IMPACT ASSESSMENT OF INSETA LEARNING PROGRAMMES (2022/23)

Final Report

15 December 2025

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
ESG	Environmental, Social and Governance
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
SSP	Sector Skills Plan
TVET	Technical Vocational Education and Training
WSP	Workplace Skills Plan

EXECUTIVE SUMMARY

INSETA commissioned this study to evaluate the impact of its 2022-2023 skills development programmes on employed and unemployed learners. The study, which was conducted over a period of four months, examines graduates' employment pathways, current status, and income levels to identify factors contributing to improved employment outcomes and define areas for programme strengthening. Building on findings from the 2021/22 cohort study, this research aims to determine whether INSETA has met its developmental and transformational objectives by analysing programme contributions (factors enabling learners to access employment, further studies, and income opportunities), successes (extent of employment and income generation achieved), and gaps (challenges limiting programme effectiveness and barriers preventing learners from accessing opportunities upon completion).

The Inception Report was developed and approved by INSETA in July 2025. Data-gathering for learners commenced in August 2025 and was completed in the last week of October. Interviews with employers and training providers continued into the third week of November 2025. The methodology comprised a mixed method of quantitative and qualitative tools, including online and telephonic surveys, and interviews, which focused on six programmes namely, bursaries for workers (including enrolled, continuing and completed), bursaries for youth (including enrolled, continuing and completed), internships for youth, learnerships for employed, learnerships for unemployed and work-integrated learning programmes.

Out of a population of 8,815 approved learners, a statistically significant sample of 1,930 was drawn. A further expanded sample of 2,413 was drawn to ensure we could reach the target numbers and ultimately 3,095 learners were called. The results of the calls are reflected in the table below:

Programme	**Target**	**Completed Calls**	**% of Target**
Bursary for workers - completed	135	78	57.8%
Bursary for workers - continuing	51	27	52.9%
Bursary for workers - enrolled	219	136	62.1%
Bursary for youth - completed	74	91	123.0%
Bursary for youth - continuing	101	84	83.2%
Bursary for youth - enrolled	163	116	71.2%
Learnership for employed	**280**	225	80.4%
Internship for youth	**290**	281	96.9%
Learnership for unemployed	**316**	276	87.3%
Work Integrated Learning	**301**	313	104.3%
TOTAL	**1,930**	**1,627**	**84.3%**

Table 1: Learner research sample

Overall, 84.3% of the total sample was reached, with the sample for Work Integrated Learning being exceeded slightly at 104.3%.

The learner sample comprised of 68.4% women and 31.5% men. The 26–30 age group is the largest across both male and female respondents, accounting for 37.9% of the total (2021/22:

40.2%). Just over 1 in 5 participants fall into the 19–25 and 31–35 brackets (both around 22%). About 18% of respondents are older than 35, indicating a fair representation of mature participants, a slight decrease from 19% in the previous year.

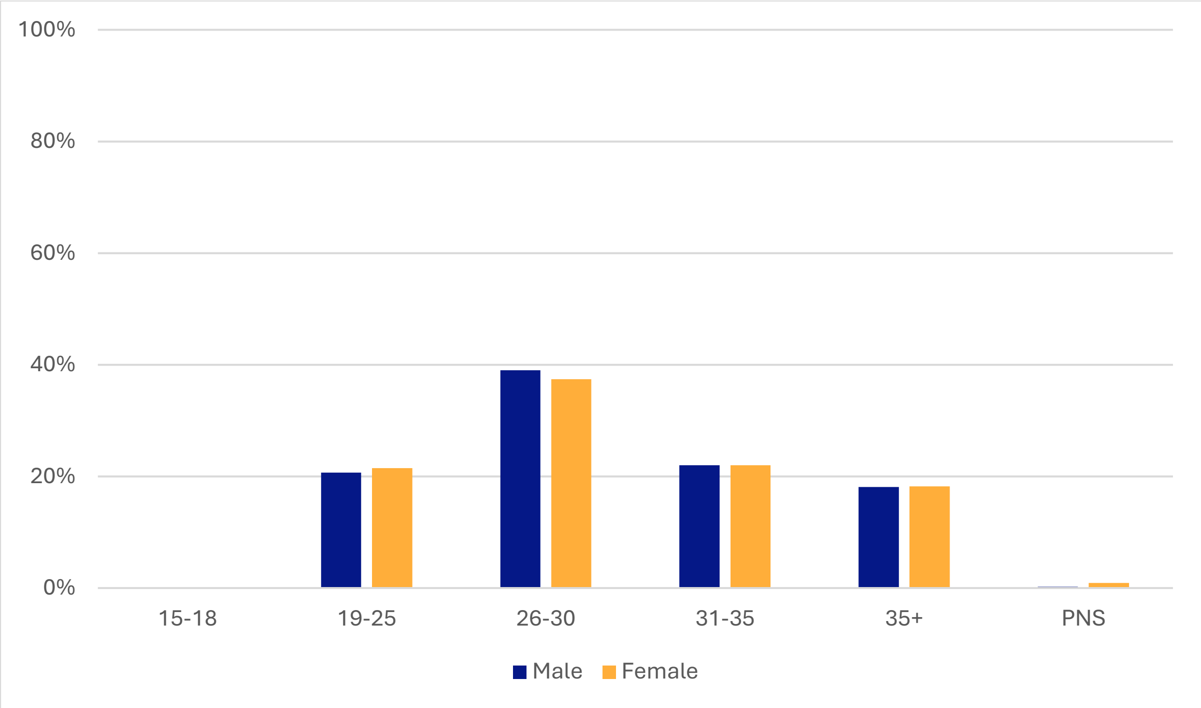

Figure 1: Respondents by gender and age

African respondents are most represented in Work Integrated Learning (21.8%), Internship for Youth (18.8%), and Unemployed Learnerships (17.2%), programmes that generally have higher rates of unemployment. Coloured respondents show strong participation in Employed and Unemployed Learnerships (both 27.8%), while Indian and White respondents are disproportionately represented in Bursaries for Workers enrolled (25.0% and 32.9% respectively).

Over half the sample (52.6%) currently reside in Gauteng, up from 48.2 in 2021/22, with Western Cape being the next populous province at 12.5% and Kwazulu-Natal at 11.3%. Western Cape shows the highest retention rate at 97.1%, up from 87.2% in the previous study., Gauteng continues to reflect high retention of 96.1% (2021:22: 95.9%). The provinces reflecting declines in retention from the previous year are Northern Cape which had a 100% retention rate in 2021/22 and declining to 57% with most respondents relocating to Western Cape and Gauteng, and North West declining from 75.6% in 2021/22 to 68.2%, with most respondents relocating to Gauteng.

In addition to the learner surveys, the research team sent out online surveys to 206 employers and 58 training providers. A total of 29 employer surveys were completed, and 9 training provider surveys. Interviews were conducted with 21 employers, 4 training providers and 2 industry associations.

In 2021/22 the most frequently cited reasons for participating in the programmes were '*Acquiring more knowledge, skills, and work experience*' (26.8%), and '*Gaining further qualifications to work* *in the sector'* (21.6%). In 2022/23 there is a switch in the priorities outlined as the reason for applying to participate in the programme: 32.7% of respondents cited further qualifications as the reason and 27.0% citing job-related knowledge and skills. The increased emphasis on qualifications is interesting, perhaps reflecting requirements from employers that emphasise their importance.

Learner respondents were asked whether they went through a selection process. Only 3.4% of respondents indicated that there was no process followed which is a significant improvement from 2021/22 where nearly one-third (32.9%) said there was no selection process.

Overall, satisfaction was high, with ratings across programmes being between 7.96 and 9.16. Two points worth noting are that, firstly, older respondents (aged 31-35 (9.01) and above 35 (9.04)) generally had higher levels of satisfaction than younger respondents. Secondly, respondents with Bachelors and Postgraduate degrees had slightly higher levels of satisfaction, scoring 9.00 and 9.16 respectively, than learners with lower levels of qualification.

Respondents believed that they had benefitted from the programmes with **Ability to Apply Skills (8.62)** scoring the highest, suggesting that most participants felt they could use what they learned in their jobs; followed by **Soft Skills (8.53)**; **Ability to Access Opportunities (8.33)** and **Technical** Skills (8.33). Entrepreneurial Skills (6.91) rated the lowest.

"Equipped to use AI tools" was the lowest-rated skill across all programmes, indicating either that respondents do not feel that training programmes have focused on the AI tools that will be most valuable in the workplace, or that the respondents haven't been taught to use the tools effectively..

Respondents believed that they had received a range of benefits on the programme, with **learning support** (8.55), **workplace supervision** (8.46) and **financial support** (8.08) while **emotional support** (7.56) was rated lowest and showed the greatest variation, pointing to uneven access to mentorship or counselling services across participants.

The overall employment rate for 2022/23 across all programmes was 64.1%, down very slightly from 65.2% in 2021/22. A relatively small percentage of learners are currently studying (5.6% up from 4.4% in 2021/22). Only 2.2 % of respondents across all learning programmes are currently running a business, the same outcomes as noted in 2021/22. In terms of pre-employed, Internships for Youth also reflects a strong employment rate of 75.0% (2021/22: 73.0%). The employment rate for Learnership for Unemployed only had an employment rate of 54.3% (2021/22: 53.4%). Further, in a similar finding to the 2021/22 study, the programme with the lowest employment rate was the Work-Integrated Learning Programme, but fortunately the rate has increased substantially from 43.8% in 2021/22 to 54.8%. 76% of employers offered unemployed learners' jobs after their programme was completed, which is an increase from 69% in 2021/22.

The most common reason for job loss was contracts ending 69.4%, down from 74.3% in 2021/22, while 15.3% (2021/22 – 12.5%) resigned. A further 15.3% left their roles voluntarily (resigned), while 2.0% each were either dismissed or retrenched. The top reasons provided for not being able to find a job were that there is a simple lack of available jobs (64.7% up from 58.8% in 2021/22); not knowing the right people (27.5%) and not having the right qualifications (13.8.

In terms of wider contribution:

- Approximately 70.1% reported contributing financially to their current household, slightly decreased from the figure of 72.1% reported in 2021/22. The overwhelming majority of these contributors (over 99%) said that they know how the money is used in the household. Of the respondents who know how their money is used, 63.7% now contribute more since completing the INSETA programme.
- 51.9% of respondents said that they had helped others to find work. Respondents from the Bursary for Youth Continuing (63.2%) and Bursary for Workers Completed (60.5%) had the highest levels of assisting others.

Employers and training providers report overall positive engagement with the INSETA programmes, noting they believe that the learners benefit, 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:

- **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. In addition to the frustration of not finding employment, unemployed respondents reflected disappointment and feelings of abandonment in the manner in which the programmes ended without formalised support. The feedback points to a critical need for INSETA to institutionalise systematic transition support such as linking to platforms such as SAYouth that assist in matching candidates with available job opportunities, sustained follow-up, mentorship frameworks, and employer engagement strategies.. INSETA should also intensify engagement with employers to proactively share vacancies and create structured post-programme opportunities for learners.

- **Restructure learning programmes to improve employment outcomes**

  INSETA should consider longer-term, multi-level learning pathways or an extended work-integrated learning model that deepens skill mastery and provides learners with a realistic platform for meeting industry standards. Continuing to focus on work readiness and soft skills is essential in supporting the transition of learners into employment, through enabling them to adapt more seamlessly to the organisational culture.

- **Design programmes to strengthen content and practical experience in entrepreneurial skills**

  Both the 2021/22 and 2022/23 studies found consistently that respondents do not believe that they acquire skills that will enable them to start and sustain a small enterprise. In the context of low economic growth and continuous job loss in the formal sector, it is a priority that learners with potential to establish and run a business are supported. This will entail reviewing the content on entrepreneurial skills provided by training providers and considering approaches to incubating small businesses.

- **Conduct a cost benefit analysis on all learning programmes to determine which offer the greatest value for money**

  If one of the primary measures of success of the learning programmes is the employment of learners post completion, then it will be useful for INSETA to understand the amount spent on each programme, compared to its related employment outcomes. Programmes that produce the highest rates of employment, could then be viewed as the most worthwhile investment, enabling INSETA to direct grants to programmes that produce the best employment outcomes, as well as identifying mechanisms to strengthen other programmes.

- **Develop mechanisms to continue to support learners who do not find employment**

  INSETA should consider support mechanisms such as an extension of a learnership or WIP placement, perhaps at a lower stipend to be put in place for both employers and learners who wish to continue in a relationship of mutual benefit, where formal employment is not an option. For small brokerages, this will enable them to access additional skills and for unemployed learners it will keep them engaged in the market and help to retain their positivity and confidence, while they continue to seek employment opportunities.

- **Strengthen communication channels between INSETA and its stakeholders, including learners**

  One of the recommendations from the 2021/22 study was the communication should be strengthened between INSETA and its stakeholders. This finding has been highlighted again in the current research process. Communication continues to be raised as an important issue that needs to be addressed. With regards to engagement between INSETA and learners, strengthening two-way communication through dedicated learner support officers, digital portals, automated job-matching systems, or structured feedback loops would enhance transparency, improve learner confidence, and significantly increase the likelihood of positive employment outcomes.

- **Provide support mechanisms for SMEs to successfully participate in learning programmes**

  Raised during the 2021/22 study, recognition of the important role played by SMEs in the insurance sector is required, with related support mechanisms. Given that the sector is comprised predominantly of small businesses (92%) there is a view that more needs to be done to support SMMEs in the role they play in training people for the sector. Small businesses face particular challenges in supporting learners.

- **Address ongoing issues relating to certification**

  As noted in the findings of the 2021/22 impact study, some learners in 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. There is also an ongoing communication challenge with learners on programmes such as Internships for Youth, who expect to receive certificates and are then disappointed to find that this is not the case.

- **Build trust between INSETA and its stakeholders through streamlining administrative systems**

  While relations between INSETA and employers and training providers are generally strong there is, consistent feedback about systems and processes being cumbersome and slow, and employers and training providers being repeatedly requested to provide documentation for verification. 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 be addressed, enabling employers, training providers and learners to plan better.

- **Include training interventions aimed at preparing learners for using AI in the workplace**

  Across all INSETA learning programmes, basic digital and workplace readiness skills relating to AI should be formally incorporated. Training providers need to develop and accredit courses that incorporate AI. Employers need to find ways to support learners in their workplaces applying these tools and receiving feedback on the extent to which they have used them effectively. INSETA should consider engaging with companies to better understand what support is required with regards to AI.

- **Enable sustainability and continuity**

  The majority of learners highlighted the importance of sustaining and expanding INSETA's programme offerings to ensure long-term impact. Many expressed the need for follow-up training, refresher courses, and advanced qualifications to maintain the momentum gained during the learnership. Respondents also recommended the development of structured pathways for long-term learning, including opportunities to progress from entry-level qualifications to higher-level certifications.

- **Alignment with industry needs**

  Some training providers noted that there is a need to build stronger alignment with between INSETA and industry needs, by incorporating practical skills and essential soft skills that reflect real workplace situations. Training providers are also encouraged to integrate hands-on learning experiences, which strengthen competence, increase employability, provide greater exposure to workplace environments, and boost job readiness.

- **Strengthening mentorship for sustainable learner development**

  Mentorship should be recognised as a formal, accountable responsibility within skills development programmes, embedded into leaders' KPIs to ensure consistent commitment and time allocation. While large corporates can sustain structured mentorship systems due to greater resources, SMEs require tailored support, including shared mentor models, and practical toolkits, to manage the operational and financial burden. Standardised practices such as inductions, assigned mentors, and performance tracking should be adopted across all employers, complemented by mentor training in emotional intelligence and diversity awareness to better support learners.

- **Increase participation from employers and training providers in impact studies**

  The response rate to the employer and training provider surveys decreased significantly between the 2021/22 and 2022/23 studies, reducing the feedback reflected by these stakeholder groups in the report. INSETA needs to work with i employers and training providers who are actively engaged and supportive, to understand what incentives can be used to improve response rates , particularly in light of the upcoming 2023/24 impact study.

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.

1 INTRODUCTION

The South African insurance sector operates in a complex and rapidly evolving environment characterised by technological disruption, climate-related challenges, and persistent socioeconomic inequalities. INSETA's role as the sector's skills development authority is critical in ensuring that the workforce is adequately prepared to navigate these challenges while supporting the sector's transformation imperatives.

The literature indicates that while the insurance sector makes a substantial contribution to South Africa's GDP and represents a significant area of potential economic growth, it faces significant challenges. 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 the INSETA Learning programmes implemented during the years 2021/2022 through to 2024/2025. 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 study aims to provide an impact analysis of INSETA learning programmes. It is anticipated that these studies will inform future plans and programme offerings in terms of determining the programmes that should be prioritised and the wrap around services that should be built into all programmes.

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

INSETA was established under South Africa's Skills Development Act as one of the country's Sector Education and Training Authorities (SETAs), with the primary purpose of growing the pool and quality of critical and scarce skills within the insurance sector[1]. The organisation's strategic goals include establishing a credible institutional mechanism for skills planning, increasing access to occupationally directed programmes, and promoting organizational effectiveness[2].

---

[1] ZA Updates. (2025). Inseta – Insurance Sector Education and Training Authority. https://zaupdates.co.za/inseta-insurance-sector-education-and-training-authority/

[2] National Government South Africa. (2024). Insurance Sector Education and Training Authority (Inseta) - Overview. https://nationalgovernment.co.za/units/view/233/insurance-sector-education-and-training-authority-inseta

As a public entity registered under the Public Finance Management Act, INSETA is governed by a Council comprising business, labour, and state representation. By 2015 more than 9,595 employers within the insurance sector had registered with the South African Revenue Services , with 2,233 classified as levy payers, providing substantial funding for skills development initiatives[3].

It operates within the broader context of South Africa's financial intermediation, insurance, real estate, and business services industry. The sub-sectors[4] 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)[5]. The INSETA Sector Skills Plan 2025-2030 (SSP 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[6]. This alignment ensures that INSETA contributes to the development of a skilled and capable workforce. INSETA's policies directly support Broad-Based Black Economic Empowerment (BBBEE), ensuring women and youth have equal access to opportunities while aligning with regulatory requirements[7].

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 submitted in 2024 -2025 indicates that large and medium

[3] INSETA 2015/2016 Annual report. https://static.pmg.org.za/Inseta_AR_20152016_Final.pdf
[4] https://inseta.org.za/about-inseta/what-we-do/
[5] INSETA Strategic Plan 2020-2025
[6] INSETA Sector Skills Plan 2025-2030
[7] ZA Updates. (2025). Inseta – Insurance Sector Education and Training Authority. https://zaupdates.co.za/inseta-insurance-sector-education-and-training-authority/
[8] WSP/ATR 2024

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.

In 2022, the services sector as a whole contributed 62.6% of GDP, up from 51.3% in 1990, with financial services being a major driver of this growth[9]. In 2023, finance industry contributed approximately 1.06 trillion rand (roughly US$58.6 billion) to the country's gross domestic product [10]. The South African insurance market is projected to reach a gross written premium of US$51.94 billion in 2025. The gross written premium is expected to show an annual growth rate of 1.53% from 2025 to 2030, resulting in a market volume of US$56.04 billion by 2030[11].

South Africa dominated the African insurance market in 2023, accounting for 68.2% of total insurance premiums issued across the continent with $43.3 billion in premiums[12]. However, the life and disability insurance gap in South Africa widened to R50.4 trillion at the end of December 2024, representing seven times the country's GDP of R7.3 trillion. This indicates that South Africa's 16.1 million formally employed income earners collectively had enough insurance cover to provide only 39% of the income needed by their families in the event of death or disability[13]. According to Swiss Re data, 71% of the South African population remains uninsured by the short-term insurance industry, leaving personal property unprotected against climate damage[14].

The number of formally employed income earners in South Africa increased from 14.3 million at the end of December 2021 to 16.1 million at the end of December 2024[15]. However, unemployment reached 33.2% in Q2 2025, with youth (15-24 years) unemployment at 62.2%, and women disproportionately affected[16]. The insurance industry faces pressure to address looming workforce gaps in both underwriting and claims functions, with industry experts predicting that AI will need to be treated as supplementary talent to bridge these gaps [17].

---

[9] African Development Bank. (2024). *South Africa economic outlook*. https://www.afdb.org/en/countries/southern-africa/south-africa/south-africa-economic-outlook

[10] Statista. (2024). South Africa: Finance sector's value added to GDP 2015-2023. https://www.statista.com/statistics/1121221/finance-sector-value-added-to-gdp-in-south-africa/

[11] Statista. (2025) Insurances South Africa https://www.statista.com/outlook/fmo/insurances/south-africa

[12] Ecofin Agency. (2024). South Africa, Morocco, Egypt, and Kenya dominate African insurance market in 2023. https://www.ecofinagency.com/public-management/0511-46105-south-africa-morocco-egypt-and-kenya-dominate-african-insurance-market-in-2023

[13] Association for Savings and Investment South Africa (ASISA). (2025). 2025 insurance gap study. https://businessreport.co.za/personal-finance/financial-planning/2025-10-30-south-africas-life-and-disability-insurance-shortfall-widens-to-r504-trillion-says-asisa/

[14] Moonstone Information Refinery. (2024). Navigating 2024: Key trends shaping the future of the insurance industry. https://www.moonstone.co.za/navigating-2024-key-trends-shaping-the-future-of-the-insurance-industry/

[15] Association for Savings and Investment South Africa (ASISA). (2025). 2025 insurance gap study. https://businessreport.co.za/personal-finance/financial-planning/2025-10-30-south-africas-life-and-disability-insurance-shortfall-widens-to-r504-trillion-says-asisa/

[16] World Bank. (2025). *South Africa overview: Development news, research, data*. https://www.worldbank.org/en/country/southafrica/overview

[17] Moonstone Information Refinery. (2024). Navigating 2024: Key trends shaping the future of the insurance industry. https://www.moonstone.co.za/navigating-2024-key-trends-shaping-the-future-of-the-insurance-industry/

According to the SSP 2025-2030, the demographic profile of employees in the insurance sector 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[18].

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[19], 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. The SSP 2025-2030 has identified several change drivers from the external environment that impact on the supply and demand of skills in the sector, namely technology, political instability, climate change and regulatory environment[20].

The changes in technology and effects climate change are explored in more detail below.

2.2 Technological changes: the role of artificial intelligence

The insurance industry has undergone a profound transformation over the past decade, shifting from a traditional model to a dynamic, digitally driven sector, with insurers embracing artificial intelligence, machine learning, and automation to meet evolving consumer demands[21]. In line with global developments, the South African insurance sector will need to adopt AI to shape how companies manage risk and serve customers[22]. The fast pace of evolving technology has led to a gap in AI skills in the insurance industry.

Customer Engagement and Service Delivery: AI chatbots and generative AI are gaining traction among South African insurers, enabling them to better serve consumers while tackling issues like financial exclusion and fraud. OneSure Direct launched InsureBot in October 2024, an AI-

[18] SSP 2025-2030
[19] INSETA Strategic Plan 2020-2025
[20] SSP 2025-2030
[21] South African Business Integrator. (2024). Technological trends shaping the insurance industry in 2024. https://sabusinessintegrator.co.za/latest-news/technological-trends-shaping-the-insurance-industry-in-2024/
[22] iAfrica. (2025). The future of risk: How AI, data, and behavioural insights are transforming insurance. https://iafrica.com/the-future-of-risk-how-ai-data-and-behavioural-insights-are-transforming-insurance

powered digital assistant designed to transform consumer interaction with insurance products, while Blink by MiWay integrated an AI-powered WhatsApp chatbot to streamline the car insurance quote process[23].

Claims Processing and Fraud Detection: AI can automate the beginning stages of the claims process, with AI systems capable of assessing vehicle damage, estimating repair costs, and even approving claims within minutes for straightforward cases. AI tools are being used for automated fraud detection in claims, predictive analytics and pattern recognition methods[24]. South African insurance providers detected approximately 8,931 cases of insurance fraud in 2022, preventing R1.1 billion in losses, though the industry still suffered R77 million in losses [25].

Underwriting and Risk Assessment: AI-powered analytics enable insurers to process large datasets quickly, improving accuracy in assessing risk, with motor insurance using driving behaviour data to personalise premiums, factoring in time of day, route safety and driver rest breaks reflecting South Africa's crime and road conditions[26].

Challenges and Workforce Implications: While AI can assist the industry, there are also challenges that need to be considered. AI-powered deepfake technology can be used to create fake identities for fraudulent insurance claims, and machine learning algorithms can exaggerate damages suffered by manipulating images and documents[27]. Experts caution that AI-driven decisions must be explainable, especially when they affect claims or premiums, while data quality and representativeness remain a concern in South Africa's diverse market[28].

A preliminary report on AI and the insurance sector indicates that AI has the potential to provide greater efficiency for organisations, but will also need controls. Training in AI should include critical evaluation to ensure that design and implementation of AI are ethically responsible, legally compliant and socio-culturally acceptable[29].

---

[23] Insight Survey. (2024). *Claiming the future: AI's role in SA's short-term insurance industry*. https://insightsurvey.co.za/blog/claiming-the-future-ais-role-in-sas-short-term-insurance-industry/

[24] Citywire South Africa. (2025). How insurers are embracing technology. https://citywire.com/za/news/how-insurers-are-embracing-technology/a2457048

[25] CMS Law. (2024). Using artificial intelligence to prevent fraud in South Africa. https://cms-lawnow.com/en/ealerts/2024/11/using-artificial-intelligence-to-prevent-fraud-in-south-africa

[26] iAfrica. (2025). The future of risk: How AI, data, and behavioural insights are transforming insurance. https://iafrica.com/the-future-of-risk-how-ai-data-and-behavioural-insights-are-transforming-insurance

[27] CMS Law. (2024). Using artificial intelligence to prevent fraud in South Africa. https://cms-lawnow.com/en/ealerts/2024/11/using-artificial-intelligence-to-prevent-fraud-in-south-africa

[28] iAfrica. (2025). The future of risk: How AI, data, and behavioural insights are transforming insurance. https://iafrica.com/the-future-of-risk-how-ai-data-and-behavioural-insights-are-transforming-insurance

[29] Durban University of Technology, The opportunities and possibilities in the adoption of Artificial Intelligence to grow and improve the Insurance Sector in South Africa: A literature review

The INSETA Sector Skills Plan 2026/27 (SSP 2026/27) highlights the changes that have taken place over the previous five years, new skills required and training interventions needed to meet these demands[30].

Changes taking place	**New skills required**	**Training interventions required**
Interaction with clients is conducted electronically, as opposed to face-to-face	• Use of electronic communication such as Zoom for contacts with clients • Electronic transmittal and receipt of documents • Introduce programs to skill personnel in electronic communication methods in conducting business • Customer Relationship Management (CRM) software • Computer skills/ blockchain technology • Understanding FinTech solutions • Growing use of chatbots and virtual assistant tools for routine client queries and scheduling • Requires digital communication skills, AI literacy, and the ability to work alongside or manage automated systems.	Introduce electronic communication methods to skill personnel in conducting business • Introduction of computer based programmes, especially for administrative staff so that the above is easily understood
Remote out of office and remote client liaison	• Automation of claims system. • Advancements in drone technology • Data entry • Computer skills • More knowledge and skills in information and communication technology (ICT)	• Online meeting etiquette • Class of business online training in conjunction with internal training. • Short course on IT skills development.
"Back-end" of systems is doing underwriting and pricing of policy	• Built-in algorithms and predictive intelligence that can predict behaviour of customers	• Artificial intelligence, big data and data analytics • Machine learning and big data com
Drones in claims assessments, especially in large and/or dangerous sites.	• More advanced IT skills • Drone Training for professionals in the sector.	• Advanced IT skills • Drone pilot training • Drone technician training

[30] SSP 2026/27. https://inseta.org.za/wp-content/uploads/2025/09/INSETA-Sector-Skills-Plan-2026-2027.pdf

2.3 Challenges faced due to climate change

The increasing frequency and severity of climate-related natural disasters is having a significant impact on physical risk exposures and the increasing protection gap, with climate change remaining a critical issue for the insurance industry in 2024[31]. The increasing frequency and intensity of smaller catastrophic events have imposed substantial costs on the South African insurance industry, leading some insurers, particularly in high-risk areas such as KwaZulu-Natal, to withdraw from markets prone to flooding [32].

South Africa is highly vulnerable to climate change and is ranked 96 out of 182 countries assessed under the Notre Dame Global Adaptation Initiative index, with the economy at risk due to the nation's dependence on rain-fed farming and natural resources. The country is one of the world's Top 15 carbon emitters, with the national average temperature increasing twice as fast as the global rate since 1990 [33].

The insurance industry will need to comprehensively incorporate climate change into its business strategy to minimise exposure to weather-related losses by adopting sound enterprise risk management strategies. Insurers will need to review current pricing models to include weather-related risks at the underwriting and pricing stage, implement peril rating underscored by powerful underwriting systems, and develop claims management models aligned to emerging climate change risks[34].

In 2024, the Prudential Authority of South Africa issued two Guidance Notes addressing climate considerations for insurers, covering governance, risk management, the Own Risk and Solvency Assessment (ORSA) and disclosure. Milliman conducted a climate benchmarking survey finding that larger insurers have made more progress in their climate-related risk management activities, with non-life insurers slightly more advanced[35]. A study on climate change impacts on the South African non-life insurance industry highlights the need for adaptive strategies including the use of new mathematical methods to assist with calculating and mitigating risk[36].

A recent report prepared by the University of KwaZulu-Natal highlights priority technical and analytic skills needed by the insurance sector to face climate change. These skills include climate risk assessment and quantification methodologies, advanced data analytics and

[31] Norton Rose Fulbright. (2024). Climate change and the insurance industry: What next? https://www.nortonrosefulbright.com/en-za/knowledge/publications/fa0b3cbd/the-role-of-insurance-in-a-changing-climate-what-next

[32] Moonstone Information Refinery. (2024). How climate change is shaping non-life insurance: Risks and opportunities. https://www.moonstone.co.za/how-climate-change-is-shaping-non-life-insurance-risks-and-opportunities/

[33] Claims Journal. (2024). Climate change a risk to South Africa premiums, insurer says. https://www.claimsjournal.com/news/national/2024/01/30/321726.htm

[34] Aon South Africa. (2024). The effects of climate change on South Africa's insurance industry. https://aon.co.za/insights/the-effects-of-climate-change-on-south-africa-s-insurance-industry/

[35] Milliman. (2024). South African insurance industry climate progress. https://za.milliman.com/en-gb/insight/south-african-insurance-industry-climate-progress

[36] Buthelezi et al (2025) Climate change impacts on South African non-life insurance: A comprehensive analysis of natural disaster risk and adaptation strategies https://share.google/99iSFok2JgeS1eamy

predictive modelling, geographic information systems for climate data analysis, risk analytics software proficiency, loss forecasting techniques and qualitative and quantitative climate scenario analysis[37].

When a significant proportion of a country's population are not insured, in the event of a climate catastrophe, the government bears the burden of rebuilding and repairing the damage, but governments globally and in South Africa are financially strained when providing relief, affecting financial stability[38].

The SSP 2026/27 highlights demand-related and supply-related implications of climate change. Climate-risk analysts and ESG underwriters are in higher demand, creating the need for partnerships with universities and research institutes for climate analytics and ESG frameworks. These is increasing demand for product innovation around parametric insurance and green underwriting, creating the need for short courses in sustainability risk assessment and parametric insurance. In addition, there is a need for sustainability officers to coordinate ESG reporting, with a supply related implication for expanding data-sharing with government agencies for more accurate catastrophic modelling[39].

These change drivers requires that INSETA adopt an innovative training agenda to address latent skills demand. In particular, the SSP 2026/27 indicates that the Sector has seen the rise of new roles including AI Specialists, Cloud Architects, ESG Managers, and Drone Operators – each reflecting a Sectoral shift towards digitisation and risk adaptation. These roles demand a recalibration of curricula and career guidance, placing emphasis on forward-looking skills and integrated training models that span regulatory, technical, and digital domains[40].

3 AIMS, OUTCOMES AND PRIORITIES OF INSETA

The INSETA mandate is to promote, facilitate, and monitor education and skills development within the insurance sector[41].

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[42]. 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:

---

[37] University of KwaZulu-Natal, Enhacning skills development for insurance professionals in the face of climate change. Final research report, June 2025.
[38] Moonstone Information Refinery. (2024). How climate change is shaping non-life insurance: Risks and opportunities. https://www.moonstone.co.za/how-climate-change-is-shaping-non-life-insurance-risks-and-opportunities/
[39] SSP 2026/27. https://inseta.org.za/wp-content/uploads/2025/09/INSETA-Sector-Skills-Plan-2026-2027.pdf
[40] SSP 2026/27. https://inseta.org.za/wp-content/uploads/2025/09/INSETA-Sector-Skills-Plan-2026-2027.pdf
[41] INSETA Strategic Plan 2020-2025
[42] https://inseta.org.za/

- 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***[43]:

- 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.
- 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 SSP 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 digitalisation, 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[44].

Based on these imperatives, and the findings from previous reviews, the SETA identified 10 priority actions,[45] which were then expanded upon in the SSP 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

[43] INSETA Strategic Plan 2020-2025
[44] SSP 2025-2030
[45] SSP 2025-2030

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).

3.1 A focus on programmes to be evaluated in this study

We focus on learning programmes that meet the needs of both employed and unemployed learners in this study: in doing so we explore both the absorption rates from pre-employed to employed as well as the extent to which the programmes contributed to employed learners progressing in the workplace. These learning programmes include:

- **Bursaries for Employed and Unemployed**: 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.
- **Learnerships for Employed and Unemployed:** 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[46]. 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.
- **Work based Learning and Internships**: 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.

It is noted that at this point we do not have data on **candidacy workers** and for this reason they are excluded from the impact assessment. However, if this data is made available then it will be possible to include this cohort at a later stage.

