

# RESEARCH REPORT



## INSIGHTS INTO THE CHALLENGES, OPPORTUNITIES, AND IMPLICATIONS FACED BY W&R SETA BURSARY PROGRAMMES: A STAKEHOLDER PERSPECTIVE

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## EXECUTIVE SUMMARY

The Wholesale and Retail Sector Education and Training Authority (W&R SETA) bursary programme has been instrumental in increasing access to higher education for South African students within the wholesale and retail (W&R) sectors. This study aimed to evaluate the programme's effectiveness, identify challenges, and provide actionable recommendations for improvement from a bursary recipient, an employer, and a post-school education and training institution perspective. Through a mixed-methods, two-phased approach in which phase 1 comprised a database analysis on PowerBI and phase 2 included an online survey and a virtual focus group, findings highlight key demographic trends, enrolment patterns, funding distribution, qualification preferences, and programme completion rates.

Phase 1 involved analysing the bursary recipient database from 2021 to 2024 and revealed that 65.85% of bursary recipients were female, primarily aged 20-23. Majority of recipients resided in Limpopo (18.22%) and the Western Cape (13.83%), reflecting a focus on underrepresented areas. IsiXhosa, Sepedi, and isiZulu were the most common home languages, showcasing the programme's reach across diverse linguistic groups. Most recipients were first-time students enrolled in higher education and training institutions (39.27%) or technical and vocational education and training (TVET) colleges (32.55%). Funding primarily ranged from R80 000 to R89 999, though allocations varied, with some recipients receiving up to R140 000. Institutions, such as Bakhoana Management and Business College and the University of Limpopo, received significant support, indicating targeted regional and institutional efforts. Accounting and business management were the most funded qualifications, emphasising fields perceived as critical for employability in the W&R sector.

Despite the programme's achievements in promoting access, completion rates remain alarmingly low, with only 297 of 5 806 recipients completing their studies between 2023 and 2024. Institutions, such as Sol Plaatje University and Vaal University of Technology, showed higher completion rates, suggesting that institutional support plays a significant role. Barriers to success include insufficient academic and financial support, limited practical learning opportunities, and misalignment between funded qualifications and evolving industry needs. The focus on accounting and business management may overlook emerging fields, such as digital marketing, e-commerce, and supply chain management, which are vital for the sector's future. To further explore the findings uncovered in phase 1, more in-depth data were collected through online surveys and virtual focus groups.

Phase 2 focused on assessing the adequacy of the bursary programme and aligning it with industry needs. Findings revealed gaps in programme relevance, with an overemphasis on traditional qualifications like accounting and business management and limited support for emerging fields, such as digital marketing, data analytics, and supply chain management. Employers emphasised the need for graduates with digital, analytical, and customer-focused skills, aligning with industry demands for future-ready competencies. Additionally, students face significant barriers, including inadequate financial support and delayed payments, lack of internships, mentorship opportunities, and career counselling. Financial strains often disrupted academic focus, limiting job readiness. Entrepreneurship emerged as a critical focus for the W&R sector, with participants highlighting the need for entrepreneurship modules, and sustainable funding mechanisms to foster self-employment and innovation. Institutional collaboration gaps further limited the programme's impact, pointing to the need for partnerships that integrate practical learning and industry exposure.

To enhance the impact of the W&R SETA bursary programme, it is recommended to expand funding to emerging fields, such as digital marketing, data analytics, and supply chain management, while strengthening practical learning opportunities through internships, mentorships, and industry collaborations. Additionally, addressing financial and institutional disparities, enhancing support systems, and conducting regular programme evaluations will improve student completion rates and workforce readiness.

While the W&R SETA bursary programme has succeeded in broadening access to education, its low completion rates and misalignment with industry needs hinder its full potential. By addressing identified challenges and implementing the proposed recommendations, the programme can significantly enhance student outcomes, foster workforce readiness, and better support the South African W&R sector's growth.

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# 1 INTRODUCTION AND BACKGROUND

As part of the National Skills Development Plan (NSDP; Department of Higher Education and Training [DHET], 2019) and the Sector Skills Plan (SSP; Wholesale and Retail Sector Education and Training Authority [W&R SETA], 2023a), one of the W&R SETA's main objectives is to provide equitable access to education and training opportunities for previously disadvantaged and missing middle individuals. To achieve this objective, the W&R SETA (2020a) established a bursary scheme in 2011 that aims to “provide financial assistance to disadvantaged students to study wholesale and retail qualifications at public and private universities, universities of technology and TVET colleges”. The purpose of the bursary scheme is to develop a pool of potential employees within the retail sector, with a focus on scarce and critical skills. Moreover, the bursary scheme aims to narrow the gap between skills supply and demand in the sector by positioning wholesale and retail (W&R) as a sector of choice for graduates.

According to the W&R SETA's 2022/2023 annual report (W&R SETA, 2023b), the performance was reviewed on all programmes, but specifically Programme 3 (Learning Programmes and Projects). One of the outcomes of Programme 3 included an “appropriately skilled, agile and responsive workforce and skills pool able to meet the W&R sector current and emerging skills needs” within which the bursary programmes reside (W&R SETA, 2023b). In summary, although 3 393 learners from technical and vocational education and training (TVET) colleges and higher education and training (HET) institutions were funded from the W&R SETA bursaries, it was noted that (1) bursary targets were not achieved; (2) there was a poor uptake of bursary grant allocation by stakeholders; and (3) there were incomplete statistics to determine if bursars completed their qualifications (W&R SETA, 2023b). Thus, a comprehensive analysis of existing bursary applications must be reviewed and provided.

Previously, another comprehensive impact study on the W&R SETA Bursary and Placement Funding Model/Grants for 2016/17-2020/21 was undertaken by Redflank (2022). The study highlighted that graduates were not being absorbed due to a lack of experience and skills required in the labour market and learners pursuing qualifications that were not in demand. However, as of 2024, and identified in the W&R SETA (2023a) SSP, the bursary scheme was updated to prioritise qualifications that address priority occupations, emerging occupations, and hard-to-fill vacancies outlined in the literature review, yet recent insights into whether these qualifications are feasible to fund and whether there is alignment of these qualifications with market demands remains unclear. Other reasons for low absorption rates included employers being unable to absorb graduates due to budget limitations and the inability to

provide employment in a tough economic environment. To address the impact of a tough economic environment that leads to unemployment and one of the skills gaps identified in the SSP (W&R SETA, 2023a), entrepreneurship development programmes should be strengthened to upskill and prepare graduates to undertake their own entrepreneurial ventures. Nevertheless, the link between bursary recipients and views on employment and entrepreneurship remain undefined.

The Redflank (2022) study identified a high dropout rate of bursary recipients due to late payments of stipends, low stipends, and a lack of discipline and interest in the sector. These issues are only some of the concerns related to the specific funding model used in the bursary scheme. The bursary scheme funding model has also been criticised for administrative inefficiencies, a disconnect between the courses and programmes funded by the bursaries and the actual needs of the W&R sector, insufficient monitoring and evaluation of the impact of the bursaries, lack of transparency of the selection process for bursary recipients, lack of comprehensive support services for bursary recipients (e.g., career guidance, mentorship, and academic support), and ensuring that the funding model aligns with the growth and development needs of the W&R sector (Redflank, 2022; W&R SETA, 2023b). However, perspectives on these issues have yet to be ascertained from various stakeholders, such as the bursary recipients, employers, and post-school education and training (PSETs) institutions.

The W&R SETA (2023b) acknowledged that focus is required on improving performance in areas where targets have not been met, specifically bursary programmes for unemployed learners completing their studies. Based on the given context provided above, it is evident that the bursary scheme should be considered holistically and not only from the perspective of unemployed bursary recipients and employers, but also the PSETs. According to the bursary scheme, bursaries are administered by learning institutions (i.e., PSETs) and students must apply at the institution where they are accepted or registered to study (W&R SETA, 2020b), making the PSETs an important stakeholder to the bursary scheme's success. Consequently, all relevant stakeholders should be consulted to determine the challenges, opportunities, and implications related to the bursary scheme.

It is evident that the bursary scheme struggles to meet its targets and effectively address the skills supply and demand gap in the sector. In an attempt to address this issue, the W&R SETA proposed two key strategies to improve bursary success rates, including: (1) increasing the number of windows opened by the W&R SETA for applications for bursaries annually; and (2) increasing support for institutions of further and higher learning in career guidance and

development initiatives (W&R SETA, 2023b). However, these strategies were only recently proposed and exploration into its anticipated success is yet to be explored.

In essence, the key issues identified from the background provided above that motivated the need for this study are fourfold:

- *Need for updated analysis and holistic stakeholder views:* The last tracer study relating to W&R SETA bursaries was conducted on 2016/17 and 2020/21. Therefore, a recent, relevant, and updated analysis of bursary recipients since 2021 is needed. Moreover, the bursary scheme includes various stakeholders (i.e., bursary recipients, employers, and PSETs), yet previous research has failed to provide a holistic view from all stakeholders.
- *Link between bursary recipients and employment/entrepreneurship opportunities:* Due to a tough economic climate, the link between bursary recipients and views on employment and entrepreneurship remain undefined. In addition, the rapidly evolving W&R sector landscape necessitates recent insights into whether the funded qualifications align with market demands.
- *Stakeholder perceptions on funding model:* Stakeholders' perceptions on issues related to the funding model and bursary application process are yet to be ascertained.
- *Exploration of recently proposed strategies:* The W&R SETA strategies were only recently proposed (since the 2023 annual report) and its anticipated success has yet to be explored. Overall, deeper insights and understanding is required into the challenges, opportunities, and implications related to the bursary scheme, as this is an ongoing issue for the W&R SETA. Therefore, the learnings from the bursary recipients since 2021 could provide more context and additional strategies, particularly for all stakeholders.

Comprehensive solutions are needed to enhance the alignment of educational programmes with market demands and ensure the sustainable impact of the bursary scheme on the sector's growth and development. Findings from this study provide deeper insights into the challenges, opportunities, and implications related to the bursary scheme. These findings might assist W&R SETA to develop more targeted interventions that better prepare graduates for the labour market and entrepreneurial ventures, to reduce bursary dropout rates, to increase the number of bursary applications for the W&R SETA to meet targets, to align the bursary scheme with the broader NSDP and SSP objectives and, by extension, to promote inclusive economic growth and employability.

The report evaluates the W&R SETA bursary programme, focusing on its challenges, implications, and alignment with sectoral and national skills development priorities. It begins

with an overview of the programme, followed by a literature review addressing bursary roles, funding models, and barriers, such as financial, socio-economic, and academic challenges. The methodology outlines the research design and data analysis. Phase 1's findings highlight demographic insights, funding patterns, and low completion rates; while Phase 2 explores dropout causes, regional disparities, and workforce readiness. The study concludes with practical recommendations for optimising the programme and ensuring alignment with emerging sectoral needs.

## **2 AIM AND OBJECTIVES OF THE STUDY**

Due to the complexity of this study and the many issues identified, the study was conducted in two phases. Each phase has its own aim and research objectives.

**Phase 1 aim:** To analyse the W&R SETA bursary recipient database to identify trends, patterns, and the effectiveness of funded qualifications for future funding decisions.

The objectives for *phase 1* are:

- To examine the demographic profile of unemployed bursary recipients funded by W&R SETA bursaries from 2021 to 2024;
- To identify patterns related to funded qualifications, characteristics of the funded programmes, completion rates, success rates, and employment; and
- To provide recommendations for optimising future funding decisions and the success rates of W&R SETA bursary recipients.

**Phase 2 aim:** To explore the challenges, opportunities, and implications faced by the W&R SETA bursary scheme.

The objectives for *phase 2* are:

- 1) To identify and evaluate the challenges and implications that the W&R SETA bursary scheme faces;
- 2) To assess the adequacy of current educational programmes and W&R SETA bursary support in preparing students for the job market and entrepreneurial endeavours within the W&R sector; and
- 3) To explore and recommend ways for the W&R SETA to align its bursary programmes with emerging occupations and industry needs, ensuring the relevance and impact of its funding strategies.

### **3 BRIEF REVIEW OF LITERATURE**

Bursaries have become a common form of assistance for students in need of financial support to complete their studies (Chiu & Chen, 2023). Although higher education enrolments across South Africa have increased dramatically, low-income students are faced with barriers to entry higher education. One of the most prevalent barriers is access to funding (Chiu & Chen, 2023), which is where well-structured and efficient bursary programmes are required. The sections that follow include an overview of the current W&R SETA bursary programme, the importance of aligning the funded programmes with industry needs, challenges of funding higher education within the retail sector, and an overview of the key stakeholders who affect the W&R SETA bursary programme.

#### **3.1 THE ROLE OF BURSARIES IN THE W&R SETA SECTOR**

Career Wise (2024) defined a bursary as financial assistance extended to a student for further studies by a sponsor organisation. The strategic implementation of bursary funding represents a proactive approach to developing a workforce capable of navigating and leveraging emerging technological paradigms, while advancing social equity objectives. To equip the workforce in the W&R sector, technological advancements and shifting consumer behaviours are transforming the type of skills required to be employed in this sector. This transformation manifests through various phenomena, including accelerating e-commerce adoption, implementing automated systems, and integrating artificial intelligence in retail operations (DHL, 2024). Consequently, there is an increasing need for employees with the skills to succeed in this dynamic landscape. To address this critical skills gap, bursary schemes emerge in the above specialised areas as a vital mechanism for workforce development, providing structured financial support for education and training. Bursaries may differ in terms of the amount of cover and duration. These schemes facilitate access to formal education for individuals who might be excluded due to financial constraints and enable targeted skills development aligned with the sector's evolving needs.

As part of its objectives, the W&R SETA provides various bursaries to students pursuing retail qualifications across South Africa. The W&R SETA's bursary initiatives are strategically aligned with and derive from the NSDP and the SSP. The NSDP is a government plan that provides policy direction for skills development efforts. SSPs are developed to address the needs of specific sectors and are based on the outcomes of the NSDP. Together, these plans aim to develop high-quality, relevant skills that drive economic growth, create employment opportunities, and promote social development across various sectors of the economy (DHET, 2019). The W&R SETA bursary scheme directly aligns with two key outcomes of the SSP:

linking education with workplace requirements (outcome 2); and enhancing workforce skills levels in South Africa (outcome 3).

The SSP identifies critical and scarce skills within the W&R sector. It guides resource allocation and skills development initiatives (DHET, 2023). This sector-specific plan analyses the dynamics between skills demand and supply, illuminating existing skills gaps and driving the development of Professional, Vocational, Technical and Academic Learning (PIVOTAL) interventions. Critical thinking, adaptability, collaboration, and digital literacy constitute the primary scarce skills in the W&R sector's landscape (W&R SETA, 2024a), which manifest predominantly in hard-to-fill vacancies, including retail supervisor; retail buyer; safety, health, environment and quality (SHE&Q) practitioner; information and communications technology (ICT) security specialist; marketing practitioner; and ICT programmer. High employee turnover, insufficient relevant experience, inadequate qualifications, and equity considerations drive these vacancies (W&R SETA, 2023a), prompting the W&R SETA to implement its bursary scheme, which targets developing high-level skills through focused funding support. This strategic approach aligns with the priority occupations outlined in chapter three of the SSP. It demonstrates how the SETA facilitates sector-specific training to address the disparity between skills supply and demand.

The SSP's emphasis on transformation in the sector is reflected in the bursary scheme's focus on providing opportunities to previously disadvantaged students and addressing the "missing middle" challenge in education funding. Chiramba and Ndofirepi (2023) defined previously disadvantaged students as students from marginalised communities who faced limited educational resources, leaving them with lasting barriers to accessing quality higher education. According to Garrod and Wildschut (2021), the "missing middle" refers to students from households with incomes of R350 000-R600 000, representing about 6% of South African households. This group struggles to afford higher education without financial aid.

