they had been employed after completing the programme.

Table 31: Employment status after completing the programme

Response	Frequency	% of Valid Responses
Yes (Had a job)	139	51.5%
No (Never had a job)	131	48.5%
Total	270	100.0%

However, this employment was, for a variety of reasons, not sustainable. 48.5% of those currently unemployed, said they had not secured a job since completing the programme.

We reviewed both the methods that these unemployed respondents had used to seek employment and considered, for those who had secured employment at some point, the time it took for them to find employment. This is illustrated below:

Table 32: Time taken to find a job by job-search method used

Time to Find Job	Sent CV	Host Employer Helped	Training Provider Helped	Placement Organisation	Door to Door	Online Applications	Networking (Asked People)	Other
0 - 1 months	19.0%	35.7%	2.4%	2.4%	4.8%	7.1%	11.9%	16.7%
2 - 3 months	16.7%	-	-	4.2%	8.3%	29.2%	37.5%	4.2%
4 - 6 months	25.7%	5.7%	2.9%	2.9%	-	42.9%	20.0%	-
7 - 12 months	37.5%	4.2%	-	-	8.3%	37.5%	8.3%	4.2%
More than 1 year	41.7%	8.3%	-	-	-	16.7%	25.0%	8.3%
Total	25.5%	13.9%	1.5%	2.2%	4.4%	26.3%	19.0%	7.3%

Pearson Chi-Square .001

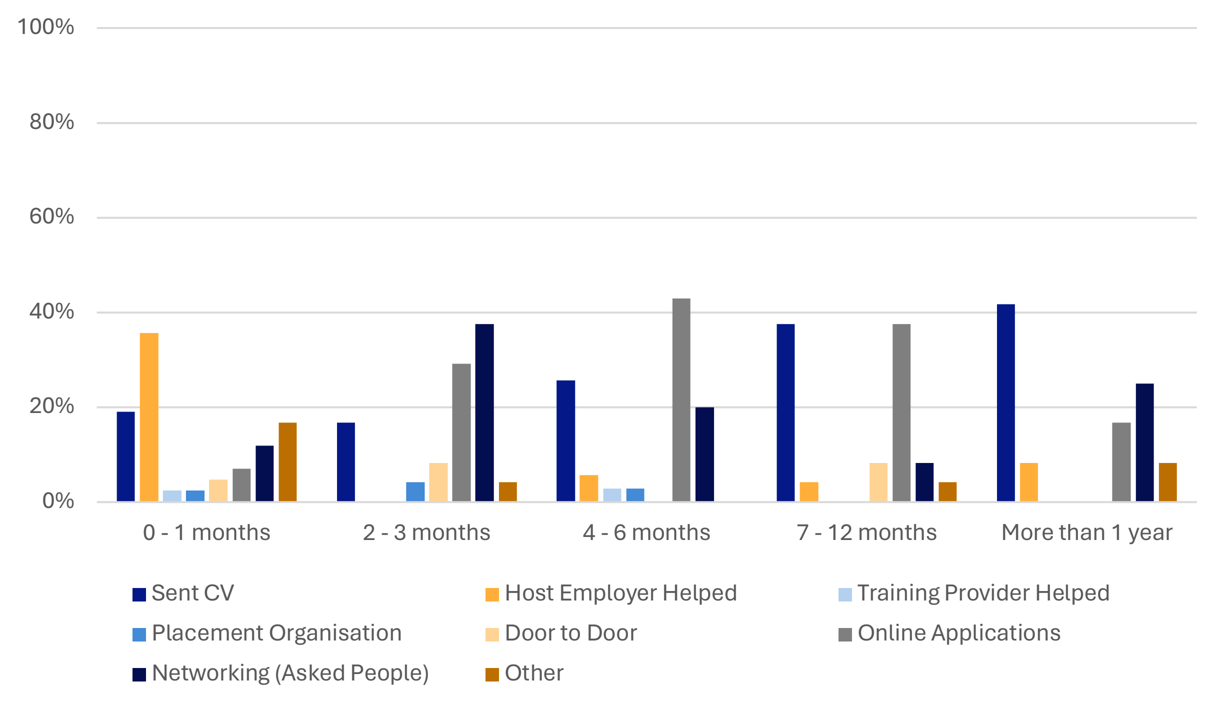

Figure 13: Time taken to find a job by job-search method used

Among the unemployed respondents who had found work, 43.8% were employed in the insurance/financial services sector or INSETA-related jobs, while 56.2% were not. The most common reason for job loss was contracts ending (74.3%), while 12.5% resigned. Only 4.4% lost jobs due to retrenchment (2.2%) or dismissal (2.2%), indicating that involuntary job loss was not widespread. 97.0% of unemployed respondents said they were actively looking for work. Only 3.0% were not seeking work, possibly due to other commitments or having secured employment. 265 people answered this question (23.8% of the sample), while 850 (76.2%) did not, suggesting that many respondents were either employed or not actively looking for work.

Table 33: Job sector, job loss reasons, and job seeking status

Category	Response	Frequency	Valid Percent (%)
Job in Insurance/Financial Services or INSETA Programme?	Yes	60	43.8%
	No	77	56.2%
	Total (Valid Responses)	137	100.0%
Why Do You No Longer Have This Job?	Contract Ended	101	74.3%
	Resigned	17	12.5%
	Other	12	8.8%
	Retrenched	3	2.2%
	Dismissed	3	2.2%
	Total (Valid Responses)	136	100.0%
Are You Actively Looking for Work?	Yes	257	97.0%
	No	8	3.0%
	Total (Valid Responses)	265	100.0%

7.4.1 Top 3 reasons why learners say they can't find jobs

Respondents were presented with a list of possible options as to why they were not able to find jobs. Some of these related to their race, their gender, their work experience, their lack of resources to find jobs and so on. The three reasons most widely cited are identified as an insufficient number of jobs, a lack of information about available jobs and not knowing the 'right' people. 58.8% of respondents believe there are simply not enough jobs available, making it the key reason for unemployment. 42.4% of respondents said there was not enough job information, while 38.4% of respondents believe not knowing the right people is a factor in preventing them from getting a job.

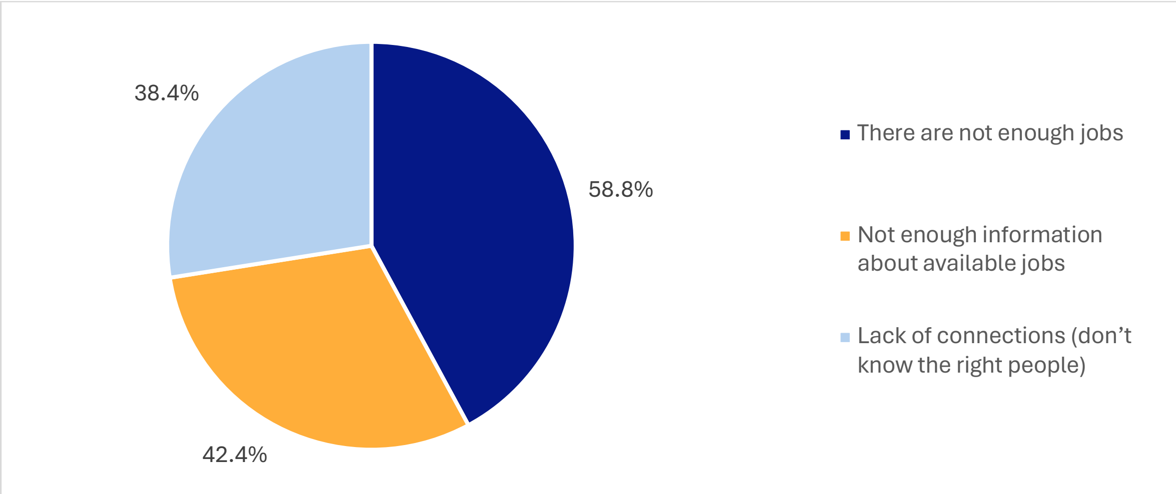

Figure 14: Top 3 reasons why people say they can't find jobs

7.5 Work-seeking behaviour

7.5.1 A comparison of job-hunting methods used by currently employed and unemployed individuals

We compared the strategies used by employed respondents, as discussed previously, and those used by unemployed respondents to understand why they may be having difficulties finding employment. Unemployed respondents made most use of submitting their CV to different organisations (31.4% compared to 25.5% for employed respondents). Unemployed respondents had also made greater use of placement organisations (10.0% compared to 2.2%) and going door to door (11.1% compared to 4.4%). Both unemployed and employed respondents made significant use of online job searches and social media (28.3% compared to 26.3%) and asking people they know to help them (18.2% compared to 19.0%). Employed respondents were much more successful with receiving assistance from 'the programme' most likely the employer – 13.9% of employed respondents noted this compared to 0.4% for unemployed respondents. Employed respondents also made greater use of 'other' methods (7.3%) whereas only 0.5% of unemployed respondents used other methods.

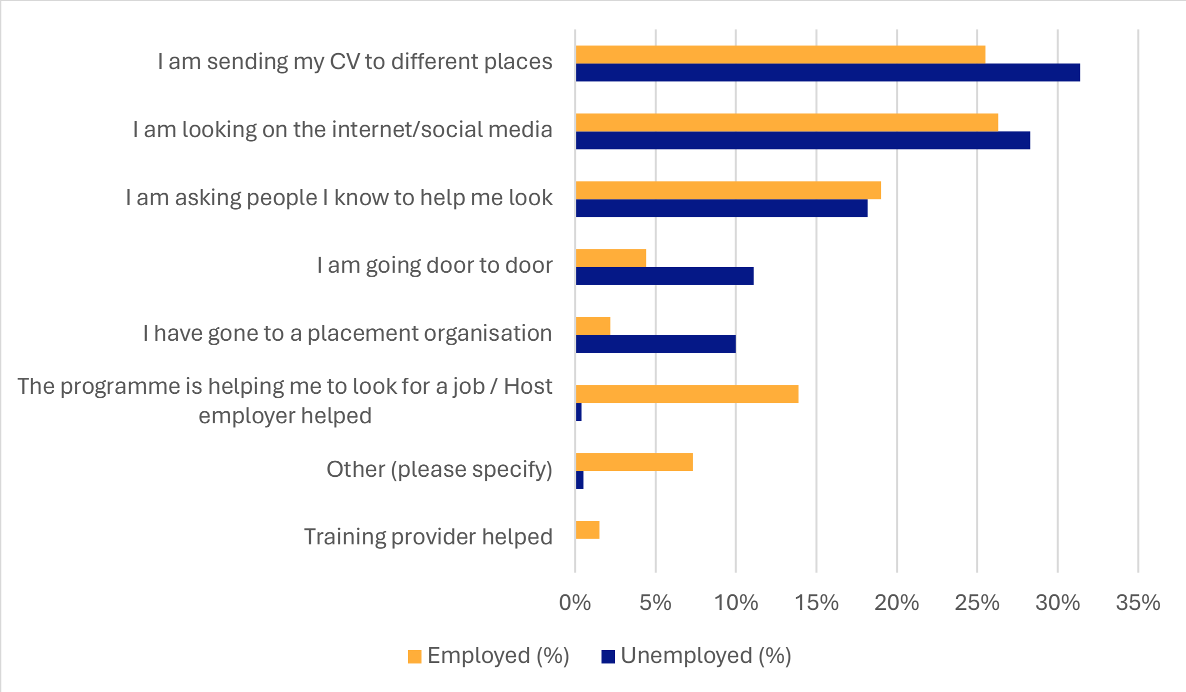

Figure 15: Job hunting methods used by unemployed & employed individuals

7.6 Impact of the programme on the lives of learners

7.6.1 Contribution to household income

The majority of respondents (72.2%, 661 people) contribute to their household and know how their money is used. A small percentage of people (1.4%, 13 people) contribute, but do not know how their money is used. About one-fifth (21.4%, 196 people) do not contribute financially. In 5% of cases, people said they preferred not to disclose this information.

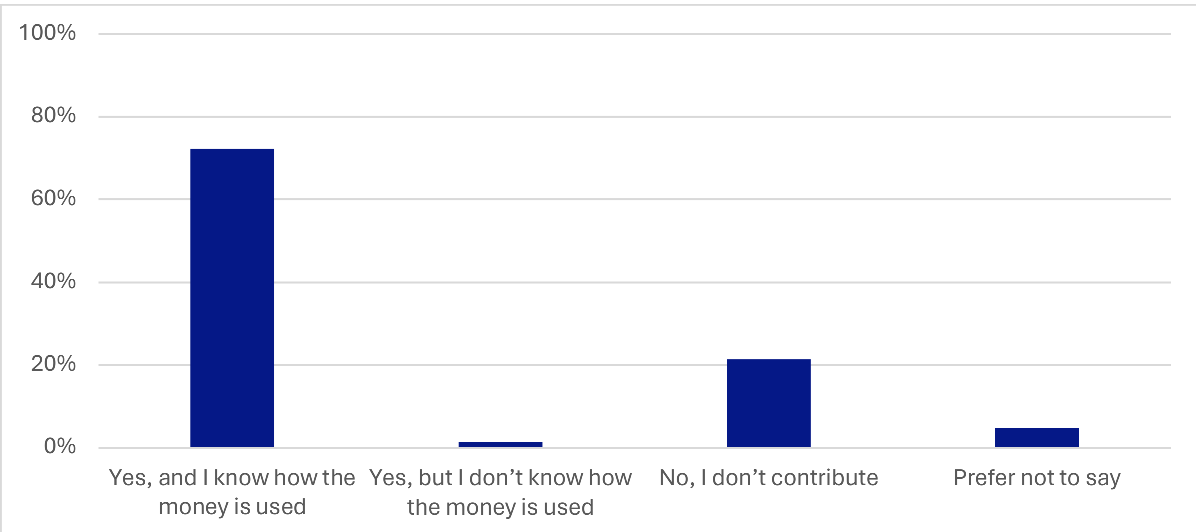

Figure 16: Contribution to household income

We asked respondents to indicate whether they knew how that money was being used. The responses to this are below. This illustrates that there was a relationship between this question and the programme that people participated in. Findings exclude 865 respondents who indicated that they 'prefer not to say'.

Table 34: Household financial contribution by INSETA programme participation

INSETA Programme	Yes, and I know how the money is used	Yes, but I don't know how the money is used	No, I don't contribute	Total
Bursaries for Workers	95.8%	0.8%	3.4%	100.0%
Bursaries for Unemployed Youth	63.3%	1.8%	34.9%	100.0%
Internships for Youth	84.2%	1.8%	14.0%	100.0%
Learnerships for Employed	90.5%	—	9.5%	100.0%
Learnership for Unemployed	69.0%	2.6%	28.4%	100.0%
Work-Integrated Learning	62.0%	1.8%	36.2%	100.0%
Total	76.0%	1.5%	22.5%	100.0%

There was no relationship between this question and gender, income levels, or education levels.