3.2 INSETA monitoring framework: informing this evaluation

The Annual Performance Report[47] 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

[46]https://www.inseta.org.za/wp-content/uploads/2019/01/2017-Introductory-Guide-to-INSETA-Funded-Programmes_2.pdf
[47] INSETA Strategic Plan 2020-2025

- Responsive PSET System
- Improved Transformation and Professionalisation in the Sector

Specific outcome indicators linked to Learning programmes are summarised in the table below[48].

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

[48] INSETA Strategic Plan 2020-2025

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

Table 2: INSETA Outcome Indicators

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 employed workers and on the sector more broadly is also considered. The study covers six core programmes delivered to learners in the insurance sector in the 2022-2023 financial year.

The detailed project objectives are to:

1. To assess the employment status and absorption rate, and career progression of learners (including those that were new entrants and existing employees) 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, including assessing whether participants have been equipped to use AI tools as part of the offerings of the INSETA programmes.
5. To assess the extent to which INSETA's interventions have positively changed the lives of beneficiaries.
6. 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.
7. 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. For this study, participants were also asked whether they had been equipped to use Artificial Intelligence (AI) tools as part of the INSETA programmes.

5 LEARNING FROM PAST IMPACT ASSESSMENTS

Over the years, INSETA has commissioned several impact assessments and 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. This has been undertaken by referencing these recommendations against results as relevant throughout the report.

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.

	# 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	146 bursary holders	97% remained in employment	52% promoted after programme

	# Respondents	Employment findings	Learnership impact on career pathway
Tracer study: 2014-2017 Bursaries (2 672 bursaries provided)		1% self-employed 2% unemployed	66% reported salary increase
Wits REAL/ Singizi impact studies: 2018/2019, 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
Wits REAL/Singizi 2021/2022 impact study	Total: 1 070 145 bursary for workers 198 bursary for unemployed youth 162 internship for youth 174 learnership for employed 199 learnership for unemployed 192 Work Integrated Learning Survey with 39 employers, 21 training providers Interviews with 14 employers, 16 training providers, 3 industry associations	**Of employed:** Bursaries for workers Currently employed: 88% Currently unemployed: 5% Studying: 1% Running a business: 6% Learnership for employed Currently employed: 87% Currently unemployed: 10% Studying: 1% Running a business: 2% **Of unemployed:** Bursaries for unemployed Currently employed: 56% Currently unemployed:34% Studying: 9% Running a business: 1% Learnership for unemployed Currently employed: 53% Currently unemployed:39% Studying: 7% Running a business: 1% Internship for youth Currently employed: 73% Currently unemployed:18% Studying: 7% Running a business: 2%	26% of learnerships received promotions 41% of employed reported greater responsibilities, with 49% reporting salary increases 72% of graduates contributed financially to their households Programmes highly rated for: Soft-skill development, technical job-related knowledge, ability to apply acquired skills

	# Respondents	Employment findings	Learnership impact on career pathway
		Work integrated learning Currently employed: 44% Currently unemployed:53% Studying: 2% Running a business: 1%	

Table 3: Summary review of past impact studies

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.

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

Table 4: Overview of JET Education Services Tracer Study - 2010-2016

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 SSP 2025-2030 [49]. 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.

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:

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

Study	Measures of success	Factors enabling or inhibiting success
		• 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

Table 5: Overview of Urban Econ Development Tracer Studies – 2014-2017

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 SSP 2025-2030 under 'Career Guidance and career pathing'. In addition, in the SSP 2025-2030, INSETA have stated the need to build staff capacity to manage the M&E process department wide.

Study	Measures of success	Factors enabling or inhibiting success
Wits REAL/ Singizi impact study: 2018/2019 and 2020/2021 learnerships, internships,	Development of key soft skills	The study identified several factors that were considered critical to enabling the intended outcomes to be achieved: These include:

Study	Measures of success	Factors enabling or inhibiting success
bursaries, skills programmes and workplace-based learning	Development of technical skills	• 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.

Table 6: Overview of Wits REAL/ Singizi impact study: 2018/2019 and 2020/2021

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).

We noted that **SSP 2025-2023 has been responsive** to many recommendations from previous studies, particularly around:

- Career guidance and job seeking support
- Rural outreach
- Digital transformation
- Support for SMEs
- Evidence-based planning through tracer studies

However, **operational and administrative issues** (certification, communication, stipend levels, programme structure) appear to receive less explicit attention in the strategic planning documents, even though they continue to emerge as significant concerns in the impact studies.

The SSP demonstrates **strategic alignment with national priorities** and **awareness of sector transformation needs**, but implementation of administrative improvements may require more detailed operational planning beyond the high-level strategic framework.

Following from the 2020/2021 study, the table below provides a brief overview of the Wits REAL/Singizi impact study from 2021/2022.

Study	Measures of success	Factors enabling or inhibiting success
Wits REAL/ Singizi impact study: 2021/2022 learnerships, internships, bursaries, skills programmes and workplace-based learning	**Overall employment rate**: 62% across all programmes **Sector alignment:** 75% of employed graduates working in insurance/financial services **Time to employment**: 57.7% found jobs within 3 months **Job retention**: High retention in programmes for employed workers (87-88%)	The study identified several factors that were considered critical to enabling the intended outcomes to be achieved: These include: • **Programme design:** Access to workplace experience, quality of instruction and practical application • **Stakeholder support**: active employer engagement in leaner selection, job offers, career counselling and structured rotation for learning across departments. • **Training provider support:** supporting learners struggling with content, space for peer engagement and personal problem support, support for workplace experience and programme completion. The study identified several factors that hindered the intended outcomes from being achieved: These inhibiting factors include: • **Structural / economic challenges**: job scarcity, contract based employment and sector misalignment. • **Administrative challenges**: Certification delays, INSETA administrative complexity, communication gaps. • **Programme design issues**: Financial support inadequacy, career guidance gaps, programme length, curriculum relevance, disconnect between theoretical learning and workplace application. • **Selection and Preparation**: inconsistent selection processes, work readiness gaps • **Workplace experience challenges**: limited workplace learning relevance, technology access issues • **Support system gaps**: post-programme support, SME-specific challenges

Table 6: Overview of Wits REAL/ Singizi impact study: 2021/2022

Findings from this study also note a **decline in employment retention rates** from the Wits REAL/Singizi 2018-2021 studies. Those employed following the Bursaries from Workers programme dropped from 97% to 88% and those in Learnership for Employed dropped from 90% to 87%.

Key recommendations from the 2021/2022 study include:

Ensure learner selection processes are consistently implemented

- Selection processes could be standardised and consistently implemented across all programmes to ensure better fit of candidates for the sector.

- INSETA could play a bigger role in screening unemployed learners before placement with companies.

Address ongoing issues relating to certification

- The underlying reasons for certification delays could be identified and addressed through process redesign, systems improvement, or staff training.
- This issue may need to be prioritised as it has been recurrent across multiple impact studies.

Review qualifications for relevance and alignment to regulations

- Subject matter experts could review all qualifications to ensure they are 'fit and proper' as required by legislation.
- Qualifications could be aligned to the Wits University Body of Knowledge project at occupational level.
- Examples, language, and terminology could be updated to reflect current practice and regulations.

Ensure sufficient focus on training of soft skills

- A deeper understanding could be gained of the specific soft skills gaps identified by employers.
- These gaps could be addressed through both training courses and through how workplace experience is structured and monitored.

Focus on developing pathways to employment for unemployed learners

- A database of successful graduates available for employment could be established and made accessible to industry.
- Networks amongst employers could be built to enable the referral of high-quality candidates.
- A system could be established to track learner outcomes and challenges for continuous improvement.
- Greater engagement with government and industry stakeholders may be beneficial for developing employment pathways.
- Structured job placement support, networking assistance, CV improvement, and interview skills training could be provided to learners.

Consider restructuring learning programmes to improve outcomes

- **Programme length**: Learnerships and internships could be extended, possibly to 18 months or 2 years, to allow sufficient time for skill acquisition.
- **Continuity**: The transition from learnerships to internships could be made more seamless, and the current 6-month gap could be addressed.
- **Financial support**: Stipend amounts could be increased to reflect current economic conditions, and consideration could be given to paying unemployed learners for 6 months after completion.

- **Support services**: Additional mentorship and career counselling could be provided, extending beyond programme completion until learners secure employment.

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

- An alumni network could be created through an accessible platform (such as an app) to enable the sharing of job opportunities.
- Employed professionals who have benefited from INSETA funding could be encouraged to share opportunities through industry or INSETA structures.
- Proper management and moderation mechanisms could be established to maintain accuracy and prevent exploitation.

Simplify INSETA administrative systems

- Bureaucracy could be reduced through easier application and funding processes.
- Administrative processes could be streamlined and communication about requirements could be improved.
- Delays in funding approvals and stipend payments could be decreased to enable better planning by all stakeholders.

Strengthen communication channels between INSETA and stakeholders

- Regular engagement sessions could be held with easy access to INSETA staff for feedback and support.
- More direct provincial outreach could be undertaken, particularly for rural areas and small businesses.
- Clear and transparent communication could be maintained about requirements, delays, and policy changes that affect implementation.

Provide support mechanisms for SMEs to successfully participate in Learning Programmes

- Financial incentives could be offered to small businesses for their active engagement in training unemployed youth.
- Consideration could be given to placement or project management fees when learners are employed by larger companies after training with SMEs.
- The important training role that SMEs play in the sector could be formally recognised and appropriately compensated.

The SSP 2025-2030 responses to the recommendations made in the 2021/2022 study are noted below.

Ensure learner selection processes are consistently implemented: The SSP does not explicitly address the standardisation of selection processes. However, it emphasises partnerships with employers and training providers for quality delivery.

Address ongoing issues relating to certification: The certification challenges are not mentioned anywhere in the SSP 2025-2030, this is a recurring issue which requires attention.

Review qualifications for relevance and alignment to regulations: The SSP highlights the ongoing partnership with the University of Witwatersrand to develop a comprehensive Body of Knowledge for the sector (mentioned in Chapter 4), while Chapter 2 emphasises the need to “Review insurance qualifications to include ongoing regulatory changes”. The SSP also notes the need to "design future-ready curricula that focus on areas ranging from critical thinking to emotional intelligence".

Ensure sufficient focus on training of soft skills: This has been partially addressed in the SSP. One of the 10 priority actions is "Employability and work readiness".

Focus on developing pathways to employment for unemployed learners: The SSP notes “Career guidance and career pathing” as one of the 10 strategic priority actions. Chapter 4 notes: "Current partnerships focus on increasing training for unemployed learners"

Consider restructuring learning programmes to improve outcomes: This recommendation does not appear to be addressed in the SSP 2025-2023.

Harness ability of mid-career professionals to support others finding employment: This recommendation does not appear to be addressed in the SSP 2025-2023.

Simplify INSETA administrative systems: Chapter 5 (Monitoring & Evaluation) mentions: "Address unclear institutional arrangements with service providers, beneficiaries and project owners", however there is no specific mention of reducing bureaucracy in the application process, addressing funding approval delays or improving payment timeliness.

Strengthen communication channels between INSETA and stakeholders: Chapter 4 of the SSP emphasises "Strategic partnerships for impact and responsive skills" as a priority action. It also acknowledges the importance of collaboration with employers, labour, and professional bodies, however, operational mechanisms such as regular engagement sessions and easy access mechanisms are not detailed.

Provide support mechanisms for SMEs to successfully participate in Learning Programmes: “Support for SMEs and CFIs” is one of the 10 strategic priorities, with specific initiatives for women in management training programmes and compliance training and professionalism mentioned. The SSP notes that small employers face challenges.

These different issues were considered in the development of our instruments as well as in the analysis to address the question of whether the SETA has adapted its provisioning based on learning from previous evaluations and from stakeholder feedback.

6 METHODOLOGY

6.1 Approach

The study followed the same methodology utilised for the 2021/2 study, including both quantitative and qualitative research techniques. Given that past impact studies had been reviewed in the first research process, this activity was not repeated, but rather reviewed and updated were necessary. The main research activities for this round of research then included a tracer study with learners as well as electronic surveys and interviews with relevant stakeholders including training providers, employers, and two industry associations/ 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 tracer study was undertaken by a team of researchers, using the Computer-Assisted Telephone Interviewing (CATI) method, between 28th August and 30th October 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 and respondents were contacted a second time if any gaps or inconsistencies were identified in their survey responses. 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 directly from Survey Monkey to 206 employers and 58 training providers who participated in the programmes in the target financial year. The request to complete the survey was sent out by Wits REAL on 9 October 2025. A further reminder was sent by the research team on 30 October 2025. In-depth interviews with employers training providers, industry associations and professional bodies were conducted between 10th and 25th November 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 8,859 learners for the 2022-23 financial year. No dataset for candidacy workers was provided for this financial year.

Programme	Enrolled / new entrant	Continuing	Completed	Total Population
Bursary for workers	1,030	238	640	1,908
Bursary for unemployed youth	770	472	346	1,588
Internship for youth	1,179	-	-	1,179
Learnership for unemployed	1,777	-	-	1,777
Learnership for employed	1,024	-	-	1,024
Work Integrated Learning	1,044	-	339	1,383
TOTAL	**6,824**	**710**	**1,325**	**8,859**

Table 7: Research population – initial data

The data was reviewed and cleansed to remove errors or records with lack of information. As result a total of 44 records were removed, as reflected in the table below, resulting in a total population of 8,815.

Programme	Records removed - duplicate entries	Remaining population
Bursary for workers	22	1,886
Bursary for unemployed youth	18	1,570
Internship for youth	0	1,179
Learnership for employed	4	1,020
Learnership for unemployed	1	1,776
Work Integrated Learning	0	1,384
TOTAL	**45**	**8,815**

Table 8: Research population – cleaned data

A random sampling method was used to draw a sample of 1,930 respondents, ensuring a confidence level of 95% and a 5% margin of error. An additional 25% of the population for each programme was added to the sample, to provide the researchers with a comprehensive list of respondents to call, resulting in a sample of 2,413.

Programme	Population	Desired Sample Size (MoE 5%)	Sample Size +25%	Expanded sample
Bursary for workers - completed	**628**	135	169	241
Bursary for workers - continuing	**238**	51	64	90
Bursary for workers - enrolled	**1,020**	219	274	307
Bursary for youth - completed	**344**	74	93	93
Bursary for youth - continuing	**468**	101	126	135
Bursary for youth - enrolled	**758**	163	204	204
Learnership for employed	**1,020**	280	350	462
Internship for youth	**1,179**	290	362	479
Learnership for unemployed	**1,776**	316	395	494
Work Integrated Learning	**1,384**	301	376	520
TOTAL	**8,815**	**1,930**	**2,413**	**3,095**

Table 9: Research sample

By the 16th October, the research team had exhausted the call list, so it was agreed that additional names would be added in order to reach the target, resulting in the expanded sample of 3,095. Each respondent was called at least twice, 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). There were therefore three points of contact made with each respondent included in the expanded sample.

The completed calls are shown in the table below:

Programme	Target	Completed Calls	% of Target
Bursary for workers - completed	135	78	57.8%

Bursary for workers - continuing	51	27	52.9%
Bursary for workers - enrolled	219	136	62.1%
Bursary for youth - completed	74	91	123.0%
Bursary for youth - continuing	101	84	83.2%
Bursary for youth - enrolled	163	116	71.2%
Learnership for employed	**280**	225	80.4%
Internship for youth	**290**	281	96.9%
Learnership for unemployed	**316**	276	87.3%
Work Integrated Learning	**301**	313	104.3%
TOTAL	**1,930**	**1,627**	**84.3%**

Table 10: Total sample and completed calls

Table 9 reflects that a total of 84.3% of respondents were contacted and surveyed, which is a considerable improvement on the response rate of 64.2% for the 2021/22 study.

In terms of the learners we did not reach, the call results were as follows:

Programme	Voicemail	No answer	Invalid number	Call back later	Did not do prog	Refused to participate	Wrong number /person	**TOTAL**
Bursary for workers completed	24	52	11	5	9	20	8	**139**
Bursary for workers continuing	13	17	5	4	4	6	4	**56**
Bursary for workers enrolled	50	63	10	5	9	17	8	**169**
Bursary for youth completed	28	13	11	2	8	8	5	**84**
Bursary for youth continuing	18	7	6	1	15	3	1	**60**
Bursary for youth enrolled	24	13	15	1	8	7	9	**82**
Learnerships for employed	80	53	12	11	6	6	11	**202**
Internships for youth	60	62	12	5	6	11	11	**184**
Learnerships for unemployed	94	52	28	10	6	12	15	**245**
Work Integrated Learning	49	44	25	4	7	18	8	**179**
TOTAL	**440**	**376**	**135**	**48**	**78**	**108**	**80**	**1265**

Table 11: CATI call results

The team used the same lists for employers and training providers provided by the INSETA for the 2021/22 study. The lists were consolidated and duplicates removed, resulting in 58 training providers and 206 employers. The surveys were sent out via email on 30 September and via Survey Monkey on 14 October (with one reminder). The contact details of 25 employers and 6 training providers were incorrect, with the survey bouncing back.

The resultant response rate was as follows:

Employer surveys		**Training provider surveys**	
Total population	Responses received	Total population	Responses received
206	29	58	9

Table 12: Results of employer and training provider surveys

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, as well as organisations who were interviewed for the 2021/22 study. The research team was able to meet the target as set in the research design.

Employer interviews		**Training provider interviews**		**Professional associations / Industry bodies interviews**	
Target	Reach	Target	Reach	Target	Reach
14	22	14	4	2	2

Table 13: Results of employer, training provider and professional body interviews

6.2.1 Comment on statistical significance

The objective of this report is to highlight aspects of the INSETA programmes that have been beneficial to learners, and to identify areas where improvements or strategic interventions may be necessary.

Where appropriate, results are presented using cross-tabulations. In most cases, statistical significance testing (Chi-squared) has been applied to determine whether the differences observed across groups (e.g., gender, programme type, or income level) are likely to be representative of broader trends rather than due to chance. A p-value of less than 0.005 is considered statistically significant.

6.3 Profile of the Learner Respondents

6.3.1 Gender by Race

Across the research population, 82.9% were African, followed by 7,8% coloured, 5.5% Indians and 3.6% whites. The majority of respondents across all gender groups identify as African (85.9%), with African women being the most represented group at 87.4%. Coloured and White participants make up a smaller proportion of the sample, fairly evenly split across male and female groups. Indian participants are more represented among males (5.3%) than females (2.2%). A very small group of respondents selected “Prefer not to specify” for either race or gender, accounting for only 0.6% overall.

Females were by far the larger proportion of respondents, at 68.4% (2021/2: 65.7%) of the total sample, while males made up 31.5% (2021/22: 34.3%). The percentages reflect a slight increase from the 2021/22 study.

Gender	African	Coloured	Indian	White	PNS	Total by Gender
Male	82.7%	6.4%	5.3%	4.5%	1.2%	31.5%
Female	87.4%	5.3%	2.2%	4.8%	0.3%	68.4%
Total						100.0%

Table 14: Gender by race of respondents

6.3.2 Race by Learning Programmes

When considering the profile of learners by race, we noted that there is a statistically significant association Chi-sq= 0.000) between race and participation in different INSETA programmes.

- African respondents are most represented in WIL (21.8%), Internship for Youth (18.8%), and Unemployed Learnerships (17.2%), programmes that generally have higher rates of unemployment.
- Coloured respondents show strong participation in Employed and Unemployed Learnerships (both 27.8%), while Indian and White respondents are disproportionately represented in Bursaries for Workers enrolled (25.0% and 32.9% respectively).

Programme	African	Coloured	Indian	White	PNS	Total
Bursary for workers completed	3.6%	3.3%	19.2%	17.1%	20.0%	4.8%
Bursary for workers continuing	1.1%	4.4%	7.7%	5.3%	—	1.7%
Bursary for workers enrolled	6.0%	13.3%	25.0%	32.9%	20.0%	8.4%
Bursary for youth completed	5.8%	3.3%	3.8%	6.6%	—	5.6%
Bursary for youth continuing	5.7%	1.1%	—	5.3%	—	5.2%
Bursary for youth enrolled	7.7%	4.4%	3.8%	—	20.0%	7.1%
Employed learnership	12.3%	27.8%	21.2%	21.1%	10.0%	13.9%
Internship for youth	18.8%	8.9%	13.5%	5.3%	—	17.3%
Unemployed learnership	17.2%	27.8%	5.8%	6.6%	30.0%	17.0%

Programme	African	Coloured	Indian	White	PNS	Total
WIL (Work Integrated Learning)	21.8%	5.6%	—	—	—	19.1%
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

Table 15: Race by learning programme

6.3.3 Gender by Age

The 26–30 age group is the largest across both male and female respondents, accounting for 37.9% of the total (2021/22: 40.2%). Just over 1 in 5 participants fall into the 19–25 and 31–35 brackets (both around 22%). About 18% of respondents are older than 35, indicating a fair representation of mature participants, a slight decrease from 19% in the previous year. Very few respondents are younger than 19 (0.1%) or preferred not to disclose their age (0.7%).

The most significant change year on year was among males aged 31-35 who increased from 16.1% to 22%.

Gender	15-18	19-25	26-30	31-35	35+	PNS	Total
Male	-	20.7%	39.0%	22.0%	18.1%	0.2%	100.0%
Female	0,1%	21.5%	37.4%	22.0%	18.2%	0.9%	100.0%
Total	0.1%	21.2%	37.9%	22.0%	18.2%	0.7%	100.0%

Table 16: Gender by age

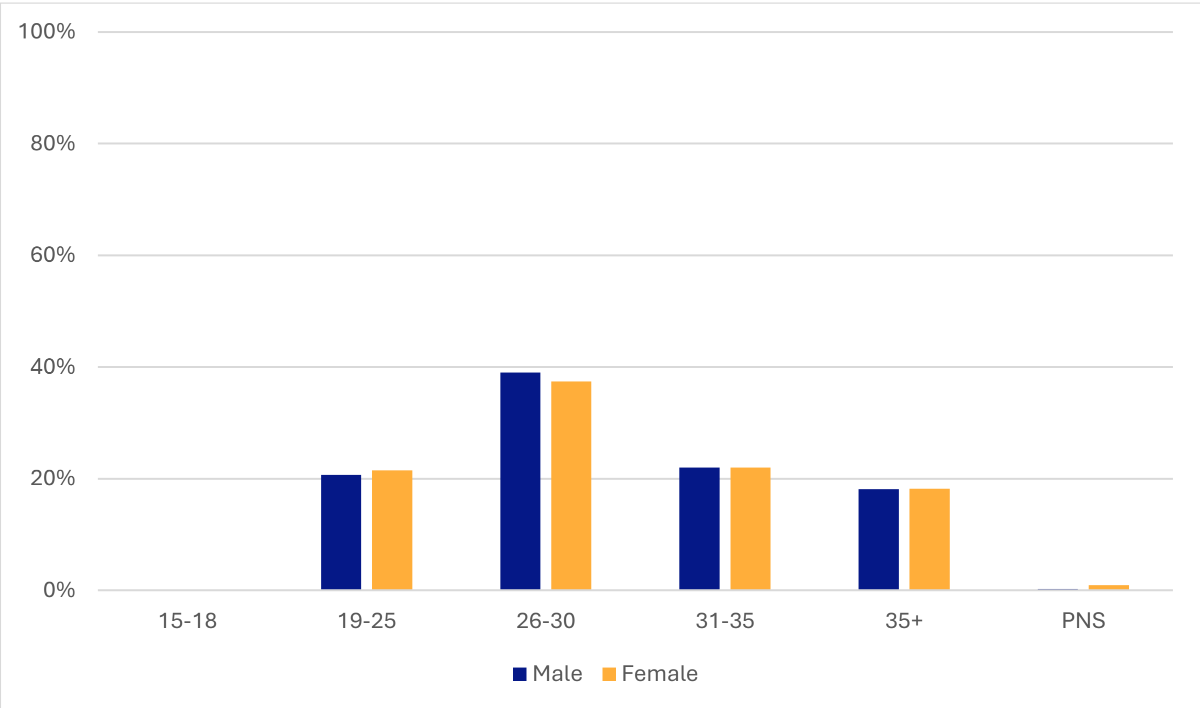

Figure 2: Gender by age

6.3.4 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.

Over half the sample (52.6%) currently reside in Gauteng, up from 48.2 in 2021/22, with Western Cape being the next populous province at 12.5% and Kwazulu-Natal at 11.3%. Western Cape shows the highest retention rate at 97.1%, with minimal outward movement. This is a significant increase from the previous year when the retention rate was 87.2%. Gauteng continues to reflect high retention of 96.1% (2021:22: 95.9%). Eastern Cape retains a large portion of its participants (80.3%), though 8.4% moved to Western Cape and nearly 8% to Gauteng. This is an increase in retention from 2021/22, when it was 75.2%. The provinces reflecting declines in retention from the previous year are Northern Cape which had a 100% retention rate in 2021/22 and declining to 57% with most respondents relocating to Western Cape and Gauteng, and North West declining from 75.6% in 2021/22 to 68.2%, with most respondents relocating to Gauteng. A small number of participants came from outside South Africa, all of whom moved to Gauteng.

The differences year on year reflect where respondents either were able to find employment or believed they would find employment.

Province Before	*EC*	*FS*	*GP*	*KZN*	*LP*	*MPU*	*NW*	*NC*	*WC*	*Total*
EC	80.3%	–	7.9%	2.2%	–	–	0.6%	–	8.4%	100.0%
FS	5.1%	79.7%	15.2%	–	–	–	–	–	–	100.0%
GP	0.3%	0.3%	96.1%	0.8%	0.5%	0.5%	0.4%	0.1%	0.9%	100.0%
KZN	0.9%	–	14.0%	80.8%	–	0.5%	–	–	3.7%	100.0%
LP	–	–	30.3%	–	65.5%	3.5%	0.7%	–	–	100.0%
MPU	–	–	18.8%	–	3.1%	75.0%	–	–	3.1%	100.0%
NW	–	–	27.3%	–	–	–	68.2%	–	4.5%	100.0%
NC	–	–	14.3%	–	–	–	–	57.1%	28.6%	100.0%
WC	1.1%	–	0.6%	0.6%	–	–	0.6%	–	97.1%	100.0%
Outside ZA	–	–	100.0%	–	–	–	–	–	–	100.0%
Total	**9.4%**	**4.0%**	**52.6%**	**11.3%**	**6.0%**	**2.1%**	**1.3%**	**0.3%**	**12.5%**	**100.0%**

Table 17: Province retention & migration (before vs. after INSETA programme)

6.3.5 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 retention is very high, with 95.3% (2021/22: 96.4%) of participants who were urban before the programme still living in urban areas. Most township residents remained in townships after the programme (86.2%, compared to 84.2% in 2021/22). Rural participants show the most movement: Only 58.6% remained in rural areas, while over 40% moved to urban (21.3%) or township (20.1%) areas. This reflects an increase in mobility from 2021/22 when 66.7% of respondents remained in the rural areas after studying. Overall, just over half of all participants (51.1%) now live in urban areas, and 36.2% live in townships, indicating a shift towards more developed areas post-programme.

Area Before	***Urban Now***	***Rural Now***	***Township Now***	***Total***
Urban	95.3%	2.1%	2.6%	100.0%
Rural	21.3%	58.6%	20.1%	100.0%
Township	11.7%	1.8%	86.2%	100.0%
Total	51.1%	10.2%	36.2%	100.0%

Table 18: Geo-type retention & migration (before vs. after INSETA programme)

6.3.6 Education levels of respondents by gender

Grade 12 (NSC) is the most common qualification across all genders, accounting for 30.7% overall, however there is a decrease from 38.8% in 2021/22. In turn, a number of qualifications beyond Grade 12 show an increase, with Nated 5-6 increasing from 17.4% to 19.5%; Diplomas from 13.1% to 17.1% and Bachelor Degrees from 12.1% to 16.2%. This reflects that generally the level of qualifications of respondents at point of entry into the programmes has increased. Nated N5–N6 qualifications are more common among females (22.4%), while Diplomas and Bachelor's degrees are slightly more prevalent among males. Women also reported slightly higher levels of vocational qualifications (e.g., NCV, Nated), whereas men were somewhat more represented in higher academic tiers (Diploma, Bachelor's, and Postgraduate). Less than 1% of the sample had Grade 11 only, and very few respondents selected "Prefer not to specify".

Qualification	***Female***	***Male***	***Total***
Grade 11	0.6%	0.2%	0.5%
Grade 12 (National Senior Certificate)	30.5%	31.2%	30.7%
Higher Certificate	3.7%	3.5%	3.6%
Nated N1–N4	1.7%	1.4%	1.6%
Nated N5–N6	22.4%	13.3%	19.5%

National Certificate Vocational (NCV) 2–4	0.9%	0.8%	0.9%
Diploma	16.3%	19.1%	17.1%
Bachelor's Degree	15.0%	19.0%	16.2%
Postgraduate Degree	5.6%	6.2%	5.8%
Other (please specify)	3.4%	5.3%	4.0%
Prefer not to specify	–	0.2%	0.1%
Total	**100.0%**	**100.0%**	**100.0%**

Table 19: Education levels of respondents by gender

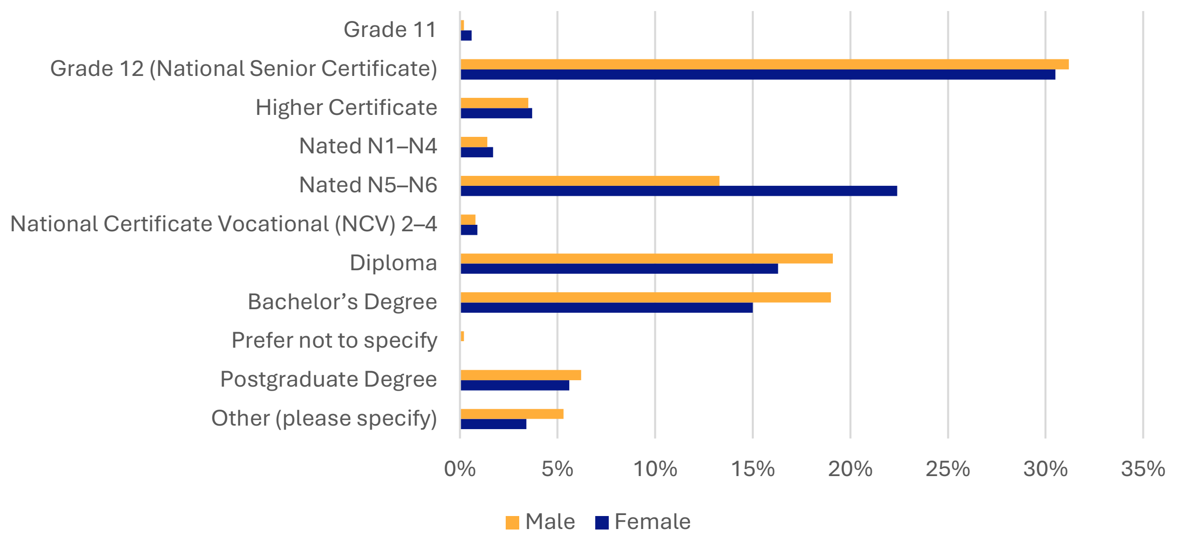

Figure 3: Education level of respondents by gender

6.3.7 Education levels of respondents by province before INSETA

Respondents were asked about their highest qualification prior to doing the INSETA programme.

The orange highlighted cells indicate the dominant education levels of respondents by province. Grade 12 (NSC) is the most common qualification across nearly all provinces, consistently accounting for 25% to 36% of respondents. It represents the typical entry point for post-school skills programmes. Diplomas and Nated N5–N6 certificates also feature prominently.

Eastern Cape and Free State show high proportions of Nated N5–N6 qualifications although Eastern Cape has increased in its shares of these qualifications, from 29.2% compared to 32.6% in 2021/22 and Free State has decreased from 32.9% compared to 28.2% in 2021/22. Gauteng presents a relatively balanced spread, with substantial shares holding Grade 12 (33.3%), decreasing from 40.9% in 2021/22, Bachelor's degrees (16.8%, up from 13.2% in 2021/22), and Diplomas (16.3%, up from 13.6%).

KwaZulu-Natal and Western Cape show similar distributions, with a mix of NSC, diplomas, and degrees, and relatively higher percentages of Bachelor's degrees, with KZN increasing from 11.4% in 2021/22 to 17.8%; and Western Cape from 16.0% 18.3%.

Limpopo and Mpumalanga had the highest share of Nated N5–N6 qualifications, with both reflecting quite substantial increases between the two years. Limpopo has increased from 25% in 2021/22 to 35.9% and Mpumalanga from 15.2% t0 43.8%. Northern Cape had a small respondent base but was dominated by Grade 12 (57.1%) and Diplomas (28.6%).

Respondents originating from outside South Africa reported 100% “Other” qualifications, suggesting qualifications that may not fit South Africa’s standard categories.