### **3.2 OVERVIEW OF THE W&R SETA BURSARY PROGRAMME**

According to Matyana, Thusi, Xaba, Dlamini and Sigwaza (2023), the National Student Financial Aid Scheme (NSFAS) is the most prominent student financial aid scheme in South Africa. In 2021, R43 billion was allocated to funding students and the scheme has been able to assist over 4.5 million students since its inception in 1999. This has significantly increased access to universities for students, but some scholars (i.e., Van der Merwe, 2021) highlight their concern relating to the sustainability of NSFAS. Therefore, bursaries offered by SETAs could alleviate the pressure on NSFAS.



The W&R SETA bursary scheme was established to create a pool of potential employees with scarce and critical skills relevant to the W&R sector, thus narrowing the gap between skills supply and demand (W&R SETA, 2023c). This strategic intervention generates significant economic value by developing industry-specific expertise, aligns with national skills development objectives, strengthens sectoral competitiveness through enhanced workforce capabilities, and advances societal transformation by providing educational opportunities for previously disadvantaged individuals.

According to the W&R SETA (2020c), the bursary scheme aims to provide funding to students within the W&R sector to address various skills shortages. The bursary scheme is available for all students who would like to study any retail-related qualifications at universities, universities of technology, and TVET colleges in South Africa. In addition, these retail-related qualifications should be linked to the skills shortages, as highlighted in the W&R SETA SSP (2023a).

### **3.2.1 Key stakeholders in the W&R SETA bursary programme**

PSET institutions administer the scheme and comprise comprehensive universities, universities of technology, and TVET colleges in South Africa, as well as programmes that administer bursaries, including NSFAS and Career Wise. Students must apply at the institution where they are accepted or registered to study. The W&R bursary scheme is open to learners pursuing various qualifications at the PSETs, ranging from National Qualifications Framework (NQF) levels 5-7 for unemployed students to National Certificate Vocational (NCV) levels 2-4 and National Accredited Technical Education Diploma (NATED) N4-N6 qualifications at TVET colleges. Furthermore, the W&R SETA offers financial support for master's and PhD students (NQF 9-10) to enhance research and human capacity development within the sector. This support aims to increase the number and quality of postgraduate students, build a pipeline of researchers, and professionalise the W&R sector. The comprehensive bursaries cover all tuition fees, accommodation, book allowances (including required stationary and electronic devices as prescribed), meals, and transport, contributing to the sector's growth and innovation.

The stakeholder composition of the W&R SETA bursary scheme includes levy and non-levy paying wholesalers and retailers, organised W&R business and labour organisations, employed and unemployed learners, training providers, and HET institutions. Although the bursary scheme's stakeholders are wide-ranging, the study focuses on three key stakeholders: employers, students, and educational institutions. This is because employers fund the W&R SETA bursary scheme and hire graduates, addressing skills needs and

unemployment. Students benefit as future workforce members, with their success indicating the scheme's effectiveness. Education institutions ensure students receive quality education and are ready for the workplace. Explanations of the key stakeholders of interest to this study include:

- *Employers* contribute to the W&R SETA bursary scheme through skills levies and view it as a valuable talent pipeline development tool. They view the scheme to meet their skills development objectives while gaining access to industry-ready graduates who can contribute to their businesses.
- *Education institutions (PSETs)* implement the training component of the scheme and see it as a means to increase student access to education. They work to align their curricula with industry needs, while benefiting from increased enrolment and funding through the scheme.
- **Students**, who are the main beneficiaries, see the bursary scheme as an opportunity for funded education and a pathway to employment in the W&R sector. They receive financial support for their studies, expecting to join the industry upon graduation.

The study focuses on all the stakeholders above, because unemployed youth are a critical target group in tackling South Africa's ongoing youth unemployment problem, making them a key priority in the NSDP. Thus, the successful completion of their studies and eventual integration into the workforce serve as direct indicators of the bursary scheme's effectiveness in achieving its transformational goals of creating employment pathways through education.

### **3.2.2 Priority occupations, new and emerging skills, and skills gaps within the W&R sector**

Within the sub-Saharan context, unemployment remains one of the most significant challenges (Mokgotho, Njoko & Burman, 2023) and South Africa is not unique to this. Youth unemployment is estimated at 45.5% amongst individuals aged 15-34 years old (Stats SA, 2024). According to Zimmer (2016), higher education levels increase individuals' employability, leading to decreased unemployment. Stats SA (2024) confirmed this, revealing that youth who have some form of experience are four times more likely to transition from unemployment into employment – highlighting initiatives like experiential learning or apprenticeships assist in generating experience.

The W&R SETA bursary scheme has broader implications for employment in the W&R sector (W&R SETA, 2023c). For example, Redflank (2022) reported that 70% of employers indicated that the W&R SETA bursary and placement programme contributed to an increased number

of qualified entrants into the sector, increased employability for graduates in the sector, and improved career prospects for employees within the sector. This promotes and positions the W&R sector as a career of choice. The W&R SETA (2023b) reported that 25 081 SETA-funded learners were enrolled on qualifications that respond to hard-to-fill vacancies. Therefore, by identifying skills that are relevant to the industry and supporting the development of those skills, the levels of unemployment should decrease.

The W&R SETA continually reviews the skills within the sector and the W&R SETA (2023a) highlights the following:

- *Sectoral priority occupations*: retail general manager, retail buyer, software developer, visual merchandiser, sales manager, retail supervisor, retail store manager, butcher, SHE&Q practitioner, merchandiser;
- *New and emerging top-up skills*: digital marketing skills; digital customer communication skills; problem-solving skills; financial literacy skills; data analytics skills; ethics and discipline; and ICT skills, such as software developers, business analysts, and computer network and systems engineer; and
- *Skills gaps*: emotional intelligence, people skills, communication skills, leadership skills, mentoring and coaching, planning and project management, conflict management, business management, financial management, performance management, human resource (HR) management, financial skills, product knowledge, visual merchandising, first aid, project management, marketing skills, COVID-19 safety, and digital and Fourth Industrial Revolution skills.

According to the BEE Chamber (2024), bursaries assist in addressing skills shortages, which benefits beneficiaries by obtaining skills relevant to the job, but also in improving the country's economy. This makes the focus of the W&R SETA bursary programme on funding qualifications that relate to industry's needs vital to its intention to increase skills within the W&R sector. Although the W&R SETA may focus on the correct skills shortages, there are other contextual challenges to providing bursaries within the higher education sector, which are presented next.

### **3.3 W&R SETA BURSARY PROGRAMME FUNDING MODEL**

The W&R SETA bursary funding model is structured to support specific academic schemes that address critical skills needs in the W&R sector. The scheme focuses on qualifications at NQF levels 5-7, including supply chain management, business management/administration, credit management, and clothing technology/production, as well as NCV levels 2-4 and

NATED N4-N6 qualifications at TVET colleges (W&R SETA, 2024b). Funding is available through eligible institutions, including public and private HETs and TVET colleges, bursary service providers, retail chains, employers, and trade unions. The scheme prioritises South African citizens under 35 years old who are unemployed, emphasising “missing middle” students whose parental income is R350 000-R600 000.

The funding structure is discretionary, depending on the funding availability, and covers the academic year. The bursary primarily funds tuition and books/stationery fees, with potential additional support for accommodation, transport, or incidental costs for deserving students. Applications must be submitted through registered PSETs or employers via the W&R SETA Management Information System (MIS), with institutions required to provide comprehensive documentation, including South African Qualifications Authority registration numbers, Council on Higher Education approval letters, and DHET registration certificates. Claims processing is contingent upon approved bursar registrations in the MIS and fully executed contracts with the participating institutions or employers, with allocations made on a first come, first served basis until the funding window closes.

The current funding model for the W&R SETA bursary and placements scheme faces significant hindrances, primarily due to administrative inefficiencies and limited budget allocation. Redflank (2022) reported that the stipend delays for interns and capped funding for bursary recipients contribute to high dropout rates. Additionally, the narrow scope of funded qualifications limits alignment with the evolving labour market needs. There is a growing concern about funding allocations not always matching the qualifications required for W&R industry demands, such as information technology (IT) and digital skills.

Stakeholders, including employers and students, have expressed dissatisfaction with the administrative processes, citing complex documentation and, in some cases, slow stipend payments. Many employers feel constrained by excessive documentation requirements and have suggested streamlining processes to facilitate smoother partnerships. Moreover, employers and students emphasise the need for more robust support services, such as career guidance, to ensure learners are adequately prepared for the sector’s demands.

To improve the funding model, Redflank (2022) suggested several areas for improvement, including expanding funding towards in-demand qualifications like ICT and digital skills to meet the W&R sector’s evolving needs. Additionally, better alignment of payment schedules with academic cycles could reduce dropout rates and enhanced communication could clarify the W&R SETA’s role and improve stakeholder satisfaction. Moreover, strengthening partnerships

with employers and educational institutions is essential for aligning training content with industry requirements and enhancing placement opportunities.

### **3.4 CHALLENGES RELATING TO BURSARIES WITHIN HIGHER EDUCATION**

The South African higher education landscape presents an array of challenges for bursary applicants and recipients, which may lead to increased dropout rates. These are discussed in subsections 3.4.1-3.4.6.

#### **3.4.1 Financial challenges**

Students face a range of financial challenges when entering higher education (Lydster & Murray, 2019). Often, bursaries do not cover all aspects of tuition, meaning that students may face difficulties in obtaining textbooks and accommodation, and covering all tuition fees, which impacts their performance (Casula, Rangarajan & Shields, 2021). This impacts bursary recipients, as there may still be financial responsibilities on the students, even though they have received a bursary. Therefore, even if a student obtains funding for a specific period, the extent (or lack thereof) of the financial support may lead to the student seeking additional sources of income like searching for employment, which leads to diminished attention on their studies. This notion is supported in the findings of the Redflank (2022) report, which cited the following financial-related challenges leading to students dropping out of their studies:

- Length of period funded;
- Additional costs like accommodation fees and allowances (i.e., travel); and
- Low stipends.

Therefore, when offering bursary programmes that have the greatest potential for success, a holistic view of the funding model is required to ensure that students are not placed in vulnerable or difficult positions.

#### **3.4.2 Administrative and support challenges**

Mabunda, Durbach, Chitha, Angell and Joshi (2022) cited the monitoring of bursary recipients as a core reason for failure. This could be attributed to the lack of formal reporting and monitoring systems in place to determine bursary recipients' progress and holding them accountable for meeting the bursary conditions. Often, by the time bursary recipients drop out of the qualification, there may have been several interventions that could have assisted them to ensuring their success in their studies. According to Ontong and Smit (2023), student success is linked to the support provided throughout their studies, which is particularly relevant to students who receive financial support, such as bursaries. Academic support can be

explained as the range of activities that consist of providing the student with various skills (i.e., time management), personalised assistance, and related support leading to successfully completing a qualification (Tomaszewski, Xiang, Huang, Western, McCourt & McCarthy, 2022). Several studies have highlighted a lack of support or knowledge of the support offered to students, meaning that students are unaware of the support systems in place that could lead to their success. The Redflank (2022) report indicated the following administrative and support challenges:

- Student-to-staff ratios compromising the quality of the education and leading to decreased support;
- Limited support (other than paying university expenses);
- Quality of education; and
- Limited exposure to industry (possibly leading to poor work exposure opportunities).

Therefore, the support offered to bursary recipients should be more extensive than the financial support provided to ensure success – an area this study explores in detail.

### **3.4.3 W&R SETA-specific challenges**

In its bursary and graduate placement strategy 2022/23-2026/27, the W&R SETA (2022) identified several systemic challenges in the bursary and placement implementation processes. Primary operational inefficiencies include protracted bursary allocation procedures, inadequate IT infrastructure, and non-inclusive contracting frameworks that fail to address the unique requirements of HET, TVET, and community education and training institutions. A critical administrative challenge emerges from the misalignment between educational institutions' financial year end (December) and SETA's fiscal closure (March), which impacts planning, implementation, and reporting to the DHET. The annual requirement for contract addendums, despite existing three-year agreements, creates significant payment delays that disrupt student registration processes. Additionally, the disparity in payment structures between employed and unemployed bursaries disadvantages employers, while inadequate communication channels further compound these challenges. Given the substantial financial investment in these programmes, these implementation barriers necessitate enhanced monitoring and evaluation mechanisms to ensure optimal return on investment.

### **3.4.4 Retail sector-specific challenges**

Although the W&R SETA identifies the relevant skills and occupations within the W&R sector, there is still a limited number of students who want to enrol for retail-related qualifications. For

instance, Dobbelstein, Jooste and Heidig (2018) found that retail management was the sole qualification that did not reach full enrolment. Their report (2018) highlighted that most retail management students admitted the qualification was not their first choice. Instead, they opted for this qualification solely to secure admission into university, with more than 40% of retail students expressing a desire to explore alternative career paths, such as finance or marketing. In addition to students not always selecting the retail sector as their first study choice, the Redflank (2022) report indicated that students tend to drop out due to the retail sector's high-pressure environment and that some of the skills shortages are still not being addressed by the bursary programme (i.e., within the bakery and butchery departments).

### **3.4.5 Personal and socio-economic challenges**

In addition to academic difficulties, students in this field face personal obstacles. For instance, being a parent or an older/mature student can result in limited peer interaction and lack of personal support, which may impact academic performance. Moreover, a lack of motivation, low self-confidence, or self-efficacy can lead to student dropout or poor academic outcomes (Yusof, Harith, Lokman, Batau, Zain & Rahmat, 2023). Most students pursuing a retail education are typically young adults. Within this demographic, it is possible that some of these individuals have familial responsibilities, which may require them to undertake various tasks. These responsibilities can range from attending to siblings and sick relatives to assisting with daily chores. Consequently, students may find themselves with limited study time, potentially leading to missed classes and a lack of focus on their academic pursuits (Hall, Erasmus & Haywood, 2022). Socio-economic challenges persist even with bursary funding, as students often face additional expenses (e.g., medical expenses) not covered by bursaries, leading to financial strain and eventual withdrawal.

### **3.4.6 Academic challenges and dropouts**

Academically, the transition from high school to tertiary education can be overwhelming due to unfamiliar systems, teaching methods, and increased workload, leading to frustration and low performance (Engelbrecht, Mostert, Pienaar & Kahl, 2020). Time management issues, often exacerbated by external commitments like part-time jobs, can result in sleep deprivation and missed deadlines, negatively affecting mental health. Moreover, social and cultural adjustment into university life pose significant hurdles, especially for those with limited prior exposure to university life, impacting their ability to adapt to new customs and social norms (Lydster & Murray, 2019).

In the South African setting, student dropout is influenced by several factors, such as illness and disability, poor academic performance, and inadequate funds for tuition fees (Stats SA, 2022). Ntema (2022) asserted that the higher education landscape has witnessed a growing concern regarding dropouts, where students discontinue their studies before completing retail-related programmes or courses. Ntema (2022) further contended that this issue presents significant challenges for higher education institutions, as they endeavour to enhance student retention rates and ensure academic success. Scholars (e.g., Li, Han, Wang, Sun & Cheng, 2018) argue that effective communication approaches have been recognised as crucial in tackling this issue by engaging, motivating, and inspiring retail students to remain in school. Furthermore, Bahrain, Sakrani and Maidin (2023) examined the barriers to effective communication that contribute to the dropout rate among retail students, such as language barriers, cultural disparities, and socioeconomic factors.

The W&R sector is not the only sector facing challenges with bursary programmes. A health industry study found that 1%-30% of beneficiaries did not meet the terms of their bursary requirements (Mabunda et al., 2022). There are various reasons for non-compliance, some of which have been explained above, yet the non-compliance of the bursary conditions remains one of the most significant challenges in offering bursaries within higher education. According to Redflank (2022), the following reasons were cited as reasons for dropouts:

- Discipline issues (assumed to refer to students' discipline with their studies);
- Loss of interest;
- Limited funding (being funded for one year); and
- Financial challenges (as mentioned above).