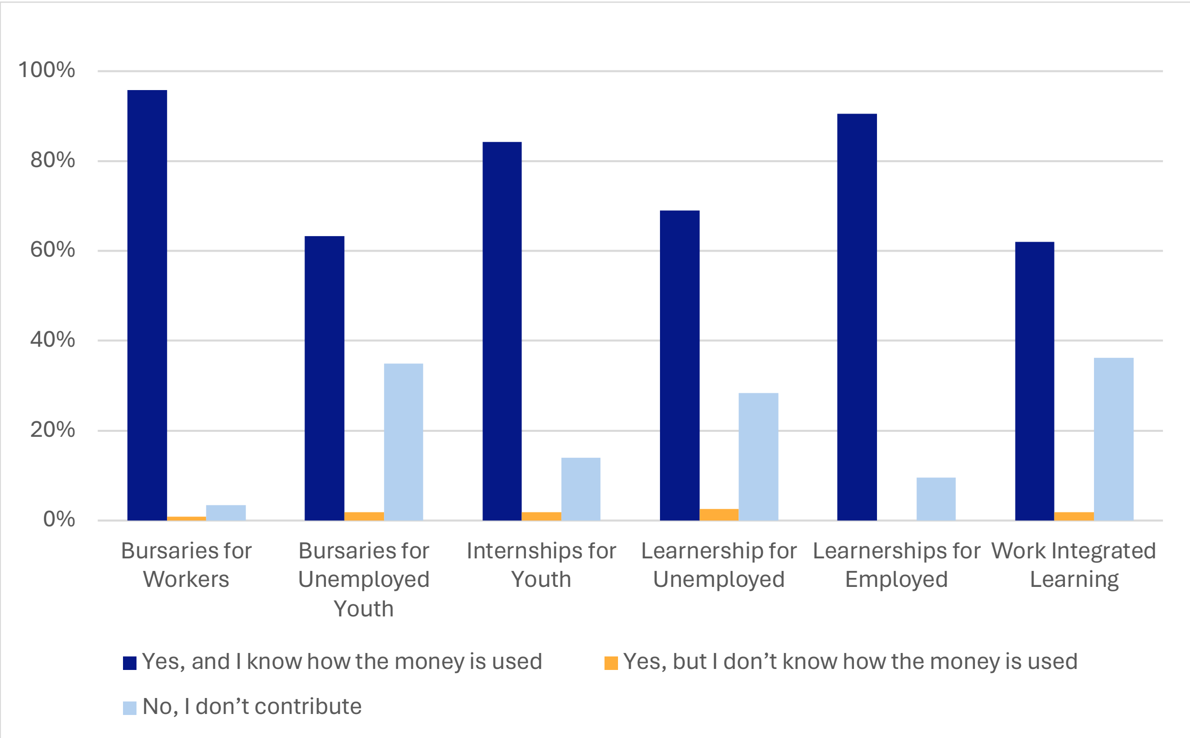

Figure 17: Household financial contribution by INSETA programme participation

Across all INSETA programs, 76.0% of participants contribute financially to their households, with 22.5% not contributing. Programmes targeting employed individuals (Bursaries for Workers and Learnerships for

Employed) show the highest financial contribution rates. Unemployed youth, particularly in bursary and work-integrated programmes, are the least likely to contribute, which is expected given their employment status.

When asked whether this has changed since completing the INSETA programmes, the majority of respondents (64.9%) reported no change in their contribution to household expenses after completing the INSETA course. However, around one-third (32.9%) said that their contributions to household expenses had changed since the completion of the INSETA course.

7.6.2 *Changes in personal circumstances*

Respondents were asked to identify from a given set of options what may have changed in their lives since they completed the INSETA course. “Nothing has changed” (26.5%) was the most frequently cited response, suggesting that a significant portion of respondents have not experienced major life changes. Improving personal education (20.6%) and increasing savings or making investments (12.6%) were among the more common positive changes. Moving out (17.9%) or family moving to a better house (8.0%) were identified by approximately 1 in 6, and 1 in 12 people respectively. Other changes identified were opening a savings account (8.0%) and taking out insurance (6.5%). Investing in a business (2.2%) and giving more to charity or church (2.3%) were the least identified common actions.

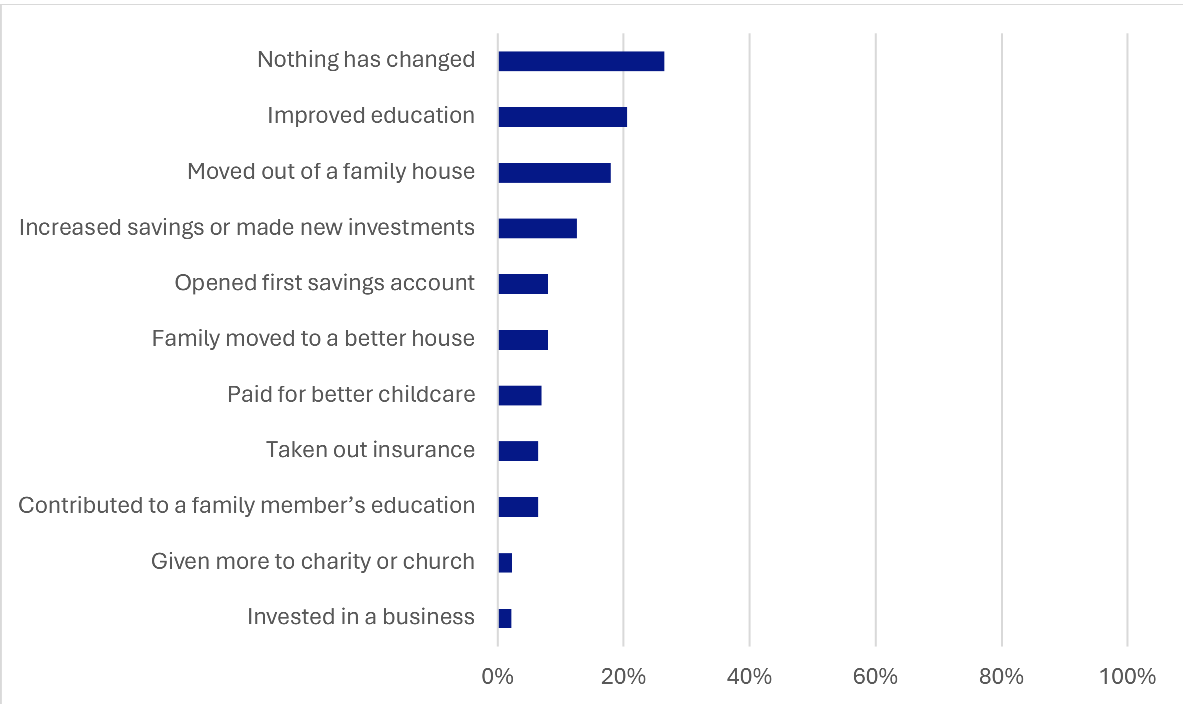

Figure 18: Changes in personal circumstances

7.6.3 Support to others to find employment

Respondents were asked to state whether they had helped people subsequent to the completion of their INSETA course. For those who said they had, we asked them how many people they had helped. Table 34 below describes the average number of people helped stratified by various indicators.

Table 35: Factors influencing ability to help other people find employment

Programme Type	Average	N
Bursaries for workers	6.75	71
Bursaries for unemployed youth	4.70	66
Internships for youth	4.18	73
Learnerships for employed	3.12	56
Learnership for unemployed	2.59	71
Work-integrated learning	5.04	81
Highest Qualification Before Programme		
Grade 12 NSC	4.17	157
Higher Certificate	3.00	7
Nated- N1 - N4	3.31	13
Nated - N5 and N6	4.66	74
NVC 2-4	2.80	5
Diploma	4.14	73
Bachelor's degree	4.45	62
Postgraduate Degree	7.96	25
Gender		
Male	5.21	149
Female	4.02	271
Gross Monthly Income		
R5,000 or less	6.18	11
Between R5,001 and R10,000	3.72	46
Between R10,001 and R15,000	3.11	28
Between R15,001 and R30,000	3.44	101
More than R30,000	7.41	46
Overall	**4.44**	**420**

Bursaries for Workers had the highest average number of people helped (6.75) while Learnerships for Unemployed had the lowest (2.59). Learners with postgraduate degrees reported the highest number of people helped (7.96) while those with NVC 2-4 qualifications had one of the lowest (2.80).

With regards to gender differences, males (5.21) reported helping more people than females (4.02) on average.

Lastly, we looked at whether the income earned by the learner had any impact on the number of people they were able to assist in finding employment. Respondents earning more than R30,000 had a high mean (7.41), while lower-income groups (R5,001–R15,000) had lower averages (3.11–3.72).

Overall, the findings suggest that people who are in permanent, well-remunerated jobs, possibly as a result of having more advanced qualifications, are more likely to be able to assist other people to find work. Job security enables people to assist others in less secure positions.

7.7 Journey through the programme

7.7.1 Reason for participating in the programme

Learners were asked why they applied to participate in the programme. The most common reasons offered were 'Acquiring more knowledge, skills, and work experience' (26.8%), showing that participants prioritize practical training; 'Gaining further qualifications to work in the sector' (21.6%), suggesting that many see INSETA as a stepping stone for career progression and 'Getting any job' (14.0%), highlighting a strong focus on employment opportunities.

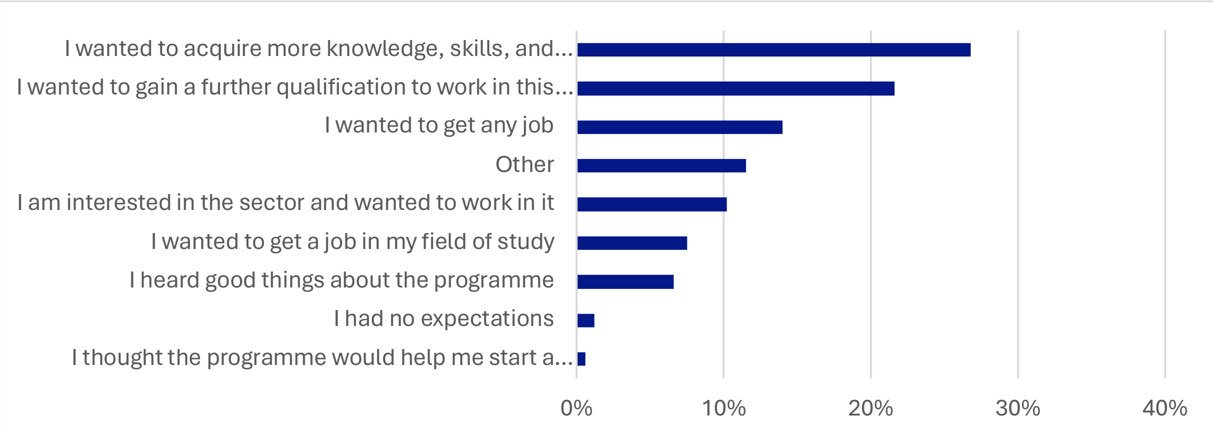

Figure 19: Reasons for entering the INSETA programme

We also analysed the reasons provided for entering the programme to understand whether there were any differences between male and female learners.

We found that there are no statistically significant differences between men's and women's responses. Overall, both groups shared similar motivations for joining the programme, with the biggest reasons being a desire to gain further qualifications and acquire more knowledge, skills, and work-related exposure. Men were slightly more likely than women to say they had no expectations or hoped the program would help them start a business, though those numbers were low for both genders. Women were also slightly more likely than men to say they enter the programme because they were wanting to get any job, though the difference wasn't (statistically) meaningful.

Table 36: Gender differences in reasons for entering the programme

Reason	Male (%)	Female (%)
I wanted to get any job	21.75%	24.05%
Interested in the sector	16.82%	15.65%
Job in my field of study	11.94%	10.82%
Heard good things about the programme	10.95%	8.97%
Further qualification for sector	42.05%	40.31%
More knowledge, skills, and work exposure	57.56%	55.53%
Help to start a business	1.63%	0.42%
Had no expectations	3.02%	0.99%

7.7.2 Selection of learners

Learner respondents were asked whether they participated in a selection process. More than half (56.6%) of participants reported going through a selection process, indicating that many programmes have eligibility criteria. Nearly one-third (32.9%) said there was no selection process, while a fairly high percentage of respondents, said they were not sure if there was a selection process or not.

For those that did participate in a selection process, they indicated which activities they engaged in. The most cited reasons were 'I submitted my CV' (24.8%) and 'I was interviewed by the employer' (23.7%). The least common selection steps were Writing a test (3.6%), undergoing 'Psychometric assessments (4.9%) and being interviewed by a Training Provider (4.6%) were the least frequently cited activities.

Table 37: Selection activities undertaken by learners

Selection Step	Frequency	% of Valid Responses
I wrote a test	41	3.6%
I was interviewed by the training provider (college/university)	52	4.6%
I had to undergo psychometric or similar assessments	55	4.9%
Other	50	4.4%
I had to fill in an application form online	186	16.5%
I had to fill in an application form in person	196	17.4%
I was interviewed by the employer	267	23.7%
I submitted my CV	280	24.8%

Results from the employer and training provider interviews suggest a much higher rate of formal learner selection. 35 out of the 39 (90%) employer respondents reported that there were involved in the **selection of learners** for at least some of their programmes, with 67% reviewing and shortlisting CVs and 62% interviewing candidates. 49% worked with training providers to interview candidates and 36% set qualifying skills tests.