Prov.	*Bachelor’s degree*	*Post-grad*	*Other*	*Grade 11*	*Grade 12 (NSC)*	*Higher Cert*	*Nated N1–N4*	*Nated N5–N6*	*NCV 2–4*	*Dip*
EC	15.8%	2.8%	3.4%	1.1%	27.0%	2.8%	2.2%	29.2%	0.6%	15.2%
FS	7.6%	1.3%	1.3%	–	31.6%	1.3%	1.3%	32.9%	–	22.8%
GP	16.8%	7.1%	5.3%	0.4%	33.3%	4.7%	1.4%	13.6%	0.9%	16.3%
KZN	17.8%	4.7%	1.9%	0.9%	25.2%	3.3%	3.7%	19.6%	0.9%	22.0%
LP	19.7%	3.5%	0.7%	–	30.3%	0.7%	–	35.9%	0.7%	8.5%
MP	–	3.1%	–	–	31.3%	3.1%	–	43.8%	3.1%	15.6%
NW	9.0%	4.5%	4.5%	–	36.4%	4.5%	4.5%	27.3%	–	9.1%
NC	–	–	–	–	57.1%	–	14.3%	–	–	28.6%
WC	18.3%	9.1%	6.3%	0.6%	27.4%	4.0%	0.6%	11.4%	1.1%	21.1%
Not ZA	–	–	100%	–	–	–	–	–	–	–
PNS	–	–	–	–	40.0%	–	–	–	–	60.0%
Total	16.2%	5.8%	4.0%	0.5%	30.7%	3.6%	1.6%	19.5%	0.9%	17.1%

Table 20: Education levels of respondents by province before INSETA

6.4 Profile of the Employer and Training Provider Respondents

A total of 29 employers responded to the online survey, with four surveys only partially completed.

Fourteen of respondents indicated that they are active in short-term insurance, and 5 in long-term insurance. The remaining respondents were spread across Insurance and pension funding; Administration of health insurance; and Funeral insurance. The largest number of respondents (12) were large businesses, employing more than 250 people; six respondents were small businesses, employing 11-50 people; five were medium businesses (51-250) and three were micro-enterprises, employing up to 10 people.

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

Bursaries for workers	17
Bursaries for unemployed youth	4
Internships for youth	16
Learnerships for employed	20
Learnerships for unemployed	18
Work integrated learning	7
TOTAL	**82**

Table 21: Programmes offered by employer respondents

The **29 employers** who responded to the survey indicated that collectively they had offered 82 programmes across all six of the programme areas covered in this evaluation, as indicated in the table.

The most offered programme is Learnerships for Employed, followed by Learnerships for Unemployed and Bursaries for Workers. The least offered programmes are the Bursaries for Unemployed Youth and Work Integrated Learning.

Only **9 training providers** responded to the online survey. All of these are private skills providers.

The training providers offer all programmes, with 28 programmes in total being offered and the learnerships for employed and unemployed making up half of these programmes.

Bursaries for workers	5
Bursaries for unemployed youth	2
Internships for youth	3
Learnerships for employed	7
Learnerships for unemployed	7
Work integrated learning	4
TOTAL	**28**

Table 22: Programmes offered by training provider respondents

In addition, in-depth interviews were conducted with 21 employers and 4 training providers. Some interviewees had participated in the online survey, both in the current study and the previous year. The training providers interviewed included private providers and a community college.

Among the employers interviewed, twelve represent large companies, five are medium-sized companies, six are small companies and three are micro enterprises. The employers interviewed are predominantly located in Gauteng, followed by Kwazulu-Natal, two employers are based in Eastern Cape.

7 KEY FINDINGS

7.1 Current Status of Respondents

The learner respondents were asked to indicate what they are currently doing and this section provides an indication of current status considered in terms of whether the individuals were employed or pre-employed and by type of programme.

For programmes that are aimed at those already employed: The groups with the **highest employment outcomes** are Bursary for Workers (completed) at 97.4%, which while this finding is to be expected because the learners were in employment when they were offered the opportunity to study through an INSETA funded programme, it is notable as it is up from 88.4% in 2021/22. The employment outcomes for Learnerships for Employed are at 89.8% (2021/22: 87.4%). These findings suggest that individuals undertaking these programmes, and particularly bursary programmes, are retained in the labour market.

The Bursary for Workers programme respondents were split in the dataset between completed, continuing and enrolled. The current employment percentages for continuing respondents is 73.9% and enrolled respondents is 89.6%. Taken together this will produce a similar percentage to the 88.4% recorded in 2021/22. There is no clear indication as to why some Bursary for Workers recipients are no longer employed given that they were employed before the programme; the one possible explanation is that the study is for the 2022/23 cohort and so with the passage of time they may have lost their job.

Internships for Youth also reflects a strong employment rate of 75.0% (2021/22: 73.0%), possibly indicating that valuable workplace experience that leads to jobs. However, the employment rate for Learnership for Unemployed remains relatively low at 54.3% and (2021/22: 53.4%). Bursaries for Youth show rates from 44.7% to 65.9% across the three datasets.

Further, in a similar finding to the 2021/22 study, the programme with the **lowest employment rate** was the Work-Integrated Learning Programme, but fortunately the rate has increased substantially from 43.8% in 2021/22 to 54.8%. This is still low and may be due to two factors, firstly there may not be sufficient levels of workplace experience in the programme design to greatly improve employment outcomes, and secondly, employers are generally find it difficult to absorb learners due to continuous economic pressure and lack of growth

The overall employment rate for 2022/23 across all programmes was 64.1%, down very slightly from 65.2% in 2021/22.

A relatively small percentage of learners **are currently studying** (5.6% up from 4.4% in 2021/22) 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), The highest proportion of participants who were still studying came from Bursary for Youth (Continuing) (21.1%) and Bursary for Youth (Enrolled) (18.9%). Bursary for Youth (Completed) also had 9.1% reporting that they were studying. In 2021/22 this group as a whole reported that 8.7% were still studying, suggesting a reasonable increase in respondents studying

All three Bursary for Workers groups had minimal study continuation: 0.0% (Completed), 4.3% (Continuing), and 0.9% (Enrolled). most likely because participants were already working and therefore less likely to engage in full-time studies.

Only 2.2 % of respondents across all learning programmes are currently **running a business**, the same outcomes as noted in 2021/22. Work Integrated Learning respondents had the highest percentage of participants running a business of 4.5%, followed by the Bursary for Workers respondents, ranging from 1.3% to 4.3%.

If we then consider those learners who are unemployed we see that Learnership for Unemployed respondents reported 38.1% unemployment, largely consistent with the previous year's rate of 38.7%. Bursary for Youth reflect unemployment rates of 28.4% for those enrolled, 30.3% for those continuing and 23.9% for those completed, again reflecting that once a bursary programme is complete respondents are more likely to find employment.

The overall unemployment rate for Bursary for Youth in 2021/22 was 34.1% indicating that there has been an improvement in this regard.

A full picture of where learners are now is provided in the table below:

Programme	**Currently Employed (%)**	**Currently Studying (%)**	**Running a Business (%)**	**Currently Unemployed (%)**	***Prefer not to say***
Bursary for workers completed	0.0%	97.4%	1.3%	1.3%	0.0%
Bursary for workers continuing	4.3%	73.9%	4.3%	17.4%	0.0%
Bursary for workers enrolled	0.9%	89.6%	3.8%	4.7%	0.9%
Bursary for youth completed	9.1%	65.9%	0.0%	23.9%	1.1%
Bursary for youth continuing	21.1%	44.7%	3.9%	30.3%	0.0%
Bursary for youth enrolled	18.9%	51.6%	1.1%	28.4%	0.0%
Learnership for employed	1.5%	89.8%	1.5%	6.6%	0.5%
Internship for youth	4.6%	75.0%	0.8%	19.2%	0.4%
Learnership for unemployed	5.3%	54.3%	1.6%	38.1%	0.8%
Work Integrated Learning	3.4%	36.0%	4.5%	54.8%	1.4%
Total	**5.6%**	**64.1%**	**2.2%**	**27.4%**	**0.7%**

Table 23: Employment rates across programmes

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

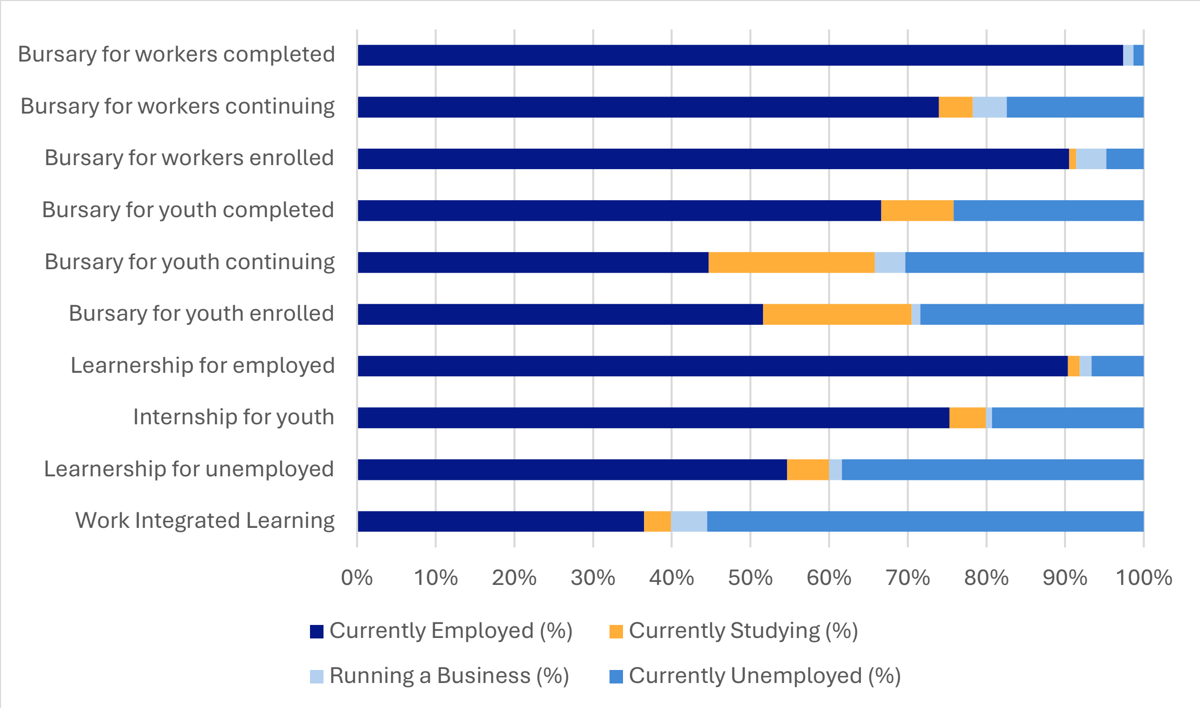

Figure 4: Current status of learners

7.2 Respondents who are currently employed

7.2.1 Employment trends after INSETA programme completion

A total of 113 respondents replied to the question of whether this was their first job since completing the programme, with 75% indicating that it was their first job, a significant increase from 49.6% of respondents in 2021/22. 75% of the respondents also reported that the job was in the insurance/financial services sector or related to the INSETA programme.

Response	First Job After Programme (%)	First Job in Insurance/Financial Sector (%)
Yes (First Job After INSETA Programme)	75.0%	75.0%
No (Not First Job After INSETA Programme)	25.0%	25.0%
Already Employed Before Programme	57.1%	—
Total	100.0%	100.0%

Table 24: Employment trends after INSETA programme completion

7.2.2 Reason for leaving their first job

For those who had changed jobs we asked why they had changed employers and we found that, 37.2% of respondents indicated that they had changed jobs for better pay or improved employment conditions, the same result as reported in 2021/22, while slightly more than one in three (33.6%) reported that their contract had ended, compared to 31.7% in 2021/22. Twenty-two percent said they resigned voluntarily.

A smaller proportion of respondents cited other reasons, such as changing jobs because they found a more interesting opportunity (10.6%), being retrenched (4.4%), or leaving due to unfavourable working conditions (3.5%). Negative experiences like poor working conditions (3.5%), and retrenchment (4.4%) were uncommon reasons for leaving. No respondents reported absconding or being dismissed or having been subjected to unfair treatment.

Reason for Leaving	**Frequency**	**% of Total Responses (113)**
I found a job with better pay or conditions	42	37.2%
My contract ended	38	33.6%
I found a more interesting job	12	10.6%
I resigned	25	22.1%
I didn’t like the working conditions	4	3.5%
I was retrenched	5	4.4%
I was treated unfairly	0	0.0%
I was dismissed	0	0.0%
I absconded / left without letting them know	0	0.0%

Table 25: Reason for changing jobs

7.2.3 Employment in the insurance/financial services sector

Among the 917 respondents who answered this question, 71.6% reported that their current job is in the insurance/financial services sector or is related to the INSETA programme they completed. About 26.9% indicated their job was not related, while a small proportion were either unsure (0.5%) or preferred not to specify (0.9%).

Work in Insurance/Financial Services Sector?	**Frequency**	**% of Valid Responses**
Yes	657	**71.6%**
No	247	**26.9%**
I don’t know	5	**0.5%**
Prefer not to specify	8	**0.9%**
Total (Valid Responses)	**917**	**100.0%**

Table 26: Employment in insurance/financial services sector

Bursaries for Workers (Continuing – 93.8%, Completed – 91.6%) reported the highest levels of current employment in the insurance or financial services sector, similar to the 2021/22 rate of 93.9% while Bursary for Workers Enrolled respondents also had a high sector employment rate at 81.6%. Internships for Youth (84.7%) and Learnerships for Employed (82.2% down from 92.4% in 2021/22) also showed strong alignment with the sector. Learnerships for Unemployed followed with 77.4% (2021/22: 74.2%), showing sector alignment despite the initial lack of employment.

Lower alignment was found among Bursaries for Youth with Youth Enrolled (57.4%), Youth Completed (48.3%), and Youth Continuing (35.3%) respondents employed in the insurance/financial services sector. Work Integrated Learning (WIL) had the lowest sector employment rate at 35.6%, a significant decrease from the rate in the previous study of 57.1%.

Overall, the distribution illustrates stronger sector placement outcomes for employed or worker-oriented programmes compared to youth-targeted initiatives.

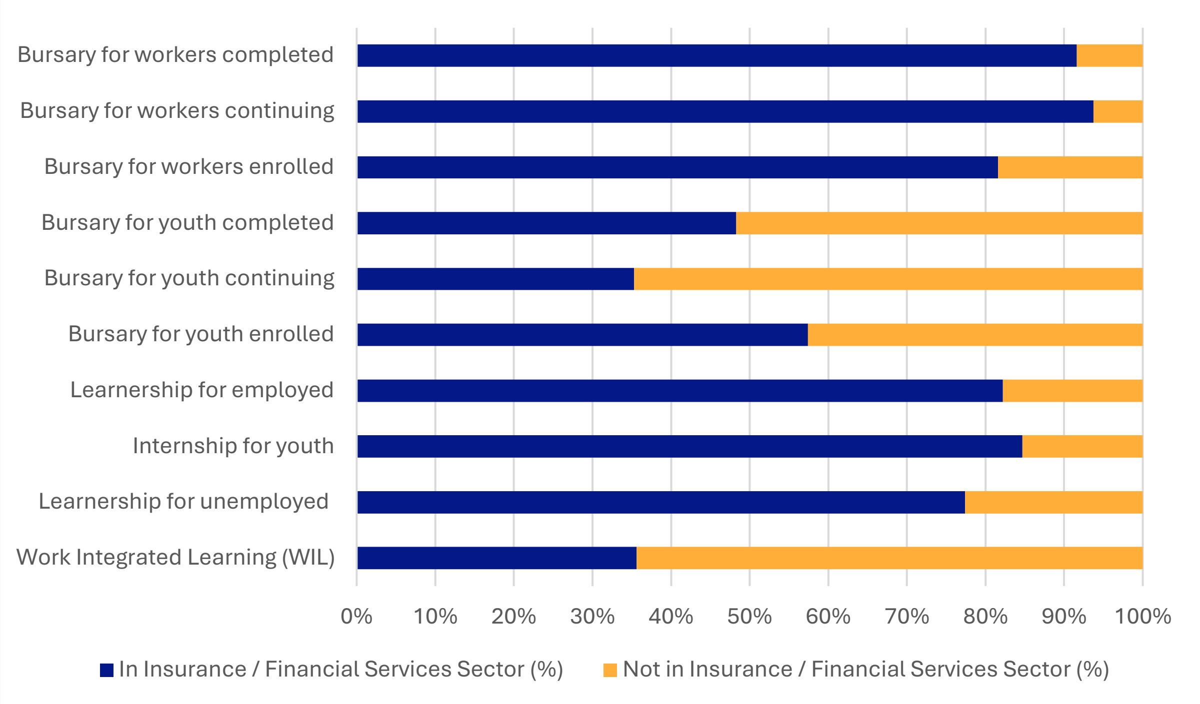

Figure 5: % of respondents working in the insurance/financial services sector by programme

7.2.4 Time taken to find a job

Respondents were asked about how long it took them to find their job. Among all respondents who answered the question (N=917), 40.3% were already employed at the time of programme completion. Of the remainder, 25.5% found a job in less than a month, with smaller proportions securing work within 2–3 months (10.8%), 4–6 months (9.6%), 7–12 months (6.4%), or after more than a year (6.5%).

When focusing only on those who had to look for work (N=547), 42.7% found a job within one month, 34.2% within 2–6 months, and 21.8% took longer than six months or preferred not to say.

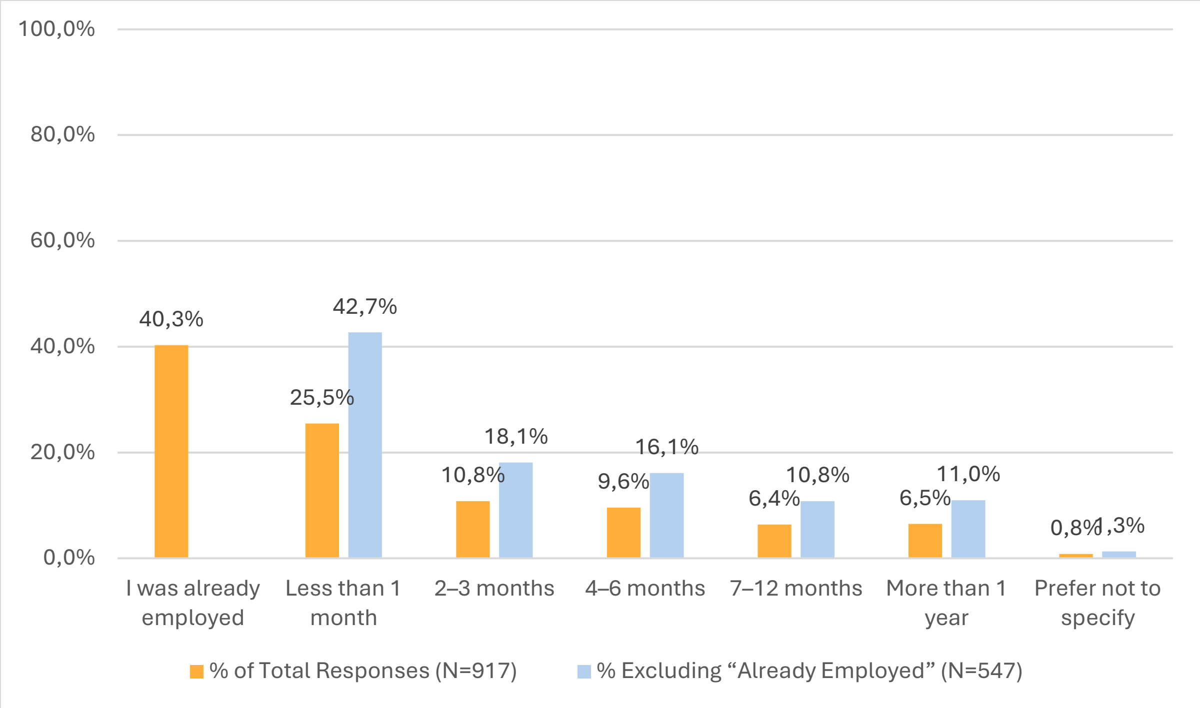

Figure 6: Time taken to find employment post programme

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. They were asked to give their top two methods only.

In 29% of cases, respondents were already employed before starting the INSETA programme (as compared to the 2021/22 sample where respondents already employed were 15.9% of the sample.

Nearly as many (24.9%) reported being retained by the same employer with whom they had completed their internship, learnership, or practical placement, once again an increase from 9.9% reported in 2021/22. This reflects that retention by host employers is increasing, which is a positive trend.

In terms of methods adopted to find jobs, 20.5% (2021/22: 14.3%) found employment by applying to adverts seen online or on social media, and 17.6% (2021/22: 9.0%) sent their CVs to various employers directly. Less frequently cited methods included a reliance on personal networks (3.5% compared to 6.5% in 2021/22), going door-to-door (1.6%), support from training providers (1.2%), or host employers (0.7%). Placement organisations were used in less than 1% of cases. Overall, the responses suggest greater proactivity from respondents in terms of looking for opportunities, rather than relying on personal networks but also suggest that training providers and host employers are not playing a proactive role in supporting access to employment.

These approaches are reflected in the table below:

Job Search Method / Employment Retention	Frequency	% of Total Responses
I was already employed by the company when I started the programme	295	29.0%
I am working at the same employer where I did my learnership/internship/practical's	253	24.9%
I looked on the internet / social media and applied when I saw adverts	209	20.5%
I sent my CV to different places	179	17.6%
I asked people I knew to help me find a job	36	3.5%
I went door to door	16	1.6%
The training provider helped me look for a job	12	1.2%
The host employer helped me look for a job	7	0.7%
I went to a placement organization	6	0.6%
Prefer not to say	5	0.5%

Table 27: How participants found employment or retained jobs

7.2.6 Type of employment arrangement

Employed respondents were asked to confirm the nature of their employment arrangement post the programme.

A large percentage of respondents (73.8%) reported holding full-time, open-ended contracts. A further 12.6% were on fixed-term contracts, while 7.4% were currently engaged in internships. Smaller proportions held part-time contracts (2.2%), were in learnerships (1.4%), or working in casual roles (0.5%).

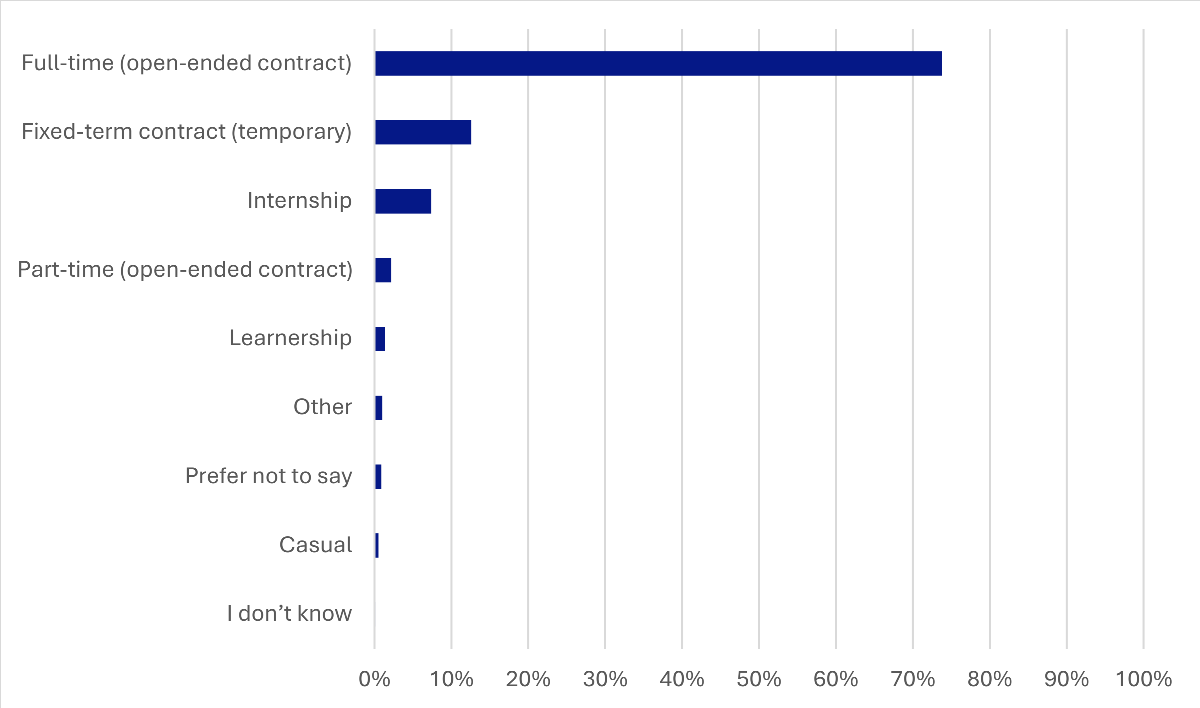

Figure 7: Type of employment arrangement across all programmes

The programmes reflect different types of employment arrangements. As expected, the two programmes targeting employed individuals have the highest numbers of respondents in the full-time employment. Most participants (94.6%) in Bursary for Workers (Completed): were in full-time employment with a small number in part-time roles (1.4%) or on fixed-term contracts (2.7%).

Bursary for Workers (Continuing) also have an overwhelming majority (93.8%) in full-time employment, with a small share (6.3%) in part-time arrangements. Bursary for Workers (Enrolled) report almost all respondents in full-time employment with a total of 97.9%. This compares favourably to the number of 97.9% reported across all Bursary for Workers respondents in 2021/22.

Employed Learnerships also reported a strong majority of 91.4% in full-time work, with the rest (8.0%) on fixed-term contracts and a small percentage (0.6%) not disclosing. There is a small drop from the reported figure of 96.2% in 2021/22.

Internship for Youth also reflected high numbers of respondents in full-time employment, with 81.5% reporting this, down slightly from 89.0% in 2021/22.

Bursary for Youth respondents reflect diverse results, with those who have completed the programme reflecting the highest number of respondents in full-time employment (50.0%). while others were in internships (22.4%), fixed-term contracts (17.2%), and part-time work (6.9%). Small numbers indicated "learnership" (1.7%) and "other" (1.7%). Bursary for Youth respondents who are continuing their studies report full-time employment of: 44.1% with 23.5% in internships, and 17.6% on fixed-term contracts. Others reported part-time employment (5.9%), learnerships

(2.9%), and "prefer not to say" (5.9%). Newly enrolled Bursary for Youth respondents indicate only 36.7% in full-time roles, while 26.5% were in internships. A large share were in fixed-term contracts (16.3%), with smaller numbers in learnerships (4.1%), part-time (6.1%), casual work (2.0%), and "other"/"prefer not to say" categories. These results largely reflect the reported percentage of 46.4% respondents in full-time work from 2021/22, across all categories in this programme.

Learnerships for Unemployed and Work-Integrated Learning had higher rates of fixed-term contracts (13.4% and 31.7%, respectively), indicating a lower degree of job security. Casual employment was uncommon across all programmes (highest at 2% for Bursary for Youth - Enrolled), while only 0.1% of respondents were uncertain about their employment type, suggesting that most participants have clarity on their job arrangements.

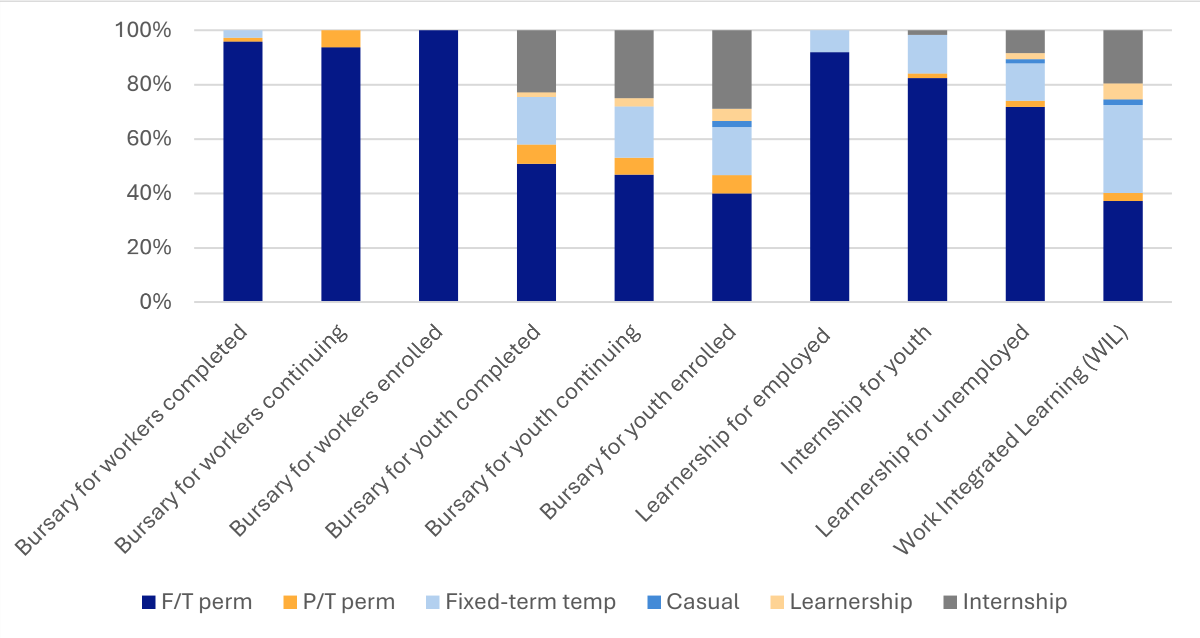

Figure 8: Type of employment arrangement by programme

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.

Out of the 917 employed respondents, 30.1% (n=276) reported that they had experienced a change in roles or responsibilities since starting their job, up from 40.1% in 2021/22. Among those who had a change, 80.8% indicated that the change was linked to a promotion which is a significant increase from 2021/22 when only 59.5% of respondents who had changed their role reported a promotion. The remaining 19.2% (2021/22: 37.3%) said the change was not associated with a promotion or were unsure.

Change in Role/Responsibilities	*Promotion Linked*	*Not Promotion Linked*	*Not Sure / Prefer Not to Say*
Yes (30.1%)	80.8% (n=223)	20.3% (n=56)	4.0% (n=13)
No (69.2%)	–	–	–
Prefer not to specify (0.7%)	–	–	–

Table 28: Changes in role and promotions among employed participants

7.2.8 Income by employment arrangement

Respondents were asked to provide feedback on their monthly incomes. 39.1% of employed respondents preferred not to answer the question.

Respondents in full-time employment had the most diverse salary distribution, with 24.5% earning between R15,001 and R30,000, down from 48.1% from 2021/22. However, 43.1% of respondents in full-time employment elected to not answer the question.

Among those in internships, the majority (52.9% - 2021/22: 61.2%) reported incomes between R5,001 and R10,000, with smaller numbers in other bands. Those in learnerships and casual employment were largely in the lower income brackets; 46.2% of learnership participants and 80.0% of casual workers earned R5,000 or less. Part-time workers also tended toward lower salaries, with 30.0% earning R5,001–R10,000, a similar percentage to last year. The fixed-term contract group showed income spread across categories, although 31.0% did not disclose their earnings.

Employment Arrangement	*≤ R5,000*	*R5,001–R10,000*	*R10,001–R15,000*	*R15,001–R30,000*	*> R30,000*	*Prefer not to say*	*Total*
Full-time (open-ended contract)	0.9%	7.5%	9.6%	24.5%	14.3%	43.1%	100.0%
Part-time (open-ended contract)	10.0%	30.0%	20.0%	10.0%	—	30.0%	100.0%
Fixed-term contract (temporary)	18.1%	24.1%	12.9%	12.1%	1.7%	31.0%	100.0%
Casual	80.0%	20.0%	—	—	—	—	100.0%
Learnership	46.2%	23.1%	—	—	—	30.8%	100.0%
Internship	26.5%	52.9%	4.4%	2.9%	—	13.2%	100.0%
I don't know	—	—	—	—	—	100.0%	100.0%
Prefer not to say	—	—	—	—	—	100.0%	100.0%
Other	22.2%	33.3%	11.1%	—	—	33.3%	100.0%
Total	**6.4%**	**14.0%**	**9.6%**	**20.1%**	**10.8%**	**39.1%**	**100.0%**

Table 29: Monthly salary distribution by employment arrangement

7.2.9 Factors informing salary increases

More than half (58.8%) of respondents in full-time open-ended contracts reported receiving a salary increase, compared to notably lower proportions in other employment types. The majority of interns (94.1%), casual workers, learners, and those on fixed-term contracts (82.8%) had not received a salary increase. Most part-time workers also indicated no increase (85.0%).
Among those employed in the insurance or financial services sector, just over half (51.4%; 2021/22: 57.0%) reported receiving a salary increase, compared to only one-third (33.6%; 2021/22: 43.0%) of those employed outside the sector. This also means that salary growth has increased as an issue for employees both inside and outside the sector. Respondents unsure of their sector or who preferred not to specify tended to also withhold salary-related information.

Sector of Employment	Had a Salary Increase (%)	No Salary Increase (%)	PNS	Total (%)
In Insurance/Financial Services Sector	51.4%	43.4%	5.2%	**100.0%**
Not in Insurance/Financial Services Sector	33.6%	63.2%	3.2%	**100.0%**
Total	**46.1%**	**48.4%**	**5.5%**	**100.0%**

Table 30: Salary increases linked to sector

In order to understand factors informing salary increases, we analysed the data relating to race, gender and age.

There is a statistically significant association (Chi-sq= 0.000)[50] between race and reported salary increases. The proportion of respondents reporting a salary increase is substantially lower among African respondents compared to other racial groups. Conversely, white respondents are statistically more likely than those in other racial groups to receive a salary increase.