The above demonstrates that the problem of bursary dropouts in retail education is a significant concern, where various factors contribute to students' premature departure from their studies despite financial support. Thus, the reasons for dropouts should not be reviewed in isolation. For example, discipline issues may be related to financial challenges. Students may not have sufficient funding to cover their expenses and are unable to attend classes. Thus, it is imperative to understand that a range of different reasons or a combination of reasons may result in increased dropouts. This implies that the intersection of these challenges often creates a compounding effect, where financial support alone proves insufficient to ensure scheme completion, demonstrating that while bursaries address financial barriers, a more holistic approach to student support is necessary to improve retention rates. This warrants a deeper investigation through a nuanced-thinking approach to uncover which



factors influence bursar success and devise relevant interventions to support the bursary recipients.

### **3.5 IMPROVING THE W&R SETA BURSARY PROGRAMME**

According to the W&R SETA (2023b), the SETA has adopted various strategies to enhance the bursary scheme's effectiveness. Proposed strategies include expanding bursary application periods to increase accessibility, strengthening career guidance, promoting work-integrated learning (WIL) for employment opportunities, and supporting e-learning to reduce time constraints. The potential impact of these strategies is presented in Table 1.

**Table 1: Strategies to address bursary underperformance**

Strategy	Potential impact
Increase the annual number of bursary application windows opened by the W&R SETA. This strategy was proposed to expand the SETA's outreach to missing middle students throughout the annual implementation period and improve performance on bursary targets.	Increasing the annual number of bursary application windows is a positive step to expand outreach and improve performance on bursary targets. However, it will require additional administrative resources to manage multiple cycles, and the W&R SETA must ensure the larger applicant pool can be matched with available bursaries to avoid confusion.
Enhance support for institutions of further and higher learning in providing career guidance and development initiatives that promote W&R qualifications and careers. This strategy aims to address the inadequate career guidance that affects scheme completion, particularly indicated by bursary completions and WIL scheme completions, specifically indicator 3.4: "Number of bursars completing their studies annually" and indicator 3.10: "Number of learners completing their work-integrated learning schemes from TVET colleges and HETs annually" (W&R SETA, 2023b:34).	Enhancing support for career guidance and development initiatives at educational institutions is a well-aligned strategy to address the issue of inadequate career advice impacting scheme completion rates. However, it necessitates close collaboration between the W&R SETA, schools, and employers to provide relevant and up-to-date guidance.
Foster the employment of learners participating in WIL schemes to ensure higher completion rates. In 2023/24, the W&R SETA continued implementing the employer-SETA partnership strategy adopted in 2021/22, which led to partnerships with large W&R companies in skills development initiatives, ensuring that 60% of unemployed learners who completed workplace-based learning were absorbed into employment.	Fostering the employment of WIL participants builds on the W&R SETA's existing partnership strategy and directly addresses low completion rates, but scaling this initiative to cover more learners may prove challenging.
Promote and support e-learning through the continued implementation of the W&R SETA e-learning policy adopted in 2020. This will allow students or employees to access learning schemes at any time, eliminating time constraints that contribute to the non-completion of learning scheme.	Promoting e-learning aligns with the shift towards flexible, technology-enabled learning and can help eliminate time constraints, but the W&R SETA must ensure the platform is accessible and user-friendly.
Improve the W&R SETA's monitoring and evaluation processes. This aspect of the W&R SETA performance improvement strategy aims to ensure the effective utilisation of monitoring and evaluation data in planning for schemes that address indicator 3.19: "Percentage of discretionary grant budget allocated to elementary, intermediary, and high-level skills per annum" as well as indicator 3.4: "Number of bursars completing their studies annually." (W&R SETA, 2023b:34)	Improving monitoring and evaluation processes is crucial for data-driven decision-making, but requires investment in robust systems and the capability to effectively utilise the data.

Source: Authors' compilation.

## 4 PROPOSED METHODOLOGY

This study adopted phased, mixed-methods approach due to the nature of the study, research objectives, and complexity and depth of the study. More detail on the research methodology is presented in the sections that follow, using the Lappeman and Egan (2021) steps to conducting market research. Each step is presented and discussed in sections 4.1-4.6.

**Figure 1: Steps to conducting market research**



Source: Adapted from Lappeman and Egan (2021).

### 4.1 IDENTIFY AND DEFINE THE RESEARCH PROBLEM

As outlined in section 1 of the study, one of the W&R SETA's main objectives is to provide equitable access to education and training opportunities for previously disadvantaged and missing middle individuals. The W&R SETA (2020b) Strategic Plan for 2020/21-2024/25 highlighted that due to the government's aim of providing free education, it is imperative for the W&R SETA to review and enhance the delivery model for bursaries to minimise the scarce skills gaps. As the W&R SETA Strategic Plan is reaching its end, it became essential to review the success of the bursary scheme since 2021 to 2024, as the SETA moves into its next strategic planning period. The W&R SETA highlighted key concerns related to the bursary scheme that were reviewed in this study, including: (1) analysing the bursary scheme database from 2021 to 2024; (2) evaluating employment and entrepreneurship opportunities; (3) understanding perceptions related to the funding model; and (4) any additional challenges, implications, and opportunities offered by the bursary scheme. For the purpose of this research study, a more detailed presentation of the problem is presented in section 1 and summarised in Figure 2.

**Figure 2: The research problem**

BURSARY DATABASE	EMPLOYMENT AND ENTREPRENEURSHIP	FUNDING MODEL	CHALLENGES AND OPPORTUNITIES
<ul style="list-style-type: none"> <li>An updated analysis of W&amp;R SETA bursary recipients since 2021 is needed, as the last tracer studies were conducted in 2016-2017 and 2020-2021.</li> <li>Previous research lacks a holistic view from all stakeholders, including bursary recipients, employers, and PSETs.</li> </ul>	<ul style="list-style-type: none"> <li>The connection between bursary recipients and employment/entrepreneurship opportunities is unclear, especially given the tough economic climate and the evolving wholesale and retail sector.</li> </ul>	<ul style="list-style-type: none"> <li>Stakeholders' perceptions of the funding model remain unknown.</li> </ul>	<ul style="list-style-type: none"> <li>The success of recently proposed W&amp;R SETA strategies (since the 2023 Annual Report) has yet to be explored.</li> <li>Comprehensive insights are needed into the challenges and opportunities of the bursary scheme.</li> </ul>

Source: Own conceptualisation.

## 4.2 ESTABLISHING RESEARCH OBJECTIVES

Keeping the above-mentioned research problem in mind, the research objectives in Table 2 were devised to guide the study:

**Table 2: Aims and objectives of the study**

	Aim	Objectives
<b>Phase 1</b>	To analyse the W&R SETA bursary recipient database to identify trends, patterns, and the effectiveness of funded qualifications for future funding decisions	<ul style="list-style-type: none"> <li>To examine the demographic profile of unemployed bursary recipients funded by W&amp;R SETA bursaries from 2021 to 2024</li> <li>To identify patterns related to funded qualifications, characteristics of the funded programmes, completion rates, success rates, and employment</li> <li>To provide recommendations for optimising future funding decisions and the success rates of W&amp;R SETA bursary recipients</li> </ul>
<b>Phase 2</b>	To explore the challenges, opportunities, and implications faced by the W&R SETA bursary scheme	<ul style="list-style-type: none"> <li>To identify and evaluate the challenges and implications that the W&amp;R SETA bursary scheme faces</li> <li>To assess the adequacy of current educational programmes and W&amp;R SETA bursary support in preparing students for the job market and entrepreneurial endeavours within the W&amp;R sector</li> <li>To explore and recommend ways for the W&amp;R SETA to align its bursary programmes with emerging occupations and industry needs, ensuring the relevance and impact of its funding strategies</li> </ul>

Source: Own conceptualisation.

## 4.3 DESIGNING THE RESEARCH

The research design outlines the way in which the research is conducted. Important aspects to consider in the research design include: (1) the type of data, (2) the type of research approach, and (3) the data collection instrument and process (Lappeman & Egan, 2021). These are discussed in subsections 4.3.1-4.3.2.

#### **4.3.1 Type of data**

There are two main types of data: primary and secondary. Primary data refer to data collected for a specific purpose and often pertain to new data (Goncalves, 2024). Contrastingly, secondary data refer to using existing data that have already been collected, analysed, and published by others (Kumar, 2024). For the purpose of this study, both primary and secondary data were collected to achieve the study's main aims and objectives. Secondary data take the form of the bursary scheme database from 2021 to 2024 (provided by the W&R SETA) to be analysed in phase 1 of the study. Findings from phase 1 were used to inform phase 2, wherein primary data were collected in the form of an online survey and virtual focus groups. To collect primary data, the type of research approach needs to be clarified.

#### **4.3.2 Type of research approach**

There are three types of research approaches: quantitative, qualitative, and mixed-methods. Taherdoost (2022) explained that quantitative research involves using numerical data obtained from observations to describe and explain the phenomena that these observations represent. Quantitative research employs standardised measurements that ensures consistency and objectivity in data collection and analysis and due to larger sample sizes, data can be generalised to a broader population (Goncalves, 2024). Qualitative data aim to address scientific and practical issues that involve a more naturalistic and interpretative approach (Taherdoost, 2022). According to Kumar (2024), through rich, detailed insights, qualitative research aims to explore the underlying reasons and motivations to explain complex phenomena that quantitative data alone cannot capture. When quantitative and qualitative research approaches in isolation are insufficient to address the aim and research objectives of the study, then a mixed-methods research approach might be employed (Lappeman & Egan, 2021). Mixed-methods research utilises both quantitative and qualitative data, aiming to provide a better understanding of the research phenomena (Taherdoost, 2022).

Mixed-methods research can be employed in parallel or sequential ways. For this study, an explanatory sequential mixed-methods research approach was followed (Creswell, 2021). With this approach, Toyon (2021) explained that research starts with quantitative data collection and analysis, followed by qualitative data collection to explain or expand upon the

quantitative results. The explanatory sequential mixed-methods approach is most suitable when quantitative results require further explanation to explore the reasons behind statistical trends and is aligned to the purpose of this study (Goncalves, 2024).

This study took place in two phases and commenced with a quantitative research approach. Given that the last tracer study was conducted on bursary scheme data before 2020, one of the W&R SETA's main objectives was to analyse the bursary scheme database from 2021 to 2024 to identify trends, patterns, and the effectiveness of funded qualifications for future funding decisions. Furthermore, given the objectives for phase 1 presented in Table 1, quantitative data are most suitable for analysing demographic data and identifying associated patterns to achieve the main aim for phase 1. The findings from phase 1 provided useful insights that motivate the need for further investigation, as per the W&R SETA's mandates to delve deeper in exploring employment and entrepreneurship, the funding model and additional challenges, implications, and opportunities of the bursary scheme, which form part of phase 2 of the study. Hence, phase 1 guided phase 2 and through the qualitative research approach, deeper insights were obtained through online surveys and virtual focus groups to address the above-mentioned research problems.

#### **4.3.3 Data collection instrument**

The data collection instrument for phase 1 of the study included the W&R SETA bursary scheme database from 2021 to 2024. Permission was obtained from the W&R SETA to use the database for analysis purposes to achieve the main objectives for phase 1, as indicated in Table 1. The database was shared via Microsoft Excel and a briefing meeting was held in early August 2024 to explain all the fields and categories in the database. Once the data were analysed, the findings were used to inform phase 2 of the study.

Phase 1's findings were used to develop an online survey and sent to the sample (as outlined in section 4.4). Moreover, phase 2 of the study comprised a sequential research design, commencing with online surveys and then further exploration through virtual focus groups. Online surveys are advantageous, as data are gathered in a relatively short time, can reach a large and diverse audience regardless of geographic location, and respondents can complete surveys at their own convenience (Sammut, Griscti & Norman, 2021). Two online surveys were developed using Google Forms, as it is a convenient, user-friendly tool for data collection, allowing for easy customisation, wide accessibility, and automatic data aggregation into spreadsheets for analysis. One survey was targeted at bursary recipients and the other was targeted at PSETs and employers (see Annexures A and B). Potential respondents were identified from the W&R SETA database from phase 1 and a mailer was sent out asking them

to participate in the online survey with the link to the online survey. The aim was to obtain responses and perceptions from each sample (refer to section 4.4) to provide a holistic view from various stakeholders on the bursary scheme, as identified in the problem statement in section 1.

Each section of the online survey included a combination of close- and open-ended questions relating to some of the findings from phase 1 as well as additional aspects that aligned with the W&R SETA's objectives of this study (as mentioned in Table 2). Open-ended questions and additional findings from the online survey served as a foundation for further exploration and discussion, to obtain deep insights into employment and entrepreneurship, the funding model and additional challenges, implications, and opportunities of the bursary scheme.

To fully and deeply explore perceptions of all stakeholders from the online surveys, virtual focus groups were conducted. Vardeman (2024) explained that focus groups provide an opportunity to explore participants' attitudes, opinions, and perceptions in depth. Focus groups also offer a platform for dynamic discussions to take place between participants who can help validate or challenge findings from other research methods and, in this case, from the online survey (Creswell, 2021). The main benefits of having the focus groups take place virtually was it allowed participants to join the discussion at a place and time where it was most convenient for them. Moreover, these discussions took place without the confines of geographic location, aligning with the nature of the study, as the bursary scheme encompasses individuals throughout South Africa (Keen, Lomeli-Rodriguez & Joffe, 2022).

As response rates using online platforms for data collection are sometimes problematic, participants were incentivised to participate in the study (for both the online survey and virtual focus group discussion) by being put into a lucky draw where five participants stood a chance to win a gift voucher at a popular retailer (sponsored by the W&R SETA Leadership chair at the University of Johannesburg). Although an incentive for participation was offered, it was completely random and participants were informed that their responses were not related to the incentive or the likelihood of receiving the incentive. In addition, all general ethical considerations were considered and applied.

#### **4.4 SAMPLING AND FIELDWORK**

The sampling method, technique, and the way in which the fieldwork was carried out are discussed in subsections 4.4.1 and 4.4.2.

#### 4.4.1 Sampling

Sampling refers to the process of selecting a subset of individuals from a larger population to make inferences about that population (Kumar, 2024). There are different sampling methods, including probability and non-probability sampling. For the purpose of this study, particularly phase 2, and for both the online survey and virtual focus group discussions, non-probability sampling was used where not every member had a chance of being selected due to the nature of this study (Goncalves, 2024), as it required specific stakeholders to be part of the study. More specifically, purposive sampling was employed. Purposive sampling involves selecting participants based on specific characteristics or inclusion criteria that are important for the research (Rahman, 2023). In relation to this study, inclusion criteria for phase 2 included:

- Unemployed W&R SETA bursary recipients who obtained a bursary in the last four years;
- A W&R sector employer who had interactions with W&R SETA bursary recipients in the last four years; and
- PSET institutions who had direct interaction with the W&R SETA bursary scheme.

For the online surveys, these criteria were presented at the beginning of the online surveys as screening questions to ensure that only respondents relevant to the purpose of this study completed the survey. For the virtual focus groups, participants from the database (in phase 1) for each of the above-mentioned groups were contacted. Specific details related to sampling in relation to the online surveys and virtual focus group discussions are presented in Table 3.