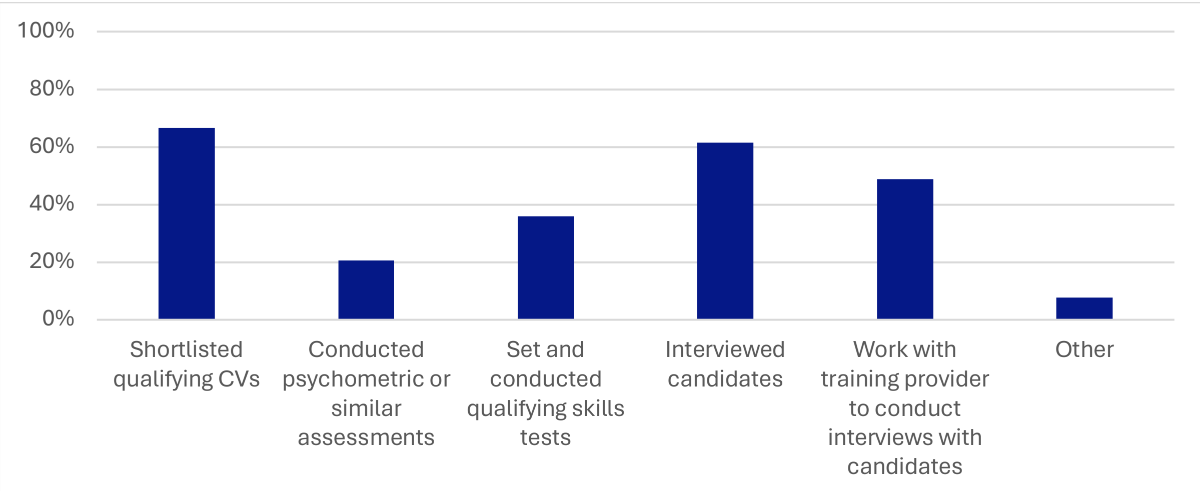

Figure 20: Participation of employers in selection of learners

During the interviews, employers confirmed their active involvement in the selection of candidates. As one employer explained, they generally look for traits that will enable the learners to be employed at the end of the programme: “I look for the qualitative side of the person and check to what extent that I'd be able to duplicate and them scale up into integrating them into the company someday until they can fulfil different roles.” A second employer noted, “Our process ensures we match candidates to the right roles, and we have seen high retention rates as a result."

One employer was of the view that INSETA could play a bigger role in screening unemployed learners before placing them with companies. They further noted that selection challenges included unclear selection criteria and variability in candidate preparedness.

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62% (13) of training providers had some involvement in the selection of learners, whereas 38% noted that they played no role in selection.

The main activities that they were involved in linked to selection were shortlisting and reviewing CVs (48%) and interviewing candidates (43%). Other activities noted by training providers were ensuring leaners meet all ITC clearance requirements; enlisting students on the Financial Aid database to see whether they could be recommended for a bursary and assessing academic merit. In the interviews the training providers confirmed that where they are involved in selection, they are generally guided by criteria provided by the INSETA and the employer.

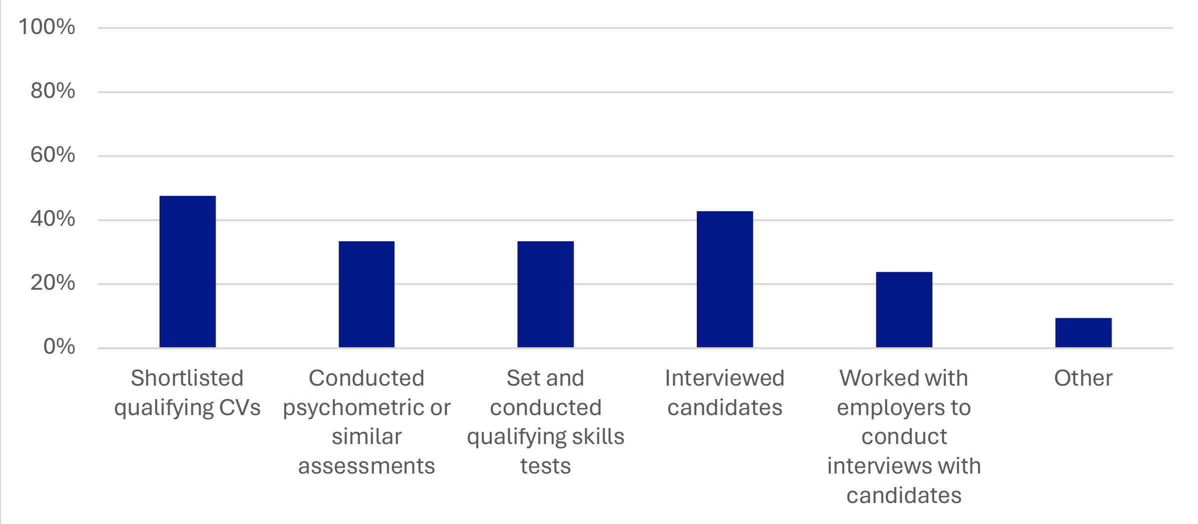

Figure 21: Activities to select learners – Training Providers

Some of the training providers that were not involved in the selection process indicated that this selection is left to the employer. One training provider noted that their institution does not participate in the selection of learners, as they are based in a rural area under the chief's jurisdiction. The selection process involves consulting with the chief and providing criteria for the selection of participants. The chief provides a list of candidates, and the institution reviews their CVs to determine qualifications.

7.7.3 Skills acquired across INSETA programmes

Learner respondents were asked to rate what they felt was useful about various aspects of the programme, where 1 = Not useful at all, to 5 = Extremely useful. These results are captured in the table below, providing an analysis that shows how six skill categories are compared:

Table 38: What do you feel was valuable about the programme?

Skill Type	Mean Score (1-5)	Ranking (Highest to Lowest)
Soft Skills– Communication, problem-solving, teamwork	**4.44**	1st
Technical Skills) – Job-related knowledge	**4.37**	2nd
Ability to Apply Acquired Skills	**4.34**	3rd
Ability to Access Further Learning	**4.22**	4th
Ability to Access Work Opportunities	**4.15**	5th
Entrepreneurial Skills– Starting or growing a business	**3.65**	6th (Lowest)

The table shows that, except for entrepreneurial skills, the other skills acquired were rated very highly and while they are ranked, the variance across these different skill sets was very small.

Soft Skills (4.44) were the highest-rated across all programmes, indicating that communication, teamwork, and problem-solving were seen as being the most valuable skills acquired.

Technical Skills (4.37) ranked second, meaning that job-specific training was well-received but slightly less valued than soft skills.

Entrepreneurial Skills (3.65) were rated the lowest, indicating that assistance related to starting a business was seen as least beneficial.

Ability to Apply Skills (4.34) scored high, suggesting that most participants felt they could use what they learned in their jobs.

We also did an analysis of these ratings in terms of programme types. We found that Soft **Skills** were the most valued in bursaries, internships, and work-integrated learning. **Technical Skills** were most valued in learnerships and "Other" programmes, which focus more on practical, job-related training. **Entrepreneurial Skills** were the least valued across all programmes, possibly indicating a gap in business training with INSETA offerings.

Table 39: Most valued vs. least valued skills across programmes

Programme Type	Most Valued Skill (Rating)	Least Valued Skill (Rating)
Workers Bursaries	Soft Skills (4.42)	Entrepreneurial Skills (3.75)
Bursaries for Unemployed Youth	Soft Skills (4.44)	Entrepreneurial Skills (3.71)
Internships for Youth	Soft Skills (4.36)	Entrepreneurial Skills (3.47)
Learnership for Unemployed	Technical Skills (4.32)	Entrepreneurial Skills (3.57)
Learnership for Employed	Technical Skills (4.55)	Entrepreneurial Skills (3.33)
Work-Integrated Learning	Soft Skills (4.57)	Entrepreneurial Skills (3.96)

When asked to identify which aspects of support and resources they rated most highly, (very poor to excellent) **Lecturer Support** (4.54) ranked highest, showing that participants found trainers to be knowledgeable and helpful. **Internet Access for Studies** (4.53) was also highly rated, while **Learning Materials** (4.40) and **Real-Life Examples** (4.36) were also well-received.

Financial Support (3.65) was the lowest-rated area, indicating that transport, stipends, or other financial aid may not have been sufficient for many participants. **Career Guidance** (3.98) and **Personal Support** (3.77) were also less well received, suggesting that counselling and personal support services were not widely available or utilised.

Table 40: Mean scores for different aspects of the training: support and resources

Category	Mean Score (1-5)	Ranking (Highest to Lowest)
Knowledgeable & Supportive Lecturers	4.54	1st
Access to Internet for Studies	4.53	2nd
Quality of Learning Materials	4.40	3rd
Spaces for Peer Discussions	4.36	4th
Quality & Relevance of Real-Life Examples	4.36	4th
Quality of Practical Experience at Employer	4.35	6th
Workplace Supervision & Support	4.29	7th
Career Guidance for Further Learning/Jobs	3.98	8th
Personal Support (e.g., Counselling)	3.77	9th
Financial Support (e.g., Transport)	3.65	10th (Lowest)

Across the programmes, we reviewed the most commonly rate 'best and 'worst' aspects.

Most Commonly Rated "Best" Aspects:

- **Knowledgeable & Supportive Lecturers** (4.56 – 4.67) was the top-rated aspect for most programmes indicating that INSETA trainers are highly regarded.
- **Quality of Practical Experience at Employer** (4.41 – 4.75) was most highly rated in work-based programmes (Work-Integrated Learning, Learnerships), indicating strong 'real-world' application of learning.

Most Commonly Rated "Worst" Aspects:

- **Financial Support** (2.75 – 4.05) was the lowest-rated for most programmes, showing that assistance around stipends, or other financial aid aspects wasn't highly regarded.
- **Career Guidance** (3.87) was rated lowest for Bursaries for Unemployed Youth, suggesting that more career-oriented resources need to be provided.
- **Personal Support** (3.17) was lowest in "Other" Programmes, although it does not clear what this support may entail.

We then reviewed this data comparing across programme types

Table 41: Best and worst rated aspects of support and resources by programme type

Programme	Best Rated Aspect (Highest Mean)	Mean Score	Worst Rated Aspect (Lowest Mean)	Mean Score
Bursaries for Workers	Lecturers were knowledgeable & supportive	4.56	Financial support	2.99
Bursaries for Unemployed Youth	Access to Internet for Studies	4.62	Career Guidance	3.87
Internships for Youth	Lecturers were knowledgeable & supportive	4.30	Spaces for Peer Discussions	3.91
Learnerships for Employed	Lecturers were knowledgeable & supportive	4.67	Financial Support	2.75
Learnership for Unemployed	Quality of Practical Experience at Employer	4.41	Financial Support	4.00
Work-Integrated Learning	Quality of Practical Experience at Employer	4.59	Financial Support	4.05

Respondents were asked to assess across a 5-point scale (1 = Not at all and 5 = An enormous amount) how they felt their competencies had been affected by the training programme.

Overall scores were high and while they are ranked, there is only a low variance from the higher score to the lowest. "**Working effectively in a team**" (4.75) was the highest-rated skill, indicating INSETA programmes enhanced collaboration and teamwork. "**Self-organization & task management**" (4.74) ranked second, reflecting participants' confidence in managing their responsibilities. "**Understanding workplace rules**" and "**Respecting workplace diversity**" (4.73) also scored highly, reinforcing that participants understand professional conduct and inclusivity.

Table 42: Ranking of competencies achieved through the various programmes

Competency	Mean Score (1-5)	Ranking
I can work effectively in a team	4.75	1st
I can organize myself better to complete tasks	4.74	2nd
I understand that workplaces have rules	4.73	3rd
I understand the importance of respecting others in the workplace	4.73	3rd
I understand time management & punctuality	4.72	5th
I can find and organize information	4.57	6th
I am comfortable raising issues with my supervisor	4.57	6th
I can write a report	4.51	8th (Lowest)

Respondents were asked to rate the competencies where they felt they had experienced the most and the least development. However, while the ranking process helps to identify the most and least develop competencies, the variance across the scores is very low. Overall, respondents indicated that they had developed in all areas and rated these competencies highly.

Table 43: Best and worst rated competencies by programme type

Programme	Best Rated Competency (Highest Mean Score)	Mean Score	Worst Rated Competency (Lowest Mean Score)	Mean Score
Bursaries for Workers	Organising tasks effectively	4.77	Report writing	4.58
Bursaries for Unemployed Youth	Teamwork	4.76	Report writing	4.54
Internships for Youth	Teamwork	4.69	Report writing	4.31
Learnerships for Employed	Teamwork, respect, rules, task organisation	4.82	Report writing	4.65
Learnership for Unemployed	Task organisation & Teamwork	4.67	Report writing	4.44
Work-Integrated Learning	Understanding workplace rules (31.5)	4.84	Finding & organising information & Report writing	4.56

When **asked why they felt that offering the learning programmes would have value to learners**, 77% either agreed or strongly agreed that it was to provide learners with technical skills required in the workplace; while 79% agreed or strongly agreed that it was to provide learners with soft skills required in the workplace (e.g. interpersonal skills, etc.). 72% of employers agreed or strongly agreed that by offering learning programmes they help to prepare learners to access further learning. Fewer employers agreed or strongly agreed that they offered programmes to provide learners with entrepreneurial skills required to start a business or to grow a business.

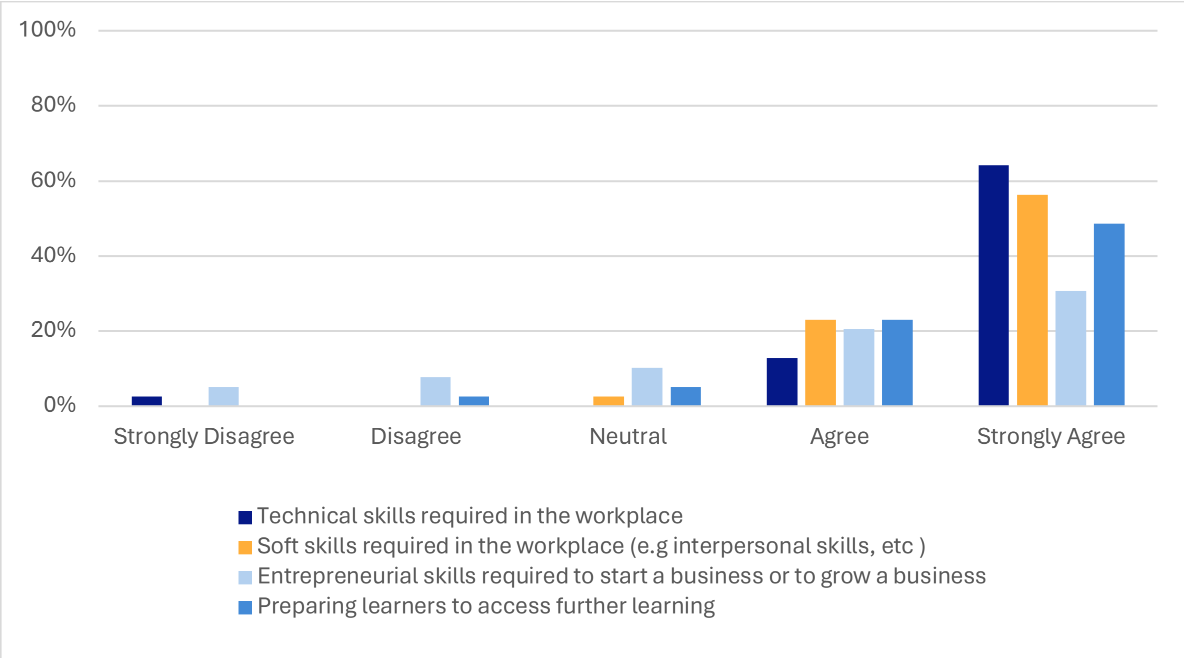

Figure 22: Reasons for offering the programme

Employers were asked which **soft skills** they believed were the most important to be developed during the learning programmes. The most commonly cited were 'Adhere to workplace rules and regulations' (67%); 'Work effectively in a team' (54%) and Be punctual and manage time' (31%). During the interviews employers reflected on the importance of developing these soft skills focusing specifically on the importance of developing work readiness skills. One employer noted, ".... in the development stage where they get used to an office environment, telephone etiquette, the expectations in a in our office, and the work that needs to get done, how to deal with clients, and develop a lot of soft skills is definitely a plus."