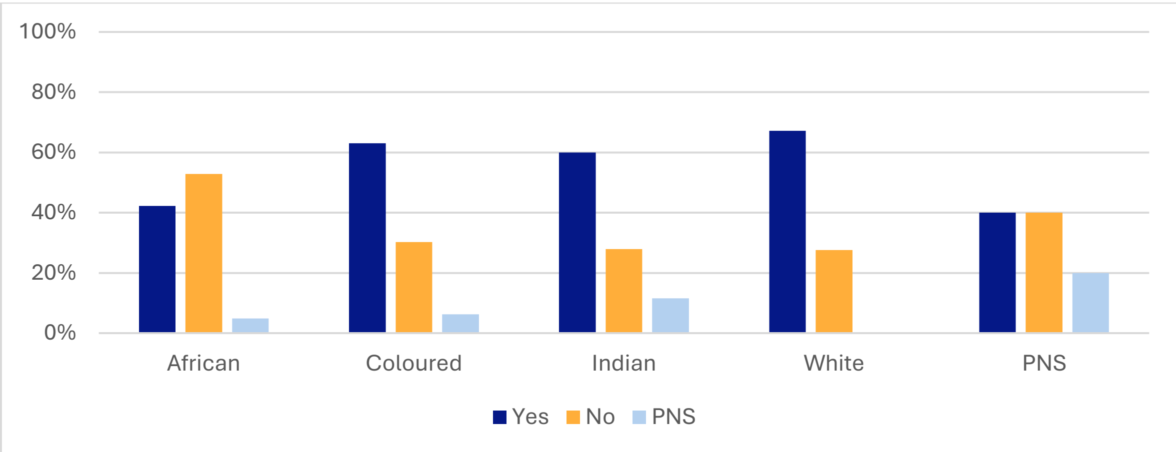

Figure 9: Salary increase by race

[50] Please refer to section 6.2.1 Comment on statistical significance for an explanation of the Chi-sq

There is a clear, statistically significant positive association between age and reported salary increases. The older respondents, the more likely they are to have reported receiving a salary increase. This suggests a strong relationship between the age of the respondent and the likelihood of receiving a salary increase.

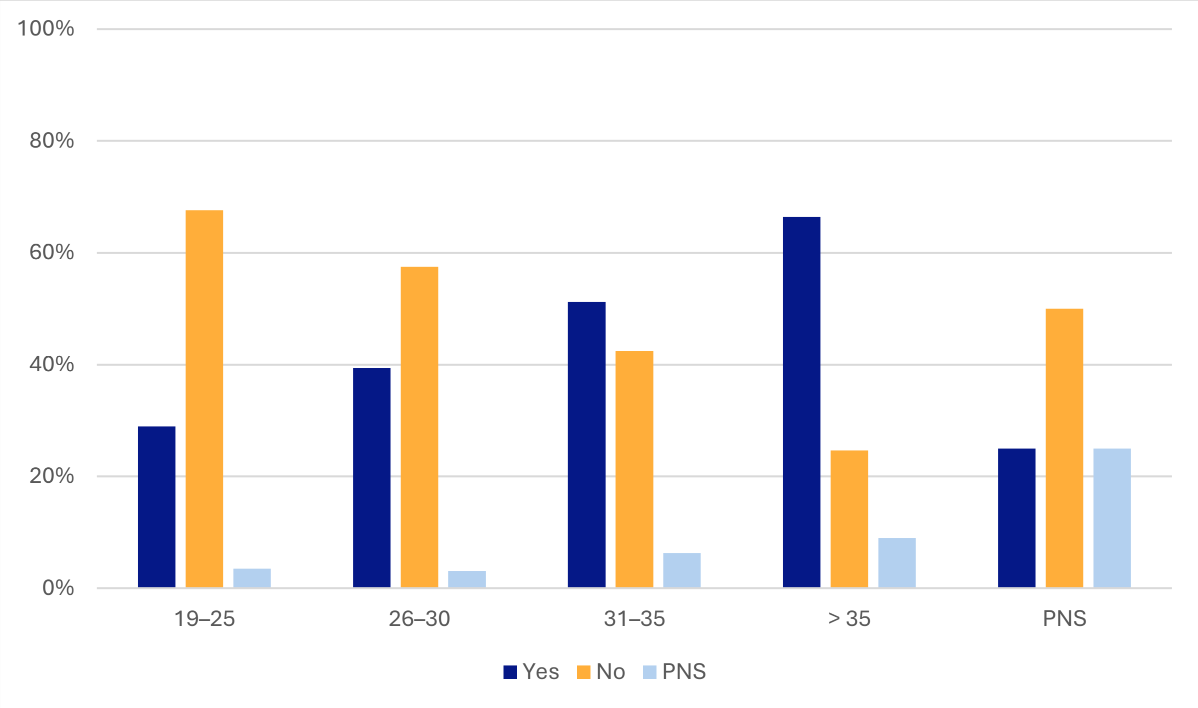

Figure 10: Salary by age

When considering gender, males were slightly more likely to report a salary increase than females, with 48.1% of males reporting an increase compared to 45.1% of females. This difference was not statistically significant. As such, no meaningful association between gender and salary increase is observed in this data.

7.2.10 Benefits received by employed respondents

Employed respondents were asked what benefits they are receiving in employment.

The benefits reported were significantly lower than those reported in 2021/22 with the most commonly reported benefits such as UIF contributions decreasing from 65.6% to 38.7%, pension/provident fund contributions decreasing from 58.5% to 29.0%, and medical aid decreasing from 46.3% to 24.9%. While we are not sure of the reason for this change, it may be related to how respondents understood the question and we will probe this further in the next round of interviews.

Other benefits like 13th cheque/bonuses, paid leave, and training opportunities were reported by 9–14% of respondents. Only a small number reported receiving transport allowances (1.0%), and just one person indicated receiving no employment benefits at all.

Benefit	*Yes Count*	*Column %*
UIF contribution	643	38.7%

Pension/Provident Fund contribution	482	29.0%
Medical aid	413	24.9%
13th cheque or other bonus scheme	240	14.5%
Other paid leave	220	13.3%
Access to further training	217	13.1%
Paid study leave	149	9.0%
Transport allowance	16	1.0%
I don’t know	8	0.5%
I don't get any benefits	1	—

Table 31: Percentage of employed respondents receiving various benefits

7.2.11 Further training and AI preparedness

The respondents were asked whether they had received further training after being employed, and whether they had been equipped to use Artificial Intelligence (AI) tools in the course of the INSETA programme.

A majority of respondents (57.1%) indicated that they had received further training since starting work at their current employer. In contrast, only 36.6% reported that their INSETA-funded programme adequately prepared them to use technology, particularly AI tools in the workplace.

While 41.7% said they had not received any further training, an even higher percentage (44.4%) felt unprepared by the INSETA programme in terms of AI readiness. Additionally, a significant portion (17.8%) felt the question of AI preparedness was not applicable to them — suggesting limited exposure to AI tools in their roles.

Response Option	***Had Further Training (%)***	***INSETA Programme Prepared for AI (%)***
Yes	57.1%	36.6%
No	41.7%	44.4%
Not sure / Not applicable	1.2%	17.8%
Prefer not to specify	–	1.2%
Total	100.0%	100.0%

Table 32: Further training in the workplace and AI preparedness

7.2.12 Additional activities outside of the workplace

In 85.1% of cases, respondents said they weren’t doing anything else besides their main employment. This is a significant increase from 2021/22 when 73.4% of respondents noted that they were not doing anything else.

A further 9.5% (2021/22: 17.7%) were studying, while 3.1% (2021/22: 4.5%) were running their own businesses. Very small proportions reported other activities or declined to specify.

7.3 Respondents who are running a business

Overall, entrepreneurship among respondents was low, with only 33 (2021/22: 20) respondents indicating that they are running a business, suggesting that most respondents pursued employment rather than self-employment. 30.3% of business owners started their business because they wanted to be their own boss.

Only 6.1% credited the INSETA programme for giving them confidence to start a business, compared to 15.1% in 2021/22.

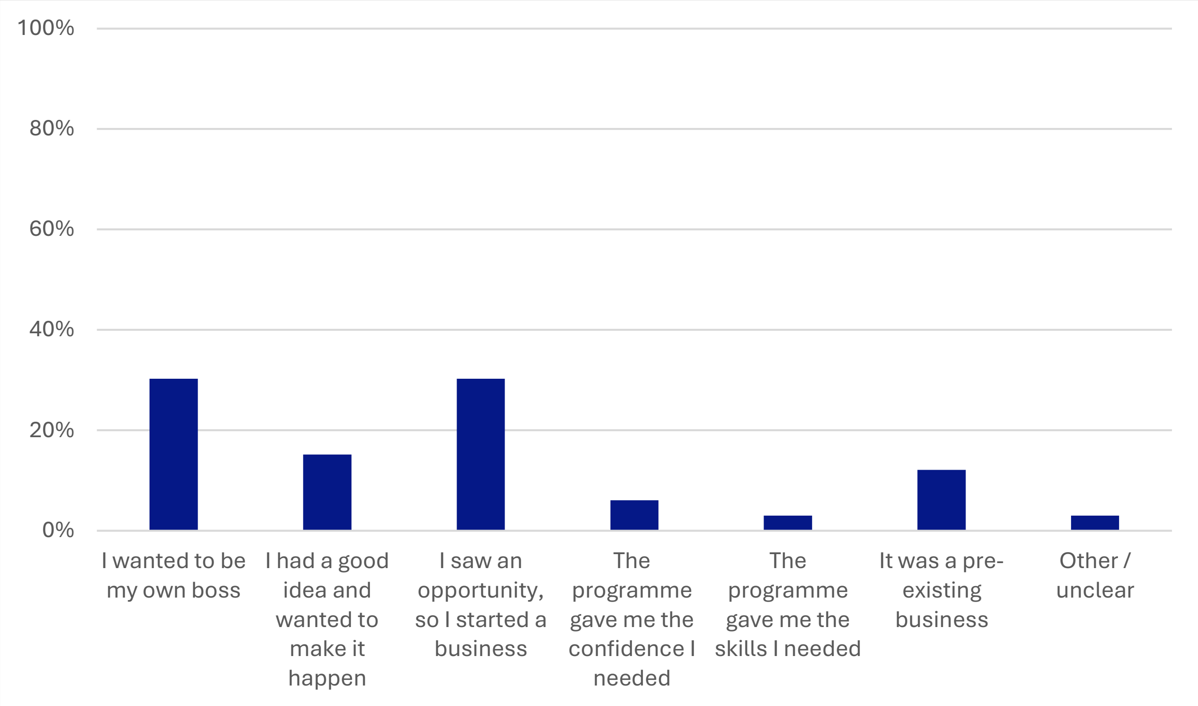

Figure 11: Main reasons for starting a business

Because only a small proportion of respondents indicated that they are currently running their own business, several related questions have been combined into a single summary table for ease of reading. Due to the limited number of business owners (n=33), further analysis by demographic or programme variables is not feasible.

Most of these businesses are not in the insurance or financial services sector (75.8%), and while just under a quarter (24.2%) are, this is definitely an area that requires further attention. Over half of these businesses are formally registered with the Companies and Intellectual Property Commission (CIPC) (51.5%) and the South African Revenue Service (SARS) (42.4%). Additionally, 75.8% of respondents keep financial records for their business. More than half (57.6%) of the business owners reported that their business had grown since participating in the programme.

Question	***Yes (%)***	***No (%)***	***Prefer not to say (%)***
Are you running your own business?	3.1	96.9	–

Why did you start the business? (Multiple options — see narrative)	–	–	–
Is the business in a similar sector to the programme? *(Base: 33)*	24.2	75.8	–
Is your business registered with CIPC? *(Base: 33)*	51.5	42.4	6.1
Is your business registered with SARS? *(Base: 33)*	42.4	45.5	12.1
Do you keep financial books for your business? *(Base: 33)*	75.8	18.2	6.1
Has your business grown since you have been on the programme?	57.6	36.4	6.1

Table 33: Characteristics of small businesses

7.3.1 Number of Employees in Respondents' Businesses

Of the 33 respondents who indicated that they run their own business, the majority (54.5%) reported working alone. An additional third (33.3%) employ between one and five people, while only a few respondents (9.1%) reported employing more than five people. Only 6.1% said they have 21 or more employees.

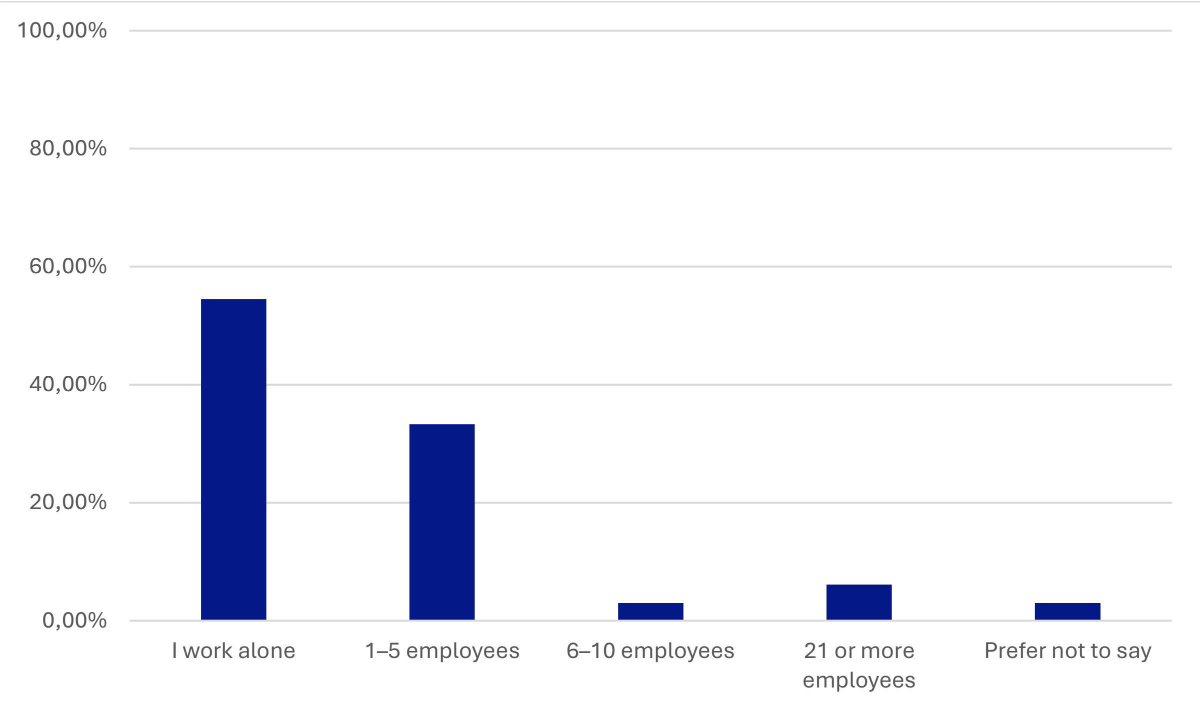

Figure 12: No. of employees in business

7.3.2 Types of growth experienced by business owners

Among the 19 respondents who indicated that their business had grown since participating in the INSETA programme, the most commonly reported changes included an increase in income and expansion of products offered, each cited by 63.2% of respondents. Additionally, 42.1% reported that they had expanded the types of services they offered. A smaller proportion, 21.1%, said they had increased the number of staff in their business.

Indicator	*Count*	*Percentage (%)*
Increased my income	12	63.2%
Increased the products I offer	12	63.2%
Increased the type of services I offer	8	42.1%
Increased the number of staff	4	21.1%
Prefer not to specify	3	15.8%

Table 34: Type of growth experienced by business owners

7.4 Respondents who are currently unemployed

Out of the total sample, 396 respondents reported that they are currently unemployed, up from 306 in 2021/22. We asked those respondents that have never been employed whether they had achieved any success in this regard and whether they had been employed at some point after completing the INSETA programme. 96 respondents, or 24.2% reported that they had been employed after completing the programme, which is a substantial decrease from 51.5% in 2021/22. 75.3% of unemployed respondents had never had a job.

Response	Frequency	% of Valid Responses
Yes (Had a job)	96	24.2%
No (Never had a job)	298	75.3%
Prefer not to specify	2	0.5%
Total	396	100.0%

Table 35: Employment status after completing the programme

Among unemployed respondents who have previously held a formal job since completing the INSETA programme, the greatest proportion (34.7%) reported finding employment within 2 to 3 months. A further 28.6% secured work within 4 to 6 months, and 14.3% found employment in less than a month. Only 5.1% took more than a year, while a small portion (4.1%) preferred not to say how long it took.

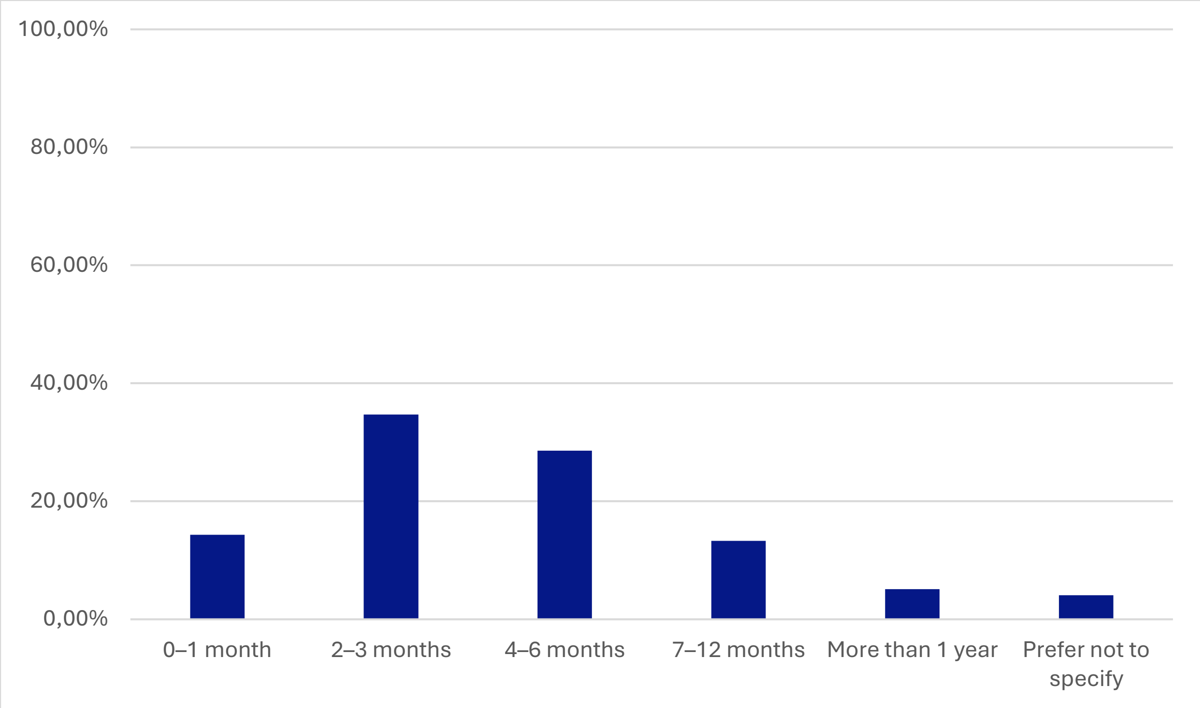

Figure 13: Time taken to find a job

Among the 98 respondents who were previously unemployed the most widely used method of job searching was sending CVs to prospective employers. This method was cited by 1 in 2 respondents. Online job applications were used by 38.8%, while a smaller proportion of respondents employed more informal or direct methods such as going door to door (12.2%) and seeking help from personal networks (9.2%). Institutional or programme-linked support was less common, with only 10.2% attributing their employment to host employer assistance, 7.1% to training providers, and just 2.0% accessing placement organisations. As indicated previously this is an area that requires further exploration.

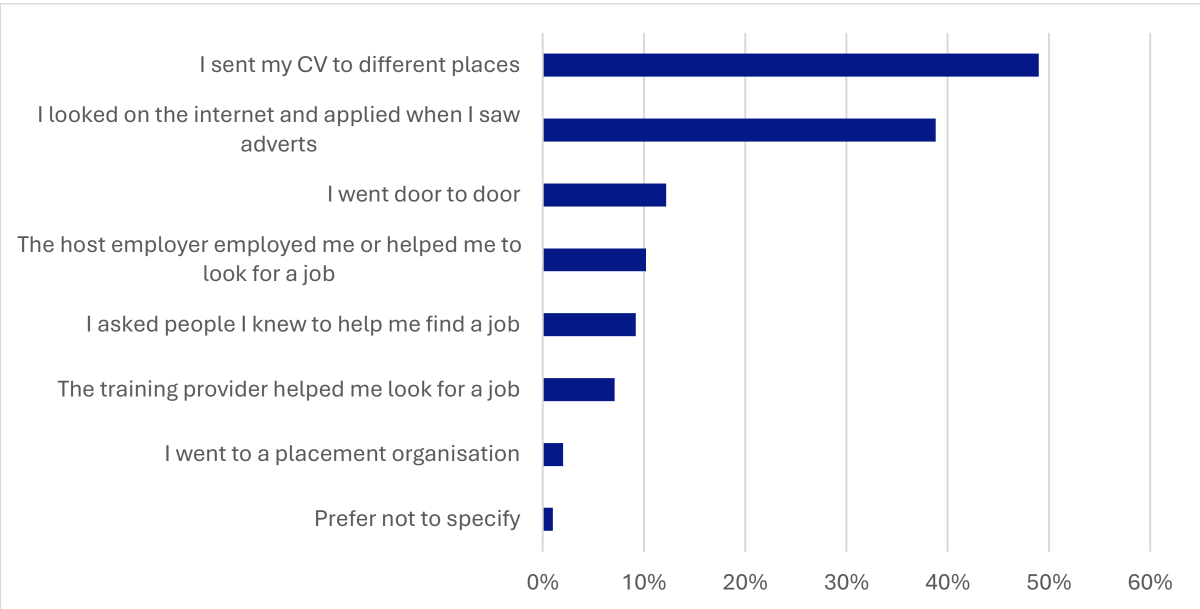

Figure 14: Work-seeking method used

Among the unemployed respondents who had found work, 43.9% were employed in the insurance/financial services sector or INSETA-related jobs, while 53.1% were not, which correlates with the results from 2021/22. This suggests that while a significant number of respondents did find employment aligned with their training, a marginally larger portion transitioned into unrelated sectors, indicating either flexibility in the job market or a possible mismatch between training and available opportunities.

The most common reason for job loss was contracts ending 69.4%, down from 74.3% in 2021/22, while 15.3% (2021/22 – 12.5%) resigned. A further 15.3% left their roles voluntarily (resigned), while 2.0% each were either dismissed or retrenched. About 5.1% chose not to disclose the reason, and 6.1% provided an uncategorised or unclear response.

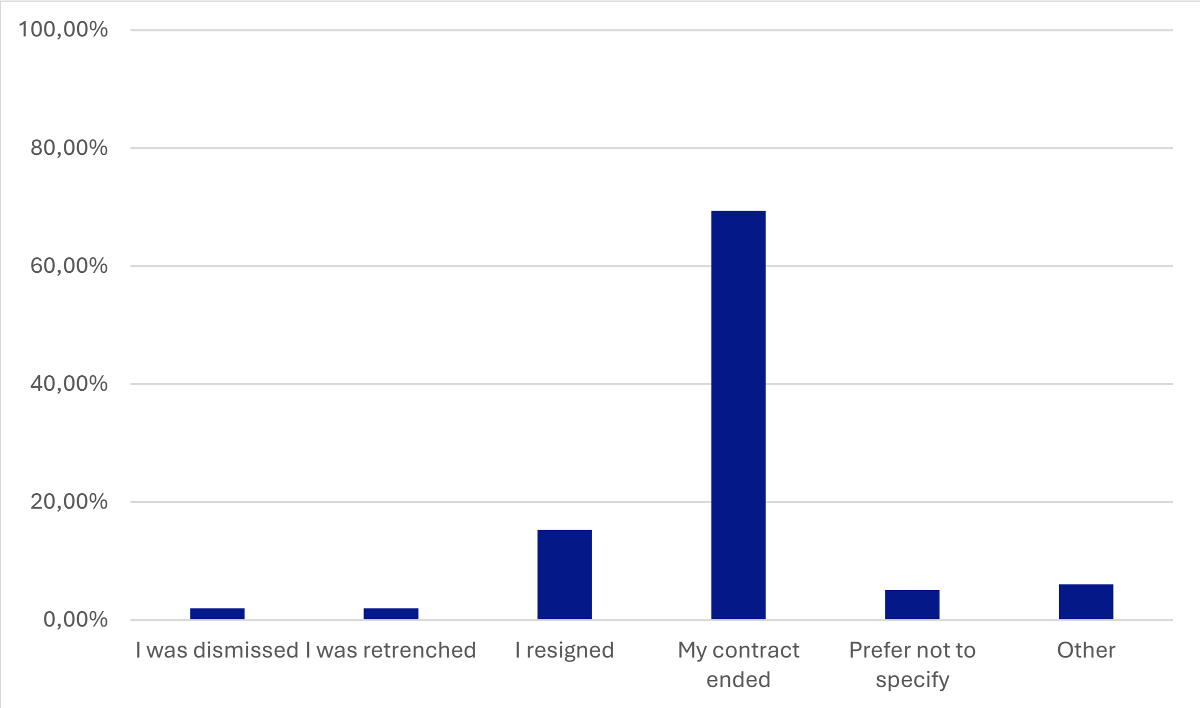

Figure 15: Reasons for job loss

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 majority (64.7%) believe the core issue is a simple lack of available jobs, an increase from 58.8% in 2021/22. Over a quarter (27.5%) indicated that not knowing the right people is a major barrier. Responses regarding qualifications (13.8%), experience (10.9%), and skills (7.3%) suggest that personal capacity and employability traits are also viewed as important obstacles. Issues like discrimination (2.1%), financial access (calls, internet, transport) collectively represent a smaller share. A small but notable proportion (4.7%) don't know what jobs to apply for, pointing to a lack of guidance and career orientation.

Reason	*Count*	*% of Unemployed*
There are not enough jobs	249	64.7%
I don't know the right people (connections)	106	27.5%
I don't have the qualifications they are looking for	53	13.8%
I don't have the experience they are looking for	42	10.9%
I don't have the skills they are looking for	28	7.3%
I don't know what jobs to apply for	18	4.7%
I think people don't want to employ me because of my race/gender/age/etc	8	2.1%
I don't have transport money to look for a job	7	1.8%
I don't have money to make calls or access the internet to look for jobs	6	1.6%
I can't find a job with the wages I want to earn	3	0.8%

Table 36: Reasons why respondents 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

Similar to the exercise undertaken in the 2021/22 study, we compared the strategies used by employed respondents and those used by unemployed respondents to understand why the latter may be having difficulties finding employment. To accurately compare job-search behaviours between employed and unemployed respondents, we **excluded** the following groups from the employed category:

- Respondents who indicated they were already employed before the programme began (32.0% of the employed group).
- Respondents who were absorbed by their host employer after completing an internship or learnership (27.4%).

Together, these two groups make up 59.4% of the employed respondents, most of whom did not actively search for employment. However, a couple of respondents within these groups reported job-searching activities, but their numbers were negligible and did not affect the overall distribution.

Therefore, the remaining 40.6% of employed respondents (n = 375) were considered the relevant group for analysis — those who had to actively seek employment.

The unemployed group included 395 respondents who were currently unemployed and reported on their ongoing job-seeking activities.

There are statistically significant differences in how job-seeking methods are used by employed and unemployed respondents:

- Unemployed respondents report much higher usage of all methods, especially informal strategies such as:
  - Asking others for help (43.3% vs 9.6%)
  - Door-to-door searching (33.7% vs 4.3%)
  - Placement organisations (21.5% vs 1.6%)
- Employed respondents (who had to search) focused more on formal channels, like online applications (55.7%) and CV submissions (47.7%).
- What is interesting is that these above-mentioned methods, including formal channels and CV submission, are also used by the unemployed group and in fact the unemployed group use these at higher levels that those who have attained employment. Reflecting on these findings suggests that the question may not be about levels of effort or channel used but rather job search success may depend more on who you know, where you are, or whether you're connected to formal employment pathways.

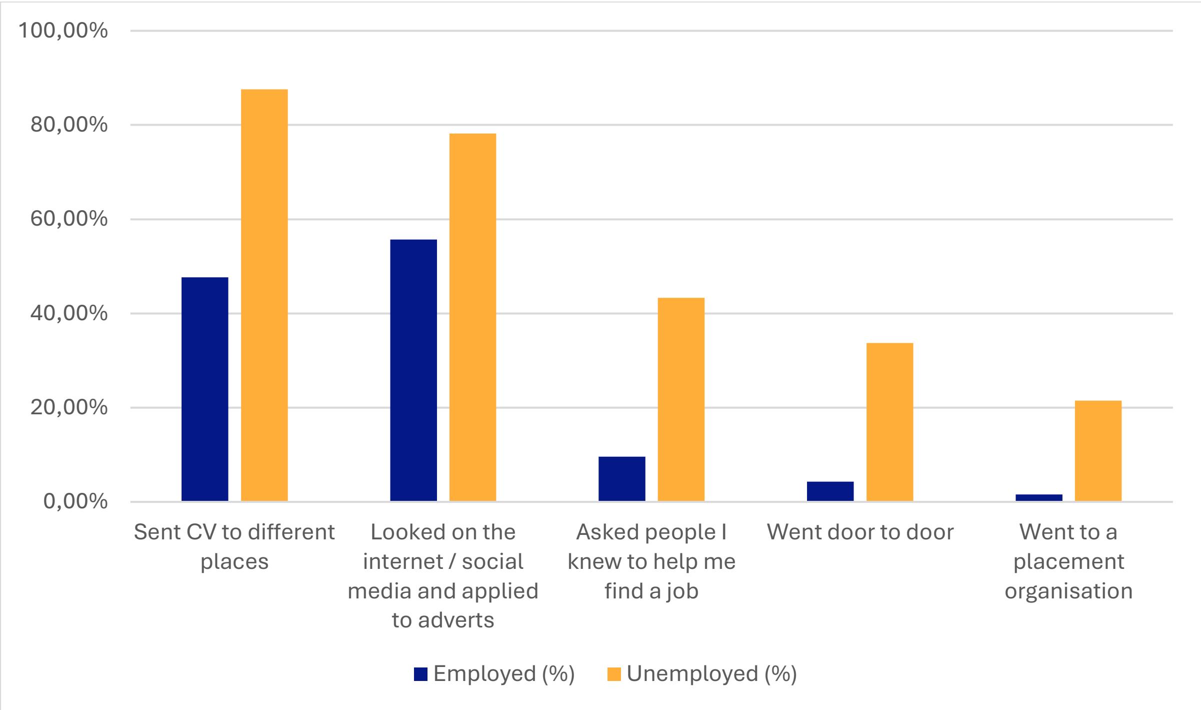

Figure 16: Job-seeking methods by % within group (reflecting methods had non-zero values for both employed and unemployed groups)

7.6 Impact of the programme on the lives of learners

7.6.1 Assistance to others

Just more than half (51.9%) of the respondents indicated that they had helped others (such as friends or family) find work after completing the programme, 46.9% said they had not, and 1.3% declined to answer.

INSETA Programme Name	*Helped Others*	*Did Not Help*	*Prefer Not to Say*	*Total*
Bursary for workers completed	**60.5%**	36.8%	2.6%	100.0%
Bursary for workers continuing	45.5%	45.5%	9.1%	100.0%
Bursary for workers enrolled	45.3%	51.9%	2.8%	100.0%
Bursary for youth completed	42.0%	56.8%	1.1%	100.0%
Bursary for youth continuing	**63.2%**	36.8%	–	100.0%
Bursary for youth enrolled	43.2%	55.8%	1.1%	100.0%
Employed learnership	43.6%	55.4%	1.0%	100.0%
Internship for youth	53.4%	45.8%	0.8%	100.0%
Unemployed learnership	**59.3%**	39.4%	1.2%	100.0%
Work Integrated Learning (WIL)	53.4%	46.2%	0.3%	100.0%
Total	**51.9%**	46.9%	1.2%	100.0%

Table 37: Assistance to others by programme type

Respondents from the *Bursary for Youth Continuing* (63.2%) and *Learnership* for Unemployed (59.3%) programmes were the most likely to report helping others find employment. *Bursary for Workers Completed* participants also had high levels (60.5%) of assisting others.

Youth-focused programmes (e.g., Bursary for Youth Completed and Enrolled) had lower levels of helping others, at 42.0% and 43.2% respectively.

Internship for Youth and *WIL* participants showed moderate results (around 53.4%), indicating some spillover benefits into their communities.

Programmes like *Bursary for Workers Continuing* had higher "prefer not to say" rates (9.1%), which may indicate uncertainty or sensitivity around the question.

Overall, 58.3% of all respondents with salary information included in the survey reported helping others find employment after the INSETA programme. The relationship between income level and social impact isn't linear — both lowest and highest earners showed stronger altruistic outcomes, possibly for very different reasons. These patterns may inform programme impact evaluations and future targeting of support services.

Gross Monthly Income (Before Deductions)	*Helped Others*	*Did Not Help*	*Prefer Not to Say*	*Total*
R5,000 or less	**76.3%**	23.7%	–	100.0%
R5,001 – R10,000	**62.5%**	37.5%	–	100.0%
R10,001 – R15,000	55.7%	43.2%	1.1%	100.0%

R15,001 – R30,000	63.6%	35.9%	0.5%	100.0%
More than R30,000	**72.7%**	27.3%	–	100.0%
Prefer not to say	47.9%	49.0%	3.1%	100.0%
Total	**58.3%**	40.2%	1.4%	100.0%

Table 38: Gross monthly income by external support

7.6.2 Contribution to household income

Approximately 70.1% reported contributing financially to their current household, slightly decreased from the figure of 72.1% reported in 2021/22. The overwhelming majority of these contributors (over 99%) said that they know how the money is used in the household. Of the respondents who know how their money is used, 63.7% now contribute more since completing the INSETA programme, 31.8% report no change, and 3.7% said they contribute less. This is a significant change from 2021/22 when the majority of respondents (64.9%) to this question reported no change in their contribution to household expenses after completing the INSETA course. This increased contribution may be a reflection of improved capacity of INSETA beneficiaries to contribute, or increased economic pressure requiring them to contribute more.