**Table 3: Summary of sampling for phase 2**

	<b>Online surveys and virtual focus groups</b>
<b>Population</b>	Stakeholders of W&R SETA bursary scheme
<b>Sampling frame</b>	<ul style="list-style-type: none"> <li>• Individuals who were W&amp;R SETA bursary recipients within the last four years (categorised as unemployed) as provided in the bursary database</li> <li>• Employers in the W&amp;R sector who had interactions with W&amp;R SETA bursary recipients in the last four years</li> <li>• PSET institutions in South Africa that had direct interaction with the W&amp;R SETA bursary scheme</li> </ul>
<b>Sampling method</b>	Purposive sampling
<b>Sampling units</b>	<ul style="list-style-type: none"> <li>• W&amp;R SETA bursary recipients who were categorised as unemployed</li> <li>• Employers in the W&amp;R sector</li> <li>• PSET institutions</li> </ul>
<b>Sample size</b>	<p><i>Online survey:</i></p> <ul style="list-style-type: none"> <li>• Unemployed bursary recipients: 1 000 responses based on a population of 5 806</li> <li>• Employers within the W&amp;R sector: 50 based on the number of employers within the sector and their likelihood of having experience with a W&amp;R bursary recipient</li> <li>• PSETs: 30 based on the amount of PSETs in South Africa</li> </ul> <p><i>Virtual focus groups:</i></p> <ul style="list-style-type: none"> <li>• Four to six participants per focus group</li> <li>• Six focus group to reach saturation</li> </ul>



	Online surveys and virtual focus groups
	<ul style="list-style-type: none"> <li>• Six x six = 36 (However, chances of participants not showing up on the day were highly likely. Therefore, Nyumba, Wilson, Derrick and Mukherjee (2018) stated that 10% to 25% of the total number of participants should be selected as a contingency.)</li> <li>• 36 x 15% = 42 final sample size</li> </ul>

Source: Own conceptualisation.

#### 4.4.2 Fieldwork

The online survey (refer to Annexure A) included an explanatory statement and consent form to provide respondents (using the database in phase 1) with a background to the study, their role as a respondent, the duration of time, benefits of participating and emphasising on aspects relating to privacy, anonymity, and confidentiality as well as data collection storage and disposal. Having read through the explanatory statement, respondents were asked to read through the consent form and provide their consent by ticking a box. Once completed, respondents were directed to a set of screening questions to determine their suitability to participate in the study (as per the sampling requirements discussed in section 4.4.1). Respondents had to answer “yes” to at least one of the following screening questions:

- Have you received a W&R SETA bursary in the last four years?
- Are you an employer in the W&R sector who has/has had interactions with W&R SETA bursary recipients in the last four years?
- Are you employed at a PSET institution that has had direct interaction with the bursary scheme in the last four years?

Having answered “yes” to any of the above questions, respondents were asked to complete the survey. If participants answered “no” to all the above questions, they were thanked for their time and asked to not continue with the survey. The online survey comprised three main sections:

- Student success and support;
- Sector and employment dynamics; and
- Education and training alignment.

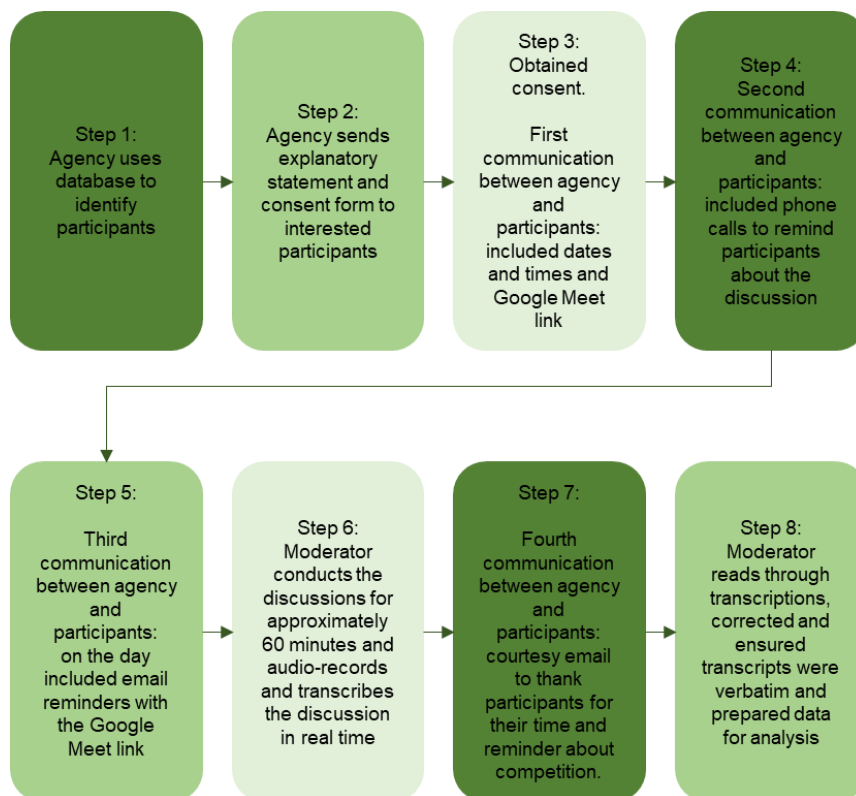
After analysing findings from the online surveys, virtual focus group discussions ensued. For this part of the study, a third-party research agency, The Culture Foundry, assisted with data collection and analysis due to the depth and nature of the data required. The Culture Foundry (n.d.) was selected because:

- Part of the study involved engaging with various stakeholders, such as bursary recipients, employers, and PSET institutions, and Culture Foundry Co.’s experience in facilitating meaningful stakeholder interactions would enhance the quality of the data collected.

- Through their tailored solutions, the Culture Foundry could customise data collection and analysis to address particular aspects of the W&R SETA bursary scheme, ensuring that the research was relevant and actionable for stakeholders.

The virtual focus group discussion guide (see Annexure B) was semi-structured and allowed for flexibility in the discussions, as is one of the benefits of focus groups. The questions expanded on the insights obtained from the online survey in an attempt to understand the challenges, implications, and opportunities offered by the W&R SETA bursary scheme to be used to inform strategic decision-making. The chosen platform for virtual focus group discussions was Google Meet. Google Meet is accessible from any device with an internet connection; it is a free platform, user-friendly, supports real-time video and audio interaction as well as recording and transcription and offers security features, including encryption and controlled access (Google Workspace, n.d.). A research agency was used to facilitate the focus groups and the data collection process is explained in Figure 3.

**Figure 3: Data collection process for virtual focus group discussions**



Source: Own conceptualisation.

## 4.5 ANALYSING AND INTERPRETING DATA

The discussion below describes how data was analysed in each phase.

#### **4.5.1 Phase 1 data analysis**

To analyse the data for phase 1, Microsoft Excel was used to clean and code the data in the databases. Thereafter, PowerBI was utilised to analyse the database to address the research objectives in Table 1. The analysis involved summarising data, creating charts, and calculating basic statistics like averages or frequencies.

#### **4.5.2 Phase 2 data analysis**

Phase 2 incorporated two data collection instruments, as discussed in section 4.3.3, namely online surveys and virtual focus group discussion. Since the online survey comprised a combination of close- and open-ended questions, two types of data analyses were used. For the close-ended questions, PowerBI was used to analyse the various responses. Since the online survey also comprised several open-ended questions, content analysis was used. Content analysis involves identifying, quantifying, and categorising patterns, themes, or specific content within these materials to draw meaningful inferences related to the research objectives (Saldaña, 2021). In this case, content analysis was ideal because the quantitative aspect of the analysis gave the researcher an idea of the dominant elements linked to the participants in question and the open-ended, qualitative analysis provided deeper insights to understanding the problem (Shaw, 2020). The process followed in conducting content analysis is outlined in Figure 4.

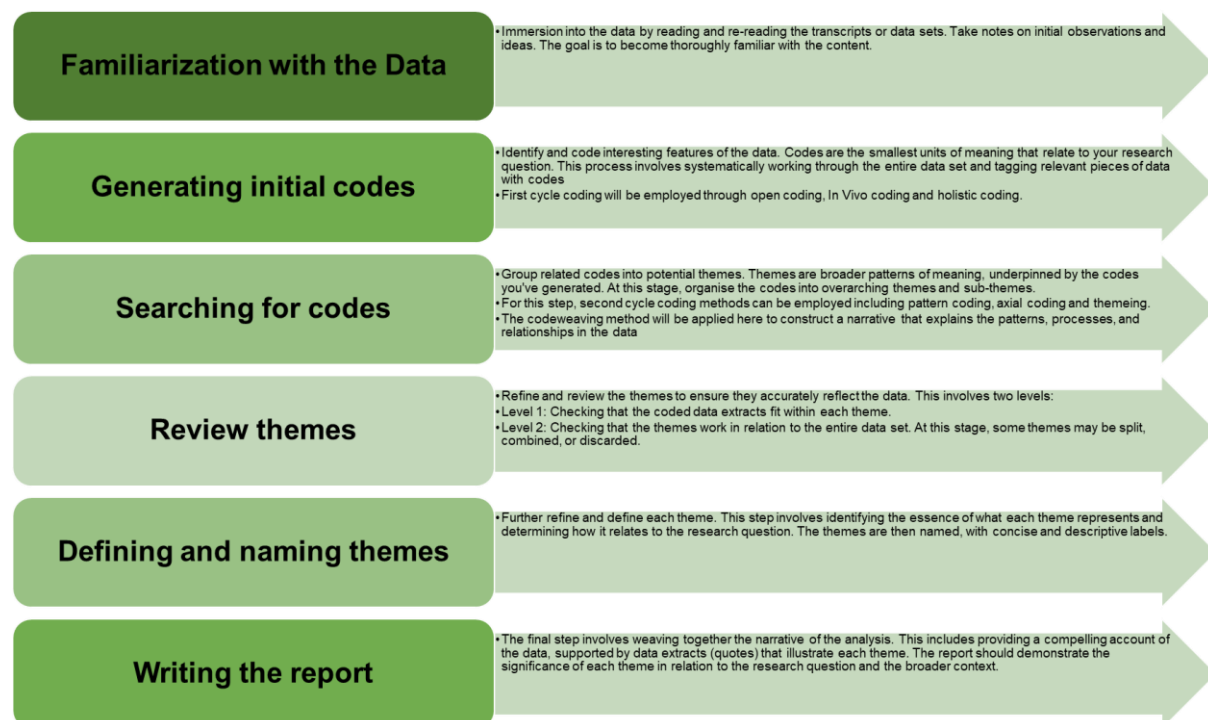
**Figure 4: Implementation of content analysis**

Define the research aim and objectives	Select data	Develop a coding scheme	Code the data	Analyse results	Report findings
<ul style="list-style-type: none"> <li>•Phase 1 aim: To analyse the W&amp;R SETA bursary recipient database to identify trends, patterns and the effectiveness of funded qualifications for future funding decisions.</li> <li>•Phase 2 aim: To explore the challenges, opportunities and implications faced by the W&amp;R SETA bursary scheme.</li> <li>•Specific research objectives related to the aim are presented in Table 1.</li> </ul>	<ul style="list-style-type: none"> <li>•Data will be obtained in the form of text-based responses from the open-ended questions in the online survey</li> </ul>	<ul style="list-style-type: none"> <li>•Broad categories will be developed based on the three main categories from the online survey including student success and support, sector and employment dynamics and education and training alignment.</li> </ul>	<ul style="list-style-type: none"> <li>•First-cycle cycle coding techniques including descriptive, In Vivo, Open coding will be used to identify basic units of meaning, patterns, and themes.</li> <li>•Second-cycle coding techniques include pattern, axial and thematic coding to synthesise the data to draw more substantial conclusions.</li> </ul>	<ul style="list-style-type: none"> <li>•Identifying patterns, themes, and relationships within the coded data. Interpret the findings to draw meaningful conclusions</li> </ul>	<ul style="list-style-type: none"> <li>•Present the analysis in a structured manner, using quotes or examples to support the findings. Use these findings as the foundation to informing the virtual focus group discussions</li> </ul>

Source: Adapted from Drisko and Maschi (2016).

The insights obtained from the open-ended questions through content analysis provided the foundation for further exploration to address the research question. The findings from the online surveys were used to develop research propositions and were explored further (virtual focus group discussions). As evidenced in Annexure B, broad themes of questions were developed in line with the study's research problem and objectives, but the research propositions aimed to better guide the discussions. Once data were collected, thematic analysis was applied. Thematic analysis is a data analysis method to systematically identify, organise, and offer insight into patterns of meaning (themes) across a data set (Braun & Clarke, 2013). There are six steps to analysing data thematically (Braun & Clark, 2012) – refer to Figure 5.

**Figure 5: Six steps of thematic analysis**



Source: Adapted from Braun and Clarke (2012).

Once data were analysed, they were then presented in the form of a research report, outlined in section 4.6.

## 4.6 REPORT ON RESEARCH FINDINGS

The final project comprises a two-phased research report featuring:

- Executive summary;
- Introduction and background;
- Literature review;

- Problem statement;
- Deliverables and objectives;
- Methodology;
- Discussion of findings;
- Recommendations; and
- Conclusion.

Figure 6 summarises the research design and methodology for this project.

**Figure 6: Summary of research design and methodology for phases 1 and 2**

INSIGHTS INTO THE CHALLENGES, OPPORTUNITIES AND IMPLICATIONS FACED BY W&R SETA BURSARY PROGRAMMES: A STAKEHOLDER PERSPECTIVE					
PHASE 1			PHASE 2		
<b>AIM</b> To analyse the W&R SETA bursary recipient database to identify trends, patterns and the effectiveness of funded qualifications for future funding decisions			<b>AIM</b> To explore the challenges, opportunities and implications faced by the W&R SETA bursary scheme		
<b>Objective 1:</b> To examine the demographic profile of bursary recipients funded by W&R SETA bursaries from 2021 to 2024.	<b>Objective 2:</b> To identify patterns related to funded qualifications, characteristics of the funded programmes, completion rates, success rates and employment.	<b>Objective 3:</b> To provide recommendations for optimising future funding decisions and the success rates of W&R SETA bursary recipients.	<b>Objective 1:</b> To identify and evaluate the challenges and implications that the W&R SETA bursary faces.	<b>Objective 2:</b> To assess the adequacy of current educational programmes and W&R SETA bursary support in preparing students for the job market and entrepreneurial endeavours within the W&R sector.	<b>Objective 3:</b> To explore and recommend ways for the W&R SETA to align its bursary programmes with emerging occupations and industry needs, ensuring the relevance and impact of its funding strategies.
<b>QUANTITATIVE DATA</b>			<b>QUALITATIVE DATA</b>		
Database analysis			Online surveys and virtual focus groups		
5 806 unemployed bursary beneficiaries			1 080 online survey respondents and 42 virtual focus group participants using purposive and quota sampling		
Data collection took place in September 2024			Data collection to take place in November 2024		
Used MS Excel to mine and PowerBI analyse data			Used PowerBI, content and thematic analysis to analyse data		
Findings used to inform Phase 2 and assist with recommendations			Findings used to develop recommendations for strategic consideration		
<b>Preliminary report finalisation: October 2024</b>			<b>Report finalisation: January 2025</b>		

Source: Own conceptualisation.

## 5 PHASE 1 FINDINGS

This section presents the findings related to phase 1 of the study, which entailed the W&R SETA bursary scheme database analysis. The main aim of this phase was to analyse the W&R SETA bursary recipient database to identify trends, patterns, and the effectiveness of funded qualifications for future funding decisions. More specifically, the research objectives were:

- 1) To examine the demographic profile of unemployed bursary recipients funded by W&R SETA bursaries from 2021 to 2024;

- 2) To identify patterns related to funded qualifications, characteristics of the funded programmes, completion rates, success rates, and employment; and
- 3) To provide recommendations for optimising future funding decisions and the success rates of W&R SETA bursary recipients.

The findings related to phase 1 are presented in relation to each research objective above. It is important to note that after cleaning the database obtained from the W&R SETA, only 5 806 entries of the original 14 204 entries were reviewed as these related to “unemployed beneficiaries”. The data also needed to be cleaned in terms of:

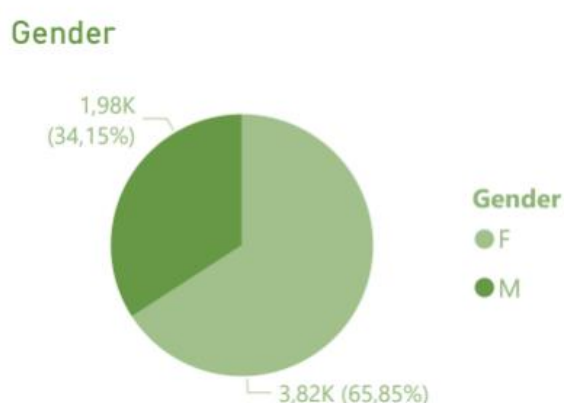
- Reviewing the institution names and ensuring consistency;
- Recoding the age categories to ensure consistency; and
- Developing categories for the amount funded to allow for more effective analysis.