However, one employer respondent suggested this aspect needs to be strengthened suggesting that there should be a centralised work-readiness programme to ensure learners were better equipped for the workplace.

Figure 23: Employer view on importance of soft skills to be developed

7.7.4 Workplace experience and support during the programme

Respondents were asked if they had accessed any work-based experience during the programme. Learnerships for Unemployed: (94.3%) and Work-Integrated Learning (93.9%) provided the most work-based experience. Internships also had a high work-experience rate (88.5%), reinforcing their role in practical, on-the-job training. Bursaries for Unemployed Youth had the lowest work-based experience access (12.8%), while Bursaries for Workers was mixed – with 47.3% saying they had accessed work experience, while 25.2% did not. More than one-third (36.2%) of Learnerships for Employed participants did not access work-based experience. This is reflected in the graph below:

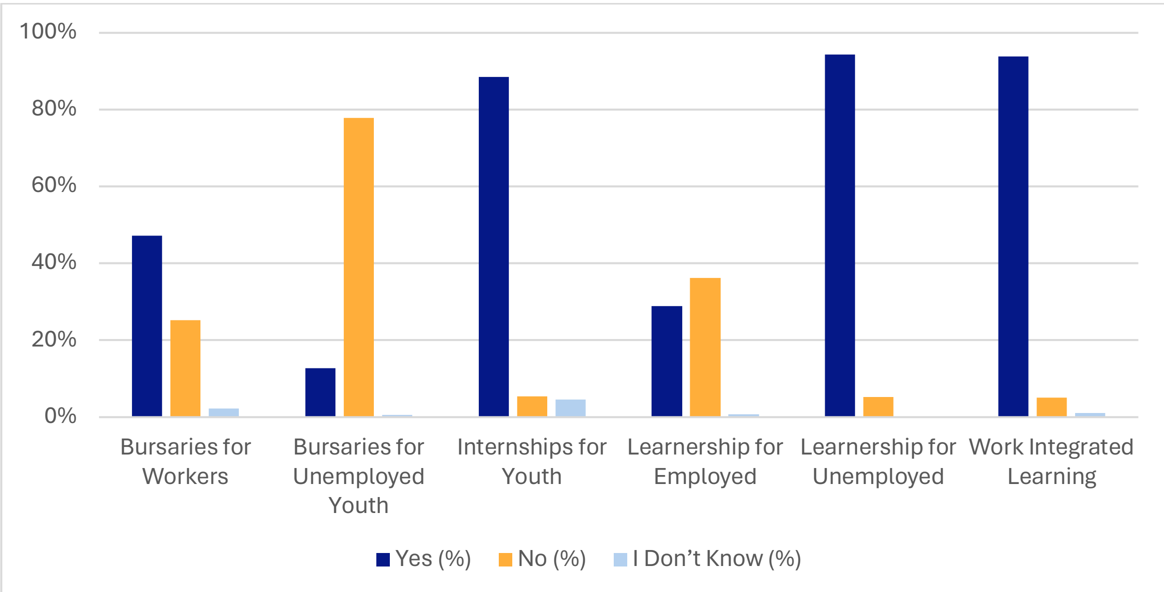

Figure 24: Participation in workplace experience

Learner respondents were asked to assess the usefulness of their work-based experience during the programme in terms of what they're doing now (1 = Not Useful, 5 = Extremely Useful). All programmes had high usefulness ratings (above 4.0), indicating that most participants found workplace experience valuable. Learnerships for Employed (4.60) had the highest usefulness rating, possibly because participants could immediately apply their skills in their current jobs. Work-Integrated Learning (4.40) were also highly rated, showing that structured, hands-on learning has long-term benefits. Learnerships for Unemployed (4.17) had the lowest rating, possibly because some participants struggled to transition into employment. While there are differences in terms of the average scores, the variance is not great, and overall, the results should be seen favourably.

Programme	Average Usefulness Rating (1-5)
Learnership for Unemployed	4.17
Bursaries for Unemployed Youth	4.21
Internships for Youth	4.24
Workers Bursaries	4.30
Work-Integrated Learning	4.40
Learnership for Employed	4.60

Table 25: Usefulness of workplace experience (average rating)

One respondent noted, "My experience while doing this internship was great. I got to work with different managers, who taught me a lot. If it was not for this Internship i would have never gotten the job i have now because nowadays all employers want work experience and not only qualifications." -Internships for Youth Another respondent reflected, "As a fresh graduate it would have been so much more difficult to find employment without any work experience, but with this learnership I got everything I hoped for." – Learnership for Unemployed.

Employers were asked to reflect on the support they received when preparing to receive learners into the workplace, 69% of employers noted that they engaged with the supervisors in the areas where the learners were going to work about the process; 56% briefed the rest of the employees verbally and 33% had to make some changes to their procedures. Only 28% briefed employees in writing. Of the 39 employers, 31 of them offer an induction process, with only 1 employer saying that they don't and 7 employers did not respond to the question.

Employers generally reflected during the interviews that they had made considerable efforts to structure the programme and engagement in the workplace to meet the needs of learners, particularly ensuring that either they were matched to a department that aligned with their skills, or that they were given an opportunity to rotate through the company and gain experience in different areas of operation. Some reflections are noted below:

> *Learners rotated across departments to gain a well-rounded understanding of our operations.*
>
> *Students had enough time to learn and work in various departments, such as finance, administration, and sales.*

They weren't just shadowing; they actively contributed to our workflows and added value to our day-to-day operations.

In terms of support provided by training providers to enable the company to offer the programme, 59% of employers noted that they did receive support from training providers. Of the 23 employers who confirmed they received this support, the most significant areas of support that they highlighted was that they were briefed by training providers prior to the learners coming to the workplace (91%) and that the training provider checked in with learners during the workplace experience (91%) and conducted a debrief with the employer after the workplace experience was completed (78%). The provider checked in with employers during the workplace experience (74%); and conducted a debrief with the learners after the workplace experience (74% for both).

The training providers noted that they supported learners in several ways. 18 (86%) training providers noted that they supported learners that were struggling with the content of the training, while 15 (71%) training providers offered space for learners to engage with their peers and support to candidates facing personal problems. Five (24%) of the training providers offered financial assistance. Other forms of support noted were supplying data and offering work readiness and learner support programmes; paying stipends to unemployed learners and graduates and access to mentoring and coaching as well as work-readiness programmes.

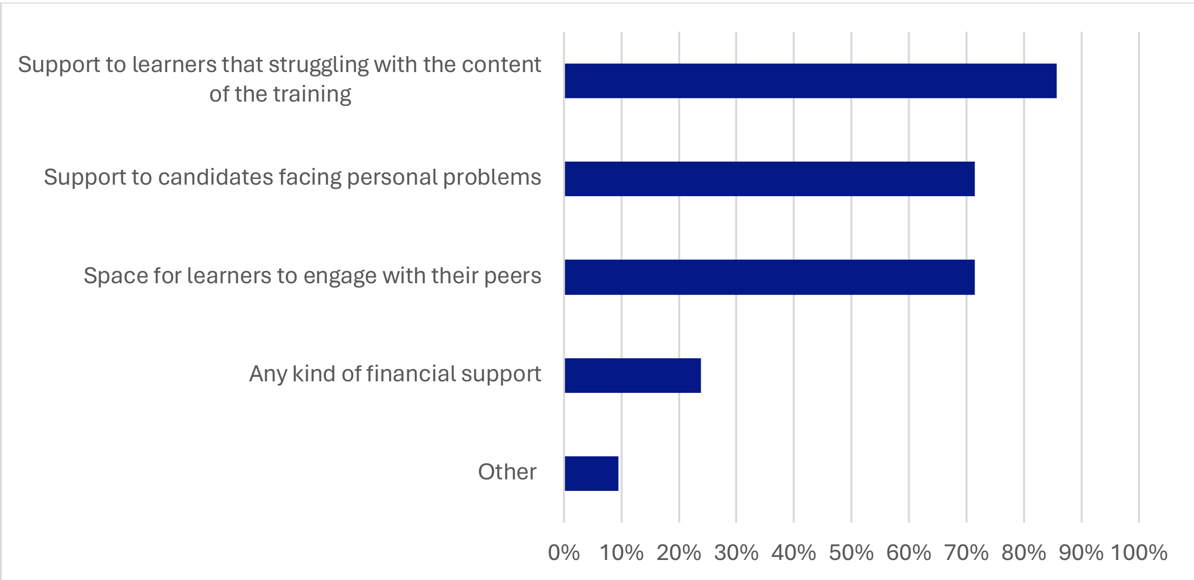

Figure 26: Support provided to learners – Training Providers

76% of training providers offered support to employers to offer the workplace experience component of the programme. The forms of support offered ranged from checking in with learners during workplace experience, providing training and support on completing logbooks and briefing employers prior to the programme. Training providers also provided a range of support on the SIM system – capturing learning, enrolling learners and capturing learner credits.

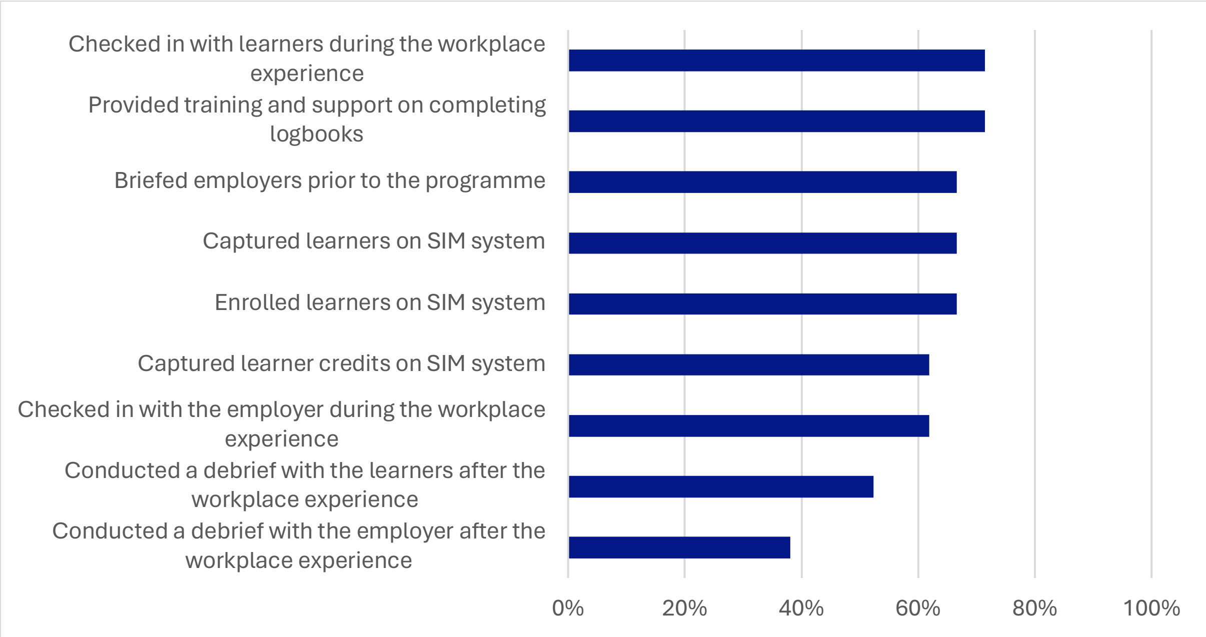

Figure 27: Support provided to learners and employers during workplace experience– Training Providers

7.7.5 Support to improve employment outcomes

Employers were asked to reflect on the one thing that they think could be done by the company to **ensure that more unemployed learners who went through the learning programmes are better able to find employment**. A number of employers reflected on the importance of creating access to employment networks outside of their company, and providing them with the skills to access broader opportunities. As one employer noted, “Make opportunities visible and accessible, improving transitions between them through pathway management.” A second employer reflected, “Fortunately with I have partnered with insurers to take candidates from my brokerage. I already have leaners who I have arranged third party contract already with big insurers so that at the end of the term they consider them permanently.”

A number of employers also reflected on the importance of developing a range of skills that prepares learners for the workplace. In the words of one employer, “Prepare every learner for the working world and offer them employment after the Learnership ended. During their employment and Learnership programme, equip them with all the necessary tools, guidance, mentorship and care to be ready to embark on their work journeys.”

Other suggestions made by employers about what the company could do better includes a greater focus on teaching the learners about networking and job hunting, helping them improve their CVs, interviewing skills and conducting themselves more professionally. As one employer noted, “Getting learners ready to operate and perform optimally in the workplace will make a significant impact on their approach to the world of work whilst learning and developing new skills.”

The employers were asked what is one thing that could be done more broadly to ensure that more unemployed learners who went through their learning programmes are better able to find employment. In general, the points raised fall into two main categories. The first set of reflections point to the need for the broader ecosystem to become more conducive to supporting and placing young people. One employer reflected on this in detail: “One effective strategy could be to engage in advocacy and collaboration with government and industry stakeholders to influence policies that promote job creation and support for vocational training initiatives. By working together with policymakers, we can help shape initiatives that incentivize businesses to hire graduates from skills development programs. This could include tax breaks or funding for companies that provide internships, apprenticeships, or entry-level roles for trained individuals. Additionally, increasing public awareness about the value of vocational and technical training can shift perceptions and encourage more employers to consider these learners as qualified candidates. This approach would create a larger ecosystem of support and opportunities, making it easier for unemployed learners to transition into the workforce.”

Some employers observed that the development of these skills would also be helped if the selection process was strengthened and career guidance and mentorship interventions were enhanced. One employer noted the importance of developing a system to track learner outcomes and better understand the challenges that they face. A second employer explained that a platform is needed to match learners looking for opportunities with employers looking for skills.

Two practical suggestions made with regards to programme structure and payment were that the programmes (learnerships and internships for unemployed) are too short for the learners to acquire the technical knowledge they need and be able to apply it in the workplace. Longer programmes should be considered. The second suggestion related to the stipend, both in terms of it being too low and often being paid three months late.