Contribution to Household (Q82)	***Frequency***	***Valid %***	***Change Since Programme (Q83)***	***Valid %***
Yes, and I know how the money is used	999	69.7%	I now contribute more	63.7%
			I now contribute less	3.7%
			No change	31.8%
			Prefer not to say	0.8%
Yes, but I don't know how the money is used	6	0.4%	(Included above)	
Total Contributing (Yes responses)	**1005**	**70.1%**		
No, I don't contribute	388	27.1%	–	–
Prefer not to say	41	2.9%	–	–
Total (Valid Responses)	**1434**	**100.0%**		

Table 39: Household Financial Contribution and Change Since Completing INSETA Programme (Valid % Only)

7.6.3 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. The results show a diverse range of post-programme life changes among respondents, highlighting both economic and social mobility:

For 2022/23, the most common positive change was improvement in personal education at 21.2% of respondents, again very similar to the rate of 20.6% reported in 2021/22. This was followed by increased savings or new investments (14.3% compared to 2021/22: 12.6%) and opened their first savings account (8.4% compared to 2021:22: 8.0%), reflecting ongoing improvements in financial literacy and income management. Smaller yet notable proportions reported moving into independent housing (12.8% compared to 8.0% in 2021/22) or paying for improved childcare (7.7%) or took out insurance (7.8% compared to 6.5% in 2021/22)

Only 2.4% of respondents, invested in businesses reflecting very little change from 2021/22's rate of 2.2%

However, "Nothing has changed" (26.5%) was the most frequently cited response, suggesting that a significant portion of respondents have not experienced major life changes. This is congruent with the rate of response from 2021/22 of 26.3%, reflecting that from year to year nothing changed for at least a quarter of the group participating in INSETA programmes.

Overall, while many participants report positive socio-economic shifts, the data also reflects that a considerable portion remain unaffected, warranting further investigation into barriers preventing impact for some beneficiaries.

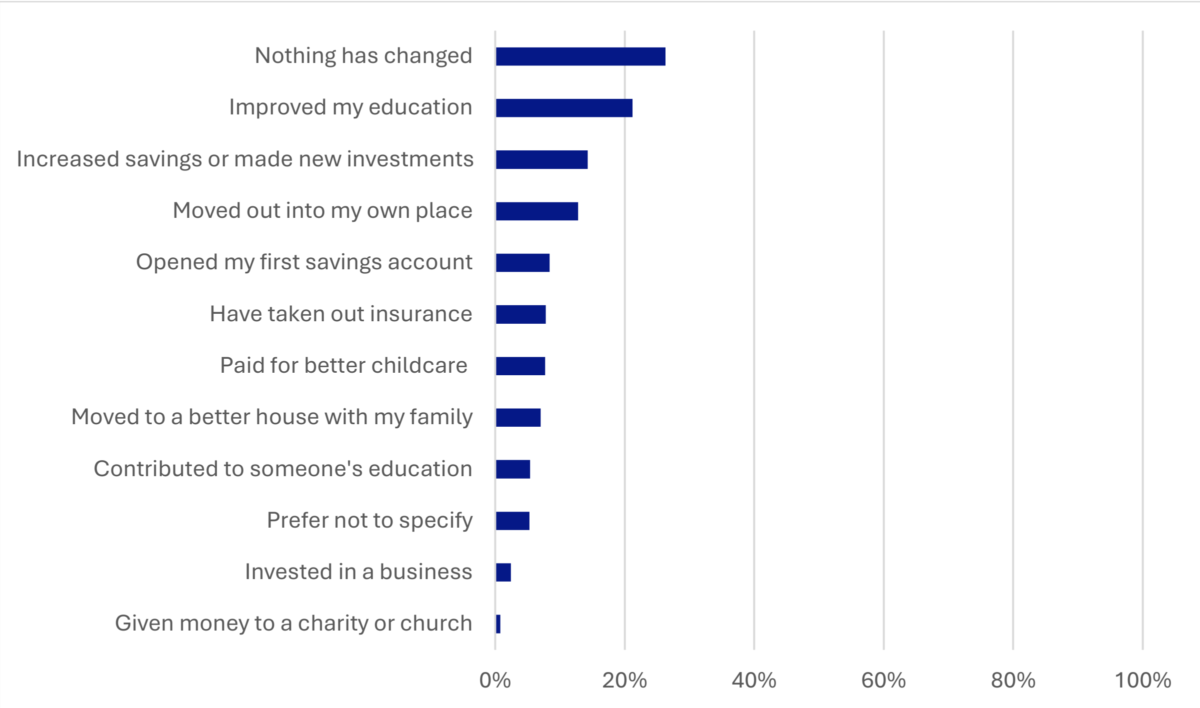

Figure 17: Changes in personal circumstances

7.6.4 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.

Of import is that just more than half (51.9%) of respondents indicated that they had helped others (such as friends or family) find work after completing the programme, 46.9% said they had not and 1.3% did not respond.

We then analysed the nature of the support provided to others across the various INSETA programmes. This cross-tabulation explores whether respondents helped others (e.g. friends or family members) find employment after completing their INSETA programme. The association is statistically significant at the 0.01 level. Respondents from the Bursary for Youth Continuing (63.2%) and Bursary for Workers Completed (60.5%) had high levels of assisting others. This aligns to findings from 2021/22 where Bursary for Workers and Bursary for Youth respondents were the most likely to assist others.

Learnership for Unemployed (59.3%) programmes were the most likely to report helping others find employment.

Youth-focused programmes (e.g., Bursary for Youth Completed and Enrolled) had lower levels of helping others, at 42.0% and 43.2% respectively. Internship for Youth and WIL participants showed moderate results (around 53.4%), indicating some spillover benefits into their communities. Programmes like Bursary for Workers Continuing had higher "prefer not to say" rates (9.1%), which may indicate uncertainty or sensitivity around the question.

INSETA Programme Name	***Helped Others***	***Did Not Help***	***Prefer Not to Say***	***Total***
Bursary for workers completed	**60.5%**	36.8%	2.6%	100.0%
Bursary for workers continuing	45.5%	45.5%	9.1%	100.0%
Bursary for workers enrolled	45.3%	51.9%	2.8%	100.0%
Bursary for youth completed	42.0%	56.8%	1.1%	100.0%
Bursary for youth continuing	**63.2%**	36.8%	–	100.0%
Bursary for youth enrolled	43.2%	55.8%	1.1%	100.0%
Learnership for employed	43.6%	55.4%	1.0%	100.0%
Internship for youth	53.4%	45.8%	0.8%	100.0%
Learnership for unemployed	**59.3%**	39.4%	1.2%	100.0%
Work Integrated Learning (WIL)	53.4%	46.2%	0.3%	100.0%
Total	**51.9%**	46.9%	1.2%	100.0%

Table 40: Assistance provided to anyone else (friends, family members, etc.) to find work after completing the programme

We considered whether there was any correlation between gross monthly income earned and a willingness to provide assistance to others to find work. Overall, 58.3% of all respondents who reported earning an income reported helping others find employment after the INSETA programme. The relationship between income level and social impact isn't linear — both lowest and highest earners showed stronger altruistic outcomes, possibly for very different reasons. These patterns may inform programme impact evaluations and future targeting of support services. This is a different finding from 2021/22 when respondents earning more than R30,000 were the most likely to provide assistance, while lower-income groups (R5,001–R15,000) were less likely to assist.

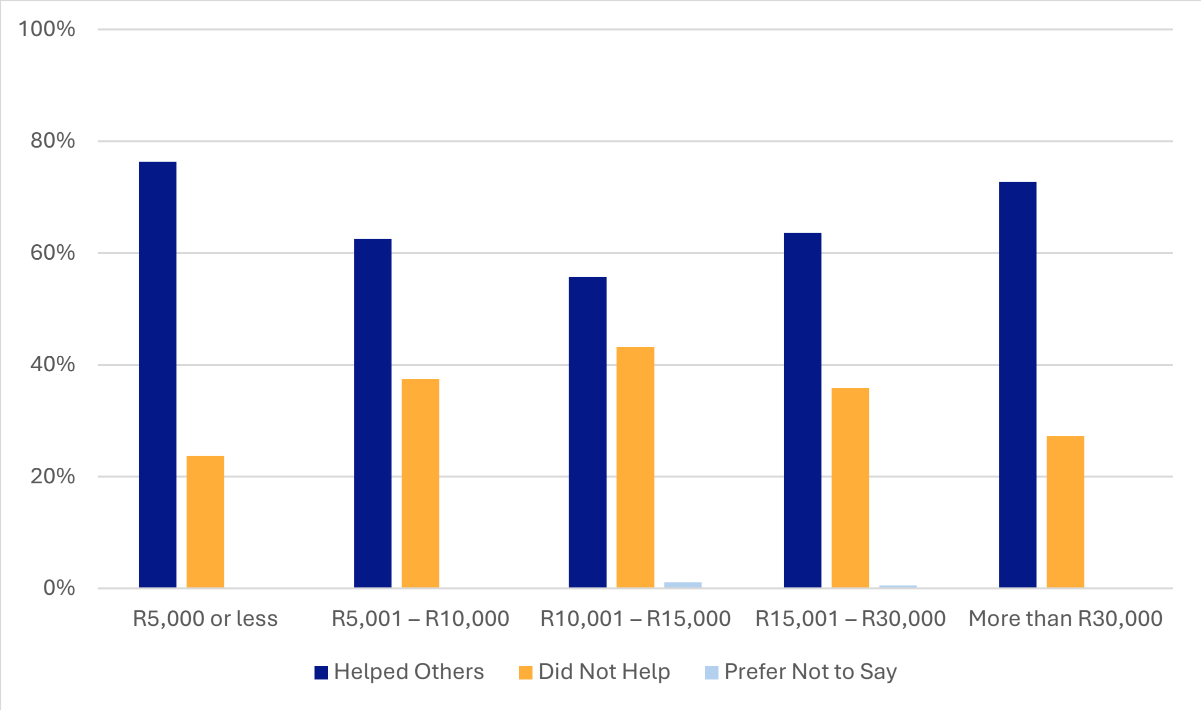

Figure 18: Impact of gross monthly income on willingness to support others find work

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.

In 2021/22 the most frequently cited reasons were '*Acquiring more knowledge, skills, and work experience*' (26.8%), and '*Gaining further qualifications to work in the sector'* (21.6%). In 2022/23 there is a switch in the priorities outlined as the reason for applying to participate in the programme: 32.7% of respondents cited further qualifications as the reason and 27.0% citing job-related knowledge and skills. The increased emphasis on qualifications is interesting, perhaps reflecting requirements from employers that emphasise the importance of qualifications.

'*Getting any job'* was also often cited as a reason, with 21.6% of respondents noting this, up from 14.0% in 2021/22, highlighting a strong focus on employment opportunities. 21.7% of respondents noted that they were interested in the sector or had heard good things about the programme (19.9%). Many respondents (16.6%) indicated the programme aligned with their field of study. Very few respondents entered the programme with no expectations (1.3%) or with the hope it would help them start a business (0.7%), indicating that most participants had defined goals or motivations.

The most common reasons offered were '*Acquiring more knowledge, skills, and work experience*' (26.8%), showing that participants prioritise 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. Overall, both men and women prioritised employment and sectoral alignment, with very little difference in the overall pattern of responses. None of the differences are statistically significant, that is, males and females were broadly similar in their stated motivations for participating.

Motivation	***Female***	***Male***
I wanted to get any job	22.3%	21.6%
I am interested in the sector and wanted to work in the sector	22.2%	22.2%
I wanted to get a job in my field of study	18.1%	14.4%
I heard good things about the programme	20.8%	19.3%
I wanted to gain a further qualification to enable me to work in sector	32.6%	35.1%
I wanted to acquire more knowledge, skills, and practical exposure	27.0%	28.8%
I thought the programme would help me start a business	0.5%	1.0%
I had no expectations	1.3%	1.4%

Table 41: Gender differences in reasons for entering the programme

7.7.2 Selection of learners

Learner respondents were asked whether they went through a selection process. Only 3.4% of respondents indicated that there was no process followed which is a significant improvement from 2021/22 where nearly one-third (32.9%) said there was no selection process.

The remainder of the respondents, who did participate in a selection process, indicated the activities in which they engaged. The most cited reasons were '*I had to fill in an application form online' (27.7%)* and *'I had to fill in an application form in person' (22.8%)*. This reflects a difference from 2021/22 where the most cited reasons were '*I submitted my CV*' (21.2% in 2022/23) and '*I was interviewed by the employer*' (15.9% in 2022/23).

The least common selection steps were '*I wrote a test'* (3.0%), '*I had to undergo psychometric or similar assessments'* (2.6%) and '*I was interviewed by the training provider'* (3.0%) were the least frequently cited activities.

Activity	***Count***	***Column Responses %***
I had to fill in an application form online	614	27.7%
I had to fill in an application form in person	505	22.8%
I submitted my CV	470	21.2%
I was interviewed by the employer	352	15.9%
I wrote a test	67	3.0%
I was interviewed by the training provider (college/university)	67	3.0%
There was no selection process	75	3.4%
I had to undergo psychometric or similar assessments	57	2.6%
Prefer not to specify	9	0.4%

Table 42: Selection activities undertaken by learners

Results from the employer and training provider interviews confirm a much higher rate of formal learner selection than what was reflected in the 2021/22 study. 24 out of the 27 (89%) employer respondents reported that there were involved in the **selection of learners** for all or at least some of their programmes, with 85% interviewing candidates (up for 62% in 2021/22) and 70% (2021/22: 67%) reviewing and shortlisting CVs. 29.6% (2021/22: 36%) set qualifying skills tests.

During the interviews with employers, they were asked to reflect on their role in candidate selection. All employers noted that they participate in selecting learners who come to the workplace. They emphasised the importance of being part of the vetting and interviewing process to understand each learner's background and ensure effective, long-term engagement and interaction in the business. *"By vetting candidates carefully, you ensure that the learners selected are more likely to benefit from the programme and stay committed."* This is detailed below:

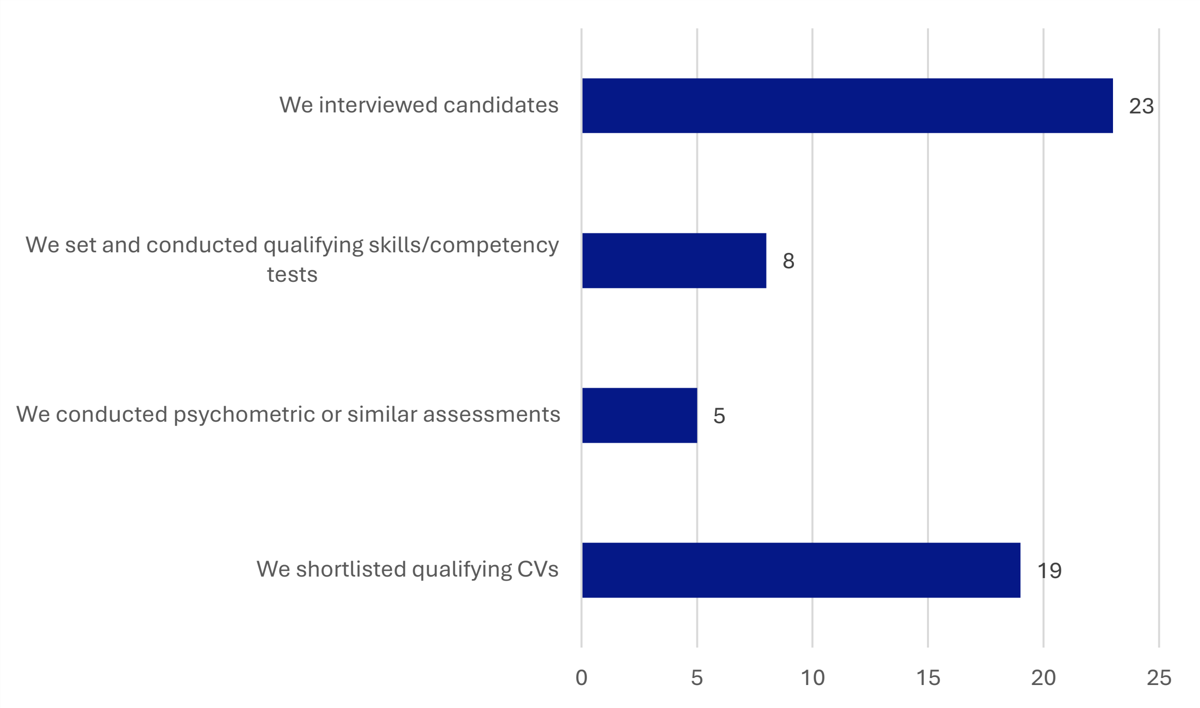

Figure 20: Participation of employers in selection of learners

A respondent indicated that, for learners who may not be an ideal match, they do not simply reject them. Rather, they engage with other employers who might value and benefit from the individuals' skill.

Another employer explained that their recruitment department follows strict, standardised processes when bringing in learners. For general recruitment, the department advertises widely on platforms such as LinkedIn, shortlists applicants, and then passes them on to managers for interviews. For disabled learners, they often reach out to specialised companies whose main focus is supplying or supporting disabled candidates, ensuring inclusivity in the intake.

One employer noted that a recurring issue is that many graduates view internships primarily as a stepping stone to permanent employment or income, rather than as a learning opportunity. This has led to cases where interns leave mid-programme for full-time jobs elsewhere. To address this, recruitment has become stricter, focusing on candidates who demonstrate genuine interest in the internship experience rather than just short-term financial gain.

A company offering Learnerships for Employed described that their recruitment team manages the onboarding of employees, and learners to attend sessions only four times a month, typically on Fridays and Saturdays. This model ensures that learners receive consistent engagement without overwhelming their schedules. Before implementation, the company communicates the plan clearly, outlining the structure and expectations, and confirming that learners are comfortable with it. Enrolment into certain programmes is guided by tenure. Those who have been with the company the longest are prioritised in the first batch, followed by subsequent groups according to years of service.

Another small brokerage involved in Learnerships for Employed reflected that they run a process appropriate to the size of their company. *"Our selection process was quite straightforward and tailored to the size of our brokerage. We primarily considered who needed the programme most based on their role in the business and their potential for growth. While we opened the opportunity to everyone, participation was voluntary some employees chose not to enrol."*

A recruiter for an employer noted that tight deadlines can affect the quality of candidates selected. She explained, "*I've often received only three or four weeks' notice to begin recruiting, which creates pressure. With limited time for advertising and interviews, it's not possible to thoroughly review all candidates, leaving us restricted by tight deadlines."*

Only one of the nine training provider respondents had no involvement in the selection of the learners. Four providers participated in selection for all programmes, and four others for some programmes.

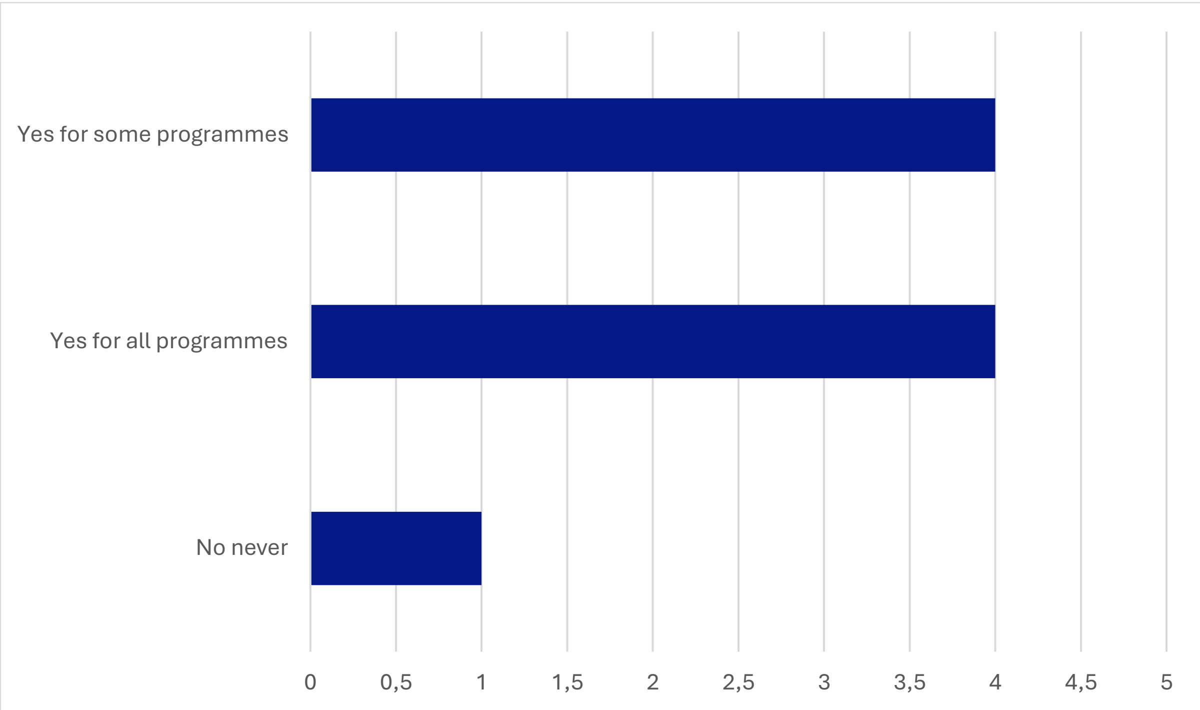

Figure 21: involvement of training providers in learner selection

The main activity in which they were involved was shortlisting and reviewing CVs (5 respondents). Four of the providers interviewed candidates, while three worked with employers to interview candidates. Two providers each were involved in some form of skills tests or psychometric tests.

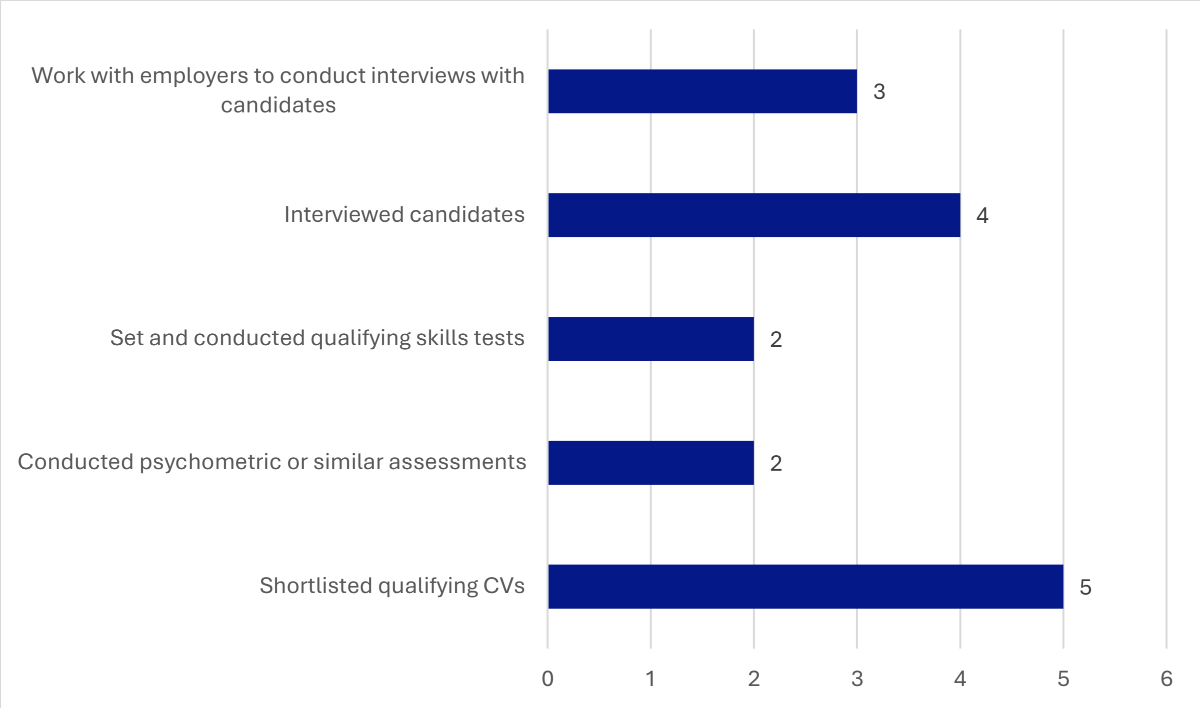

Figure 22: Activities to select learners – Training Providers

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. One training provider noted that selection criteria for learners are critical to reducing drop-out rates, as challenges often stem from either negative attitudes or difficult home environments. Selecting the right candidates is important to meet both programme objectives and organisational needs.

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 10 = Extremely useful. These results are captured in the table below, providing an analysis that shows how six skill categories are compared:

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 This is a similar outcome to 2021/22, where respondents were asked to rate on a scale of 1-5. What is of greatest interest is that the Ability to Apply Skills in the Workplace rates highest, compared to Soft Skills, which rated the highest in 2021/22. Given the importance of being able to apply skills in the workplace, we believe that this is an important finding and reflects how the programmes are increasing their capacity to prepare learners for the workplace.

- **Ability to Apply Skills (8.62)** scored the highest, suggesting that most participants felt they could use what they learned in their jobs.
- **Soft Skills (8.53)** were the highly rated across all programmes, indicating that communication, teamwork, and problem-solving were seen as being valuable skills to have acquired.

- **Ability to Access Opportunities (8.33)** also rated highly, reflecting that respondents feel that they are equipped to enter the market and look for employment opportunities.
- **Technical Skills (8.33)** ranked joint third, meaning that job-specific training was well-received but slightly less valued than soft skills.
- **Entrepreneurial Skills (6.91)** were once again rated the lowest, as in 2021/22, indicating that assistance related to starting a business was seen as least beneficial.

Skill/Outcome Area	*Mean*	*Standard Deviation*	*Ranking*
Ability to apply the acquired skills in the job or business	8.62	1.71	1st
Soft skills required in the workplace	8.53	1.70	2nd
Technical skills required in the workplace	8.33	1.74	3rd
Ability to access opportunities for work post the programme	8.33	2.05	4th
Ability to access further learning	8.25	2.02	5th
Entrepreneurial skills required to start or grow a business	6.91	2.60	6th (Lowest)

Table 43: What do you feel was valuable about the programme?

We also did an analysis of these ratings in terms of programme types. '**Ability to apply acquired skills**' and '**Ability to access further learning'** were most valued across all the Bursary for Workers and Bursary for Youth categories, as well as the Learnerships and Internship. Only Work Integrated Learning rated '**Soft skills required in the workplace**' the highest. None of the programmes rated Technical Skills as having the highest value to them. **Entrepreneurial skills** were consistently rated the lowest across all programme types, indicating an ongoing gap in INSETA's support for business startup or self-employment pathways.

Programme	*Highest Rated Skill Area*	*Mean*	*Lowest Rated Skill Area*	*Mean*
Bursary for workers completed	Ability to apply acquired skills	9.33	Entrepreneurial skills	7.86
Bursary for workers continuing	Ability to access further learning	8.82	Entrepreneurial skills	6.52
Bursary for workers enrolled	Ability to apply acquired skills	8.64	Entrepreneurial skills	6.96
Bursary for youth completed	Ability to apply acquired skills	7.95	Entrepreneurial skills	5.76
Bursary for youth continuing	Access to further learning	8.19	Entrepreneurial skills	6.95
Bursary for youth enrolled	Access to further learning	8.43	Entrepreneurial skills	6.58
Learnership for employed	Ability to apply acquired skills	9.13	Entrepreneurial skills	6.76
Internship for youth	Access to work post-programme	8.61	Entrepreneurial skills	6.85

Learnership for unemployed	Ability to apply acquired skills	8.61	Entrepreneurial skills	6.90
WIL (Work Integrated Learning)	Soft skills required in the workplace	8.68	Entrepreneurial skills	7.29

Table 44: Most valued vs. least valued skills across programmes

Type of Support	***Mean***	***Std. Dev.***
Learning support (materials, internet access, peer discussion)	8.55	1.98
Workplace supervision/support during work experience	8.46	2.02
Financial support (e.g., transport, living expenses, study materials)	8.08	2.46
Emotional support (counselling, mentorship)	7.56	2.54

Table 45: Mean scores for different aspects of the training: support and resources

Respondents were asked to rate, on a scale of 1 to 10, the adequacy of different forms of support they received during the INSETA programme. **Learning support** (8.55) and **workplace supervision** (8.46) received the highest ratings, indicating strong satisfaction with practical and instructional assistance. **Financial support** was rated positively (8.08), though slightly lower, suggesting some variability in the level of financial help provided. **Emotional support** (7.56) was rated lowest and showed the greatest variation, pointing to uneven access to mentorship or counselling services across participants.

Lecturer support scored the highest in 2021/22, which reflects a correlation with Learning support in the current study. An area of change is in **Financial support**, which was the lowest rated area in 2021/22 (3.65 on a 1-5 scale) and reflects a reasonable improvement in 2022/23, indicating that transport, stipends, or other financial aid may have improved during the course of the year for many participants.

Across the programmes, we reviewed the most commonly rate 'best and 'worst' aspects. Respondents were asked to rate various forms of support they received, on a scale from 1 (not at all) to 10 (very much). As reflected below, some factors may be rated as both 'best' and 'worst', as in the case of Financial support, depending on the experience of respondents on different programmes.

Most Commonly Rated "Best" Aspects:

- **Learning support (8.58 - 9.21)** emerged as the top-rated support type in most programmes, especially in both Learnerships and Bursary for Workers. This reflects that the quality of trainers, learning materials, internet access and peer discussion is generally highly valued.
- **Financial support (8.61 – 8.99)** was more highly rated in Bursaries for Youth, showing responsiveness to the economic needs of younger participants, reflecting support for covering the cost of transport, living expenses and study materials.

- **Workplace supervision (8.61 – 8.79)** received particularly high scores in Internship and Work-Integrated Learning programmes, highlighting effective support in practical training contexts. This finding is consistent with 2021/22.

Most Commonly Rated "Worst" Aspects:

- **Emotional support (6.75 – 7.94)** consistently received the lowest ratings across several programmes, notably in Bursary and Learnership categories — indicating a need for stronger mentorship or counselling provisions. This is consistent with finding in 2021/22 where the categories of Career Guidance and Personal Support were rated low across a number of programmes.
- **Financial support** (6.66 – 6.93) was rated low by Learnerships for Employed and Bursary for Workers Enrolled, indicating that while financial support has improved for some respondents, this is not consistent across all programmes.

Programme	*Highest Rated Support*	*Lowest Rated Support*
Bursary for workers completed	Learning support (9.21)	Financial support (7.94)
Bursary for workers continuing	Learning support (9.14)	Emotional support (6.75)
Bursary for workers enrolled	Learning support (8.71)	Financial support (6.66)
Bursary for youth completed	Financial support (8.99)	Emotional support (7.00)
Bursary for youth continuing	Financial support (8.61)	Emotional support (7.56)
Bursary for youth enrolled	Learning support (8.78)	Emotional support (7.26)
Employed learnership	Learning support (9.02)	Financial support (6.93)
Internship for youth	Supervision in workplace (8.61)	Emotional support (7.40)
Unemployed learnership	Learning support (8.58)	Emotional support (7.83)
WIL (Work Integrated Learning)	Supervision in workplace (8.79)	Learning support (7.69)

Table 46: Best and worst rated aspects of support and resources by programme type

Respondents were asked to assess across a 10-point scale (1 = Not at all and 10 = An enormous amount) how they felt their skills had been affected by the training programme.

"Respect for others in the workplace", "**Understanding workplace rules"**, and "**Organising oneself"** consistently received the highest ratings across all programme types.

"Equipped to use AI tools" was the lowest-rated skill across all programmes, indicating a clear digital skills gap, even among otherwise highly rated respondents.

Programmes like Learnerships for Unemployed and Bursary for Workers maintained high scores across all domains, but again, AI proficiency lagged behind. Youth-focused programmes (especially Bursary for Youth (Enrolled and Continuing) showed more variability.

Programme	*Highest-Rated Skill*	*Mean*	*Lowest-Rated Skill*	*Mean*
Bursary for workers completed	Understanding workplace rules and respect for others *(tie)*	9.60	Equipped to use AI tools	7.75
Bursary for workers continuing	Respect for others in the workplace	9.41	Equipped to use AI tools	7.91
Bursary for workers enrolled	Respect for others and organising oneself *(tie)*	9.13	Equipped to use AI tools	7.70
Bursary for youth completed	Respect for others	8.87	Equipped to use AI tools	6.58
Bursary for youth continuing	Organizing oneself	8.96	Equipped to use AI tools	6.51
Bursary for youth enrolled	Organizing oneself	9.33	Equipped to use AI tools	7.24
Learnership for employed	Understanding workplace rules and respect for others *(tie)*	9.47	Equipped to use AI tools	7.49
Internship for youth	Understanding workplace rules	9.14	Equipped to use AI tools	6.94
Learnership for unemployed	Respect for others in the workplace	9.31	Equipped to use AI tools	8.16
WIL (Work Integrated Learning)	Respect for others in the workplace	9.26	Equipped to use AI tools	7.71

Table 47: Ranking of competencies achieved through the various programmes

This assessment of support for learners offered by learners resonated with the kinds of comments training providers made about the nature of support offered to learners during the provision of the programme. Seven training providers indicated that they provided support to learners struggling with the content of the programme and space to learners to engage with their peers. Five offered support to candidates facing personal providers and three provided financial support.