## 5.1 RESEARCH OBJECTIVE 1 FINDINGS

*Research objective 1: To examine the demographic profile of unemployed bursary recipients funded by W&R SETA bursaries from 2021 to 2024*

The findings presented below reflect various demographics, including the gender, age, province that the bursary recipient resided in, and their home language.

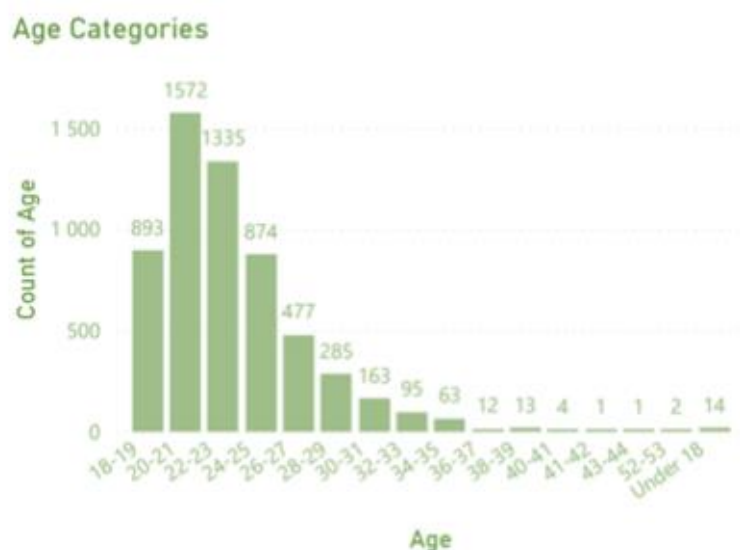
**Figure 7: Gender of unemployed bursary recipients**



Source: Own conceptualisation.

As evidenced in Figure 7, majority of unemployed bursary recipients comprised women at 65.85%, while men represented 34.15% of the respondents.

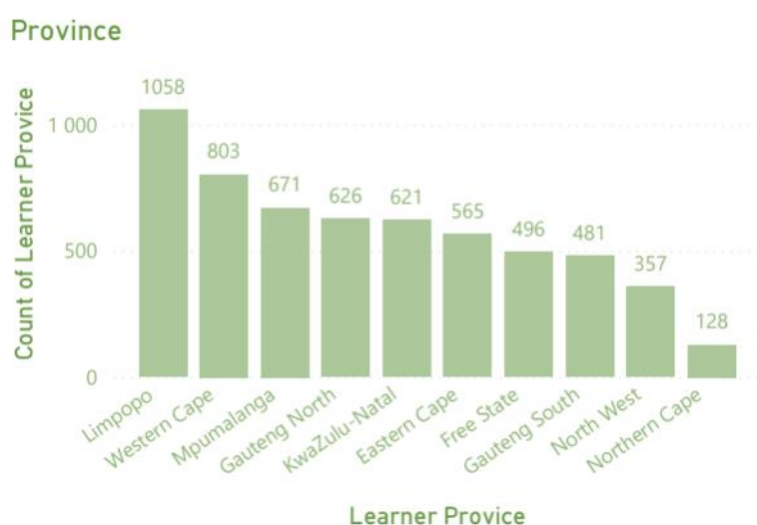
**Figure 8: Age of unemployed bursary recipients**



Source: Own conceptualisation.

Figure 8 indicates that unemployed bursary recipients were mainly 20-23 years old, with the highest category of unemployed bursary recipients being aged 20-21. This was followed by the 24-25 and 18-19 age ranges. The number of unemployed bursary recipients decreased steadily after the age of 27, though a handful of applicants still applied well into their 40s and 50s. Moreover, findings suggested that a small portion of respondents under the age of 18 applied for W&R SETA bursaries.

**Figure 9: Province of residence of unemployed bursary recipients**

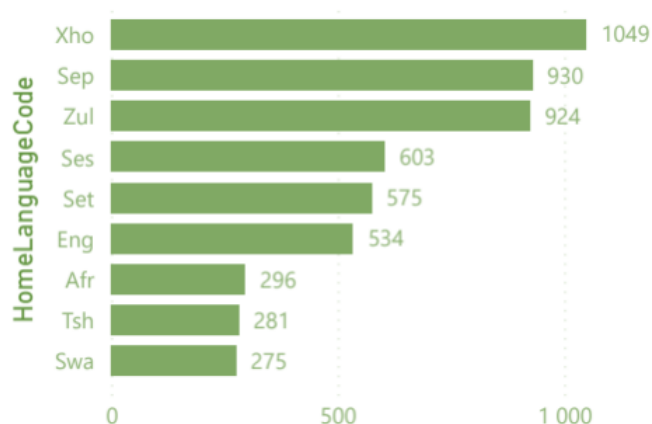


Source: Own conceptualisation.



As per Figure 9, most unemployed bursary recipients reside in Limpopo, accounting for 1 058 (18.22%) of the 5 806 bursary recipients, followed by the Western Cape with 803 (13.83%). Thereafter, most bursary recipients were somewhat equally spread among Mpumalanga with 671 (11.56%), Gauteng North with 626 (10.78%), and KwaZulu-Natal with 621 (10.70%). Eastern Cape had 565 (9.73%) bursary recipients, followed by Free State with 496 (8.52%), and Gauteng South with 481 (8.28%). Provinces containing the least number of bursary recipients included North West with 357 (6.15%) and Northern Cape with 128 (2.20%).

**Figure 10: Home language of unemployed bursary recipients**



Source: Own conceptualisation.

Figure 10 illustrates that of the 12 official spoken languages in South Africa, only nine home languages were identified amongst unemployed bursary recipients. IsiXhosa was the most spoken home language, as indicated by 1 049 (18.07%) bursary recipients, followed by Sepedi at 930 (16.02%) and isiZulu at 924 (15.91%). The number of unemployed bursary recipients whose home language was Sesotho, Setswana, and English was 603 (10.39%), 575 (9.90%), and 534 (9.20%) respectively. The home languages spoken by the fewest unemployed bursary recipients were Afrikaans with 296 (5.10%), Tshivenda with 281 (4.84%), and siSwati with 275 (4.74%).

The main finding pertaining to research objective 1 is summarised as follows:

**Main finding 1:**

The demographic profile of unemployed W&R SETA bursary recipients from 2021 to 2024 reveals that majority were women (65.85%) and primarily aged 20-23, with a significant number residing in Limpopo (18.22%) and the Western Cape (13.83%). IsiXhosa, Sepedi,

and isiZulu were the most common home languages among recipients, reflecting a diverse representation from South Africa's linguistic groups.

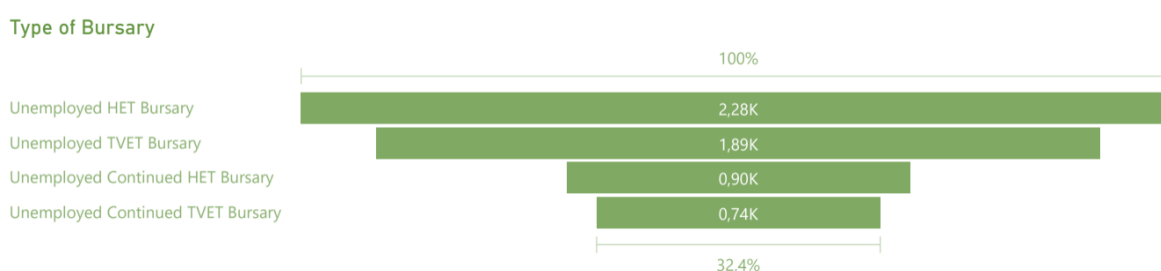
## 5.2 RESEARCH OBJECTIVE 2 FINDINGS

*Research objective 2: To identify patterns related to funded qualifications, characteristics of the funded programmes, completion rates, success rates, and employment*

The findings in this section relate to:

- The type of bursary awarded to unemployed bursary recipients;
- The various bursary amounts awarded;
- The institution at which the bursary recipient was awarded a bursary to study at;
- The qualification for which the bursary was awarded;
- An overall count of the number of qualifications successfully completed by the bursary recipients; and
- A breakdown of subsidised qualification success in relation to each institution

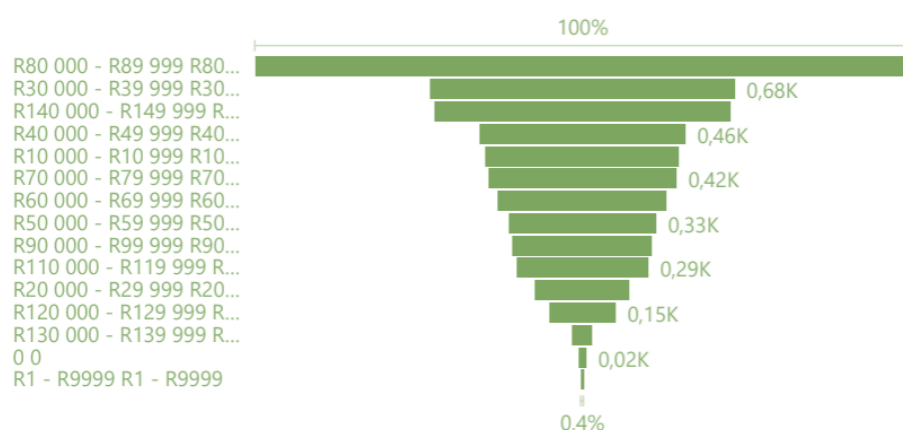
**Figure 11: Type of bursary awarded to unemployed bursary recipients**



Source: Own conceptualisation.

Figure 11 indicates that most W&R SETA bursaries were awarded to 2 280 (39.27%) unemployed bursary recipients with first-time enrolment at HET institutions. This was followed by 1 890 (32.55%) bursaries being awarded to unemployed bursary recipients with first-time enrolments at TVET colleges. The rest of the bursaries were awarded to continuing students: 900 (1.55%) at HET institutions and 740 (1.27%) at TVET colleges.

**Figure 12: Bursary amounts awarded to unemployed bursary recipients**



Source: Own conceptualisation.

Figure 12 demonstrates that 1 454 unemployed bursary recipients were awarded R80 000-R89 999 in bursary funding. This was followed by 676, who were awarded R30 000-R39 999 in bursary funding, and 656 were awarded the highest bursary funding of R140 000-R149 999. Thereafter, bursary funding of R40 000-R49 000 was awarded to 456 bursary recipients, R10 000-R10 999 was awarded to 429 bursary recipients, and R50 000-R59 999 was awarded to 326 bursary recipients. Only 308 bursary recipients were awarded R90 000-R139 000, with six bursary recipients receiving the least amount of funding of R1-R9 999.

**Figure 13: Institution at which the bursary recipient was awarded a bursary**

Institution Name	Count of Institution Name
Bakhoana Management and Business College	350
University of Limpopo (UL)	272
Sol Plaatje University	252
Ehlanzeni FET College	248
University of Venda (UNIVEN)	201
Tshwane University of Technology	181
Vaal University of Technology (VUT)	181
University of Mpumalanga (UMP)	178
University of Fort Hare (UFH)	176
Nkangala FET College	160
University of the Western Cape (UWC)	138
Flavius Mareka	134
University of the Free State (UFS)	129
Walter Sisulu University (WSU)	125

Source: Own conceptualisation.

Figure 13 highlights the top 14 institutions at which bursaries were awarded to recipients. The institution at which the largest number of bursaries (350) were awarded was Bakhoana Management and Business College in Gauteng. The second highest number of bursaries awarded to students studying at the University of Limpopo were 272. This was followed by 252 bursaries awarded at Sol Plaatje University, 248 Ehlanzeni College in Mpumalanga, and 201 bursaries awarded at the University of Venda in Limpopo. The rest of the top 14 institutions had 125-81 bursaries awarded to students. As evidenced in Figure 13, most bursaries were awarded to universities, followed by further education and training (FET) and the TVET colleges.

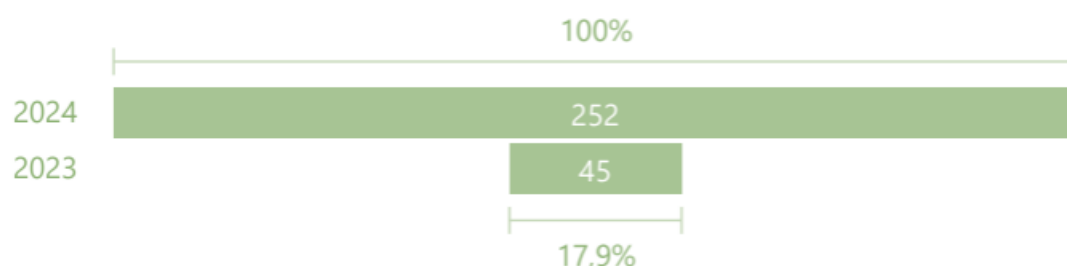
**Figure 14: Qualifications for which the bursaries were awarded**

QualificationTitle	Count of QualificationTitle
Bachelor of Commerce in Accounting	380
National Certificate: Vocational: Office Administration	307
National Certificate: N4 Human Resource Management	248
Bachelor of Commerce	211
Occupational Certificate: Chef	188
Bachelor of Commerce: Accounting	166
Diploma in Business Management	152
National Certificate: N4 Management Assistant	149
National Certificate: N6 Management Assistant	147
National Certificate: N4 Business Management	134
Bachelor of Accounting	112
Advanced Diploma in Marketing	111
Bachelor of Accounting Sciences in Financial Accounting	105

Source: Own conceptualisation.

Figure 14 illustrates the top 13 qualifications for which bursaries were awarded by the W&R SETA. The Bachelor of Commerce (BCom) in Accounting (note that qualification names varied on the database, which explains the separate line items for BCom in Accounting in Figure 14) qualification received the most bursaries with 763 bursaries being awarded, followed by the National Certificate (NC) in Office Administration with 307, and the NC in HR Management with 248 bursaries awarded. Furthermore, 211 bursaries were awarded for the Occupational Certificate Chef, 152 bursaries were awarded for the Diploma in Business Management, and 134 for the NC in Business Management. For the NC (N4) Management Assistant and the NC (N6) Management Assistant qualifications, 149 and 147 bursaries were awarded respectively. Lastly, 111 bursaries were awarded for the Advanced Diploma in Marketing. As evidenced in Figure 14, most bursaries were awarded to accounting and business management-related qualifications.

**Figure 15: Overall count of the number of qualifications successfully completed by the bursary recipients**



Source: Own conceptualisation.

Figure 15 indicates that of the 5 806 bursaries awarded between 2023 and 2024, only 297 recipients successfully completed their qualifications. In 2023, only 45 recipients completed their subsidised qualification and in 2024, 252 recipients completed their subsidised qualification. Figure 16 presents the institutions at which these qualifications were completed.

**Figure 16: Breakdown of subsidised qualification success in relation to each institution**

Institution Name	2023	2024	No	Total
Bakhoana Management and Business College			350	<b>350</b>
University of Limpopo (UL)		20	252	<b>272</b>
Sol Plaatje University		29	223	<b>252</b>
Ehlanzeni FET College	3	8	237	<b>248</b>
University of Venda (UNIVEN)	1	23	177	<b>201</b>
Tshwane University of Technology		1	180	<b>181</b>
Vaal University of Technology (VUT)	11	3	167	<b>181</b>
University of Mpumalanga (UMP)		23	155	<b>178</b>
University of Fort Hare (UFH)			176	<b>176</b>
Nkangala FET College	5	15	140	<b>160</b>
University of the Western Cape (UWC)		1	137	<b>138</b>
<b>Total</b>	<b>45</b>	<b>252</b>	<b>5509</b>	<b>5806</b>

Source: Own conceptualisation.