When asked what could be done by them to ensure that more unemployed learners who got through the learning programmes are better able to find employment, the training providers noted the importance of including work readiness in the programmes and building networks with employers. One training provider noted, “We train and prepare unemployed learners to specifically place them in our environment however if more people were to attend this skills programme and be employed by other companies that would also be great and help to address the current unemployment rate.”

When asked what other role-players in the ecosystem could do to improve employment outcomes, the training providers noted the importance of employers committing to employing learners, and the role of INSETA in actively engaging with employers to find opportunities. One training provider noted, “The employers must commit to actively supporting unemployed learners in their learning and development rather than make it a numbers game to gain finance from the SETA.” A second provider noted, “Maybe network with Training Service Providers to get a list of competent but unplaced learners. Recruitments agencies to partner with the Seta's to have access to the list of competent learners (comply with POPIA)." In terms of strengthening or adding one thing to the ecosystem to improve employment outcomes, training providers suggested that there needs to be more industry collaboration (2 providers); less bureaucracy and fewer barriers to entry; better selection of sales orientated people for the sales role of financial adviser and one provider noting the need for government to actively engage in training people where skills are required – "The government should embark on upskilling/reskilling learners so that they can be employed to occupations which are in demand [rather] than to import skilled people."

Overall, the training providers interviewed strongly support ongoing engagement with the INSETA learning programmes. They recognise the value to both the individual learners, as well as to the insurance and financial services sector as a whole. As one training provider noted,

> *What encourages us is the fact that we know, not only are we getting the funding that we need for our students, but we are also producing employable students or graduates, you know, and I think that's the most important part. We're in a country currently with a massive unemployment rate, and the more graduates we can get into the market to be employable and to support the country and to change the country, the better for us, and the happier we will be.*

Employers provided support to learners, through career counselling and/or guidance on further learning opportunities (54%) and assisting with preparing learners' CVs (44%). 67% of training providers offered support to learners on completion of the programme. The main types of support offered were providing career counselling/guidance; assisting learners with preparing for interviews; introducing learners to access potential employers and providing information and guidance on further learning opportunities (all 43%).

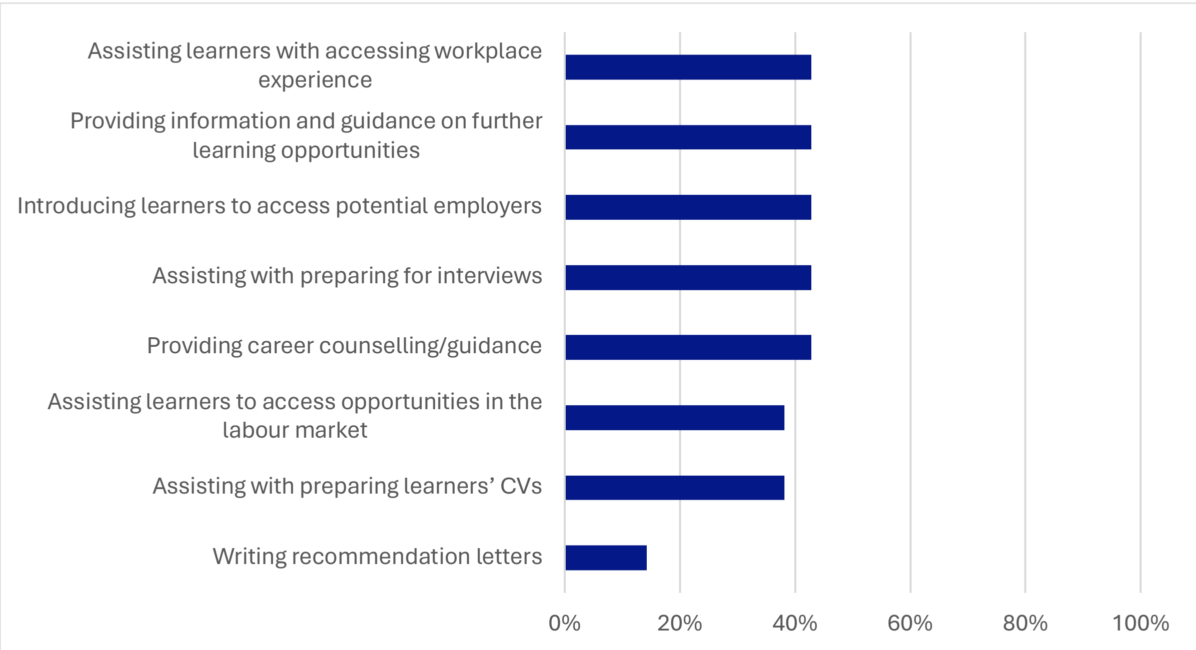

Figure 28: Support offered to learners on completion of programme – Training Providers

Only 24% (5) of training providers track whether the learners completing their programmes find employment, with 48% (10) indicating that they do not track employment outcomes. 29% (6) did not respond to the question. Of the five training providers who do track learner employment, 3 reported that 51%-75% of learners found jobs and two training providers reported that 76% - 100% of learners found jobs.

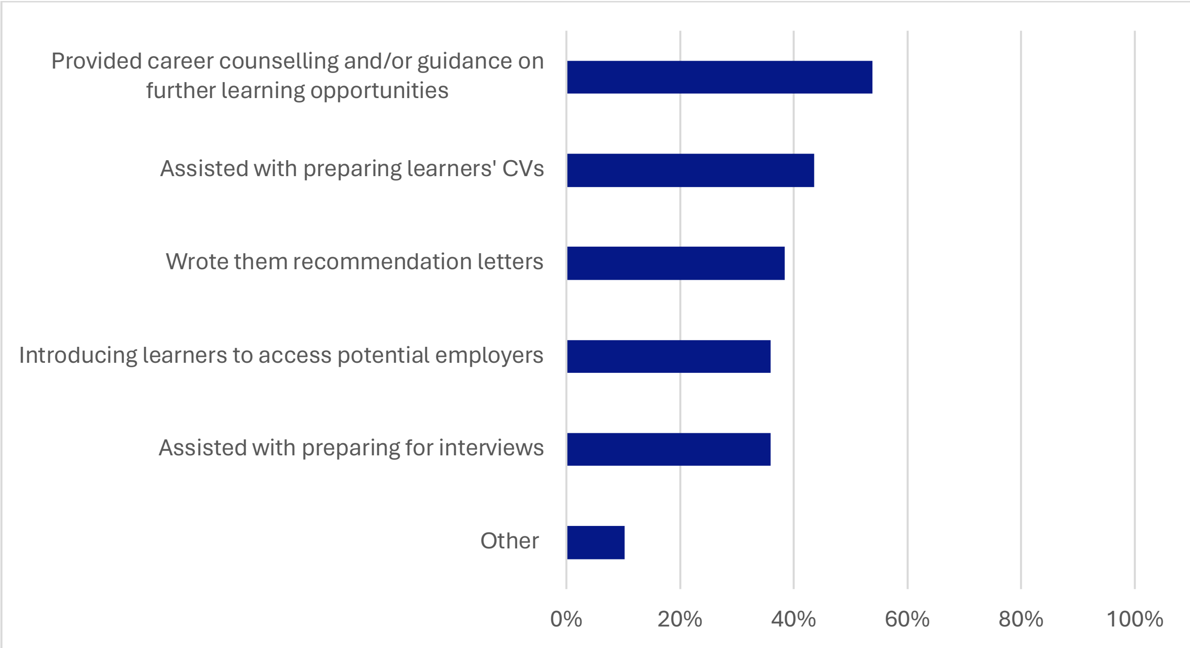

Figure 29: Support provided by employers to learners to find jobs

67% of employers offered unemployed learners' jobs after their programme was completed. Of these employers, half offered between 76-100% of the learners in their workplace jobs.

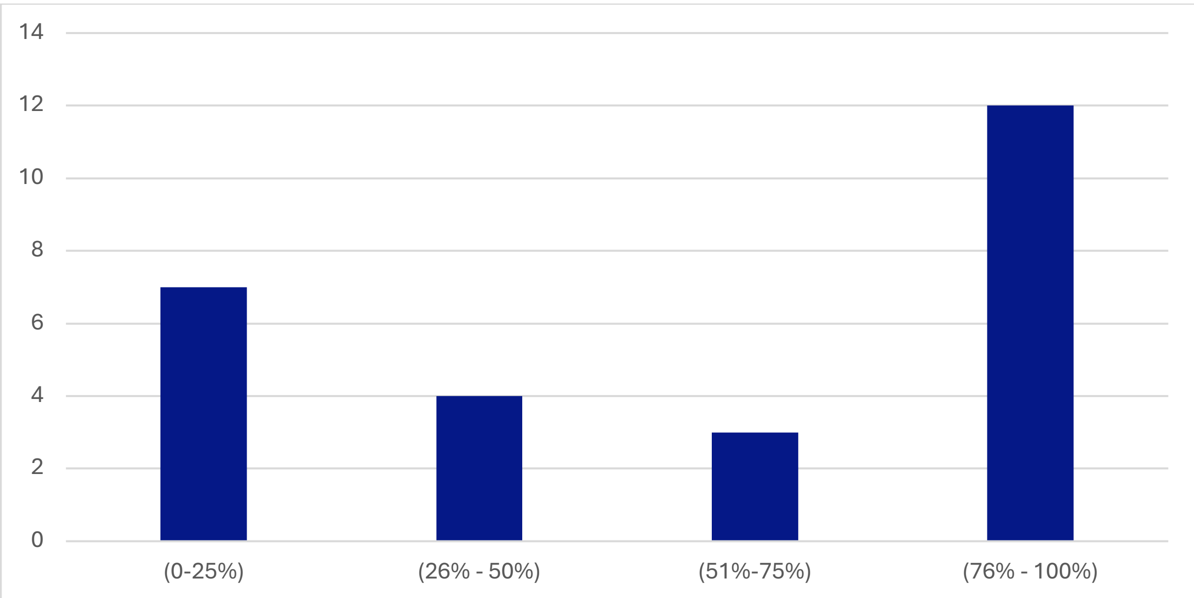

Figure 30: Percentage of learners offered jobs by employers

Employers interviewed confirmed that they had been able to offer at least half of the unemployed learners positions, and had been able to promote existing staff who had trained further. "Many of our learners have gone on to hold key positions in our company, including management roles."
One employer expressed a desire to employ more of the learners as they value the skills that they have obtained, "I would love to retain some of these students permanently, but I don't have the resources to pay them full-time salaries."

7.8 Relationships between stakeholders

7.8.1 Relationship between employers and training providers

As part of the employer and training providers surveys, we asked respondents about the nature of their relationships. Engagement on delivery of the learning programme happened between training providers and employers in 81% of cases. Employers played some role in delivering the programmes, although all roles reflect that less than half of the employers were actively engaged. The most active engagement from employers was with regards to them paying training providers to deliver programmes (48%). The least engaged was with regards to assisting training providers to place candidates after the completion of the programmes, where only 14% of employers provided support. One training provider noted that employers sit on their advisory committees and are involved in the development of the curriculum.

When asked about their ease of engagement with employers, 52% (11) of training providers noted that it was easy and collegial with most employers and 5% noting it was easy and collegial with most employers. No training providers indicated that it was difficult to engage with employers, 33% (7) declined to answer the question. In the interviews, the training providers generally provided positive feedback about their relationship with employers, with two noting that delayed payments could cause challenges for them. Two universities interviewed reflected that their relationship is less direct with employers, as they work with students as alumni, but they do facilitate engagement with employers through career fairs, for example.

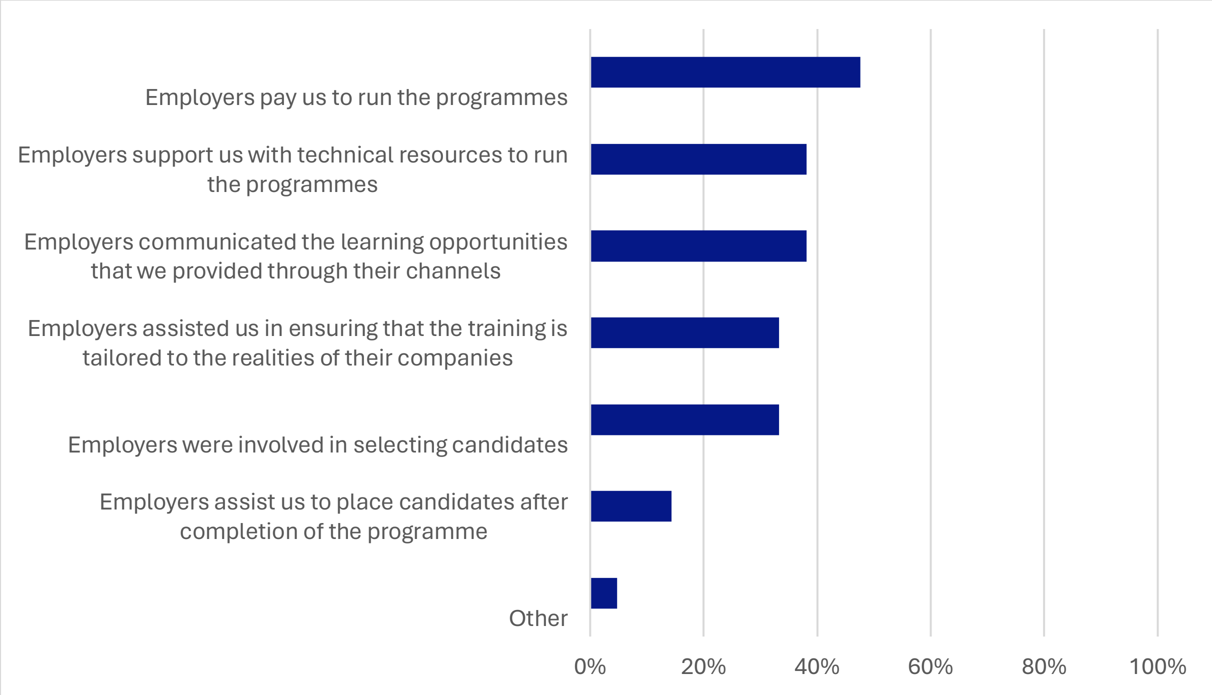

Figure 31: Role of employers in delivering programmes

7.8.2 Engagement with INSETA

When asked whether they had any direct engagement with INSETA in the course of designing or delivering the learning programmes, 62% of employers said that they had not engaged. Of the companies who had engaged with INSETA, five noted that INSETA communicated the programmes that they provided through their channels. Nine employers responding to the survey provided feedback on the nature of their engagement with INSETA, with two reporting it was easy and collegial most of the time, one employer reporting it was easy and collegial some of the time and four indicating it was difficult to engage sometimes or most of the time.