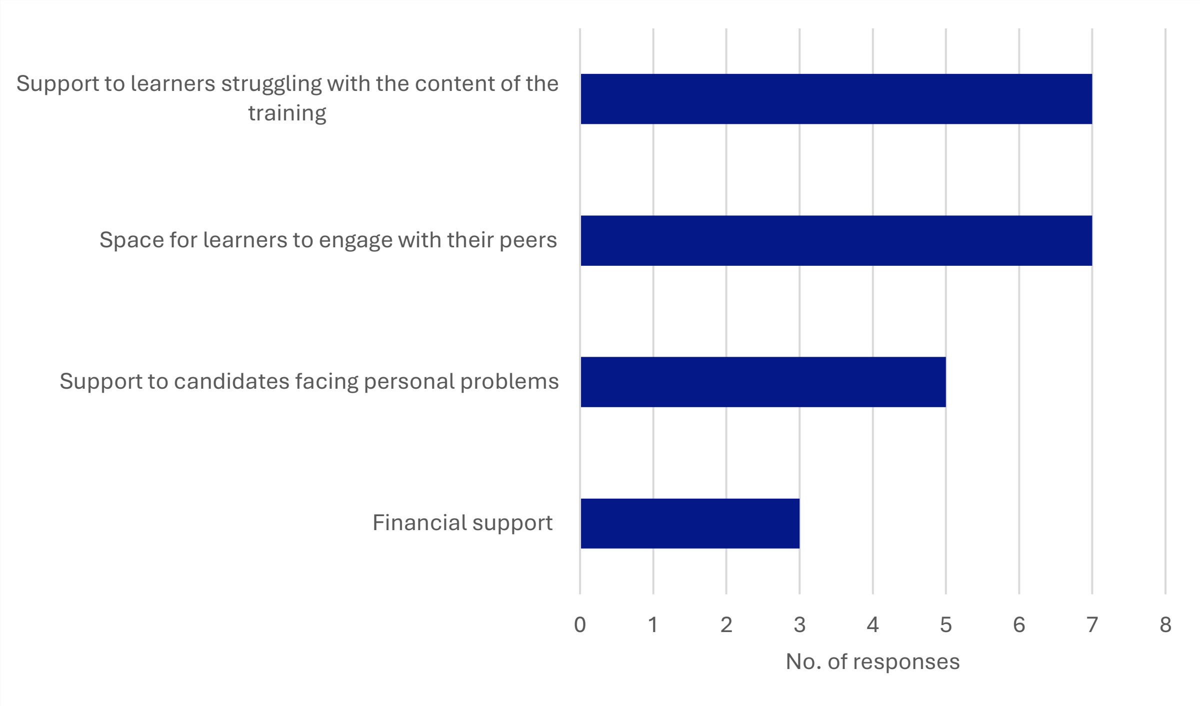

Figure 23: Support provided to learners – Training Providers

One training provider noted that they provide support to learners who face challenges, particularly those with limited English proficiency. They are also available through group chats and organise additional interventions when needed.

> *"For example, if learners struggle with logbooks or complex unit standards like 12164 (legislation under the FAIS Act), we arrange webinars, revisit difficult sections, or conduct one-on-one sessions."*

Interestingly though while learners had rated emotional support as poor, training providers play suggested that in addition to offering classes and reviewing outcomes to reinforce learning throughout the programme. A training provider noted that programmes should not only focus on technical alignment but also on emotional aspects of classroom management, cultural sensitivity, and learner wellness. Only one training provider indicated that they often provide emotional support to participants though they state that this is not an official requirement. Further explaining that facilitators need ongoing training to handle these complexities effectively.

Employers were asked to rate on a scale of 1-10 why offering the programme has value for learners, with 1 being of no importance and 10 being very important. The employers felt that the most important reasons was to provide learners with technical skills required in the workplace, rating it 9.7; followed by providing learners with soft skills required in the workplace (e.g interpersonal skills, etc.), rated 9.0. Helping to prepare learners to access further learning was also rated highly at 8.6. Fewer employers agreed that they offered programmes to provide learners with entrepreneurial skills required to start a business or to grow a business, with the overall rating being 5.9.

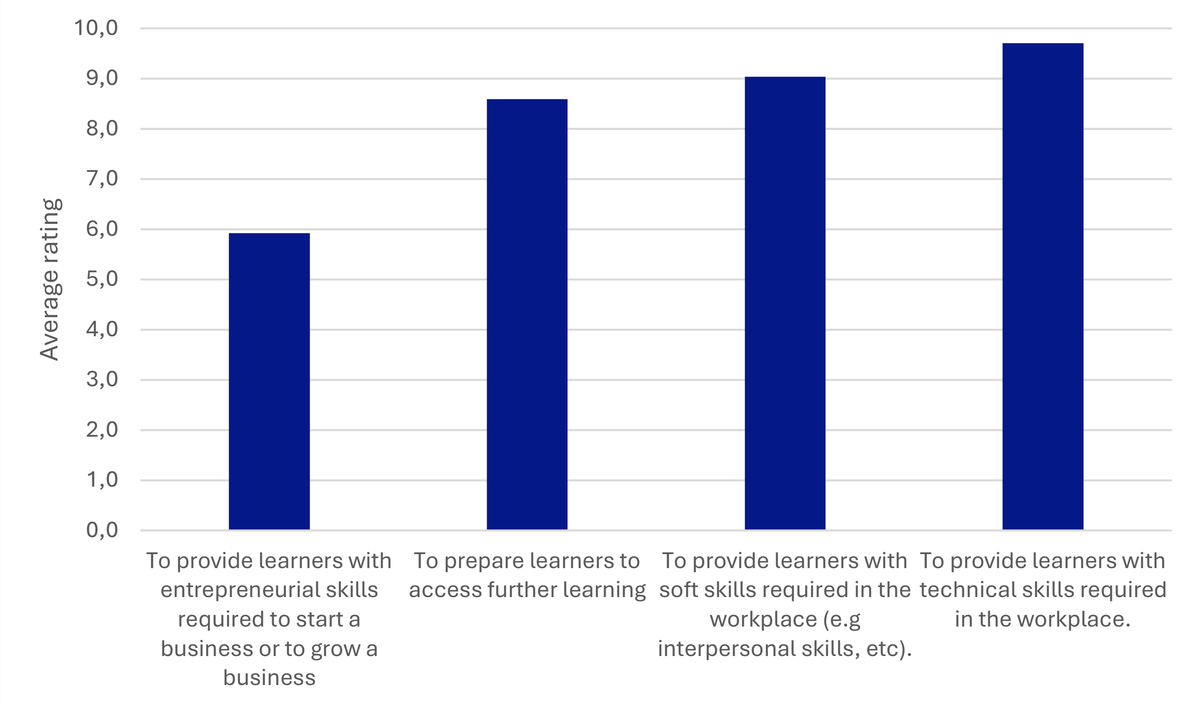

Figure 24: Reasons for offering the programme: Employers

Employers were asked which **soft skills** they believed were the most important to be developed during the learning programmes, choosing their top three. The two most commonly cited were 'Adhere to workplace rules and regulations' (67%) and 'Work effectively in a team' (67%), followed by 'Find and organise relevant information.'

During the interviews employers reflected on the importance of developing soft skills as part of the learning programme, particularly for unemployed learners transitioning directly from school into a corporate environment. They noted that the programmes do incorporate these elements through both mandated and self-enrolled training. One training provider offers a skills platform where learners can access modules like email etiquette, alongside other development resources, ensuring they build workplace readiness beyond technical knowledge.

One employer felt that current modules need updating to reflect modern workplace needs, including soft skills such as email writing, customer engagement, and basic management. While companies can provide some soft skills training, limited time and operational demands make it difficult to supplement what the learnership lacks.

Figure 25: Employer view on importance of soft skills to be developed

7.7.4 Workplace experience and related support

Respondents were asked if they had accessed any work-based experience during the programme.

Access to work-based experience was highest among participants in **Work Integrated Learning** (98.0%), **Internship for Youth** (95.5%), and **Learnership for Unemployed** (93.6%). This is largely to be expected as these programmes are structured specifically to provide access to the workplace.

In contract, **Bursary for Youth** programmes had very low access rates, with most reporting no work-based exposure, especially for those completed (7.9%) and enrolled (10.5%).

Bursary for Worker programmes were more balanced, with around 45–65% reporting access, depending on the programme stage.

A small share of participants said they didn't know whether they had accessed work-based experience or preferred not to say.

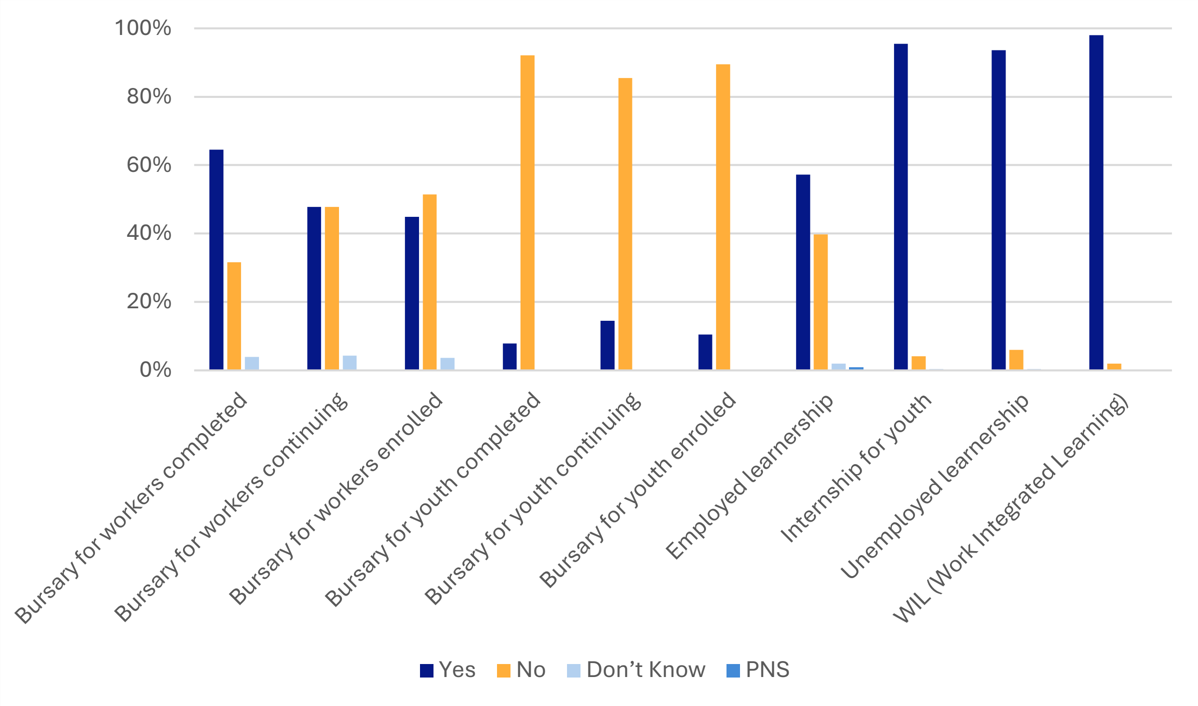

Figure 26: Access to work-based experience

Respondents were then asked about the usefulness of the work-based experience, on a rating scale of 1 = Not Useful, 10 = Extremely Useful.

Respondents from Bursary programmes, especially those who had completed their programmes, reported the highest perceived usefulness, with mean scores of 9.63 and 9.71. In contrast, Learnership for Unemployed, Work Integrated Learning, and Internship for Youth participants rated their experience slightly lower, though still above 8.5.

Higher standard deviations indicate more variability in how respondents rated the usefulness. For example, Learnership for Unemployed (SD = 1.78) and Internship for Youth (SD = 1.62) had relatively more varied responses. In contrast, Bursary for Workers - Completed (SD = 0.69) and Bursary for Youth - Completed (SD = 0.76) showed more consistency, suggesting most participants had similarly high ratings.

The overall mean of 8.86 with an SD of 1.52 shows that most respondents found their work-based learning experiences highly useful, though there was moderate variability depending on programme type.

INSETA Programme	***Mean***	***N***	***Std. Deviation***
Learnership for unemployed	8.57	232	1.781
Work Integrated Learning	8.80	288	1.421
Internship for youth	8.82	234	1.622
Bursary for youth continuing	9.00	12	1.537

Learnership for employed	9.00	117	1.358
Bursary for youth enrolled	9.10	10	1.197
Bursary for workers continuing	9.18	11	1.079
Bursary for workers enrolled	9.25	51	1.111
Bursary for workers completed	9.63	51	0.692
Bursary for youth completed	9.71	7	0.756
Total	**8.86**	**1013**	**1.523**

Table 48: Usefulness of workplace experience across programmes

To better understand which factors may influence how respondents perceive the usefulness of their workplace experience, we examined whether ratings varied according to key demographic and background characteristics such as age, educational attainment, previous employment status, and gender.

Only age and education showed statistically significant (albeit weak) relationships with usefulness ratings. Gender and prior employment status did not yield significant differences. This suggests perceived usefulness was broadly consistent across different groups.

Variable	***Group***	***Mean Score***	***N***	***Statistically Significant?***	***Interpretation***
Current Age	Correlation	r = 0.072	1008	Yes (p = .022)	Small positive correlation: older respondents rated workplace experience slightly more useful.
Highest Qualification	Correlation	r = 0.081	969	Yes (p = .012)	Slight positive correlation: higher qualifications associated with slightly higher usefulness ratings.
Previous Employment Status	Yes (first job)	8.89	379	No (ANOVA p > .05)	No statistically significant difference across employment statuses.
	No	8.98	66		
	Already employed	9.25	181		
Gender	Female	8.82	710	No (p > .05)	No statistically significant difference between female and male respondents.
	Male	8.94	305		

Table 49: Mean usefulness of workplace experience by demographic variables

One respondent noted, *"I was a very shy person before I came to the programme, It helped me through emotional intelligence skills programme to know how to deal with clients, how to communicate and how to work* under pressure." – Learnership for Unemployed

Another respondent reflected, *"I think this programme has actually changed my in a professional manner and financial situation, I was unemployed graduate with no working experience and work exposure but through this internship I had learned all fundamental of financial institution. insurance sector how claims are processed, customer service and system admin, I am very happy about the experience."* – Internship for Youth

Not all respondents experienced the workplace in a positive manner however. In some cases poor or limited involvement of the workplace mentor or supervisor resulted in a disappointing experience. One respondent noted: "*When I was doing my internship I was not provided much opportunity to showcase my skills because the person I was placed under did not give me much work to do so I didn't gain much skills, as a result now I believe that is affecting my prospects in the job market to find a job in administration because I don't have much experience."* Internship for Youth

Employers were asked to reflect on what actions they took to prepare the workplace and learners to come into and succeed in their company.

92% of employers noted that they engaged with the supervisors in the areas where the learners were going to work about the process, which is a significant increase from 2021/22's response rate of 69%.

56% (2021/22: 56%) briefed the rest of the employees verbally, and 33% (2021/22: 16%) had to make some changes to their procedures. Only 28% (2021/22: 40%) briefed employees in writing. The findings such that very little has changed over the course of the year in terms of preparing the workplace to receive learner, with the exception of briefing supervisors, which is a notable improvement.

Employers generally reflected during the interviews that they had made considerable efforts to structure the implementation of the programme including the ways in which learners would engage in the workplace to ensure that it would meet the needs of the learners. To support learner development employers, follow a structured learner onboarding and development process that begins with a formal induction to introduce learners to the workplace, outline expectations, and explain the journey ahead. In most cases learners are assigned dedicated mentors who provides guidance on professional behaviour and workplace adaptation. Additionally, progress is monitored through regular reports and reviews.

Employers state that the time learners spend in the workplace is generally well-balanced with their theoretical training, indicating that efforts are made to ensure alignment between classroom learning and practical application. Learners are placed in roles where they can meaningfully apply their knowledge, such as insurance operations for insurance-related learnerships.

"We host regular connect sessions every two months and use interactive tools to ask questions about progress, self-assessment, and confidence levels. Tracking responses over time shows clear growth by the end of the program, participants are noticeably more confident and skilled compared to when they started".

Employers note that learners typically show growth in skills and attitudes during their time in the workplace, supported by readiness programs, ongoing guidance, and access to wellness services like counselling. One employer observed that,

"My priority was ensuring the learner gained knowledge, skills, and confidence in a real work environment."

Employers also provided support to learners on completion of the programme, primarily through career counselling and/or guidance on further learning opportunities (13) and writing them recommendation letters (13).

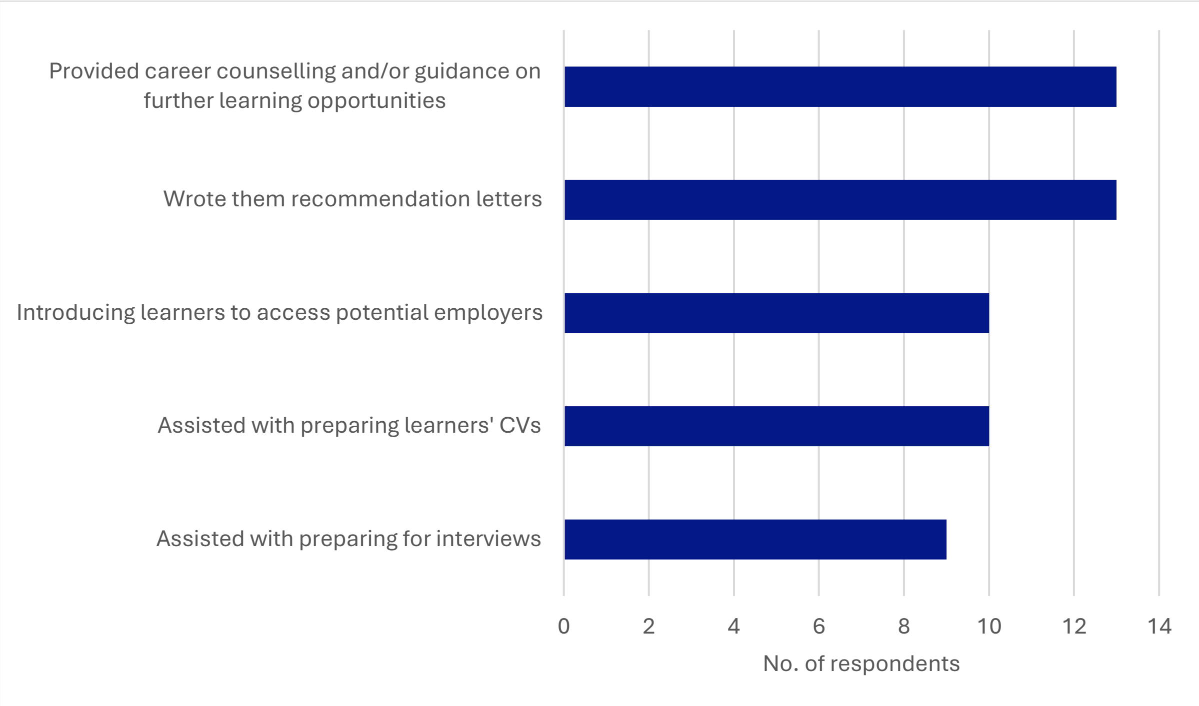

Figure 27: Support provided by employers to learners to find jobs

Furthermore, employers shared that they support learners by assigning mentors who are actively involved with learners, providing ongoing guidance as well as providing these mentors with training. In explaining these processes respondents indicate that mentorship is learner-centred, but its quality varies with structure and support levels. Respondents explain that mentorship ranges from informal approaches amongst SMEs to more structured approaches with formal inductions, assigned mentors, and performance tracking amongst large companies. They observe that the reason that they include this focus is that mentorship is important for fostering learner development but acknowledge that it can be resource intensive, especially for SMEs due to limited capacity. These SMEs require support to host learners effectively, while large corporates have institutionalised mentorship systems and targeted support, benefiting from greater resources.

Training providers also emphasize the importance of mentorship in developing soft skills and helping learners adapt during workplace integration. Mentorship is associated with significant life improvements for learners, including job placements, career transitions, and personal development.

Embedding mentorship as a formal, accountable responsibility is seen as critical to sustaining effective learner development with the suggestion of making mentorship a part of leaders KPIs in future implementation of these programmes.

Another form of support reported was providing reasonable accommodations for learners with disabilities. Both these forms of support have ensured that learners get a meaningful experience of the workplace environment.

One employer noted the importance of ensuring proper supervision:

> *Our organisation prioritises this by assigning mentors who actively engage with learners rather than serving as nominal figures, ensuring guidance throughout the journey*.

However, they also shared that certain aspects of the process of hosting learners requires some revisions, including: (i) the process of assigning mentors and providing these mentors with training and (ii) some employers felt that the learners needed more support to balance both learning experience and the demands of practical experience to support the development of workplace skills. A respondent suggested that to accommodate this there is a need for more flexibility in the programme. Some reflections are noted below:

> *"To support them, we provide flexibility by allowing study time on Saturdays and allocating short periods during workdays for assignments."*

One large employer highlighted that the shift to external class attendance (rather than in-house training) created additional logistical challenges and became disruptive for learners to meet their targets and work deadlines. Employers recognize the importance of attending classes for formal learning but highlight the need for flexibility and better integration with practical workplace experience to maximize learners' growth.

There was also a view that there is a need to ensure reasonable accommodations for learners with disabilities which also requires the employers to make significant adjustments.

The training providers also noted that they supported learners to be prepared for, and engage in, the workplace. This support had a number of elements:

One training provider noted in an interview that beyond the support offered while learners were undertaking training with the providers, they also provided the learners with the skills needed for the workplace including soft skills development (business etiquette, communication, dress code).

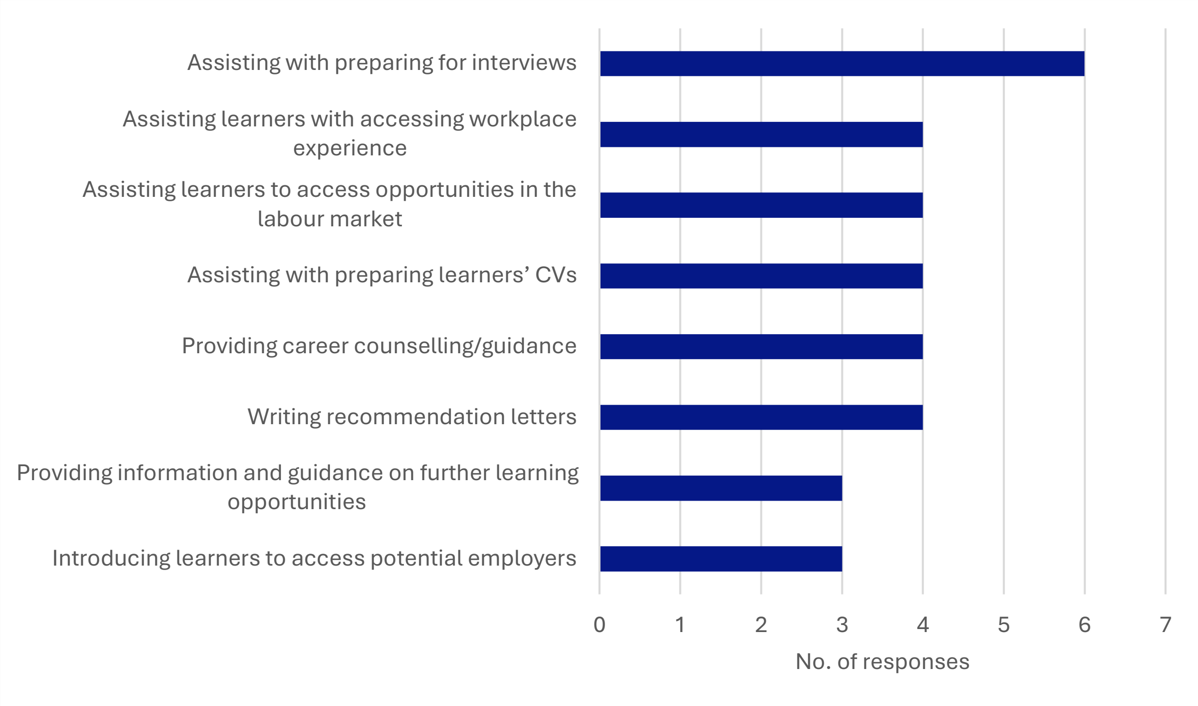

Figure 28: Support offered to learners on completion of programme – Training Providers

Six of the nine training providers also offered support to learners on completion of the programme. The main type of support offered was assisting learners with preparing for interviews. Additional support was offered in terms of assisting learners with accessing workplace experience; assisting learners to access opportunities in the labour market; assisting with preparing learners' CVs, providing career counselling or guidance and writing recommendation letters. One training provider also indicated that they provided the learners with coaching to support workplace integration.

In addition to training providers offering support to learners to prepare for the workplace they also offered support to employers with the integration of the learners into the workplace,

Six of the nine training providers who responded to the survey offered support to employers to undertake the workplace experience component of the programme, which also included the provision of support to learners while in the workplace. 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 29: Support provided to learners and employers during workplace experience– Training Providers

21 of the employers who responded to the survey indicated that they did receive support from providers. The most significant areas of support that they highlighted was that they received support to complete logbooks (20); they were briefed by training providers prior to the learners coming to the workplace (19) and that the training provider checked in with learners during the workplace experience (19).

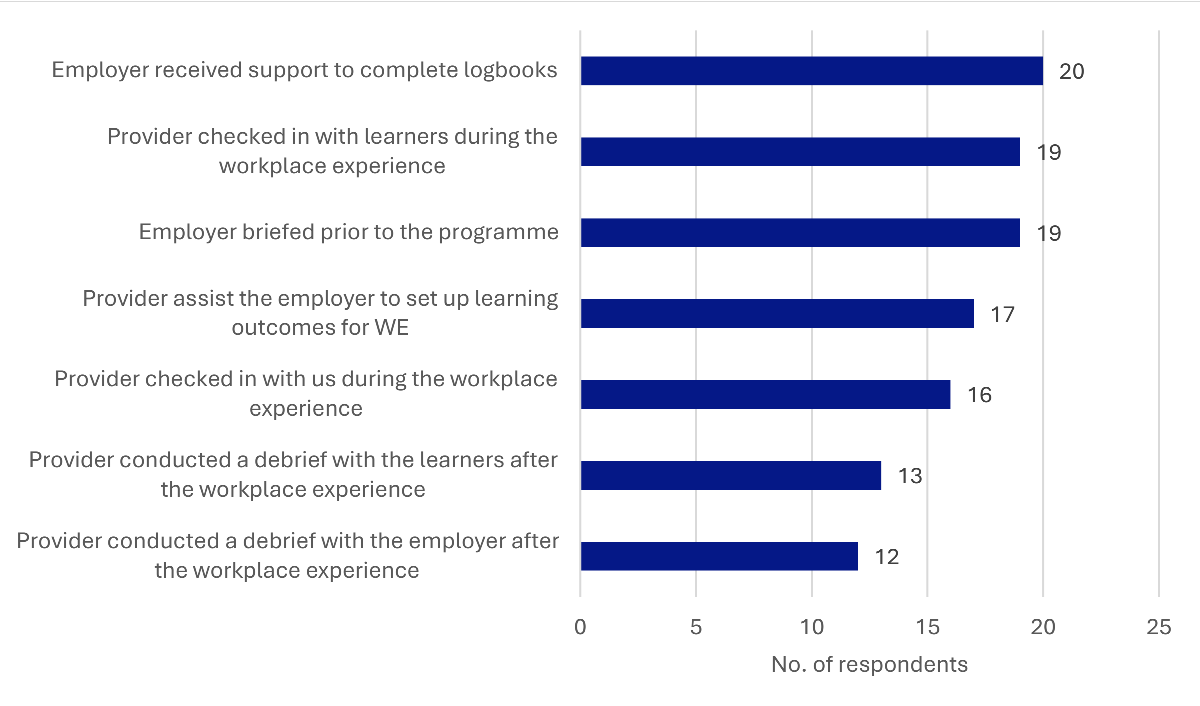

Figure 30: Support received from training providers - Employers

7.7.5 Employer and Training Provider support to improve employment outcomes

This section discusses how programmes lead to employment and career growth. It covers job placement rates, contract types, and how training providers and employers track outcomes.

Only four training providers who completed the survey noted that they track whether the learners completing their programmes find employment. Two providers reported that 26%-50% of learners find employment and the other two indicated that it was 51%-75%.

76% of employers offered unemployed learners' jobs after their programme was completed, which is an increase from 69% in 2021/22. Of these employers, half offered between 76-100% of the learners in their workplace jobs, a similar outcome to that reflected in the previous study.

Based on employer feedback, most of the learners offered employment received permanent contracts (14 respondents), while five received a mix of different contracts, three received a fixed-term contract and one received temporary employment.

One employer noted that the programme has delivered measurable success, with many interns progressing into senior roles some even becoming team leaders and talent business partners within the company. These outcomes demonstrate a strong return on investment from a human capital perspective, as the programmes not only attract talent but also nurture and retain individuals for long-term growth.

On the other hand, another employer noted that they couldn't employ all the learners as they could not afford to pay them. However, two learners asked to continue working with the company because they didn't want to sit at home without purpose. Although the company cannot pay them a salary, the company still allowed them to remain engaged, working independently and contributing where they can. Additionally, the company bought laptops and provide airtime and data and this enables them to work from home, search for employment, and continue building their skills.

> *"It is difficult to sustain people without salaries, but we recognise the importance of keeping them active and connected."*

Another employer explained that they have not been able to employ any of the learners because their company is very small and lacks sufficient funds to pay salaries. For those learners who have yet to secure employment, the owner continues to involve them in work and skills development, with an understanding that they will receive compensation when the company can generate enough revenue. Currently, these individuals do not have formal employment contracts; they work on a voluntary basis and are occasionally paid whenever the employer is able to afford it.

One employer explained that it should be accepted that not all learners will find employment in the sector, due to their suitability or even their attitude, reflecting that it is competitive and professional sector that expects excellence.

> *"Those who demonstrate growth, commitment, and a clear interest in the industry are more likely to be retained. However, some learners join simply because the opportunity*

was available, without a genuine desire to pursue a career in financial services. In such cases, retention is unlikely, as long-term success in this sector requires both skill development and personal motivation."

One employer noted that part of the challenging of placing learners in employment relates to their own attitudes to work. They feel that there has been a noticeable shift in learner commitment compared to previous years. Earlier cohorts demonstrated strong dedication with around 90% being fully engaged, completing tasks, and growing professionally, which often led to them being recruited by larger companies. In contrast, the current generation of learners tends to seek instant gratification, showing less hunger and resilience. While some learners remain committed, the ratio has reversed, with only about 30% displaying consistent effort and the majority struggling with basic tasks or avoiding responsibilities. They believe that this trend reflects broader changes in learning behaviour, influenced by technology and tools like AI, which make information more accessible but can reduce perseverance.

7.7.6 Employer and training provider reflections on support required 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. Due to the capacity of employers to directly absorb all learners being limited, in order to address this, strong industry connections are leveraged to refer learners to other companies when internal opportunities are unavailable. If placement isn't immediately possible, learners are kept in mind for future openings or external referrals, ensuring continued support beyond the programme.

The survey asked employers to suggest specific steps that could help improve job prospects for unemployed learners who finish the programme. These actions could be taken by individual organisations or through partnerships with other ecosystem stakeholders, such as government agencies, regulatory bodies, industry associations, intermediaries, employers, and training providers.

Employers emphasised the importance of ensuring that learning programmes prepare learners not only for potential absorption by their host organisations but also for broader employability across the sector. This requires programmes to develop a combination of technical competencies, industry-aligned knowledge, and transferable skills that enable graduates to transition seamlessly into alternative employment opportunities if absorption does not occur. Several respondents recommended the introduction of standardised competency or aptitude assessments that prospective employers can use to better understand the skill levels and potential of learners. In addition, stakeholders noted the need for a centralised, sector-wide talent database of INSETA-certified learners. Such a database, accessible to insurance companies and other employers, would provide a streamlined channel for matching qualified candidates with available entry-level roles. Government and private companies should also maintain updated repositories of programme graduates to support more efficient recruitment. Increased collaboration and engagement with corporates were highlighted as essential to ensuring that learners are exposed to job opportunities early and consistently. To strengthen these pathways further, stakeholders suggested that INSETA should play a more active coordinating role in facilitating placement opportunities, ensuring learners are not left unsupported after programme completion.

Employers also suggested the need for learning programmes to be continuously updated to reflect evolving industry risks, regulatory shifts, and changes in workplace practices. This includes revising learning materials to ensure that they capture emerging threats and operational realities within the insurance sector. Greater flexibility in programme design and delivery was also identified as necessary, enabling training providers to adapt content to the specific needs of workplaces and learners. The integration of more practical, hands-on components was widely recommended to strengthen learner competence and workplace readiness. Many stakeholders also called for mandatory soft skills training, delivered with an emphasis on practical application, reasoning that communication, professionalism, and problem-solving are essential for sustained employability. Some respondents proposed extending the duration of learnerships to 18 months to allow for deeper workplace exposure and skills consolidation. Collectively, these improvements are expected to enhance the relevance, impact, and quality of INSETA-funded learning pathways.

Improved coordination across the skills theme ecosystem was also suggested with stakeholders indicating that employers should be required to submit formal workforce plans when applying for interns or learners, outlining their medium- to long-term intentions, including potential absorption strategies. This would ensure a more deliberate approach to talent development and reduce the likelihood of learners completing programmes without viable employment prospects. Training providers, in turn, should adopt a more evaluative approach to reporting, focusing not only on programme completion but also on evidence of impact, learner progression, and skills utilisation. Respondents also recommended that INSETA develop and disseminate succession planning guides to assist employers in creating structured pathways for learner progression. Increased engagement and communication among employers, training providers, and SETA representatives were seen as critical to aligning expectations, addressing bottlenecks, and ensuring better outcomes. Such coordination would help move the ecosystem from compliance-driven participation to meaningful collaboration.

Another strong issue concerned the need to simplify and modernise administrative systems associated with INSETA programmes. Stakeholders expressed challenges with manual processes, system inconsistencies, and administrative burdens that hinder efficiency. They recommended that INSETA involve service providers, employers, and other stakeholders in testing system updates to ensure usability and reduce the need for constant requests for official letters or manual interventions. Document automation was specifically proposed as a means to improve efficiency allowing learners to enter their details once and have this information automatically populate across all required documents. Respondents also called for a broader review of the administrative burden placed on service providers and partners, arguing that streamlined processes would free up capacity for more substantive learner support.