Figure 16 indicates that Vaal University of Technology (VUT) had the highest qualification completion, with 11 bursary recipients completing their qualification in 2023, followed by Nkangala FET College in Mpumalanga, with five bursary recipients completing their qualification. Thereafter, only five recipients completed their qualification at Ehlanzeni College, and one recipient completed a qualification at the University of Venda. The “No” column in Figure 16 shows that majority of bursary recipients did not complete their qualification.

In 2024, Sol Plaatje University had the highest number of completed qualifications, with 29 bursary recipients, followed by the University of Venda and University of Mpumalanga (UMP) with 23 successful completions each. This was followed by the University of Limpopo at 20 and Nkangala FET college with 15 successful completions. Other institutions with successful completions included: Ehlanzeni College (eight), VUT (three), Tshwane University of Technology (one), and the University of Western Cape (one).

To address research objective 2, the following main finding is presented:

**Main finding 2:**

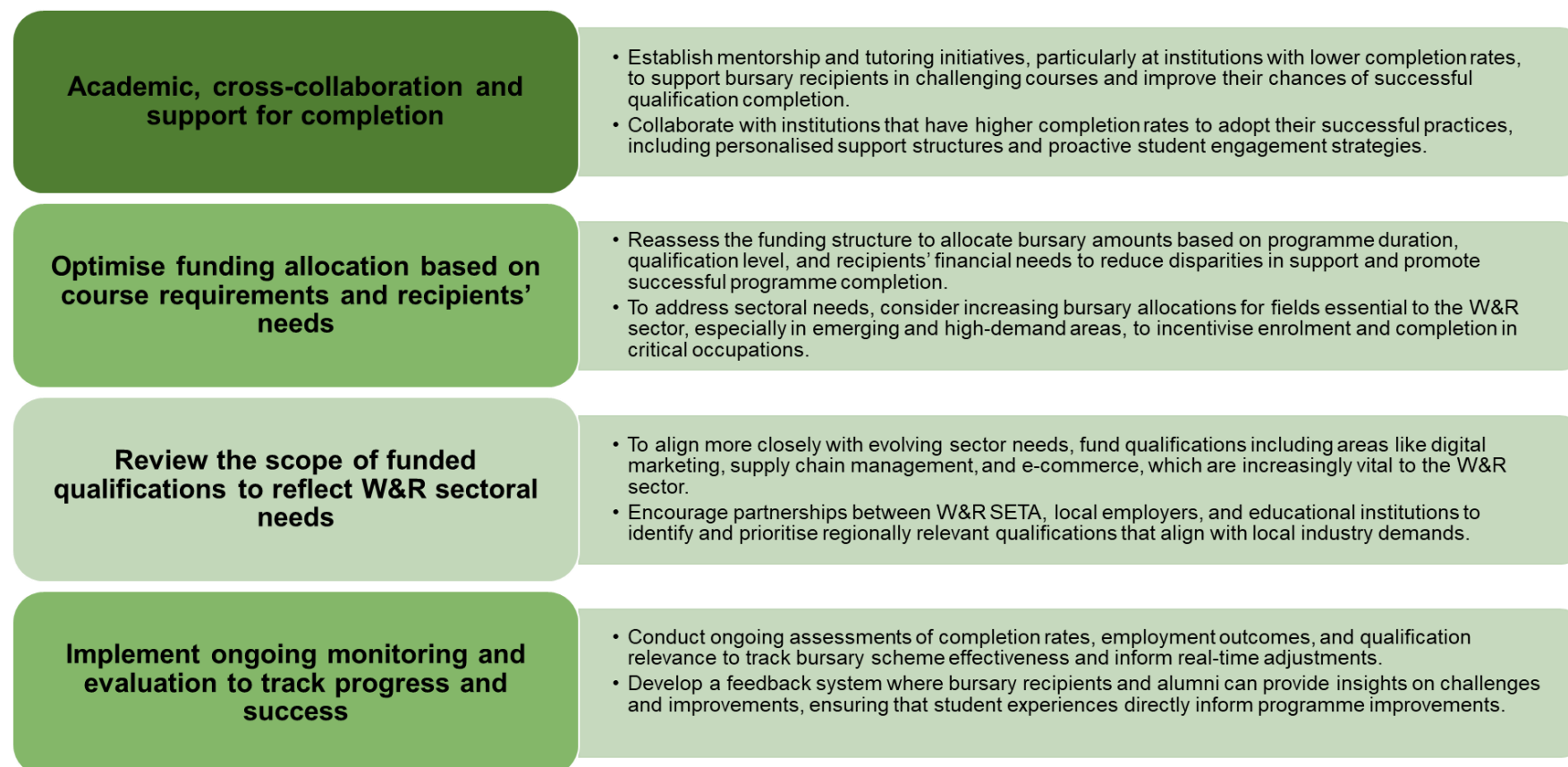
- Enrolment patterns: The majority of W&R SETA bursaries were awarded to first-time students – 39.27% at HET institutions and 32.55% at TVET colleges – indicating a focus on promoting access to education for new students.
- Funding distribution: Most bursary recipients received funding of R80 000-R89 999, with a few receiving higher allocations of R140 000-R149 999, reflecting varied financial support based on programme or need.
- Institutional focus: Bursary awards were concentrated at specific institutions, with Bakhoana Management and Business College in Gauteng receiving the most awards, followed by the University of Limpopo, suggesting targeted regional support and alignment with specific educational institutions.
- Qualification preferences: Accounting and business management programmes received the most bursary support, highlighting a strategic focus on qualifications with strong labour market relevance.
- Low completion rates: Only 297 of the 5 806 bursary recipients completed their qualifications between 2023 and 2024, indicating a significant challenge in programme completion and potential barriers to academic success.
- Completion variability by institution: Institutions like Sol Plaatje University and VUT demonstrated higher qualification completion rates.

### **5.3 RESEARCH OBJECTIVE 3 FINDINGS**

*Research objective 3: To provide recommendations for optimising future funding decisions and the success rates of W&R SETA bursary recipients*

The findings presented in sections 5.1 and 5.2 laid the groundwork for further investigation to be carried out. Although further exploration was required in phase 2, a few recommendations were made from the above findings, which are presented in Figure 17.

**Figure 17: Recommendations based on phase 1 findings**



Source: Own conceptualisation.

Moreover, it is important to note that the bursary database presented several limitations: data were manually captured allowing for several variances (e.g., name of qualifications and institutions), some of the data in the database were incomplete (e.g., recipients' age), and it was unclear whether some of the students were still completing their qualifications or had completely dropped out of their qualification, as the database did not record "in progress" and strictly referred to completing or not. Consequently, the W&R SETA should focus on designing a system that allows for accurate and up-to-date information and not only capturing bursary recipients' details at inception, but requiring that recipients complete close-ended questions (e.g., select an option) biannually (per semester) to allow for accurate records and progress review.

#### **5.4 USING PHASE 1 TO INFORM PHASE 2 OF THE STUDY**

Given some of the discrepancies and challenges identified in phase 1, the following problem statement was posed for further exploration in phase 2:

*Despite the W&R SETA bursary scheme's efforts to enhance educational access, particularly for first-time students at HET institutions and TVET colleges, significant challenges persist in terms of programme completion and alignment with W&R sectoral needs and the NSDP. The scheme's current funding distribution varies significantly and suggests potential disparities in financial support, which may impact students' ability to successfully complete their studies. Furthermore, bursaries are awarded to students studying qualifications, particularly in accounting and business management, yet this focus may unintentionally limit opportunities in other emerging fields crucial to the evolving W&R sector. A critical issue lies in the scheme's overall low qualification completion rate, with only 297 of 5 806 bursary recipients completing their studies from 2023 to 2024. This low success rate underscores potential barriers, such as insufficient academic support or socio-economic challenges, which may hinder recipients' progress and eventual employability.*

To guide phase 2 of the study, the research objectives in Table 4 were developed, but to delve further into the findings from phase 1, specific research propositions were devised that supported the questions posed in the online surveys and focus group discussion guide. Table 4 illustrates the nexus between phase 2's research objectives, propositions, and questions asked in online survey focus group discussions.



**Table 4: Nexus between phase 2's research objectives, propositions, and survey questions posed**

Phase 2 research objectives	Research propositions	Questions in online survey	Questions in virtual focus groups
Objective 1: To identify and evaluate the challenges and implications that the W&R SETA bursary scheme faces	Proposition 1: High dropout rates among bursary recipients are likely due to inadequate support systems and may suggest challenges in addressing students' academic or socio-economic needs.	1.a) Describe what affects the success rate of bursary students.  1.b) How can success rates of the qualifications funded (i.e., qualification completion) be improved?	What are some of the challenges that W&R SETA bursary students face that inhibit them from completing their qualifications?
	Proposition 2: Limited bursaries awarded to continuing students suggest challenges in supporting academic progression, potentially affecting student retention and qualification completion rates.	1.c) What support services do you think are necessary for bursary students to succeed?  1.j) Did you complete the qualification you received a bursary for?  1.k) Provide reasons as to why you did not complete the qualification.  3.d) How can the W&R SETA enhance progression pathways (which means advancing from one qualification to the next – for example, progressing from diploma to advanced diploma) for further education and training through its bursary programme?	<ul style="list-style-type: none"> <li>• What specific types of support do you believe are most crucial for ensuring the success and graduation of bursary students in the W&amp;R SETA programmes?</li> <li>• How can these supports be enhanced or better implemented?</li> <li>• In what ways can the W&amp;R SETA enhance progression pathways for further education and training through its bursary programme?</li> </ul>
	Proposition 3: Regional disparities in bursary awards may indicate structural challenges in bursary allocation, implying potential accessibility issues for students in underrepresented areas.	1.h) Which institution did you receive the bursary to complete your studies at?	N/A
Objective 2: To assess the adequacy of current educational programmes and W&R SETA bursary support in preparing	Proposition 4: The concentration of bursary funding in specific fields may limit opportunities in emerging sectors and thus impact the pool of	1.f) Please indicate the qualification type you received funding for.	<ul style="list-style-type: none"> <li>• In what ways do you think the current educational programmes and bursary support prepare</li> </ul>

Phase 2 research objectives	Research propositions	Questions in online survey	Questions in virtual focus groups
students for the job market and entrepreneurial endeavours within the W&R sector	industry-relevant skills acquired by graduates.	<p>1.g) Please indicate the field of specialisation within the qualification you received the bursary for - for example, marketing, pharmacy, business management, human resources, etc.</p> <p>3.b) Which ONE of the following new and emerging occupations should the W&amp;R SETA consider funding?</p> <p>3.c) What factors should be considered when deciding which qualifications to fund or not fund?</p>	<p>students for the job market and industry needs?</p> <ul style="list-style-type: none"> <li>What improvements can be made to better align education with employment opportunities?</li> </ul>
	Proposition 5: Bursary funding amounts within the mid-range tiers may be insufficient to cover all costs associated with quality education, thereby impacting students' capacity to complete qualifications effectively and enter the workforce with adequate preparation.	1.d) Keeping in mind the information provided above, what are your views on the current bursary funding model?	N/A
	Proposition 6: Students who receive bursaries may experience fewer academic and industry-aligned preparatory resources affecting their readiness for job market or entrepreneurial challenges.	<p>1.c) What support services do you think are necessary for bursary students to succeed?</p> <p>2.c) Do you believe bursary students have sufficient access to internships, work placements, or practical experiences?</p> <p>2.d) Provide a rationale for your response in (2.c) above.</p>	<ul style="list-style-type: none"> <li>How does access to internships, work placements, or practical experiences impact bursary recipients' success rates?</li> <li>What improvements can be made to better align education with entrepreneurial pursuits?</li> </ul>

Phase 2 research objectives	Research propositions	Questions in online survey	Questions in virtual focus groups
		2.e) What is your opinion regarding encouraging students to pursue entrepreneurial ventures?	
Objective 3: To explore and recommend ways for the W&R SETA to align its bursary programmes with emerging occupations and industry needs, ensuring the relevance and impact of its funding strategies	Proposition 7: Bursary funding is disproportionately awarded to qualifications with traditional relevance to the W&R sector, potentially limiting the scheme's responsiveness to emerging occupations that require diverse and adaptive skill sets.	<p>1.i) Provide reasons why you opted to study your chosen qualification.</p> <p>2.b) How relevant do you find the education provided at PSET institutions in relation to current industry needs and job market trends?</p> <p>3.b) Which ONE of the following new and emerging occupations should the W&amp;R SETA consider funding?</p>	<ul style="list-style-type: none"> <li>How can the W&amp;R SETA better align its bursary programmes with emerging occupations and industry demands?</li> </ul>
	Proposition 8: The current allocation approach for the bursary programme might not sufficiently consider labour market trends, resulting in a need for periodic reviews to ensure alignment with the skills required for future roles within the W&R sector.	<p>1.e) Would you propose any changes to the current bursary funding model?</p> <p>2.a) Explain the barriers to employment that bursary students face.</p> <p>3.c) What factors should be considered when deciding which qualifications to fund or not fund?</p>	What factors should be prioritised when determining which qualifications and fields to fund?
	Proposition 9: Institutions with higher bursary award and completion rates may serve as models for best practices in alignment with industry needs, implying that collaboration with successful institutions could help increase the relevance and impact of W&R SETA-funded programmes.	<p>1.h) Provide reasons why you opted to study your chosen qualification.</p> <p>1.j) Did you complete the qualification you received a bursary for?</p>	

Phase 2 research objectives	Research propositions	Questions in online survey	Questions in virtual focus groups
		<p>3.a) In what ways can the W&amp;R SETA ensure its bursary programmes meet current industry needs?</p> <p>3.e) Please provide any additional feedback on W&amp;R SETA bursaries.</p>	

Source: Own conceptualisation.

## 6 PHASE 2 FINDINGS

The aim of phase 2 was to explore the challenges, opportunities, and implications faced by the W&R SETA bursary scheme. The findings are organised into themes derived from participant responses' first- (in vivo) and second-cycle (axial) coding cycles. Miles, Huberman and Saldana (2019) described in vivo coding using words or short phrases from the participants' language in the data record as codes. In vivo codes are "participant-inspired", as opposed to "researcher-generated" (Sigauke & Swansi, 2020). In some literature, this coding method is called literal, verbatim, inductive, Indigenous, natural, or emic coding (Saldaña & Omasta, 2016). This approach was employed to extract critical concepts that captured the bursary recipients' views and opinions in their "exact words or phrases". Following the first-cycle coding process, the study progressed to axial coding as a second-cycle coding method. Axial coding is a methodical approach to organising qualitative data by establishing connections between categories and subcategories. In this study, axial coding helped develop a comprehensive understanding of the data by identifying relationships and patterns in first-cycle codes, essential for creating themes in the next data analysis stage. Axial coding served as a pivotal technique for synthesising fragmented codes from the initial coding phase, aiming to construct a conceptual framework or theory that encapsulates the studied phenomenon's core components, interrelations, and variations (Scott & Medaugh, 2017).