Employers interviewed confirmed the views offered in the survey and provided generally positive feedback on their engagement with INSETA. They did however reiterate the concern that administrative challenges and delays impact on their ability to implement programmes effectively. "What can strengthen the relationship going forward is setting expectations with INSETA from the onset, they need to show that they share our vision and hold us accountable to meet a common mandate, so we don't feel like this is a routine exercise." 67% (14) of training providers had direct engagement with INSETA. Of these 14, 8 indicated that it was easy and collegial most of the time, 2 indicated some of the time and 3 felt it was sometimes difficult to engage with INSETA.

Training providers interviewed for the study noted that they have a 'positive', 'strong' and 'respectful' relationship with INSETA, even in instances where there are administrative challenges or delays, *Great INSETA has been, has been amazing with us and for us, we apply, like all the other institutions and companies, we have to apply for the grants, but they usually come back with good news, and I think the fact that there is a real person on the other side, whether it be an email or a WhatsApp or a phone call, it's a real person that answers the phone once we try and contact them. And we've never had trouble or problems with them, it's okay, usually just an administrative thing that we need to sort out.*

One of the training providers that had expressed concerns about the relationship suggested that on the whole it was difficult to engage with INSETA. Two training providers interviewed noted issues of frustration with INSETA, one noting that the conduct of an individual manager was causing problems for them.
There is organised sectoral engagement with INSETA through the industry associations. The associations have established working groups with employer representatives who deal with issues relating to training and skills development (either small business owners or HR executives from large employers).

All industry bodies interviewed agree that communication between employers and INSETA is essential to building effective relationships in the sector. One industry body believes that this works effectively currently although it could be further enhanced through quarterly webinars, which they would be happy to facilitate. A second industry body noted that they felt that in recent years engagement with INSETA had become less effective, particularly outside of the large cities. They feel that active outreach in terms of roadshows, visits to provinces and use of regional advisers is important in building relationships, particularly with small brokerages (One interviewee noted that “INSETA has lost touch with small businesses”). A third industry body noted the importance of taking into account the specific challenges faced by small black brokerages. There is an ongoing need for transformation in the sector and this should be considered by regulators.

7.8.3 Initiatives to strengthen the sector

The South African Insurance Association (SAIA) is running two strategic projects funded by INSETA. The first is a mentorship programme through which they contract retired professionals to provide mentorship to young professionals, largely split as 80% technical and 20% leadership. Over a period of 12 months mentors meet with mentees, for an agreed number of hours per month. The aim is to extend the programme to 100 mentees.

The second project is run in partnership with the School of Finance and Accounting at the University of the Witwatersrand. It is developing a Body of Knowledge for the sector, as a baseline of knowledge that all professionals in the sector should have, similar to a medical professional. This is informed by a belief that as the sector is highly technical, there needs to be an agreed knowledge base that all practitioners are expected to know. Over time knowledge has become fragmented and practitioners are operating in silos.

There is an unintended consequence of changes made to the training system over a period of time. Qualifications offered through internships and learnerships should in time be aligned to the BoK, at an occupational level. Support from the INSETA in developing the BoK has been essential and is highly valued.

7.9 Value of the programme

Learner respondents were asked how satisfied they were with the INSETA programme they participated in, where 1 = Not at all and 5 = Exceeded Expectations). All programmes had high satisfaction ratings (above 4.0), indicating that most participants felt their expectations were met or exceeded. Learnerships for Employed had the highest satisfaction rating (4.40), while Internships for Youth had the lowest satisfaction (4.10). Work-Integrated Learning also scored high (4.31), showing that hands-on training was well-received. There were no correlations between respondents' levels of satisfaction and their gender, their age, or their education levels.

Table 44: Average Satisfaction Rating by Programme

Programme	Average Rating (1-5)
Bursaries for Workers	4.23
Bursaries for Unemployed Youth	4.29
Internships for Youth	4.10
Learnership for Employed	4.40
Learnership for Unemployed	4.12
Work-Integrated Learning	4.31
TOTAL	4.24

The findings reflect that overall the learners found the programmes to be of great value to them. Learners were asked what benefits they had received during the training programme. The most frequently received benefit was a monthly salary or stipend (47.3%). Financial aid for studies (20.8%) was the second most common benefit. Many participants received on-the-job training in both soft skills (10.5%) and technical skills (9.1%), indicating a focus on practical skill development. Mentorship (10.3%) and career guidance (7.4%) were also relatively common, while only 3.5% received formal employment contracts. Company benefits (3.0%) such as medical aid and pension contributions were received by very few participants, and support with placement after the program (2.3%) was the least common benefit, indicating limited post-program assistance. 12.4% of participants reported receiving none of the listed benefits.

Table 45: Benefits received during training programmes

Activity	Frequency (Yes)	Recalculated %
Support with placement at the end of the programme	26	2.3%
Company benefits (medical aid, pension, UIF, etc.)	33	3.0%
Other	33	3.0%
Transport allowance	38	3.4%
A formal permanent or fixed-term (short-term) contract of employment	39	3.5%
Career guidance	82	7.4%
On-the-job skills training (technical skills)	102	9.1%
Mentorship	115	10.3%
On-the-job skills training (soft skills)	117	10.5%
None of the above	138	12.4%
Financial aid for my studies	232	20.8%
A monthly salary or stipend	527	47.3%

Training providers were asked what value **they believed the programmes offered to learners**. 76% (16) noted that developing technical skills and preparing learners to access further learning were valuable or very valuable to learners. 71% (15) felt the programmes offered value in terms of developing soft skills required in the workplace and preparing learners to access further opportunities. The area in which the programmes offered the least value was in entrepreneurial skills required to start a business or to grow a business, where 48% (10) of training providers felt that there was value.

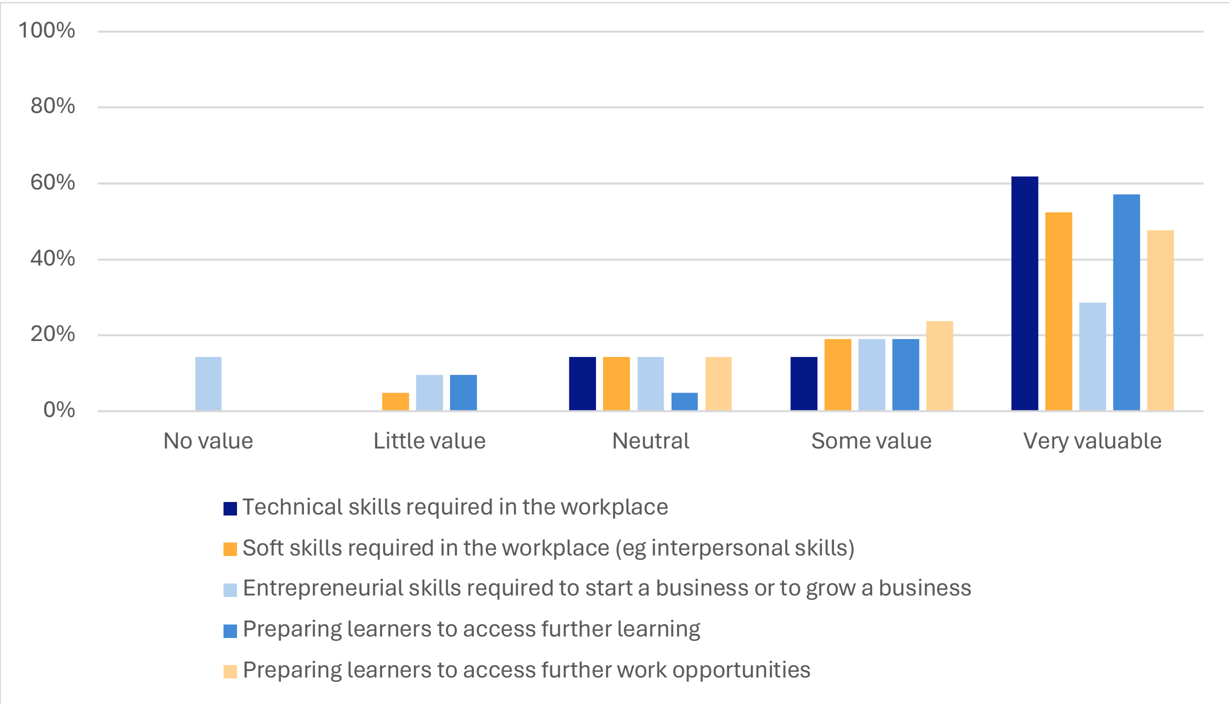

Figure 32: Value of programme to learners – Training Providers

Training providers reflected in their interviews on the value of the programmes to learners. Overall, they felt that the programmes delivered tangible benefits.

I must say, the growth that I see, most of the students, they get employment, and some of them, at times, they come back, really to appreciate because I think whilst they are doing the Advanced Diploma, especially towards the end of the year, there will be some that will be coming and telling us that I have now secured a job. In the following year, I'll be working at this particular company, and to us that and they thank the opportunity. I think they appreciate that they have been given such an opportunity. So, I think definitely INSETA, I must say he's putting these students at a different level.

The importance of work readiness was highlighted by a number of training providers during the interviews noting that it is a crucial step in preparing learners for the professional world of employment. By focusing on soft skills such as communication, teamwork, and time management, the programme has the ability to ensure that students are equipped with the fundamental tools needed to succeed in various work environments.

One training provider spoke at length on the positive impact of bursary funding on learners' academic performance and personal growth. They emphasised that receiving a bursary not only creates a legal and moral obligation for students to perform well but also serves as a motivational factor. They noted that the financial relief provided by bursaries allows students to focus entirely on their studies without the stress of tuition fees, textbooks, and living expenses which, in turn, enables them to unlock their full academic potential and develop a passion for their chosen fields. The bursary support system fosters a sense of responsibility and ambition, leading to better academic performance and increasing their chances of employability. This suggests that bursary recipients are more likely to succeed in their studies and transition smoothly into the job market due to the stability and support provided by financial assistance.
Training providers also argued that the **learning programmes offered great value to employers** with 18 or 19 of the 21 respondents indicating that value was derived both from the institutional training and from the workplace experience, both in terms of applying their technical knowledge and making people adapt to the requirements of the workplace.

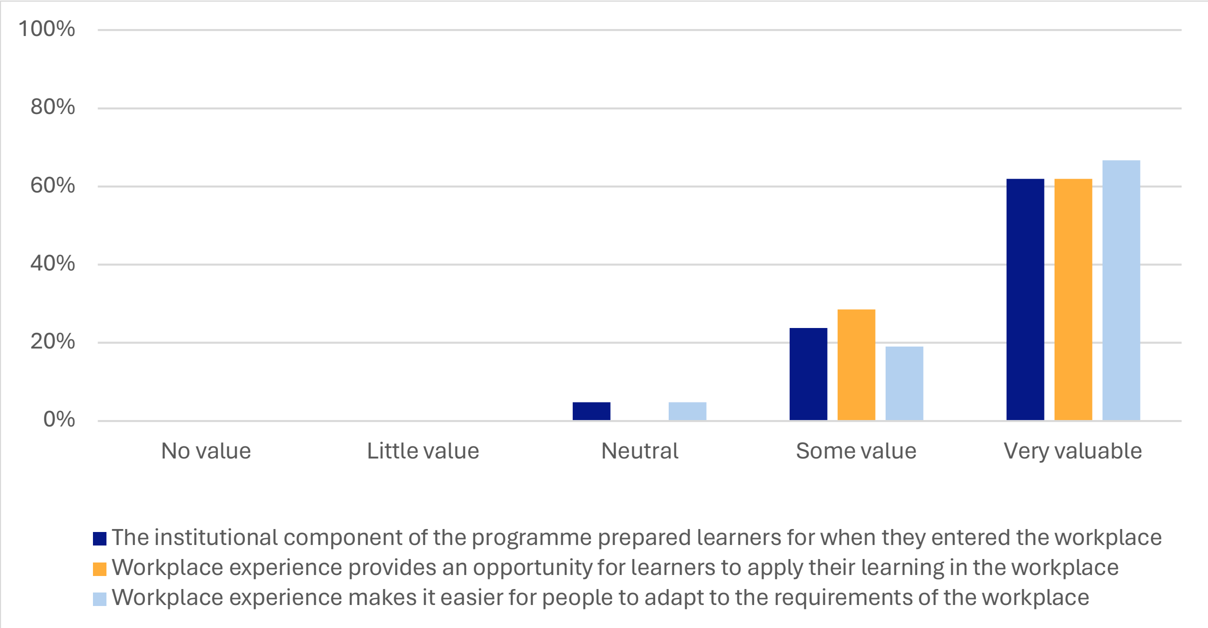

Figure 33: Value of programme to employers – Training Providers

67% (14) of training providers felt that their programmes had been successful, with the greatest success noted being the creation of alignment between employers' needs and the content/level of the programme (11 training providers).

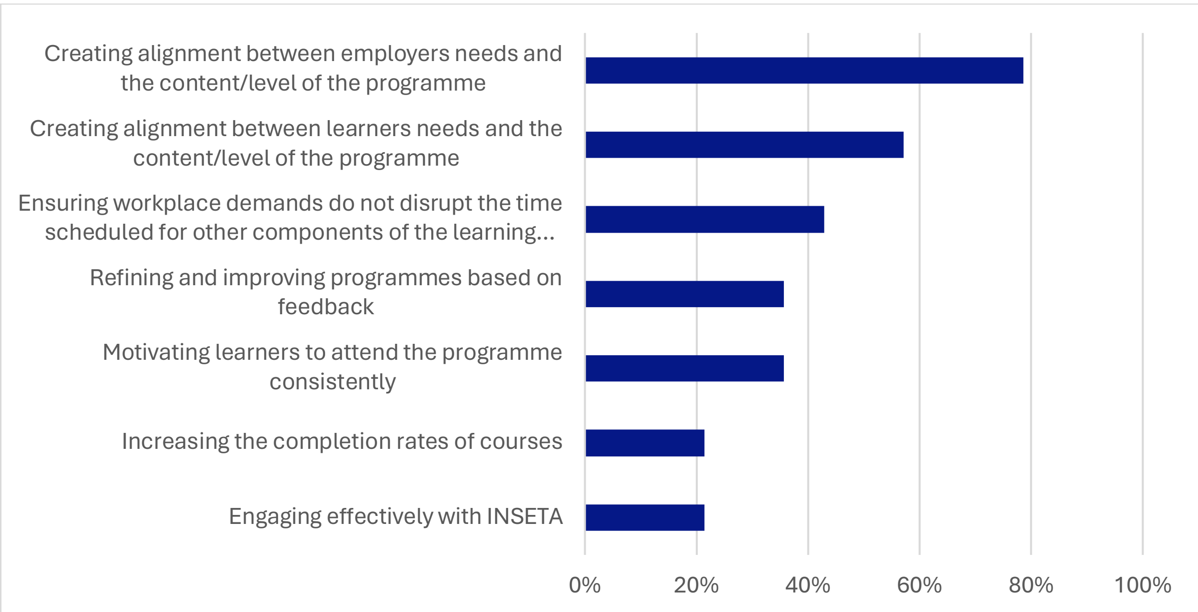

Figure 34: Success of learning programmes – Training Providers

When asked about **the value of the programme to their company**, the employers agreed and strongly agreed that the programmes allow them to more easily source new entrants that are work ready (67%) and recruit talent with the necessary technical skills (67%). Slightly less employers agreed and strongly agreed that the programmes enabled them to recruit candidates with the required soft skills (56%).