Employers also highlighted the need for more structured support mechanisms for learners both during and after programme participation. The provision of top-up stipends or salary supplements was identified as a practical measure that could improve learner retention, reduce financial strain, and enhance overall programme participation. Additionally, more post-programme support is needed to ensure that learners do not exit programmes without guidance or access to opportunities. This could include placement assistance, mentorship, CV support, and connection to potential employers. Strengthening this support infrastructure would help sustain learner motivation and improve the likelihood of long-term employment outcomes.

An alternative approach was offered by one employer who shifted from hosting 80–100 learners without clear absorption plans to a workforce-aligned strategy where every learner had a potential path to employment. This change increased absorption rates from 20% to approximately 95%, while reducing intake to 30–50 participants based on actual business needs. This approach highlights the importance of strategic workforce planning.

Finally, employers noted that employment should not be the only pathway presented to learners. There is a need for awareness campaigns and roadshows to encourage youth to consider entrepreneurship as a viable alternative to traditional employment. These initiatives should expose learners to business development opportunities, available funding mechanisms, and support structures within the sector.

Training providers on the other hand emphasised the need for stronger collaboration between small and large companies to share resources and expertise to find solutions to how learners can be supported to access employment opportunities at the end of the programmes. Additionally, one training provider suggested a policy requiring employers to absorb at least 25% of learners after completing their learnerships should be implemented to ensure a stronger links between training and employment outcomes.

7.7.7 Learner reflections on support required to improve employment outcomes

The learner respondents were asked *"What do you think the programme could have done (or done more of) to help you get a job?"*.

The purpose of the question was to understand learners' perceptions of the programme's effectiveness in improving their employability, and to identify the specific areas where additional support, resources, or structural enhancements could have strengthened their transition into the labour market. The responses reveal both critical insights and constructive suggestions that are valuable for refining future programme design, implementation, and industry partnerships.

Four major themes emerged from the analysis, reflecting a combination of structural, administrative, and experiential factors that learners believe directly influenced their employment opportunities:

1. Strengthening Employment Pathways and Post-Programme Support
2. Improving Monitoring, Oversight and Accountability of Host Employers
3. Enhancing Communication and Ongoing Learner Support
4. Extending Programme Duration and Creating Advancement Pathways

Each of these themes are discussed in more detail below.

- ***Strengthening Employment Pathways and Post-Programme Support***

A dominant and recurring concern across respondent feedback relates to the absence of structured, intentional support mechanisms to facilitate the transition from training to employment. While learners consistently acknowledged the value of the skills and knowledge acquired through the learnership, many expressed a deep sense of uncertainty and vulnerability after programme completion. This uncertainty stemmed primarily from the lack of clear employment pathways, weak employer engagement, and insufficient post-programme follow-up. The following quotation from one respondent reflects the anxiety arising from no clear pathways after programme completion: *"I think the programme could have been improved. After we completed our studied, there should have been opportunities available for graduates, such as in service training. Instead, we were left high and dry with no further support"*

Respondents emphasised that employability was not merely a desirable outcome but the ultimate measure of programme success. Their reflections demonstrate that the learnership's impact is diminished when training is not linked to sustainable job opportunities, mentorship, or structured placement initiatives. For many, the abrupt ending of programme support created feelings of abandonment, unmet expectations, and disillusionment regarding the purpose of the learnership. The theme highlights how learners view transition support not as an add-on but as a core element of a credible, socially responsive, and outcome-oriented skills-development programme.

One respondent noted: "*The programme could have offered more practical job placement support, such as internships or partnerships with employers. More personalised career guidance and CV writing workshops would have been helpful. Mock interviews and networking events with industry professionals could improve job readiness. Stronger follow-up support after completion would assist in tracking progress and offering mentorship"*

Some respondents also expressed concern that employers do not see them as potential new employees, but rather just part of an annual programme that employers have chosen to implement. One noted, *"I wish they had a rule to place us for permanent work after the programme. I feel like our employers do not care about us after the programme ends even when we work so hard for then. They are not interested in hiring us permanently, they just look forward to the next group."*

- ***Improving Monitoring, Oversight and Accountability of Host Employers***

At least 20 respondents highlighted concerns regarding the insufficient monitoring of host employers by INSETA throughout the duration of the learnership. Learners perceived workplace experience as a central component of the programme, yet many felt that the absence of regular oversight allowed employers to deviate from expected standards of training, support, and ethical practice. Respondents reported challenges such as limited access to meaningful learning opportunities, exploitative working conditions, stipend inconsistencies, retrenchments, and inadequate supervision. Feedback from one respondents raises concerns about their experience in the workplace, "*There were supposed to be monitoring from INSETA because things were not* *done properly for us in the learnership, It was very confusing to be there. no stipend received for the whole of 12 months, no certificate they only made promises to pay us till to date."*

> *"I think you should have come to monitor us in the workplace and talk to the company to employ us permanently."* Learnership for unemployed
>
> *"I think monitoring is very important for the program to succeed in employing young people, If you can visit the employers..."* Learnership for unemployed
>
> *"There were supposed to be monitoring from INSETA because things were not done properly for us in the learnership..."* Learnership for unemployed
>
> *"I think you should have done this monitoring long back before our contract came to an end..."* Work Integrated Learning
>
> *"Your visibility at the employer during the in-service training was going to make a difference..."* Work Integrated Learning
>
> *"I think you need to do monitoring of this program at workplace because sometimes we are not treated well..."* Work Integrated Learning
>
> *"I think you need to visit the employer during the in-service training just to talk and get their purpose..."* Work Integrated Learning
>
> *"I think you should have monitored the program from the beginning to convince the employer to absorb us permanently..."* Internship for Youth

Such experiences suggest that without stringent monitoring and reinforcement of employer obligations, the integrity of the learnership is compromised. Learners associated weak oversight not only with poor workplace learning but also with missed opportunities for absorption into permanent employment. For many, INSETA's lack of visibility at host sites signalled an institutional gap that undermined the credibility of the programme and its promise of fostering industry-ready graduates. Strengthening employer accountability and ensuring consistent programme monitoring thus emerged as a critical expectation among participants.

- ***Enhancing Communication and Ongoing Learner Support***

A prominent concern expressed by participants was the lack of clear, consistent, and direct communication between learners, INSETA, and host employers throughout and after the programme. Learners frequently described feeling disconnected from INSETA, with limited access to programme information, unclear expectations, and uncertainty regarding available support mechanisms. This communication gap was perceived as a barrier to successfully transitioning into the labour market. Respondents highlighted that timely updates, structured guidance, and transparent communication channels could have empowered them to navigate employment pathways more effectively. As one respondent noted, *"The programme was really helpful, but I think adding more one-on-one support for job searching and interview readiness would have made a big difference. Having more links to actual job placements or companies looking for staff would also have helped."*

It is important to note that what respondents perceived as lack of communication about post-programme opportunities may in fact have been the absence of viable employment opportunities. There was nothing the employers could communicate about, rather than employers electing to not communicate effectively.

In the context of a skills-development programme designed to facilitate employability, communication is an important component of learner support, signalling institutional presence, guiding learners toward opportunities, and enabling them to make informed career decisions. Thus, insufficient communication was viewed as a missed opportunity to strengthen learner confidence, enhance job readiness, and bridge the transition from training to employment.

- ***Extending Programme Duration and Creating Advancement Pathways***

Learner respondents consistently indicated that the duration and structure of the programme were not sufficient to develop the level of expertise required for competitive labour-market entry. Many respondents felt that the one-year timeframe (or 18 months, in some cases) limited their ability to gain meaningful workplace exposure, master technical competencies, or meet employer expectations for experience and qualifications. The preference of employers for candidates with more experience is encapsulated by one respondent, *"Give more years to us so we could gain more experience. 18 months isn't enough whereby companies wants to employ people with more than 3 years experience or once we are done with WIL enrol us in another programme."* A second respondent reflects on employer preference for additional qualifications, "*I think SETA should have extended my contract so that we can do more levels up to level 6 because most employers are looking for advance qualification."* The respondents' emphasis on higher NQF levels further suggests that learners perceive qualification progression as essential for improving competitiveness and overcoming labour-market barriers.

The short programme duration also restricted opportunities for learners to develop confidence, proficiency, and autonomy in workplace settings all essential factors that influence employability. Respondents argued that extending the programme or incorporating higher-level qualifications would better align the learnership with industry standards, particularly in sectors where employers increasingly prefer candidates with multi-year experience or advanced NQF-level credentials. This indicates that respondents saw programme length not simply as a structural feature, but as a determinant of their competitiveness in the job market, affecting both skills acquisition and long-term employment prospects.

7.8 Key predictors of employability

In order to identify predictors of employability (where possible), we ran a CHAID (CHi-squared Automatic Interaction Detection) analysis, which is a powerful tool for data analysis, used to forecast scenarios and draw conclusions by analysing the relationships between a response variable and other independent variables.

Among all the variables, the CHAID algorithm identified two variables as the most influential predictors of employment:

- Q85 – Any other comments or suggestions about the programme

- Q86 – Researcher observations and comments

These two variables formed the top layers of the decision tree, demonstrating that engagement, reflectiveness, and interpersonal impressions were more predictive of employment than static demographic or educational data. Please see the decision-tree in Annexure B.

Q85 – Open-Ended Comments or Suggestions

- This was an open-ended question where participants were invited to share any additional feedback, reflections, or suggestions about the programme. Each response was recoded numerically by measuring the length of the text response. Longer responses were interpreted as being more thoughtful or engaged, while shorter or blank responses indicated lower engagement or disengagement.
- Q85 was the root node of the CHAID decision tree. Participants who gave longer, more detailed feedback were more likely to be employed, suggesting that reflective or engaged individuals were better positioned for employment.

Q86 – Researcher Observations and Comments

- This was also an open-text field where fieldworkers recorded their observations about the participant—also captured tone, enthusiasm, and interpersonal impressions. Like Q85, responses to Q86 were recoded numerically based on how long or detailed the observation was. Higher values indicated more detailed or positive impressions.
- Q86 emerged as a secondary split—particularly important among those who gave less feedback on Q85. Where Q85 was short or passive, Q86 served as a differentiator in predicting employment.

Together, Q85 and Q86 suggest that participant engagement (internal and external) is a significant indicator of employment success. The CHAID algorithm highlighted that: Reflective and thoughtful respondents (Q85 high) and those perceived positively by researchers (Q86 high), had a higher likelihood of being employed, even more so than those with higher education or qualifications alone.

In summary, the CHAID analysis shows that employment is most strongly associated with indicators of personal engagement, critical reflection, and how participants presented themselves — rather than purely fixed factors like education level or demographics.

Participants who gave thoughtful feedback (Q85) and were perceived positively by interviewers (Q86) were significantly more likely to be employed. These two variables, outperformed more traditional predictors, suggesting that a person's level of insight or motivation — as captured through the qual stuff — plays a central role in employment outcomes. Education and qualifications still mattered, but only deeper into the decision tree, often as secondary or supporting factors.

7.9 Relationships between stakeholders

7.9.1 Relationship between employers and training providers

As part of the employer and training providers surveys, we asked respondents about the nature of their relationships.

Six training providers reported that INSETA employers assisted then in ensuring that the training is tailored to the realities of their companies, while five indicated that the employers provided them with technical resources to implement their programmes and communicated the learning opportunities that they provided through their channels. Only five providers responded to the question relating to their ease of engagement with employers, with four noting that they found it easy and collegial to engage with most employers, and one noted that they found it easy to engage with only one or two.

Interviews with employers and training providers confirmed effective engagement and communication, underpinned by a shared understanding of collaboration to meet business needs and address scarce skills. Additionally, employers value training providers who balance theoretical learning with practical workplace exposure. Some note that some learnership programmes are too theory-heavy, advocating for more hands-on experience.

Employers also identified limited involvement in curriculum development and outdated course content as barriers to aligning training with workplace needs. Most report minimal input, as curricula are set by INSETA and training providers, while employers handle practical integration. Larger companies indicated that they sometimes provide feedback or participate in advisory forums, but the actual design and content updates are led by training providers and regulatory bodies. Employers expressed the desire for greater input to ensure training stays relevant and prepares learners for actual job roles. Upfront payment requests from training providers while experiencing delays in receiving INSETA funding, also strain relationships especially between training providers and small companies.

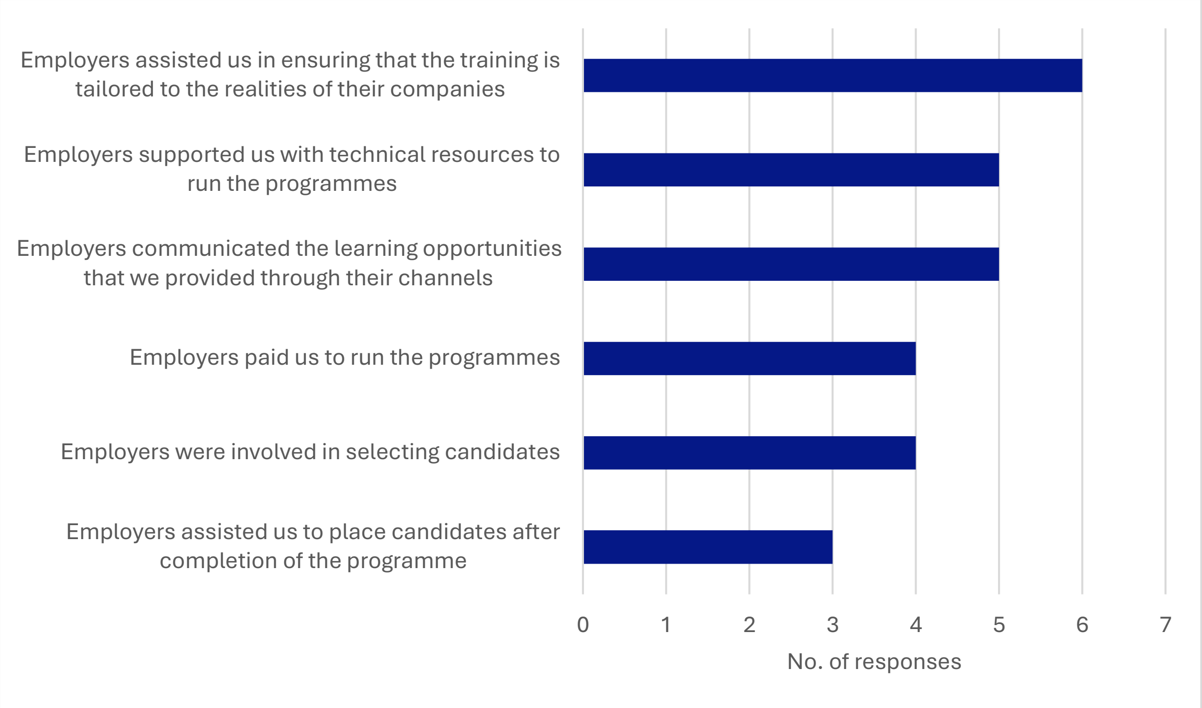

Figure 31: Role of employers in delivering programmes

7.9.2 Engagement with INSETA

When asked whether they had any direct engagement with INSETA in the course of designing or delivering the learning programmes, 25 of the 29 employers who completed the survey provided feedback on their engagement. 76% or 19 respondents indicated that their engagement with INSETA was easy and collegial most, or some of, the time. Four companies rated their engagement with INSETA as difficult some of the tine and two rated it is as difficult most of the time.

Of the companies who had engaged with INSETA, five provided more detail on how INSETA had assisted them, with five noting that INSETA communicated the programmes that they provided through their channels and one noted that INSETA tailored some of the training to the realities of their company.

Employers interviewed, especially larger organizations, report constructive and supportive relationships with INSETA staff. They appreciate INSETA's approachability, willingness to engage, and the value placed on skills development.

One large employer specifically mentioned that INSETA is better than other SETAs in terms of responsiveness and support, and they feel proud to be associated with INSETA.

Another employer also noted that they have had positive experiences with INSETA commenting that:

> "*INSETA has made significant strides in creating awareness of its mandate and improving engagement with the sector. Year after year, these efforts have become more impactful with better outreach initiatives, and stronger collaboration opportunities.*"

> *"INSETA has shown openness to collaboration, as demonstrated in recent workshops where employers were encouraged to invite INSETA representatives to attend learner inductions which was a first-time initiative."*

They also highlighted that INSETA has diversified the types of programs offered, introducing special projects alongside standard initiatives, which provides greater flexibility for employers.

Although employers interviewed noted positive experiences, they also raised some concerns relating to delays in communication and funding from INSETA, indicating that the delays resulted in hurried recruitment and financial stress. Stakeholders often only learn about discretionary grant awards at the last minute, which creates significant strain. For internships, this delay means there is little time to prepare a pool of candidates in advance, resulting in a rushed recruitment process. The lack of timely updates undermines planning and places unnecessary pressure on employers who are trying to deliver quality programmes. Resolving issues often requires excessive back-and-forth, with email threads sometimes exceeding a hundred messages. Typically, problems are only resolved when a manager or senior staff member intervenes.

One employer noted: *"Success in navigating INSETA processes often depends on knowing the right people. When we have access to senior staff or managers, issues are resolved more quickly. Without these connections, dealing with administrators becomes a nightmare."*

The timeframes imposed by INSETA are often reported by employers as being unrealistic. Employers are expected to respond within a day or two, even in circumstances where immediate availability is not possible such as during maternity leave. These rigid deadlines do not account for the realities of business operations and personal circumstances, creating frustration and inefficiency.

Funding is not always adequate, which places strain on employers. To compensate for inadequate funding, some employers noted that they have to increase intern stipends to ensure fair pay.

Only four training providers gave feedback on the survey on their engagement with INSETA, with two indicating it was collegial most of the time, and two reflecting that it was sometimes difficult to engage with INSETA.

During the interviews providers reported a generally positive and credible relationship with INSETA. One training provider interviewed for the study noted that they have a positive working relationship with INSETA, with no major challenges encountered. Collaboration has been impactful, including attending CEO engagement sessions and industry awards in Johannesburg earlier in the year.

However, challenges were reported concerning delays in certification, which not only affects the reputation of training providers but also places additional pressure on learners seeking employment after completing the programmes. Furthermore, one of the interviewed training providers expressed the need for INSETA to offer regular workshops and refresher sessions for facilitators, with a focus on addressing the emotional wellbeing aspects of training.

"We've seen strong support from INSETA, and their continued funding and recognition."

7.9.3 Initiatives to strengthen the sector

The role of industry associations should be reviewed, in line with mechanisms to strengthen the sector overall. One industry association proposes that INSETA treat it as a central, strategic training provider rather than requiring it to compete with other providers or employers for funding. The suggestion is for INSETA to allocate a dedicated portion of its funding to professional bodies on the condition that these bodies submit credible, industry-aligned training proposals for delivery within an agreed timeframe (e.g., 12 months). Sector development initiatives such as an SME Development Programme, focused specifically on broker and general business development should be considered. The industry has also expressed a need to revisit the concept of establishing a central hub for technical insurance training and an industry body is in the process of re-establishing a dedicated college, the former Insurance College, which will be presented to INSETA for funding consideration.

7.9.4 Learner expectations of INSETA

Some respondents reflected on what they believed the role of INSETA should be in terms of providing oversight of employers during workplace experience and engaging with them at the conclusion of programmes to improve employment outcomes. Referring to INSETA, one respondent noted: *"Your visibility at the employer during the in-service training was going to make difference, to know what the next step to take in order to assist us getting employed or enrolling us on the internship programmes."*

Another respondent requested more involvement from INSETA with the employer, *"I think you need to do monitoring of this programme at workplace because sometimes we are not been treated very by the employer, I was offered the contract but I refused it due to the treatment the employer is imposing to his employee and not paying them very well."*

The experiences of some learners reflect broader concerns about accountability within the skills development ecosystems, where training providers rely heavily on employer goodwill without enforcing clear standards. Strengthened monitoring by INSETA, through site visits, performance audits, and structured employer evaluations—would help safeguard learner rights, ensure compliance with training requirements, and align workplace practices with the intended outcomes of the learnership. Ultimately, respondents framed employer monitoring as essential to programme quality, fairness, and the realisation of meaningful labour market transitions.

Learner respondents also expressed the view that INSETA should be more actively involved in facilitating employment post programme completion, As reflected in the three quotations below:

"We should have had direct communication with INSETA during the learnership to know about other opportunities."

"I think you should have communicated with the employer keep as interns to gain more experience and further qualification"

"I think all this question you are asking now, you should have done it before our in-service training ends. so you can hear form us or talk to the employer to give us internships"

It would therefore be important for INSETA to consider how engagement with employers could be structured in an effective way that contributes to the overall success of the learning programmes, for all stakeholders.

7.10 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 10 = Exceeded Expectations).

We then looked at whether there were any differences in levels of satisfaction related to gender, age, or education level prior to joining the programme.

The overall mean across groups is consistently high, indicating positive experiences with all programmes. No statistically significant differences were observed between genders, age groups, or education levels.

The differences in means are marginal (less than 1.2 points), and standard deviations are moderate to low — suggesting that the programme met expectations broadly and consistently across demographic categories.

Two points worth noting are that, firstly, older respondents (aged 31-35 (9.01) and above 35 (9.04)) generally have higher levels of satisfaction than younger respondents. Secondly, respondents with Bachelors and Postgraduate degrees have slightly higher levels of satisfaction, scoring 9.00 and 9.16 respectively.

Variable	***Category***	***Mean***	***N***	***Std. Deviation***
Gender	Female	8.88	1000	1.56
	Male	8.86	447	1.67
Age	19–25	8.72	304	1.70
	26–30	8.82	553	1.71
	31–35	9.01	323	1.47
	Older than 35	9.04	257	1.27
Highest Qualification Before	Grade 11	8.60	5	2.19
	Grade 12 NSC	8.84	429	1.62
	Higher Certificate	8.84	50	1.66
	NATED N1–N4	7.96	25	1.54
	NATED N5–N6	8.70	291	1.69
	NCV 2–4	8.67	12	1.72
	Diploma	8.92	255	1.58
	Bachelor's Degree	9.00	237	1.50

Variable	Category	Mean	N	Std. Deviation
	Postgraduate Degree	9.16	85	1.46

Table 50: Influence of gender, age and qualifications on levels of satisfaction

Learners were asked what benefits they had received during the training programme.

The most common benefit received was a monthly salary or stipend, reported by just over half of all respondents, 53.3%, an increase from the reported rate in 2021/22 of 47.3%

A significantly greater share of respondents reported receiving on the job training compared to 2021/22. Respondents in this survey indicated that 25.0% of them had received soft skills training, up from 10,5% in the previous year, while 22.0% had received technical skills training, compared to only 9.1% in 2021/22.

Around one in five respondents (20.7%) also received financial aid for studies, which is consistent with the rate of 20.8% from the previous year.

More targeted forms of developmental support are provided to a limited extent, with mentorship having increased from 10.8% to 15.6% and career guidance remaining constant at 7.7%.

Benefits associated with longer-term employment conditions (e.g., formal contracts or company benefits) were relatively rare (under 6%), suggesting that while the programme supports learning and short-term work placement, transition to stable employment was not guaranteed through the programme itself. While a slight improvement from the 2021/22 rate of 3%, access to employment benefits remains very low.

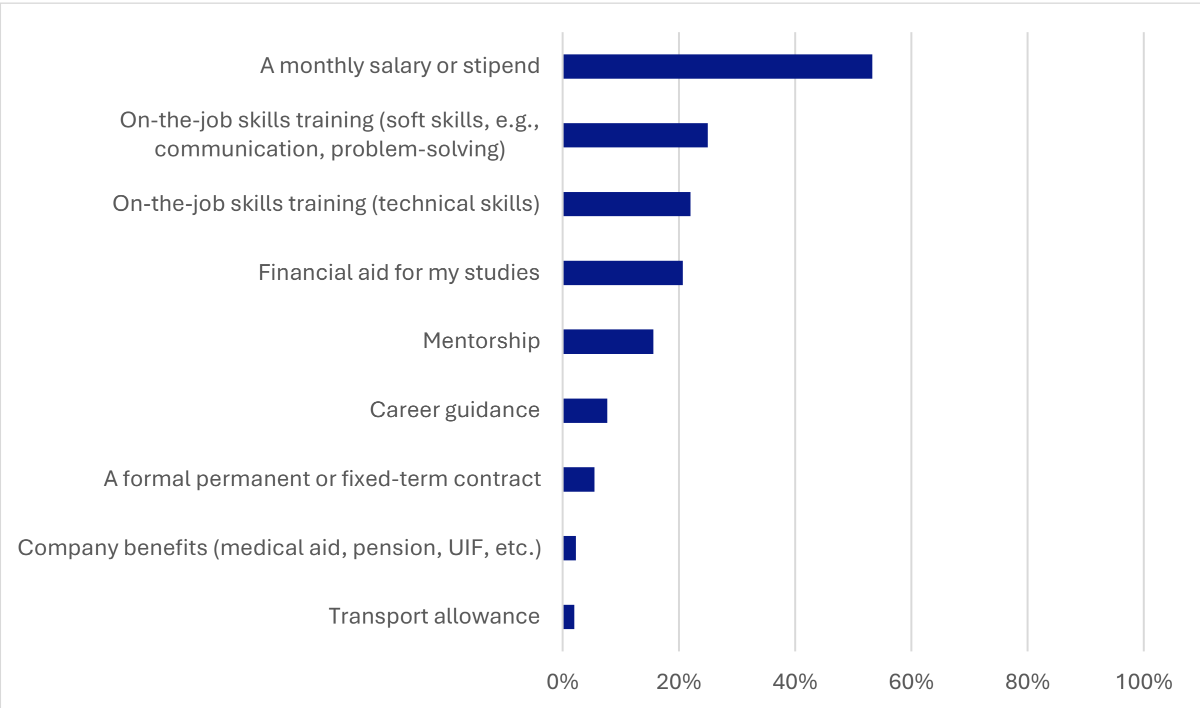

Figure 32: Benefits received during the programme

Over half (55%) of respondents who received a stipend said that it was paid on time all of the time. A smaller group (5.1%) reported that payments were on time most of the time, while 3% indicated they were not paid on time. A substantial share (36.4%) did not receive a stipend at all.

One of the strengths of the programmes noted by respondents related to the fact that they have consistently gained valuable industry-specific knowledge that prepared them for specialised roles within the insurance and financial sectors. Skills acquired included, claims administration, underwriting, customer service and client relations, compliance and regulatory processes, HR, administration, payroll management, IT support and data capturing. Some learners comments include:

> *"I learned a lot in the insurance sector, especially dealing with clients, customer service, communication, and interpersonal skills."*

> *"I think it has contributed a lot in helping me achieve my diploma and proudly to be part of the graduation, my parents were so happy for me. It gave good experience I never had before at workplace, I have learned work readiness programme, communication, customer service, interpersonal and computer skills."*

The programmes' alignment with industry needs was widely appreciated, as it enabled learners to transition more seamlessly into relevant employment opportunities.

> *"Yes, the INSETA programme enhanced my ability to earn an income because it enabled me to obtain my certificate. Whit this qualification, I now have a better chance of being considered by the right companies when I apply for jobs. Before the programme, I did not have this qualification, so it definitely increases my chances to finding a job."*

Although many respondents highlighted challenges related to post-programme employment support, a substantial number also expressed appreciation for the opportunities, skills, and exposure they gained through the INSETA-funded programmes. These participants emphasised that the learnerships provided meaningful training, practical experience, and in some cases direct pathways into employment.

> *"I don't think the INSETA could have done more than it already did. They funded half of my tuition, and I am truly grateful. Now it's up to me to find a job, although it's not easy since jobs are scarce."*

However, their satisfaction was often conditional: while they valued the programme's educational and experiential components, they still expected stronger and more deliberate mechanisms to support job attainment after completion. This theme highlights an important distinction in learner perceptions - respondents were largely satisfied with the learning experience itself, but perceived a gap between skill development and labour-market integration. Their feedback illustrates that even successful training interventions may be viewed as incomplete without clear, supportive employment pathways that help learners convert training into sustainable work opportunities.

"I don't think the programme could have done more, as the experience we gained was very beneficial. The only concern is that employers should make more effort to hire participants after completing the programme. Because look at me now I have not found a permanent job since I completed that programme"

Some respondents reflect an understanding that the difficulty of finding a job is part of a bigger economic problem. *"This programme has done so much. I have learned so much. The problem for most people not finding employment is because there are not enough jobs."*

Training providers were asked what value **they believed the programmes offered to learners, on a scale of 1 - 10**. The highest rated factor was "*Preparing learners to access workplace opportunities" (9.0); followed by "Preparing learners to access further learning"; and "Technical skills required in the workplace."*

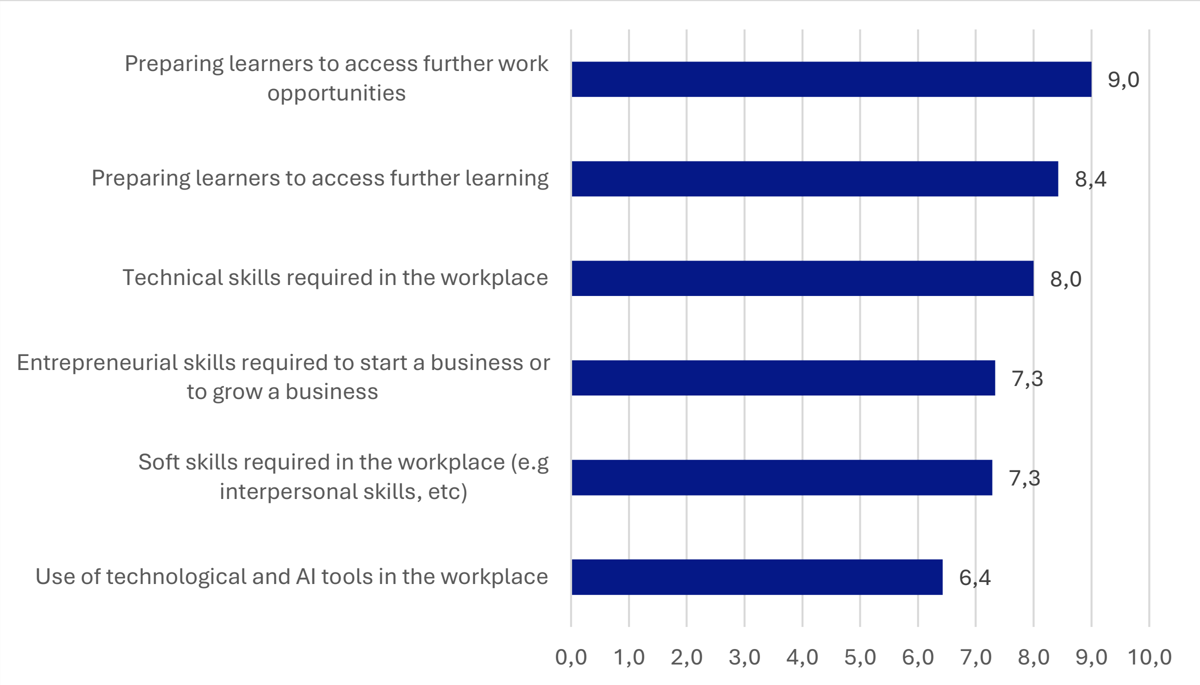

Figure 33: Value of programme to learners – Training Providers

Training providers were asked to rate on a scale of 1 – 10 whether the **learning programmes offered value to employers**, and if so how. The highest rated factor was 'Workplace experience provides an opportunity for learners to apply their learning in the workplace' (9.3) followed by the "The institutional component of the programme prepared learners for when they entered the workplace" (8.6) and "Workplace experience makes it easier for people to adapt to the requirements of the workplace" (8.3).

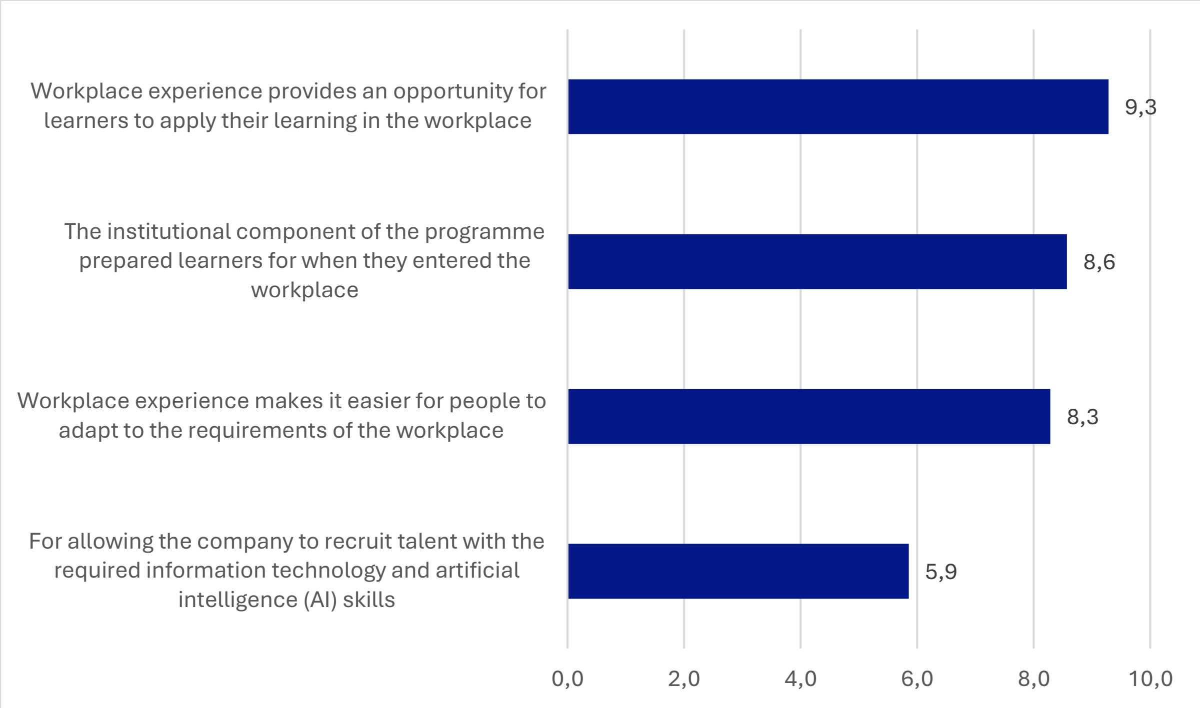

Figure 34: Value of programme to employers – Training Providers

Employers were asked to rate how valuable they thought the programme was to their company in terms of the four elements, on a scale from 1-10 where 1 is no value and 10 is very valuable.