Specific objectives were developed to support the main aim, namely:

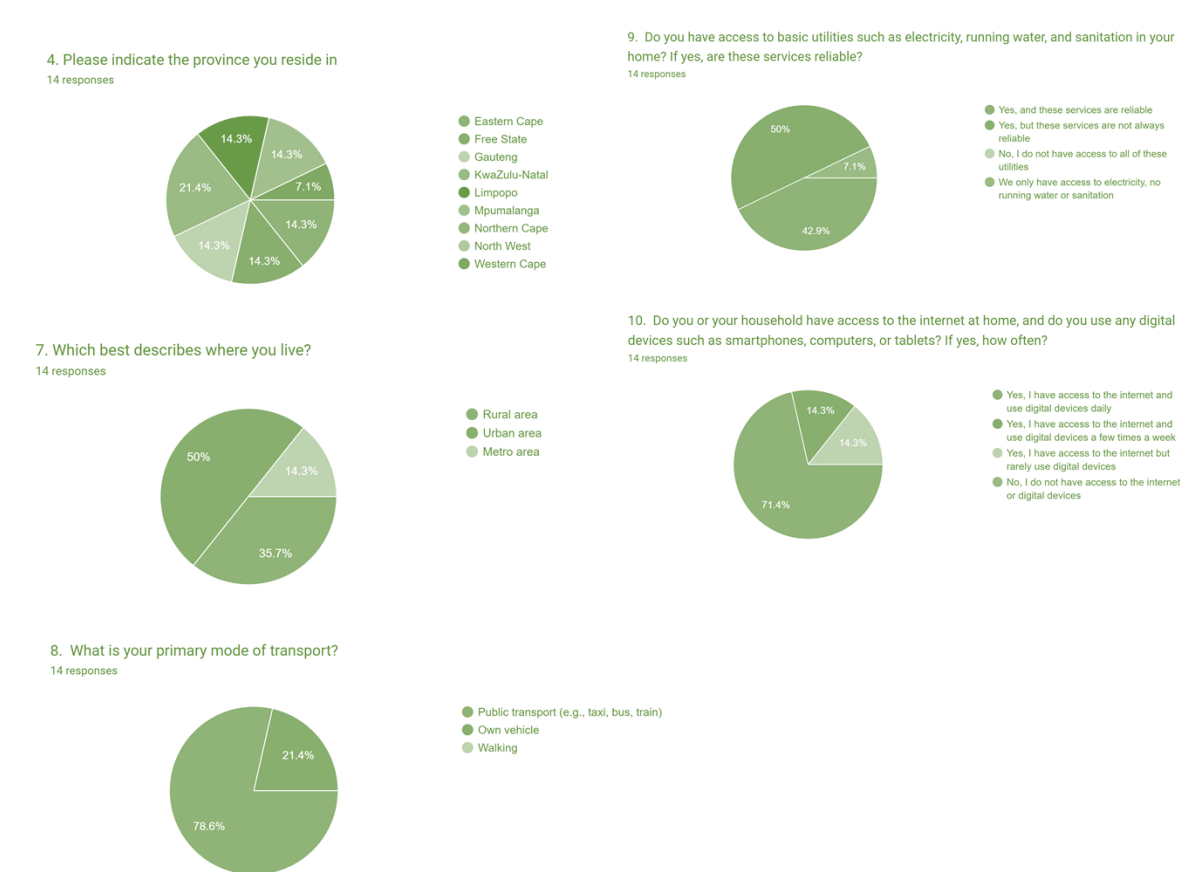
- 1) To identify and evaluate the challenges and implications that the W&R SETA bursary scheme faces;
- 2) To assess the adequacy of current educational programmes and W&R SETA bursary support in preparing students for the job market and entrepreneurial endeavours within the W&R sector; and
- 3) To explore and recommend ways for the W&R SETA to align its bursary programmes with emerging occupations and industry needs, ensuring the relevance and impact of its funding strategies.

The findings in this section aim to address each of the above-mentioned research objectives. As alluded to in section 4, phase 2 comprised two parts: (1) an online survey, and (2) virtual focus groups. Part 1 involved an online survey that aimed to gain preliminary insights to address the research objectives. The online survey was sent to two groups of participants: (1) unemployed W&R SETA bursary recipients in the last four years, and (2) employers in the W&R sector who have employed W&R bursary recipients in the last four years and PSETs who have/had direct engagement with the W&R SETA bursary programme in the last four

years. A target of 250 and 20 responses were obtained from each of the aforementioned categories respectively. Of those who participated in the online survey, there were 236/250 usable responses from the unemployed W&R SETA bursary recipients' sample and 18/23 useable responses from the employer and PSET sample.

To further understand the general demographic of bursary recipients, a few demographic questions were posed in the focus groups, of which 14 participants responded. A summary infographic outlining recipients' home province; residential area; primary mode of transport; access to basic utilities; access to technology, internet, and digital devices is presented in Figure 18.

**Figure 18: Infographic presenting demographic findings**



Source: Own conceptualisation.

The key insights from the bursary recipients' responses outlined in Figure 18 are as follows:

- **Geographical distribution of bursary recipients:** Bursary recipients were spread across various provinces, including Gauteng, Eastern Cape, Free State, Mpumalanga, KwaZulu-Natal, and Limpopo. This indicated a diverse geographical representation among the participants

- *Living conditions:* Participants described their areas as urban, rural, or metro. Most recipients from rural areas relied on public transport. In contrast, those in urban areas had a mix of transport modes, including personal vehicles. This suggested a disparity in access to resources based on location.
- *Transportation:* The primary mode of transport for many participants was public transport (e.g., taxi, bus, train), particularly among those living in rural areas. Fewer participants used their own vehicles, indicating a reliance on public transport systems.
- *Access to basic utilities:* Access to basic utilities, such as electricity, running water, and sanitation, varied among participants. Some reported reliable access, while others indicated these services were unreliable, particularly in rural areas.
- *Digital access:* Most participants had access to the internet and digital devices with varying use frequencies. While some used digital devices daily, others reported using them only a few times a week or rarely. This highlighted a digital divide, particularly in terms of the reliability of internet access.
- *Access to technology:* The student demographic reflected socio-economic disparities, with many bursary recipients experiencing a significant technological transition. Growing up with limited access to technology, often due to financial constraints, they now faced a steep learning curve adapting to the digital demands of university life. This highlighted the need for tailored support in navigating the academic and personal challenges of the digital age.

A question was also posed regarding which institution the bursary recipients received funding for. Findings suggest that W&R SETA bursary recipients are spread across multiple universities and TVET colleges nationwide, with a strong presence in public universities such as the University of KwaZulu-Natal, University of Limpopo, and the University of South Africa. This distribution highlights the bursary's broad reach in supporting students across different provinces and institutional types, fostering skills development in the wholesale and retail sector.

The sections that follow presents the findings from the online survey and online focus groups in response to each research objective and research proposition presented in Table 4. Note the key below:

- P = Participant from the online survey
- BP = Bursary participants from online focus groups
- PE = Employer/PSET participant from online focus groups

## 6.1 FINDINGS IN RELATION TO RESEARCH OBJECTIVE 1

*Research objective 1: To identify and evaluate the challenges and implications that the W&R SETA bursary scheme faces*

Based on phase 1's database analysis, three key propositions were made (see Table 4), which were explored further in the online survey and virtual focus group questions and aligned with research objective 1, namely:

- Proposition 1: High dropout rates among bursary recipients are likely due to inadequate support systems and may suggest challenges in addressing students' academic or socio-economic needs.
- Proposition 2: Limited bursaries awarded to continuing students suggest challenges in supporting academic progression, potentially affecting student retention and qualification completion rates.
- Proposition 3: Regional disparities in bursary awards may indicate structural challenges in bursary allocation, implying potential accessibility issues for students in underrepresented areas.

To determine whether the above-mentioned propositions were supported, specific questions were posed in the online survey and virtual focus groups (see Table 5).

**Table 5: Online survey and virtual focus group questions for research objective 1**

Questions in online survey
1.a) Describe what affects the success rate of bursary students. 1.b) How can success rates of the qualifications funded (i.e., qualification completion) be improved? 1.c) What support services do you think are necessary for bursary students to succeed? 1.h) Which institution did you receive the bursary to complete your studies at? 1.j) Did you complete the qualification you received a bursary for? 1.k) Provide reasons as to why you did not complete the qualification. 3.d) How can the W&R SETA enhance progression pathways (which means advancing from one qualification to the next – for example, progressing from diploma to advanced diploma) for further education and training through its bursary programme?
Questions in virtual focus groups
<ul style="list-style-type: none"><li>• What are some of the challenges that W&amp;R SETA bursary students face that inhibit them from completing their qualifications?</li><li>• What specific types of support do you believe are most crucial for ensuring the success and graduation of bursary students in the W&amp;R SETA programmes?</li><li>• How can these supports be enhanced or better implemented?</li><li>• In what ways can the W&amp;R SETA enhance progression pathways for further education and training through its bursary programme?</li></ul>

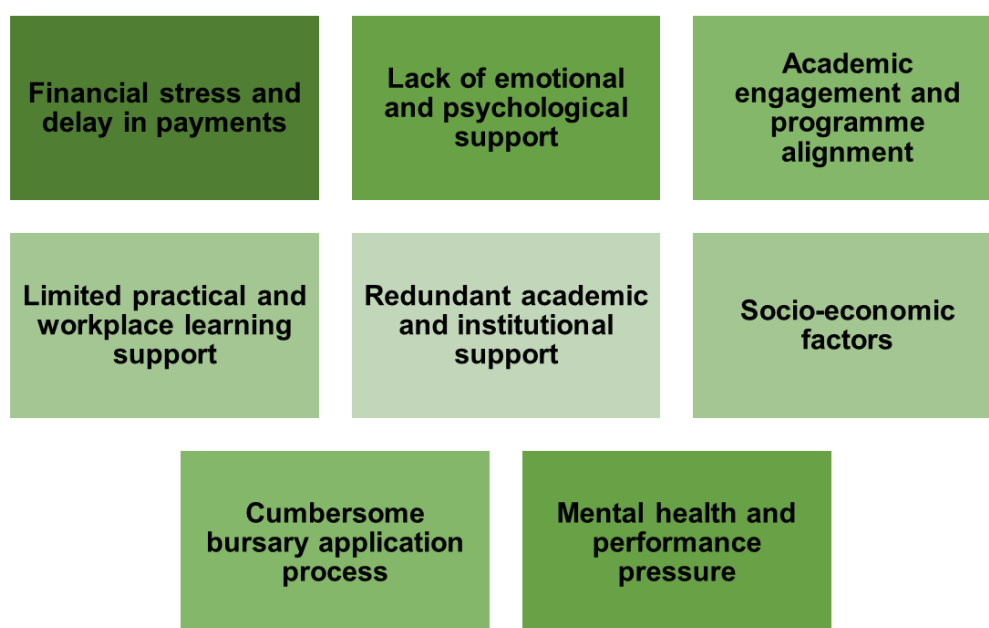


### **6.1.1 Findings in relation to proposition 1**

*Proposition 1: High dropout rates among bursary recipients are likely due to inadequate support systems and may suggest challenges in addressing students' academic or socio-economic needs.*

Findings from the online survey are consolidated below to reflect the responses from bursary recipients, PSETs, and employers. From the findings, eight key themes were uncovered that align with proposition 1 (see Figure 19).

**Figure 19: Factors affecting the success rates of W&R SETA bursary students**



Source: Own conceptualisation.

A brief discussion of the themes outlined in Figure 19 is presented below, with corresponding excerpts from participants' responses from the online surveys and virtual focus group discussions.

- *Delayed bursary payments* have significant negative effects on students' academic performance and well-being. Bursary recipients reported experiencing financial stress, unstable living conditions, and difficulties securing essentials like textbooks and food, all hindering attendance, focus, and academic success. One participant explained, "Financial stress due to unmet needs can negatively impact focus and academic success" (P25), while another noted: "The anxiety that comes with the delayed payments.... Payments to our landlords almost led to me being kicked out" (P37). Many bursary recipients also expressed frustration over receiving their allowances late or not at all, which compounded their stress and affected their ability to succeed academically. One of the participants from the focus group discussion stated: "Delays really impacted me so bad because some of the resources that I needed to excel, I didn't have (BP2)."

PSETs and employers also alluded to students dropping out because "there was delay with stipends ... the learner cannot continue". They emphasised the importance of timely fund allocation to allow students to focus on their studies without the burden of financial stress. One PSET participant revealed: "Having a bursary gives students peace of mind knowing that they do not have to stress about fees and that they can focus fully on their

studies” (P6). Additionally, delays in payments often lead to poor attendance and, in some cases, “students dropping out due to an inability to cover accommodation or transport costs” (P10). However, one participant from the focus group mentioned that some strategies are being implemented to mitigate delayed payments, specifically having “processes take place parallel so that there’s no delay in the payment of bursaries” (PE3). Therefore, timely disbursement of funds is crucial for supporting students’ academic success and retention.

- *Emotional and psychological support* is crucial in addressing challenges for students, particularly those from disadvantaged backgrounds. Many bursary recipients reported mental health struggles due to academic pressure and financial instability. As one participant explained:

This year has been very emotionally taxing on me and school hasn’t made it easier. Additionally, W&R SETA continuously pays us at the end of the year, instead of throughout the year, so it’s very hard to remain financially stable as I am constantly asking for money from my parents. (P16)

Another participant emphasised the need for “financial stability, emotional and academic support” (P57). The overwhelming complexity of balancing academic and life struggles was also noted, with one participant observing, “The success rate of bursary students is affected by a student’s emotional well-being or mental health” (P49). One participant from the focus groups noted that:

Finances really takes a toll on you emotionally ... because sometimes you need to go to campus three times in a week, so you need money to travel for every day ... some students could maybe also be dropping out because of the financial aspect. Maybe because of the emotional aspect that comes with academics because your school is ... not easy. It’s really demanding (BP10).

Furthermore, PSETs and employers acknowledged the absence of emotional support, with one noting: “Without emotional or practical support from family members, students may feel isolated and lack encouragement” (P5). This was reinforced through the following response from the focus group discussion:

I mean also just the emotional support because studying is very stressful and if you’re also overwhelmed by everything that’s going on, if you could have that person who just

supports you so that you can focus on what's important and get through your studies endurance (BP11).

- *Misalignment between students' chosen programmes and their career goals and low engagement often leads to poor outcomes.* Many bursary recipients expressed dissatisfaction with their programme choices, often driven by external pressures rather than genuine interest, as one participant shared:

Studying courses that they are not passionate about. Ultimately, the majority of bursary holders, in my opinion, are students who come from disadvantaged backgrounds and are pushed by their parents to excel in the most paying degree, even if it is not their passion. (P65)

Another participant emphasised the importance of personal motivation: "The success of bursary students is influenced by personal motivation, self-discipline. Effective bursary programmes can address these factors through mentorship and career guidance to improve student outcomes" (P56). PSETs and employers highlighted the need for academic engagement and alignment with career goals for success. One participant noted: "Commitment and continuous check-ins with their studies. Changes made by lecturers without notice can also have a huge impact on the success rate" (P18). Another participant pointed to the importance of clear communication and support structures: "The interaction and communication between all the people involved in the bursary ... would help the students be able to know who to talk to when they have a problem" (P9).

- *Practical learning and workplace support* play a significant role in the success of bursary recipients. Many bursary students reported challenges in balancing theoretical studies with practical learning opportunities like internships, often without proper guidance. One participant shared: "Balancing academic responsibilities with part-time jobs, family obligations, and extracurricular activities adds to their burden. Moreover, these students often face limited access to support services, mentorship, and networking opportunities, exacerbating feelings of isolation and frustration" (P77). Another participant highlighted the difficulty of finding work after completing their studies, referencing being "unable to find work after completing their studies even with the help of bursaries" (P166). Bursary recipients emphasised the need for career guidance and mentorship to support both their academic and professional development. A participant noted, "To enhance success, institutions should provide regular monitoring, academic support, mentorship programmes, and career guidance" (P29). A PSET participant echoed this, emphasising

the importance of employer support in applying formal learning practically, stating “having support from their employers to apply the formal learning practically as well as time off – ideally paid – to devote to their studies” (P8).

Another challenge identified through the focus group discussion included the fact that some students are required to undertake training to complete their qualifications, yet do not have funding for the training.

I've been trying to get service training in order to complete the three years and get my diploma. I've been struggling to get training because they require me to have funding of my own. I've been getting places where they would like to offer me a placement to gain my work experience. But the problem is with the funding (BP8).