One employer interviewed noted that the company had changed their employment model, from sourcing external candidates to giving preference to leaners who had completed INSETA programmes with them:

> *In the past, we used to employ staff members. We would poach from the insurance companies, right? And we would employ qualified, trained, people from the insurance companies. when it comes to the we would rather take a person and train that person within our ... business model, and give, give that person our culture on how to how to attend to a client, how to do your work. What is expected of you when it comes to your administration? So we, because of the INSETA programme, we changed how we employ people.*

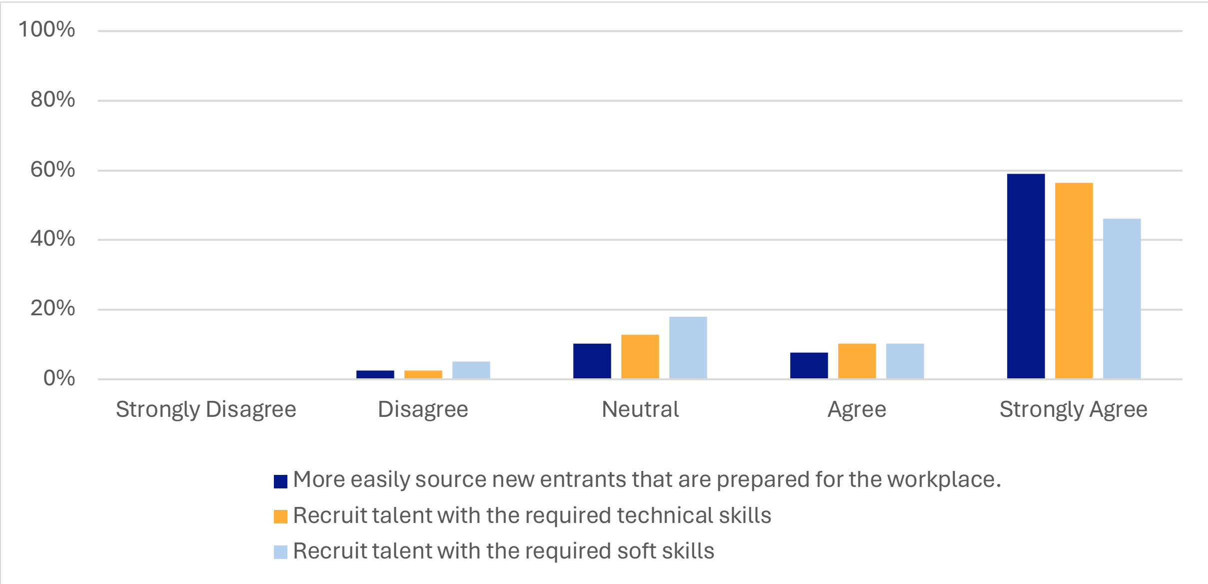

Figure 35: Value of the programme for the employer

Employers also reflected on whether they believe the programme has enabled learners to develop the **skills required to run a business**. The top three identified by employers were 'Engage with customers' (59%); 'Market and sell products or services' (51%) and 'Identify an opportunity in the market' (49%).

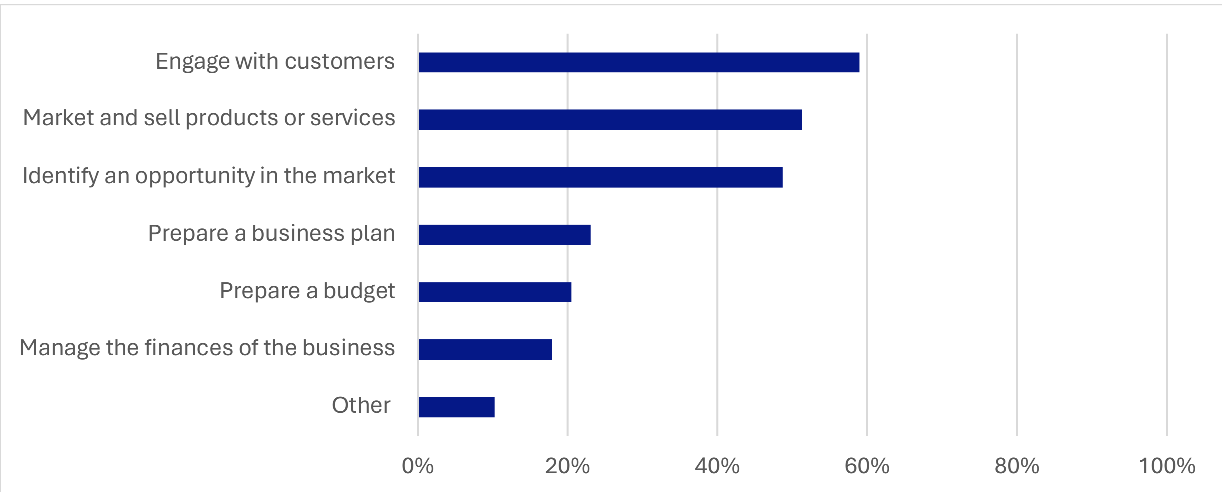

Figure 36: Skills required to run a business

7.10 Programme challenges

7.10.1 Challenges raised by training providers and employers

When asked whether they experience challenges, 38% (7) of training providers noted that they do. The main challenges experienced are ensuring that workplace demands do not disrupt the time scheduled for other components of the programme (6 providers); engaging effectively with INSETA (5 providers); managing the paperwork and motivating learners to attend the programme consistently (4 providers respectively).

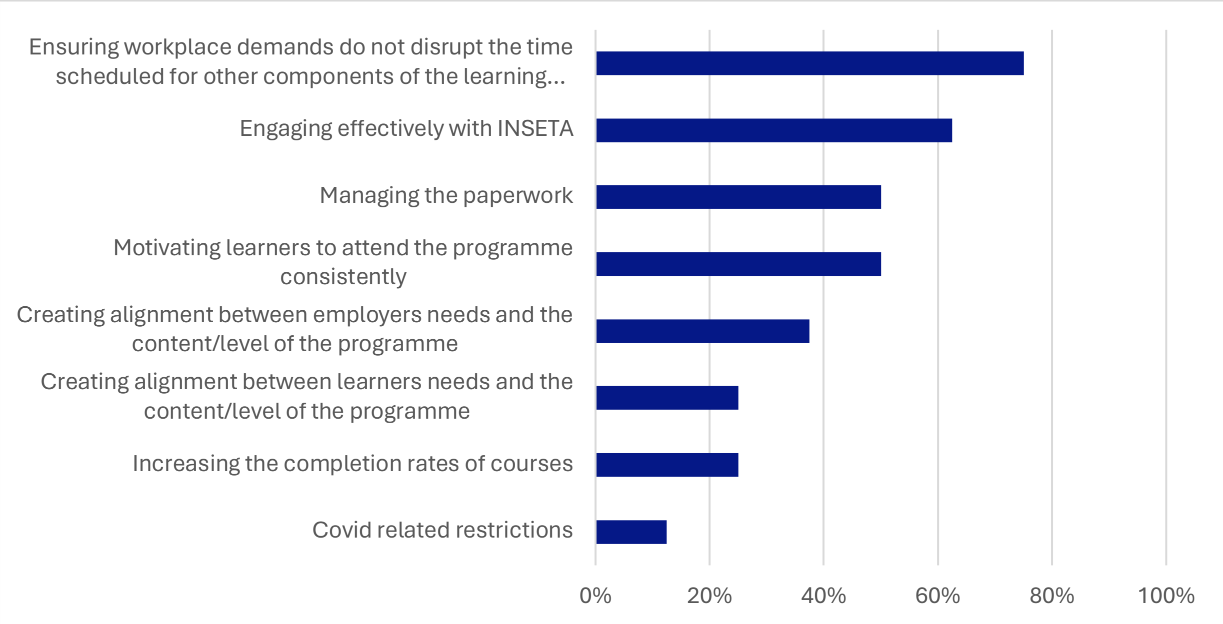

Figure 37: Challenges experienced by training providers

In the survey conducted with employers, 44% did not experience any challenges with their learning programmes, 36% noting that they did. The most cited challenges were ‘creating alignment between the company’s needs and the content/level of the programme’; ‘Ensuring other components of the learning programme do not disrupt the time scheduled for work’ and ‘Managing the paperwork’.

7.10.2 Issuing of certificates

For the learners who completed their programmes, 65.0% reported receiving a certificate, 25.8% saying they did not receive their certificate and 9.1% indicating that it was not applicable to their programme. Those who took part in the Bursaries for Workers (84.7%) and Learnerships for Employed (81.8%) programmes were more likely than others to say they had received a certificate.

Internships for Youth had the lowest certification rate (22.5%), with 39.5% reporting they did not receive a certificate. However, 38.0% said the programme was not applicable for certification. Work-Integrated Learning respondents had a moderate certification rate (46.4%), but a significant 37.4% did not receive a certificate. It is not clear if some respondents said they did not receive a certificate when the programme itself did not offer certificates.

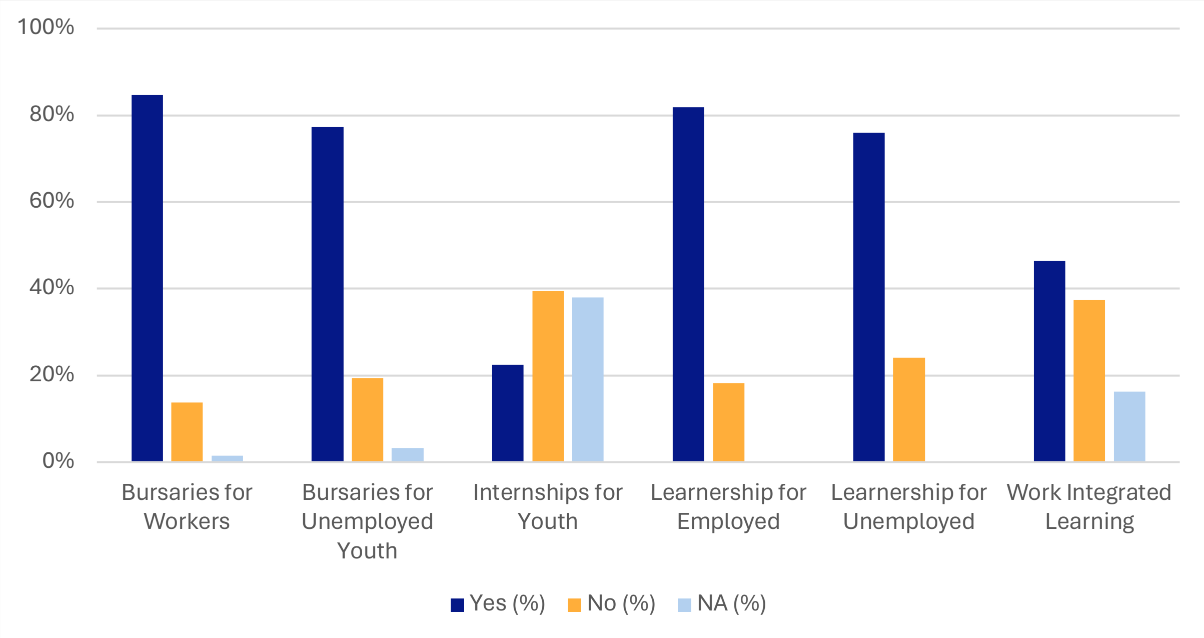

Figure 38: Status of certificates issues to learners

When asked why they had not received their certificates, the most common reason (39.3%) was that the programme does not issue certificates, meaning some participants were enrolled in non-certification programmes. A large number (19.2%) were unsure whether they should have received a certificate, indicating a lack of clarity in programme expectations. Nearly 12% did not receive their certificate due to non-delivery, which may point to administrative inefficiencies, while 21.0% cited "Other" as the reason, suggesting additional factors. Some of the more frequently cited ‘other’ reasons why their students had not received their diplomas were: failure to submit their logbooks, outstanding fees, and they were waiting on the college to collect the diplomas from various education departments.

Table 46: Reasons for not receiving certificate

Reason	Frequency	Valid Percent (%)
I did not collect it	13	3.8%
I couldn’t get anyone to assist me	16	4.7%
It was not delivered	40	11.8%
I don’t know	65	19.2%
Other	71	21.0%
It is not a certificate programme	133	39.3%
Total (Valid Responses)	**338**	**100.0%**

In the open-ended question where respondents were asked to give feedback on any item, at least 57 mentioned that they had not received their certificate, or it had taken a long time to get it, or there was an error relating to it (incorrectly spelt name or incorrect level of programme).

Some of the comments are noted below:

> *Apart from not getting a certificate after completing all my modules and passing them, is just to say that INSETA is a great institution with great advisors and teachers. – Learnership for Employed*
>
> *My experience during this programme was good the only problem i have is that they take too long with the certificates. - Learnership for Unemployed*
>
> *Please ensure the next intake get their certificate early, it took time for us to get our results and certificate. – Learnership for Employed*
>
> *I have been following up for over a year regarding my certificate but all I hear is excuses, at first they said they can't find my results, then they need to update my ID, still waiting. - Bursary for Workers*
>
> *I wish the certificate can be delivered; I want to see what doors it can open for me. - Bursary for Workers*

With regards to the issuing of certificates, 48% of training providers who responded to the survey indicated that learners had been certified, with 19% reporting that not all learners had been certified. 29% of training providers did not respond to the question and 5% indicated that the programme was not a certificate programme.