The factors with the highest rating were '**More easily source new entrants that are prepared for the workplace**' and '**Recruit talent with the required technical skills**', both rated 8.4.

This was followed by '**Recruit talent with the required soft skills'** at 7.8. Employers generally felt that the programme did not enable them to '**Recruit talent with the required information technology and artificial intelligence (AI) skills'**, rating this aspect only 6.1.

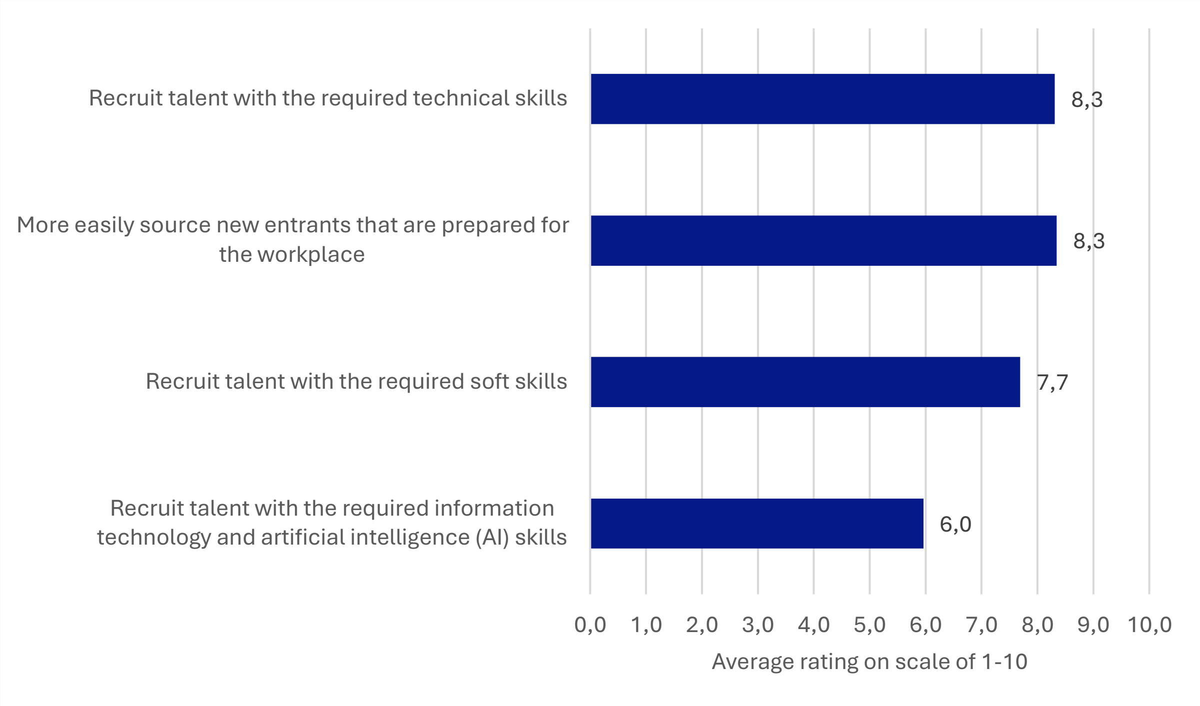

Figure 35: Value of the programme for the employer

One employer interviewed noted that the company had found that learners who remain engaged and committed throughout the tenure demonstrate reliability and are usually absorbed into permanent roles, reinforcing the value of the learnership as a pipeline for dedicated talent.

The employer further noted that the value of the programme extended beyond their company. They felt that learners who are not a cultural fit often leave before completing the programme and pursue other opportunities. However, they leave with qualifications, regulatory exams (RE), and industry-relevant skills, which strengthens the broader insurance sector. In fact, about 90% of learners who exit the company in KZN transition to other insurance firms, ensuring that the investment in training continues to benefit the industry even if they do not remain with the organisation.

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 'Market and sell products or services' (78% up from 51% in 2021/22) 'Engage with customers' (70% - 2021/22: 59%); and 'Identify an opportunity in the market' (70% - 2021/22: 49%). These were the same three skills highlighted in the 2021/22 study, although the relative value of the three skills has increased. Employers generally did not feel that the programmes equip learners with the skills to prepare budgets and business plans, utilise AI tools and manage the finances of the business.

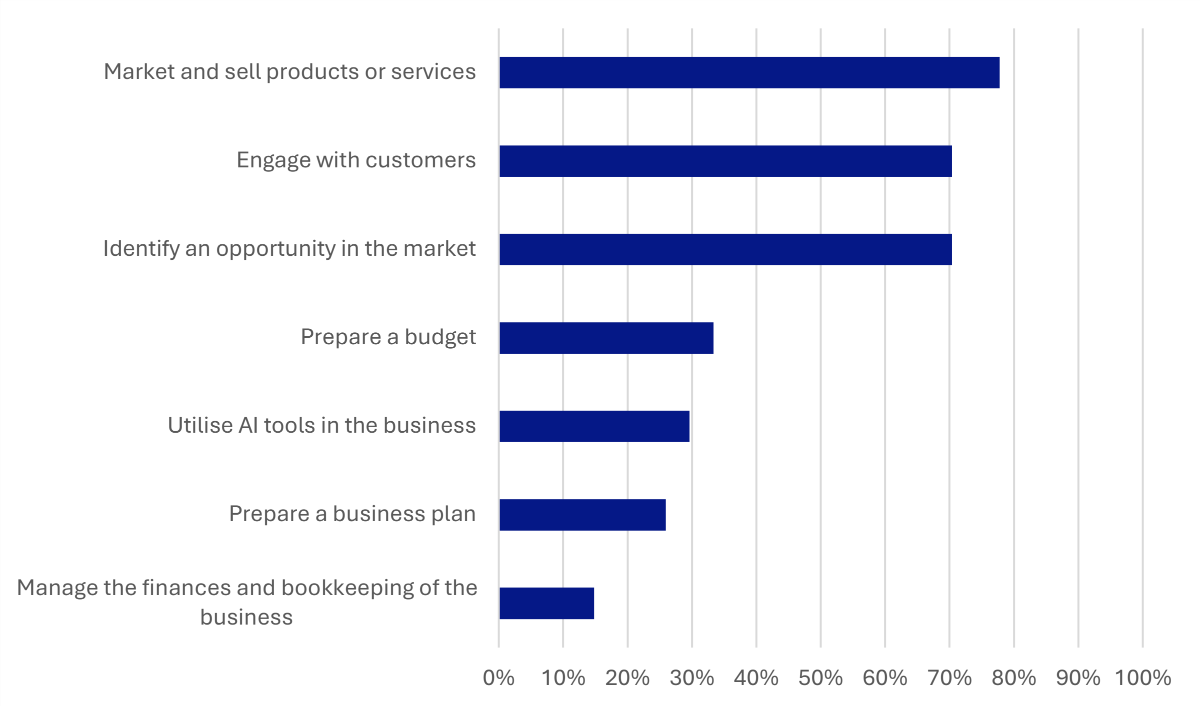

Figure 36: Skills required to run a business

7.11 Programme challenges

7.11.1 Challenges raised by training providers and employers

In addition to the general challenges with communication and process, one training provider noted late payments that frustrated learners had also damaged the training provider's reputation and hence they had decided to stop handling bursary applications. The provider had now decided to focus on strategic proposals aligned with industry needs.

In the survey conducted with employers, 64% did not experience any challenges with their learning programmes, 36% noting that they did. The main challenge cited was experiencing or observing delays in the disbursement of grants, stipends, or financial reporting related to INSETA funding.

Other most cited challenges were '*creating alignment between the company's needs and the content/level of the programme*'; *Creating alignment between learners needs and the content/level of the programme*'; '*Ensuring other components of the learning programme do not disrupt the time scheduled for work*'; '*Increasing the completion rates of courses'* and '*Managing the paperwork*'.

7.11.2 Issuing of certificates

For the learners who completed their programmes, 64.3% reported receiving a certificate, a very similar result to 65% reported in the 2021/22 study. 35.5% did not receive their certificate.

Most respondents in Bursary for Workers completed" (93.4%), "Bursary for Workers enrolled" (83.3%), and "learnership for Employed" (81.7%) reported receiving certificates.

Certification was least reported in “Internship for youth” (25.3%), “Work Integrated Learning” (61.7%), and “Bursary for Youth enrolled” (66.3%).

The survey did not clearly ascertain whether certificates were not applicable for some programmes, hence learners indicated that they had not received a certificate, when in fact the programme does not offer one (e.g. Internships for Youth). It is also interesting to note that the majority of learners still enrolled or continuing in learning programmes (not yet completed) indicated that they had received certificates. What is clear though is that not much has changed from the findings of the previous study.

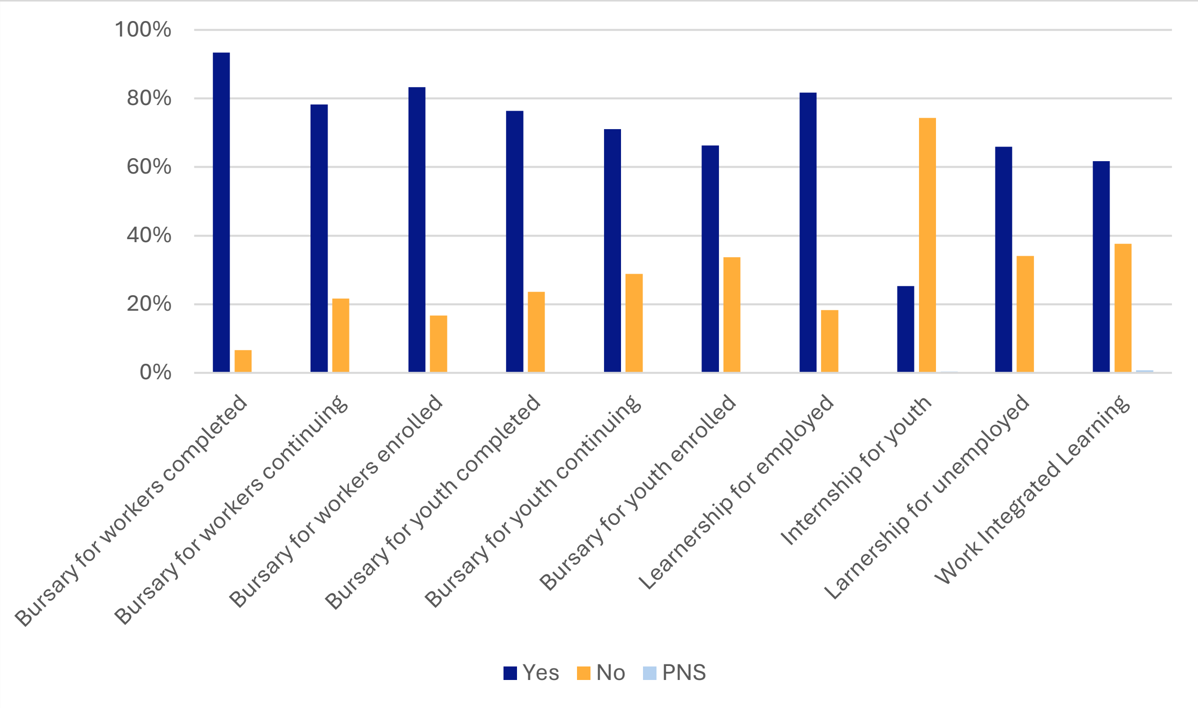

Figure 37: Status of certificates issues to learners

When asked why they had not received their certificates, the most common reason (45.1%) was that the programme does not issue certificates, meaning some participants were enrolled in non-certification programmes. A large number (17.6%) were unsure whether they should have received a certificate, indicating a lack of clarity in programme expectations. Nearly 12.6% did not receive their certificate due to non-delivery, which may point to administrative inefficiencies, while 14.3% cited "Other" as the reason, suggesting additional factors.

These responses point to ongoing structural issues (non-certificate programmes) and communication or administrative gaps.

Some of comments from learners are noted below:

> *“Certificates take longer to be issued which delays job opportunities.”* Learnership for employed

"My experience was good. I have learned a lot and gained valuable knowledge. The only issue I had was that even though I submitted everything I did not receive my certificate." Work Integrated Learning

"The programme was good overall. The main issue I faced was that the company did not provide me with the correct paperwork to submit to the college to obtain my certificate. Although they did give some documents, the college informed me that the information was incorrect. Now I need to return to the place that I did my internship with to resolve this, which is quite time consuming." Work Integrated Learning

"I do not know how to get my certificate because I left the company, is there anything that could be done." Learnership for employed

"I would like to know when I am getting my certificate. A year, and some months have passed since completing the programme." Learnership for employed

With regards to the issuing of certificates, only six training providers responded to the question on the survey, with three responding that all learners had been certified on time. Two indicated that all learners were certified on completion but there were delays and one reflected that not all learners had been certified.

One training provider interviewed noted that the main challenge they face in delivering training programmes is the delay in certification after learners complete their programmes. While certificates are eventually issued, the process can take longer than expected, which impacts learners who need proof of achievement for career progression or recognition.

Given the limited number of training providers who participated in the survey and interviews, it is not possible to provide a representative view of how they perceive the certification process.

7.11.3 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. This finding is consistent with feedback in the 2021/22 study.

One of the most pressing challenges lies in the reliance on outdated manual processes. Stakeholders are required to submit the same information in multiple formats, which creates unnecessary duplication and inefficiency. This reliance on paperwork not only consumes valuable time but also undermines the potential for streamlined, technology-driven workflows that could simplify compliance and reduce frustration.

Verification requirements imposed by INSETA often feel excessive and documents are frequently scrutinised and sent back, with the reason provided that the Department of Higher Education or the Auditor-General requires further information. However, employers feel that there is a lack of transparency with regards to who is requiring additional information, and hence creates a perception of nitpicking rather than collaborative assurance.

Lastly, the MIS system, intended to modernise processes, has instead become a source of frustration. It is not user-friendly, and stakeholder feedback or offers to test improvements have largely been ignored. As a result, the system does not align with the practical needs of those who use it daily, leaving stakeholders to struggle with inefficiencies that could otherwise be resolved through genuine collaboration and system redesign.

Additionally, operational strain is further compounded by unrealistic deadlines and poor responsiveness. Stakeholders are often expected to provide feedback within two days, despite having other planned commitments. Appeals and queries lodged months earlier are only addressed much later, sometimes at impractical times such as year-end holidays. This lack of timely communication undermines planning and creates unnecessary stress for stakeholders.

7.11.4 Insufficiency of stipends

Employers interviewed during the research process reported that they feel compelled to increase the amount paid to interns, to ensure that they are fairly compensated. For example, while the official stipend may be R6,500, employers often pay closer to R10,000 to make the internship viable. This top-up is seen as a moral obligation, since interns are not yet contributing meaningfully to the organization but still deserve fair treatment. Employers express the frustration that the burden of bridging this gap falls entirely on employers, with no recognition or adjustment from INSETA.

Without employer intervention, the stipend would not cover basic living costs, making participation in internships unsustainable. Employers step in to ensure fairness, but the lack of systemic change means learners remain dependent on the goodwill of organisations rather than benefiting from a funding model that truly supports their development.

There is therefore a need to review the amount paid for stipends and to determine whether it can be increased to reflect current economic conditions. Possibly it needs to be reviewed taking location of learners into account, with some adjustment made for those having to travel long distances, or having to move closer to the workplace.

7.11.5 Lack of adaption to the requirements of the AI and climate change

Current learner programmes are not fully adapting to emerging workplace changes like AI and climate-related risks. While training providers cover theoretical content, they lack practical exposure to technologies such as AI and tools like ChatGPT, which are becoming increasingly relevant. Similarly, climate change is already impacting the insurance industry, with insurers adjusting products and introducing higher excesses for weather-related claims. Programmes need to evolve to prepare learners for these realities.[51]

---

[51] One employer noted that this has changed in later programmes, and in the 2024–2025 period, significant progress has been made, with the inclusion of scarce and critical skills such as IT and technology-related roles.

Another employer noted that INSETA has introduced separate AI courses, but these are not integrated into the learnerships. Learners are often left to do self-study, which assumes they already have the technological foundation to cope which is likely not accurate.

> *"These basic digital and workplace readiness skills should be formally incorporated into the programme."*

Small companies need to be equipped both with access to the relevant AI technologies and with the capacity to train and support learners.

8 RECOMMENDATIONS

Consistent with the findings in the 2021/22 study, 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. When implemented well, the programmes strengthen both the institutions and the learners, as explained by one employer:

> *"The programme was not a one-way stream, while learners gained exposure and skills, we also learned how to engage better with young people, manage different behaviours, and strengthen our own leadership."*

Compared to the findings from the 2021/22 study, perhaps the area that receives sharper focus is the growing need to support graduates of the INSETA programmes to transition into employment. This finding is located within the current economic context of the country, where increasingly high levels of youth unemployment place emphasis on the need to provide more considered and consistent support. The first four recommendations address this point specifically.

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. In addition to the frustration of not finding employment, unemployed respondents reflected deep personal disappointment and feelings of abandonment in the manner in which the programmes ended without formalised support.

The reflections of these respondents underscore the importance of post-programme support as an essential element of learner wellbeing, labour market integration, and long-term programme credibility. The feedback points to a critical need for INSETA to institutionalise systematic transition support such as job-matching platforms, sustained follow-up, mentorship frameworks, and employer engagement strategies to ensure that the intended developmental impact of the learnership extends beyond classroom learning into tangible employment outcomes. INSETA should also intensify engagement with employers to proactively share vacancies and create structured post-programme opportunities for learners.

Additionally, INSETA should integrate entrepreneurship development as a formal component of its learning programmes to broaden career pathways beyond traditional employment. This includes offering structured entrepreneurship modules, practical business skills training, and partnerships with ecosystem enablers such as SMME incubators, business development agencies, and financial institutions. Roadshows and awareness campaigns should be conducted to encourage youth to consider entrepreneurship as a viable alternative to employment, showcasing available support mechanisms.

In order to more effectively track outcomes, INSETA should identify mechanisms to ensure ongoing engagement with learners post completion, including updating of their contact details on a regular basis, so that ongoing tracking can be strengthened. In this regard INSETA could consider some form of alumni programme or platform, which connects completed learners with each other, as well as the marketplace opportunities.

Restructure learning programmes to improve employment outcomes

As noted in the 2021/22 report, the need to review the duration and structure of the learning programmes was raised again, in particular by learner respondents.

Learners spoke to the need for INSETA to consider longer-term, multi-level learning pathways or an extended work-integrated learning model that deepens skill mastery and provides learners with a realistic platform for meeting industry standards. Aligning programme duration with employer expectations could significantly improve long-term employment outcomes. The learners' sentiments reveal a strong connection between programme duration and perceived employability. Respondents repeatedly stressed that short-term placements limited their opportunities to develop the depth of technical and workplace skills required to compete in a market demanding extended experience. Many viewed **extended programme timelines**, **progressive qualification pathways**, and **opportunities for multi-year workplace immersion** as critical to strengthening their labour-market readiness.

> *"With the upcoming occupational qualification and ESA exams, the 12-month timeframe may not be sufficient, creating concerns about completion and employment continuity. While we have not yet implemented the occupational qualification due to these challenges, we anticipate adjustments will be necessary when it becomes mandatory in July 2026."*

> *"I think the programme could adjust the duration of the internship so that people can be provider more time getting the necessary skills."*

The modes of delivery of the programmes need to be reconsidered. Beyond operational issues, there is a broader need to rethink how learning is delivered, moving toward flexible, experiential models that cater to both new entrants and experienced workers needing reskilling, in collaboration with all stakeholders to adapt to the evolving world of work.

In addition, retention also depends on whether the learner fits into the organisational culture and demonstrates qualities of a reliable employee such as consistent attendance, meeting performance expectations, collaborating well within the team, and applying the skills gained during the learnership. Continuing to focus on work readiness and soft skills is therefore essential in supporting the transition of learners into employment.

Design the programmes to strengthen content and practical experience on entrepreneurial skills

Both the 2021/22 and 2022/23 studies found consistently that respondents do not believe that they acquire skills that will enable them to start and sustain a small enterprise. In the context of low economic growth and continuous job loss in the formal sector, it is a priority that learners with potential to establish and run a business are supported. This will entail reviewing the content on entrepreneurial skills provided by training providers and looking at approaches to incubating small businesses. This is a significant change from current workplace experience programmes and hence may require support from external specialists to design and operationalise it.

Recent research[52] on developing critical and scarce skills for SMEs in the insurance sector emphasises that for SMEs**,** innovation and entrepreneurial mindset are as critical as technical skills**.** SMEs cannot compete directly with large insurers but can thrive by:

- Targeting niche, underserved markets
- Developing community-based cooperative insurance models
- Focusing on low-income solutions
- Specialising in emerging areas like climate risk insurance
- Creating tailored products for specific segments (such as farmers, stokvels, informal businesses)

Therefore, INSETA training should balance:

- **Technical insurance skills** (actuarial, risk management, IT)
- **Innovation capabilities** (product development, market positioning)
- **Entrepreneurial competencies** (strategic thinking, community engagement)

Conduct a cost benefit analysis on all learning programmes to determine which offer the greatest value for money

If one of the primary measures of success of the learning programmes is the employment of learners post completion, then it will be useful for INSETA to understand the amount spent on each programme, compared to its related employment outcomes. Programmes that produce the highest rates of employment, could then be viewed as the most worthwhile investment, although they may not be the lowest cost to implement. Such an analysis would assist INSETA in directing grants to programmes that produce the best employment outcomes, as well as identifying mechanisms to strengthen other programmes.

Develop mechanisms to continue to support learners who do not find employment

A number of employers indicated that they continued to support learners by including them in company activities and providing guidance, even when they could not employ them. For their

[52] University of KwaZulu-Natal, Developing critical and scarce skills for Small and Medium Enterprises in the Insurance Sector, Final Research report, June 2025

part, unemployed learners show willingness to still be present at the company and supporting where they can, rather than sitting idle at home. INSETA should consider what support mechanisms could be put in place for both employers and learners who wish to continue in a relationship of mutual benefit, where formal employment is not an option. This includes reflecting on whether training providers and employers could play a more proactive role in this regard. For small brokerages, this enables them to access additional skills and for unemployed learners it keeps them engaged in the market, helps retain their positivity and confidence, while they continue to seek employment opportunities.

Strengthen communication channels between INSETA and its stakeholders, including learners

One of the recommendations from the 2021/22 study was the communication should be strengthened between INSETA and its stakeholders. This finding has been highlighted again in the current research process. Communication continues to be raised as an important issue that needs to be addressed.

With regards to engagement between INSETA and learners, strengthening two-way communication through dedicated learner support officers, digital portals, automated job-matching systems, or structured feedback loops would enhance transparency, improve learner confidence, and significantly increase the likelihood of positive employment outcomes. The feedback provided by learner respondents positions communication as a central mechanism linking programme participation to labour-market integration.

Provide support mechanisms for SMEs to successfully participate in learning programmes

Raised during the 2021/22 study, recognition of the important role played by SMEs in the insurance sector is required, with related support mechanisms. This recommendation is again relevant for the current study. 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. Small businesses face particular challenges in supporting learners. INSETA often provides systems and expects businesses to register or manage processes without considering that levels of understanding or capacity differ. SMEs do not have the same capacity or technical knowledge, so INSETA should have dedicated staff to guide and support businesses step-by-step.

One SME employer reflected on the challenge of participating meaningfully in the programme:

> *"Unlike large insurance companies that can pay service providers upfront and settle later, SMEs operate hand-to-mouth. When payments are delayed for weeks, you are forced to cover salaries and stipends without the necessary cash flow.*
>
> *We try to shield learners from these struggles by ensuring they get paid, but the delays often leave you owing other obligations."*

Particular attention needs to be given to supporting SMEs and enabling them to participate more effectively in the learning programmes.

Address ongoing issues relating to certification

As noted in the findings of the 2021/22 impact study, as well as previous studies, not much seems to have changed with regards to the issuing of certificates. While this issue does not impact all learners, some learners in 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.

There is also an ongoing communication challenge with learners on programmes such as Internships for Youth, who expect to receive certificates and are then disappointed to find that this is not the case.

Build trust between INSETA and its stakeholders through streamlining administrative systems

As noted in the 2021/22 study, relations with employers and training providers are generally strong and there is commitment from all stakeholders to work together to continue produce high quality candidates and improve absorption into employment in the sector. There is, however, consistent feedback about systems and processes being cumbersome and slow, and employers and training providers not always understanding why they are repeatedly requested to provide documentation for verification. 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.

Moreover, INSETA should modernise its administrative systems by implementing document automation, simplifying processes, and involving stakeholders in system testing to prevent inefficiencies. A comprehensive review of the current administrative load on employers and providers is necessary to remove bottlenecks and enable more effective learner support. Improved coordination and data sharing across stakeholders will strengthen reporting quality, reduce duplication, and foster a more responsive skills ecosystem.

Include training interventions aimed at preparing learners for using AI in the workplace

Across all INSETA learning programmes, learner respondents noted that they had not been adequately prepared to use AI tools in the workplace. One employer noted that INSETA had introduced separate AI courses, but these were not integrated into the learnerships. Learners where therefore left to do self-study, which assumes they already have the technological foundation to cope.

There is growing recognition of the importance AI can play in an industry such as insurance. An article by McKinsey notes the following:

> *"Insurers are using AI in all core areas, including sales productivity and hyper-personalisation; automation and improved accuracy of underwriting; augmented claims management; customer service operations with voice agents; and transformation of back-*

> *office functions such as finance, actuarial, and IT. As with other groundbreaking technological innovations, consumers will come to realize that AI can make their lives easier and will then expect it from their service providers. Insurers that seize the opportunity to deeply integrate AI into everything they do will be poised to come out on top." (McKinsey, 2025)*

These basic digital and workplace readiness skills relating to AI should be formally incorporated into the programme. Training providers need to develop and accredit courses that incorporate AI. Employers need to find ways to support learners in their workplaces applying these tools and receiving feedback on the extent to which they have used them effectively. INSETA should consider engaging with companies to better understand what support is required with regards to AI.

Enable sustainability and continuity

Majority of learners highlighted the importance of sustaining and expanding INSETA's programme offerings to ensure long-term impact. Many expressed the need for follow-up training, refresher courses, and advanced qualifications to maintain the momentum gained during the learnership. A respondent explained:

> *"I still need to do more programmes, especially risk management Level 6. It was a very good course, it needs continuation."*

Respondents also recommended the development of structured pathways for long-term learning, including opportunities to progress from entry-level qualifications to higher-level certifications. Without such continuity, learners risk stagnating or losing relevance in a rapidly changing industry.

Alignment with industry needs

Some training providers noted that there is a need to build stronger alignment with between INSETA and industry needs, rather than engaging in ad hoc initiatives. Learning programmes should be updated to address current industry demands by incorporating practical skills and essential soft skills that reflect real workplace situations. Training providers are also encouraged to integrate hands-on learning experiences, which will strengthen competence, increase employability, provide greater exposure to workplace environments, and boost job readiness.

Strengthen mentorship for sustainable learner development

Mentorship is highlighted as a factor in the success of programmes, enabling learner growth, confidence, and workplace readiness. While effective mentorship can improve career progression and personal empowerment, it requires resources (personnel, time and financial costs) posing challenges, especially for small businesses. SMEs often use informal methods, whereas large companies benefit from formal structures like inductions, assigned mentors, and performance tracking. Mentorship quality depends on structure and support. To ensure effectiveness, mentorship should be formally included in leaders' KPIs. SMEs need targeted help such as financial support, shared mentoring models, and practical toolkits, while all employers should adopt standard practices like mentor assignment and progress monitoring.

Increase participation from employers and training providers in impact studies

The response rate to the employer and training provider surveys decreased significantly between the 2021/22 and 2022/23 studies. While it is always challenging to get stakeholders to participate in surveys, the feedback from employers and training providers is essential to provide a holistic view of how the learning programmes are being delivered, and what the industry feels needs to change or be improved. Given the overwhelming challenge of finding mechanisms to support the transition of young people into employment, receiving feedback in studies such as this is important. INSETA needs to work with its structures, particularly employers and training providers who are actively engaged and supportive, to understand how response rates can be improved, particularly in light of the upcoming 2023/24 impact study.

ANNEXURE A: REFERENCES

INSETA - https://inseta.org.za/about-inseta/what-we-do/

INSETA Sector Skills Plan 2025-2030

INSETA Strategic Plan 2020-2025

INSETA Workplace Skills Plan/Annual Training Report, 2024

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

KPMG, Sector Report: Insurance in Africa

McKinsey, 2025. 'The future of AI for the insurance industry | McKinsey' Published online on 15 July 2025. https://www.mckinsey.com/industries/financial-services/our-insights/the-future-of-ai-in-the-insurance-industry

The Economist Group, 2022. Banking in 2035: Global Banking Survey Report

ANNEXURE B: CHAID ANALYSIS DECISION TREE

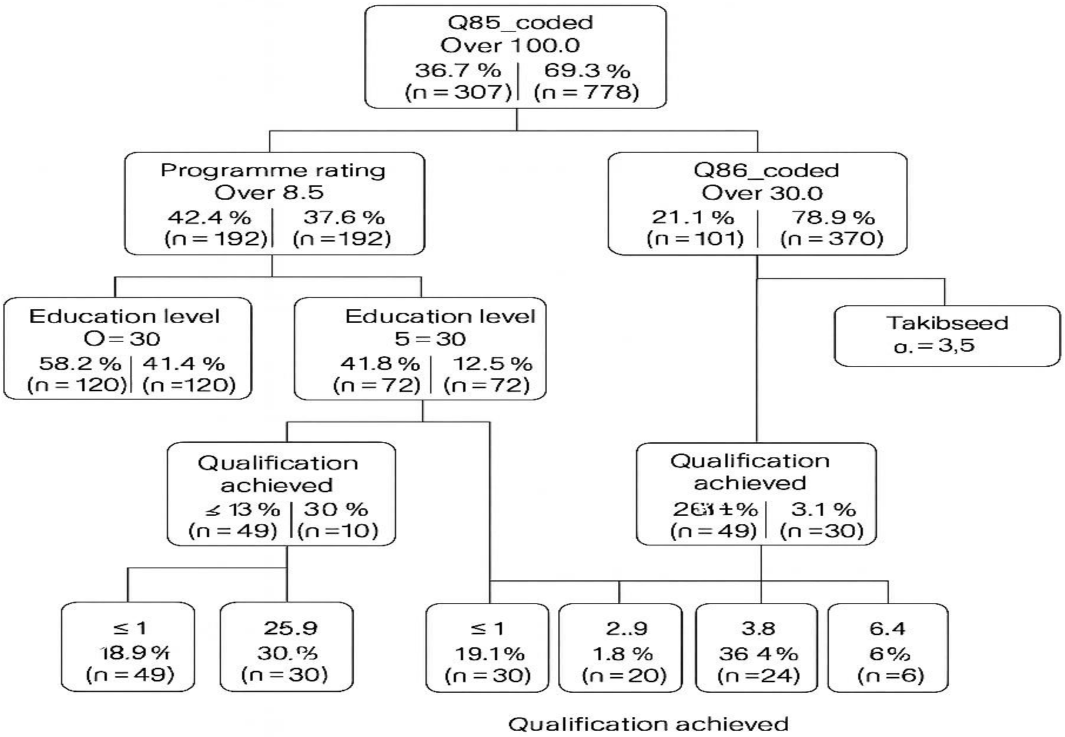

Figure 38: CHAID analysis decision tree

CHAID Structure – Explained

1. Starting Point: Q85 Coded (Participant Comments)

The root node divides participants based on whether they provided detailed feedback about the programme. Those who gave more in-depth or reflective comments (above a certain threshold) follow the left branch; those with minimal or less detailed feedback follow the right branch.

2. Left Branch: More Detailed Feedback (Q85 High)

Next Split: Programme Rating (Q25)

Participants are then split based on how highly they rated the programme. Those who rated it above 8.5 follow one path; those who rated it lower follow another.

3. Further Split: Education Level

For those who rated the programme lower, the next factor is education level. Higher levels of education are associated with significantly higher employment percentages, while lower education levels correspond with reduced employment rates.

Right Branch: Less Detailed Feedback (Q85 Low)

Next Split: Researcher Observations (Q86)

This branch divides based on the fieldworker or interviewer's impression. More positive observations leads to one pathless favourable to another.

Further Split: Number of Qualifications Achieved

In this branch, the number of qualifications becomes a key differentiator. More qualifications are generally linked to higher employment rates, whereas fewer qualifications are linked to lower employment.

Final Buckets (Leaves of the Tree)

Each endpoint of the tree represents a group of respondents with shared characteristics. For each group, the model provides the percentage who are employed and the number of respondents in that group. So for e.g.

- One leaf may show that participants who gave detailed feedback, rated the programme highly, and had a strong education level had a high likelihood of being employed.
- Another leaf may show that those with minimal feedback, lower qualifications, and weaker programme ratings had notably lower employment outcomes.