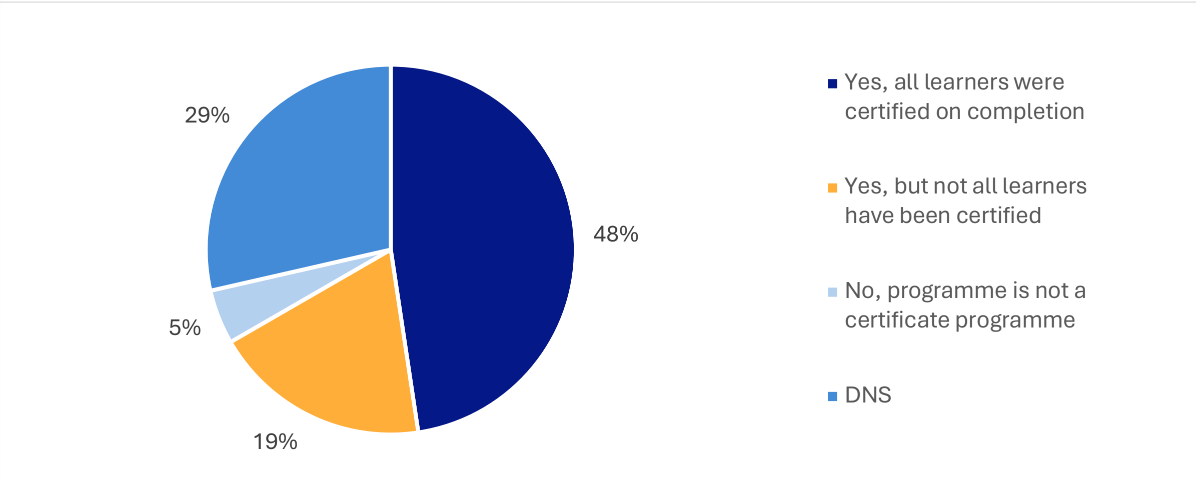

Figure 39: Learners receiving certificates at the end of the programme – Training Providers

Out of 15 training providers interviewed for the study, only two noted challenges with the issuing of certificates. The majority of respondents reported that the processes currently work well and they do not experience problems. On the other hand, training providers interviewed reflected that there was no issue with regards to the issuing of certificates, from their perspective. Some employers noted concerns with the issuing of certificates.

7.10.3 Administrative complexity and delays

Employers and training providers generally reflected on the value of the INSETA programmes but noted the need to streamline administrative processes and improve communication. Administrative challenges were raised by at least seven of the employers interviewed. In addition, two of the industry bodies spoke to the need to simplify and improve systems for making applications and submitting information.

The quotations below reflect both commitment to ongoing participation in the programmes, and the desire to have administrative hurdles addressed:

> *These programmes are incredibly valuable for youth employment, but improvements in readiness and administrative support would make them even more impactful.*
>
> *This programme works, but streamlining processes would make it even more effective.*
>
> *If you communicate openly, half the administrative frustrations can be resolved quickly.*
>
> *These programmes work, and if structured well, they bring tremendous benefits to both learners and employers.*

One challenge noted was delays in initial funding approval, leading to compressed timelines for onboarding candidates. This has a particular impact in rural or semi-urban locations where the candidate pool is smaller. One employer noted the lack of payment from INSETA for a learner, and two mentioned challenges with stipends, one noting that the stipend is insufficient to cover living expenses if a learner has to relocate.

7.10.4 Lack of currency of learning content

Two employers interviewed discussed their view that the content on some programmes is outdated and, in some instances, not well designed. One employer reflected "while the studies were in 2024, and a lot of the references were from, you know, a good 10 years ago. So, you know. And a lot of the stuff, like tax, for example, you know, the tax laws have changed, and the content doesn't reflect that. So, you know, if you don't know any better, you might assume that that's how it is, and then you go and tell your client the wrong thing, because that's what you learn to the qualification. So, yeah, so I would say that's the one aspect. The other aspect is a lot of the we found the content a bit vague."

One training provider reflected that at the entry level, they believe that the content and skills provided are sufficient, but more attention needs to be paid to the supervisory and managerial levels. In response to the question of whether they believed that the programmes had value, they noted, "So for me, I would say yes and no, I'm saying no in the sense that these are basic entry level skills that we are impacting skills and knowledge. But at times, the industry is looking for more complicated content and skills. So maybe for entry level, that's correct. But for me, to even technical level and lower management, I think there's still more that we can do.” Some learners provided feedback on content, with one noting “Please add more relevant training. RE5 is the biggest gap in the insurance sector.”

7.10.5 Retention of learners and financial constraints faced by small employers

Small employers reflected on the challenges they face in retaining learners, particularly those that are strong performers. They feel that they provide a productive training environment, which larger employers are then able to benefit from as they can offer young people competitive salaries and working conditions.

One employer noted,

> *My interns, you know, were actually just taken by big corporates without any exception. So it's like, I'm starting afresh all the time, all the time because of the bigger packages that they get and, you know, yeah, so it's like, I'm starting afresh, I'm talking even SARS here, because I also employ accountants. Big companies like SARS, Liberty etc poach my interns and learners before they complete.*

Another small employer noted

> *While INSETA provides stipends for students, the company does not receive any financial benefit, which makes it difficult to sustain operations.*

A view expressed by both small employers and two of the industry bodies interviewed is that more consideration needs to be given to the difficult circumstances in which small brokerage firms operate. As one employer explains:

> *This is across the board, you know, the small brokers, black brokers, seeing that our time, that is the currency, that is the money, if they can, you know, look at, and I did raise this at some stage in if they can not only look at the stipend that goes to the learner or the intern, but compensate, the small brokerage for this work that when you take your time out, you know to help In this program, anchoring the people that you brought in, you don't lose. Through and through, I mean, that they are, from school, and wastage is, you know, it's unavoidable - -communication wastage, resources wastage. Over and above the time that you are not putting into your business, you see, which is not a problem at all in in a big company, with big budgets and, big divisions.*

Given that the sector is comprised predominantly of small businesses (92%) there is a view that more needs to be done to support SMEs in the role they play in training people for the sector. One employer proposed that there should be some form of financial compensation from INSETA, for small businesses who consistently train good candidates, who are then employed by larger companies. Their role as trainers for the sector should be recognised.

RECOMMENDATIONS

8. Recommendations

Overall, the INSETA programmes offer significant value to the learners who complete them, as well as the employers and training providers who are partners in the programmes. Speaking about learnerships, one training provider captured succinctly the achievement of twin objectives of supporting the development of industry relevant skills, while helping to address the broader youth unemployment challenge.

This is where learnerships play a pivotal role, and where businesses can make a fundamental difference by investing into the growing and developing the practical skills and theoretical knowledge needed in their industry sector and businesses, while radically changing the youth unemployment trajectory. Learnerships bridge the gap between the current education provided, versus what is needed by the labour market and employers.

There are some areas that require strengthening, and some opportunities for extension of the programmes, but the overriding finding of the impact study is that the programmes are meaningful, deliver tangible outcomes, and should be continued. Some specific recommendations arising from the study are captured below:

Ensure that learner selection processes are being consistently implemented

- Comparing feedback from employers, training providers and learners suggests that selection processes are not consistently implemented. Ensuring that processes are running consistently and efficiently may ensure a better fit of candidates for the sector. One employer noted in the interview that the sector is challenging because the content is highly technical and it involves making sales, which is not a good fit for everyone. By ensuring upfront that candidates are suited to the sector may result in improved employment outcomes because there is a greater uptake after the completion of the programme.

Address ongoing issues relating to certification

- Learners across certificated programmes continue to experience challenges in obtaining their certificates. The underlying reasons for this need to be properly addressed, either through process or systems redesign, or training of staff. The issue has been recurrent across various impact studies and remains a point of concern.

Review qualifications for relevance and alignment to regulations

- Some qualifications are considered to be outdated and not aligned to the current regulations. Subject matter experts need to review these and ensure that they are 'fit and proper' as required by legislation. Examples used in the training materials need to be relevant and reflect current day situations. Language and terminology should be aligned to current practice. The Wits University Book of Knowledge project is aimed at providing the foundational content that should inform all programmes. What is required is for qualifications to be reviewed and aligned to it, at occupational level.

Ensure sufficient focus on the training of soft skills

- Learners, employers and training providers all noted the importance of soft skills in preparing learners for the workplace. The feedback from the surveys and interviews with employers and training provider reflects that employers believe even more could be done to prepare learners for the workplace. It would be useful for INSETA to gain a deeper understanding of the gaps identified by employers, and how these could be addressed, both through training courses, and through the manner in which workplace experience is structured and monitored.

Focus on developing pathways to employment for unemployed learners

- While the INSETA employment rate from the learning programmes is relatively high, participants in programmes for the unemployed continue to struggle to find employment. Some of the recommendations provided by employers and training providers point to the need for sectoral solutions, such as establishing a database of successful graduates who are available for employment that is made available to the industry or actively building networks amongst employers to ensure that high quality candidates are referred and supported in their job search.

The employers also noted the importance of establishing a system to track learners' outcomes and gain insights from their challenges, allowing the programme to adapt and improve continually. The 3-year impact studies will form part of this process, the issue to be addressed is how the findings will be actioned in a practical way.

The importance of the role played by employers in assisting learners to find employment is highlighted in the comparative analysis of what methods employed and unemployed candidates have used to find work. Greater engagement with government and industry stakeholder is also proposed. The industry associations are already actively engaged with relevant institutions, but the question would be the extent to which employment pathway projects could be practically developed. As one training provider noted, employed learners benefit from the programmes, while unemployed learners may face challenges due to employer selection and support issues. They mentioned that learners who get to benefit more from the programme are the learners who are already employed because they are expanding their knowledge in the field. This view is reinforced by feedback from learners:

> *I'm grateful for the opportunity and hopefully I can be given a chance to upgrade again. It has greatly increased my knowledge about the insurance industry." – Bursary for Workers*
>
> *"The programme takes a lot out of you, it has a lot that you need to learn and on the other side you are working . But overall it was really necessary. – Learnership for Employed*

Placing unemployed learners is always going to be the greatest challenge. The findings demonstrate the great value of the programmes to employed learners, and the need to focus on creating pathways for unemployed learners. Feedback from the unemployed learners contacted for the survey reflects their gratitude for having completed the programme, but their great frustration at still being unable to find employment.

One possible factor affecting the employability of learners is that the programmes such as learnerships and internships are too short, and do not enable the learners to acquire sufficient knowledge and skills to be competitive. A number of employers and training providers highlighted the need for longer programmes, mostly likely two years in duration.

The industry stakeholders, together with national role-players, need to focus on how best to adapt the programmes focused on unemployed learners to improve their employment outcomes, while building on the strong foundations of the programmes for employed workers.

Consider restructuring learning programmes to improve outcomes

Some practical suggestions made by participants in the study – employers, training providers and learners – related to the structure of the learning programmes and the extent to which they are able to support optimal outcomes. Some respondents proposed that learnerships and internships should be **extended in length**, to provide learners with sufficient time to acquire technical knowledge and then apply it in the workplace. Given the highly technical nature of the sector, the content may be difficult for new entrants to master in a relatively short space of time. **Additional mentorship and career counselling** should also be considered, including beyond the completion of the programme, until the learners are in employment.

Another suggestion was to **make the move from learnerships into internships more seamless**. Currently there is a six-month gap, during which time the learners are not receiving stipends and experience a gap in learning and support. A higher stipend, and possibly one that is paid to unemployed learners for six months after the completion of the programmes should be considered, taking into account how economic conditions have shifted over the years.

Harness the ability of mid-career professionals to support others finding employment

Well qualified professionals in permanent jobs earning a good salary are more likely to assist others to find employment. While this finding is not unexpected because people secure in their own circumstances are better equipped financially and emotionally to assist others, the question is whether, and how, the resources of these individuals could be harnessed to assist unemployed learners in a more structured way. One possibility to consider is creating an alumni network to links learners in an accessible way (through an app, for example), that enables them to share information on opportunities. Thought would need to be given to how to manage and moderate such a tool, to ensure that information that is provided is accurate and not exploitative in any way. Alternatively, employed professionals who have benefited from INSETA funding could be encouraged to proactively share information on opportunities to either industry or INSETA structures, who would then in turn make the information available to unemployed learners through appropriate channels.

Simplify INSETA administrative systems

Relations with employers and training providers are generally strong and there is commitment from all stakeholders to work together to train high quality learners for the insurance and financial services sector. There is, however, consistent feedback about systems and processes being cumbersome and slow. By reducing bureaucracy through making application and funding processes easier to manage, the sector as a whole will benefit. Delays in funding approvals and the late payment of stipends should decrease, enabling employers, training providers and learners to plan better.

Strengthen communication channels between INSETA and its stakeholders

While feedback with regards to communication between INSETA, employers and training providers was mixed (some noted excellent communication while others felt that it could be improved), the important reflection is that regular and meaningful communication is greatly valued for all parties. Having regular engagement sessions and easy access to INSETA staff who can provide feedback when needed, ensures that frustration and misunderstanding is avoided and enables the learning programmes to function more effectively. INSETA should also the viability of engaging in more outreach activities that involve direct engagement in the provinces, enabling more personalised and direct contact.

Provide support mechanisms for SMEs to successfully participate in learning programmes

Most of the employers in the sector are small businesses and they face particular challenges in supporting learners. They do not have large HR departments to provide support and manage administrative processes, and their senior staff need to be actively focused on running the core business. What is evident though is that small businesses are an important training ground because learners are quickly exposed to all aspects of the business. As noted in the findings, these small brokerages lose top quality candidates to larger employers. The INSETA should therefore consider whether it would be viable and appropriate to offer financial incentives to small businesses to actively engage in learning programmes. Alternatively, could a structure be created where small businesses are paid a placement or project management fee (similar to that in the recruitment industry) if a learner is employed by a larger company immediately after completing the programme with them? This fee structure should be discussed and agreed by the industry bodies and INSETA, so that it is transparent to all and subject to an agreed set of terms and conditions.

ANNEXURE A: REFERENCES

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KPMG, https://assets.kpmg.com/content/dam/kpmg/za/pdf/Insurance-in-Africa.pdf

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ANNEXURE B: NOTES ON STATISTICAL TOOLS

Correlation coefficients

A correlation coefficient is a statistical measure that tells you how strongly two variables are related and in what direction. It ranges from **-1 to 1**.

A coefficient close to **1** means a strong positive correlation—when one variable increases, the other tends to increase as well. A coefficient close to **-1** means a strong negative correlation—when one increases, the other tends to decrease. A coefficient around **0** means little to no relationship between the variables.

So, a positive correlation could likely be seen in terms of education levels and income, where the higher somebody's education level the more money they may earn. A negative correlation could be something along the lines of the more time someone takes off from work, the less output they produce.

Correlation doesn't imply causation—it just shows a relationship, not whether one variable causes the other to change.