- Bursary recipients often report *inadequate academic and institutional support structures*, which hinder their success. Limited access to tutoring, career counselling, and other resources affect students' ability to overcome academic challenges. One participant noted a “lack of support such as mentoring and tutoring to students” (P68), while another mentioned “At my school, students don't really get the required academic support, there are no tutors in place; this affects the success rates” (P120). Moreover, support services, such as counselling and career advice, were emphasised as critical for retention: “Services like counselling and career advice improve student retention” (P10). A PSET participant highlighted the institution's responsibility, “ensuring that students attend classes and perform academically” (P12). Through the focus groups, academic support was also highlighted through an example:

A student who has to travel far now ends up using some of the stationery money for transport, but those things through that academic support can be picked up, because then you get a chance to have some conversation with the student (PE3).

- *Socio-economic support through timely payment of additional expenses* is imperative in bursary recipient success, as financial instability, lack of basic and academic needs, and personal challenges can hinder academic focus. One participant explained: “Socio-economic factors can either enable or hinder a student's ability to thrive in their studies and fully benefit from the bursary opportunity” (P48). Another added, “Socio-economic background that includes students' financial stability, family support, and access to resources affects them” (P51); while a third participant noted, “A student's thriving can be

influenced by their socio-economic background and social support systems” (P208). From the focus groups, travel allowances were highlighted as an important additional expense:

It was very costly for me to travel from PMB [Pietermaritzburg] to Durban to do my work. So, some days, I slept at my friend’s place, so that I was able to attend some classes on time. I really wish for the team to solve this issue of getting our allowances on time (BP7).

Another bursary recipient highlighted:

Every time I have a test or maybe an important lecture, I have to wake up in the morning, go to campus and then come back late using public transport ... if it [the bursary] also covered accommodation, it would be really nice (BP10).

Moreover, mention was made of timely allowances for “books, laptops and stationaries that can assist us with better performance as the year starts around February”. Furthermore, PSET and employer participants recognised the importance of socio-economic support. One remarked, “Socio-economic factors, such as food/accommodation allowance, influence bursary recipients” (P13); and another acknowledged, “Many students come from difficult backgrounds where financial instability, family responsibilities, or unsafe environments can create additional stress” (P5).

From the employer focus group discussions, it was affirmed that students could not attend online classes because their “accommodation ... didn’t have Wi-Fi and they could not afford data” (BP2). As a result, these students missed classes and “felt left behind, which added to their overall stress” (BP12). However, one participant clarified that students do receive funding for “accommodation, transport and stationery allowances”, but not necessarily for data. A suggestion was made for the “university to have a system of administering that [data]”(PE3) and “proof through receipts”(PE3) that data was purchased because students “need that support”. Addressing these challenges is essential for supporting students’ academic success and personal well-being.

- The bursary *application process* is often viewed as overly complex and difficult to navigate, leading to delays and increased stress for applicants. On the topic, one participant highlighted, “There is a complex application process and intense competition for limited funds” (P82); while another noted, “Students struggle to apply for bursaries due to complex application processes and intense competition for limited funds, especially impacting those

from low-income backgrounds” (P85). A third participant mentioned the time-consuming nature of the process: “[The] application process, can be time-consuming for students as they have a lot of admin work, whereas they are supposed to be focusing on their studies” (P105). This was reiterated through focus group discussions, with one participant stating:

They [the W&R SETA] must improve their administrative process because it’s very slow. Even though they ended up paying, I had lost hope because it took more than 12 months for them to settle whatever after we have signed everything this year and then they pay for fees the following year (PE3).

Clear communication also emerged as a key concern: “The certainty that comes with clear communication between the bursary and the beneficiaries of the bursary, because not knowing brings all this stress and fear of whether or not beneficiaries will stay in school” (P85). PSET and employer participants agreed, emphasising the importance of communication: “The interaction and communication between all the people involved in the bursary ... would help the students be able to know who to talk to when they have a problem or lacking in any way” (P9). However, one of the participants from the employer focus group asserted that “The system is very student-oriented and user-friendly, but they need to cut out this cumbersome administration.”

- The cumulative stress from financial challenges, academic pressure, and lack of support significantly contributed to *mental health struggles* among bursary recipients. As one participant explained: “A huge factor is mental health, which can be triggered by a number of stresses” (P144), such as workload, home-related issues, personal wellness. Another participant noted, “The success rate of bursary students is affected by a student’s emotional well-being or mental health, the overwhelming complexity of having to juggle the course, and life struggles can become a bit overwhelming” (P48). Furthermore, a third participant described the compounded effect: “Balancing academic responsibilities with part-time jobs, family obligations, and extracurricular activities adds to their burden. Moreover, these students often face limited access to support services, mentorship, and networking opportunities, exacerbating feelings of isolation and frustration” (P77). PSETs and employers echoed similar concerns, highlighting how these pressures can impact academic success. One participant remarked that “the pressure to succeed academically, combined with personal challenges, can lead to anxiety, depression, and burnout” (P5), while another added that “stress, mental health issues, or chronic illnesses can impact academic performance and focus” (P17).





- The first theme from the analysis was *timely and consistent financial support*. Under this theme, participants indicated that ensuring timely and predictable disbursement of bursary funds was essential to reduce financial stress and enable students to focus on their studies. Bursary recipients added that early disbursements, particularly at the start of academic terms, would go a long way in securing necessary resources, such as tuition, study materials, and living expenses: “Bursaries should be received earlier, and the living allowances are given to students so that the only focus will be on school work” (P23). Moreover, there was a strong indication that regular interim payments throughout the academic year alleviate financial strain: “I think they should just pay on time to avoid any stress that the students endure because of not receiving allowances or not having their tuition fees paid” (P33). One participant in the focus group discussion stated that “it causes many challenges for us to receive our allowances later. So, I beg you to make sure that we receive allowances on time” (BP7).

In addition, the recipients revealed that accessible and inclusive funding mechanisms, through simplified “application process and selection criteria” (P196) and “transparency and effective communication” (P152) ensure equity in support. “Pay out full bursaries, offer allowances for books or important technology, offer mentorship programmes for senior mentors within the bursary” (P88) – these steps further remove barriers to success for underserved students.

- The second theme from the analysis was *holistic academic and mental health support*. Bursary recipients indicated: “To help more students complete their qualifications, bursary programmes can offer more than just financial support – they can provide a full help network. This includes academic assistance, mental health resources, and mentors who can guide and encourage students” (P41). It was indicated that “by implementing mental health and support system workshops to help students improve and know that they are not alone through this journey” (P40), bursary programmes can promote emotional resilience, enabling students to navigate their academic journeys effectively. One participant from the focus group discussion explained:

UWC actually incorporated student support services ... they are looking at a holist[ic] kind of approach through the nutrition, the academic support. So, you might have a bursary, but still failed because you don’t have access to sufficient food or other so psychological support that might be required by the student (PE3).

- The third theme that emerged from the analysis was *enhanced communication and engagement*. Under this theme, bursary recipients indicated that “better communication with the recipients of the bursary” (P92), including systems between students, institutions, and funding bodies, was critical because establishing clear, accessible communication channels ensures students are well informed about bursary processes, timelines, and support systems. “By communicating with students on time” (P27), proactive engagement and regular updates foster transparency and trust, reducing confusion and delays. Through focus groups, it was reinforced by an employer and a bursary recipient that it is “important we find a way to communicate with all the students so that they know what is happening to avoid complaints”, and “the administrative process and the communication should improve” (PE3).
- The fourth theme on improving success rate was *proactive academic monitoring, incentives, and mentorship*. Under this theme, bursary recipients recommended that there should be “mentors for students to support them in their academic journey” (P57), who engage in regular academic progress monitoring, especially for first-year students, to allow for timely interventions. They added that structured “mentorship programmes with industry professionals” (P90) and progress tracking can keep students on track and provide necessary guidance. This is because peer networks, academic workshops, and frequent check-ins create a supportive environment conducive to success. Furthermore, through focus group discussions, bursary recipients mentioned: “If it’s related to career, I’d like to call a certain person who I think has gone through a similar path ... to serve as a motivation and encouragement.” One suggestion from the employer focus group included: “Having mentors are very important throughout their [student] academic careers. Also, having incentives we’d put in place for students that we’d have on learnerships or WIL NQF level five programmes and so forth” (PE2).
- The fifth theme was *career readiness and employability support*. Under this theme, bursary recipients suggested aligning academic programmes with career goals to enhance motivation and engagement. Career readiness initiatives like “internships can be offered to students upon their studies completion to motivate students to finish their studies” (P58). Furthermore, experiential learning opportunities and career counselling emerged as suggestions for preparing students for the workforce. The bursary recipients indicated that linking bursary programmes to post-graduation career pathways guarantees the long-term value of funded qualifications and that employers should “employ students as interns immediately after graduation” (P35). One employer mentioned the importance of having

officials assigned to different institutions that should be more visible for workshops or career exhibition or work readiness programme. The W&R SETA need to work more closely with us. They should be more visible. That will actually help to bridge most of the gaps that we are identifying now (PE1).

- The final theme that emerged as a suggestion to improve bursary success was *flexible learning pathways*. Under this theme, bursary recipients indicated that offering tailored learning opportunities, such as part-time study options, bridge courses, and preparatory programmes – specifically “practical work in the study of the qualification” (P58), accommodates diverse student needs. This flexibility ensures students can balance their studies with personal and financial challenges. Moreover, it was suggested that “extra classes or tutors being available to help students with the modules or school work they find difficult” (P59). Another bursary recipient from the focus group discussion mentioned that what is more encouraging is “access to opportunities that put you in a work environment that would benefit your career long term beyond just studying and having your fees covered” (BP2).

The findings presented above are summarised as follows:

**Main finding 2:**

Timely and consistent financial support emerged as essential, with participants emphasising early and predictable disbursements to reduce stress and ensure access to resources. Holistic academic and mental health support, including mentorship and workshops, was also highlighted to foster resilience. Enhanced communication and engagement were deemed vital for transparency and trust. Proactive academic monitoring, incentives, and mentorship were recommended to track progress and motivate students. Career readiness support, such as internships and experiential learning, was suggested to align education with employability. Finally, flexible learning pathways accommodated diverse student needs, enabling balanced academic and personal commitments.

In summary and in response to proposition 1 – namely, *high dropout rates among bursary recipients are likely due to inadequate support systems and may suggest challenges in addressing students’ academic or socio-economic needs* – the high dropout rates among bursary recipients can be attributed mainly to delayed payments. Timely and consistent financial support was a primary concern, with participants stressing the importance of predictable disbursements to alleviate financial stress and enable focus on academics. Early disbursements, particularly at the start of terms, ensure access to tuition, study materials, and

living expenses. Simplified and inclusive application processes, transparent communication, and comprehensive funding mechanisms were seen as vital for equitable support. Additionally, recipients highlighted the need for holistic academic and mental health support to foster resilience. Beyond financial aid, programmes should include mentorship, academic workshops, and mental health resources to create a supportive environment conducive to success.

Enhanced communication and engagement were deemed essential, with calls for clearer, more accessible communication channels between students, institutions, and funding bodies. Proactive engagement and regular updates foster transparency and reduce confusion. Proactive academic monitoring, mentorship, and incentives were recommended to track progress and intervene early, especially for first-year students. In contrast, structured mentorship programmes with industry professionals provide guidance and motivation.

Career readiness initiatives, such as internships, career counselling, and aligning academic programmes with industry needs, were suggested to enhance employability. Linking bursary programmes to post-graduation pathways ensures long-term value and motivates students to complete their studies. Flexible learning pathways, including part-time options and practical learning opportunities, accommodate diverse student needs and enhance career preparedness. These findings underscore the need for integrated financial, academic, and career support to maximise bursary programme outcomes. Given the general understanding of (1) challenges that bursary recipients face and (2) improving the success rates of funded qualifications from both a bursary recipient and PSET and employer perspective presented above, bursary recipients were probed further to uncover the challenges in supporting academic progression, potentially affecting student retention and qualification completion rates.

### **6.1.2 Findings in relation to proposition 2**

*Proposition 2: Limited bursaries awarded to continuing students suggest challenges in supporting academic progression, potentially affecting student retention and qualification completion rates.*

As outlined in phase 1 database analysis, most W&R SETA bursaries were awarded to first-time students – with 39.27% at HET institutions and 32.55% at TVET colleges – indicating a focus on promoting access to education for new students. This provided the foundation for research proposition 2. The following questions were asked in the online survey to probe and

explore this finding, with the first three questions being posed to the bursary recipients and the last question aimed to obtain the view from PSETs and employers:

- Did you complete the qualification you received a bursary for?
- Provide reasons as to why you did not complete the qualification.
- What support services do you think are necessary for bursary students to succeed?
- How can the W&R SETA enhance progression pathways for further education and training through its bursary programme?

The phase 1 database analysis discovered that only 297 of the 5 806 bursary recipients completed their qualifications between 2023 and 2024, indicating a significant challenge in programme completion and potential barriers to academic success. Of the 236 bursary recipient participants in the online survey, 50% had completed their qualification and 50% indicated that they had not completed their qualification yet. The most predominant institution where students had completed was at VUT (10.17%), and the most predominant institution where students had not completed was at North-West University (NWU) and the University of the Free State (UFS) (10.17% each). Reasons for non-completion are summarised in Figure 21 and discussed thereafter.

**Figure 21: Reasons for non-completion of funded qualification amongst bursary recipients**



Source: Own conceptualisation.

- A significant portion of recipients (43.2%) were *still working towards completing* their qualifications. Many were in their final year, awaiting results or completing practical requirements. These students were actively pursuing their studies, some in their “final year” (P9), and others addressing outstanding modules or “practical training requirements” (P86). Progress was being made, but completion depended on final coursework, exams, or internship placements. Other participants mentioned that they “have completed examinations and still awaiting final results” (P48). Most recipients who had not completed mentioned that financial challenges, such as delayed payments, had impacted the progress, while others were struggling with specific modules or incomplete practical components: “I didn’t attain my diploma because after completing my qualifications, I failed to get internship to do my practicals” (P103).
- Of the bursary recipients, 6.78% indicated that *financial stress and payment delays* had impacted their success. Moreover, 5.05% of respondents cited financial challenges as reasons for affecting their success rates – based on the qualitative responses, the financial challenges cited related to challenges that the bursary model does not cover (i.e., laptop funding, accommodation expenses, etc.). Financial challenges, such as delayed payments, have impacted some students’ progress. In contrast, the lack of timely access to resources, such as textbooks, further hindered academic progress, forcing students to delay or extend their studies. Several participants cited struggles with specific modules as the reason for delayed completion. Sometimes, these modules were repeat attempts that the bursary did not cover, which added financial strain. P61 explained:

I was unable to complete my qualification due to an outstanding balance, which prevented me from registering. Despite efforts to make arrangements with the financial aid office, my offer was declined because I couldn’t provide proof of approval from the W&R SETA in time. Although my tuition fees were paid in September 2024, I was approved for funding by W&R SETA in the previous year. However, I’m still awaiting the living allowance to settle the remaining balance of R20 000, as W&R SETA covers the majority of the costs. Regrettably, my student fee account was sent to debt collectors, which could have been avoided if W&R SETA and CPUT [Cape Peninsula University of Technology] Financial Aid had taken timely action. I emailed them repeatedly, requesting that they refrain from sending my account to collections, but received no response.

- Several students are encountering *academic struggles and module completing* challenges with specific modules (4.66%) or practical requirements, which are hindering their progress. P106 asserted:

...I then ended up taking an academic gap year, focusing on my mental health and well-being, so that I may one day return and finish what I started.

While some participants were working towards overcoming these academic hurdles, others were repeating modules or struggling with exams. In addition, personal factors, stress, and performance impacted the completion of the modules. Thus, these students require significant academic support.

- Many recipients faced *emotional and personal challenges*, such as mental health struggles or family-related issues, which were impacting their studies. Some took breaks to recover or delayed their studies due to emotional distress: “I lost my sons, that affected me mentally and physically” (P43). Another participant stated:

I failed my modules I was doing the year I was funded for, which then sent me on a trajectory of depression and demotivation to want to continue with my academics (P113)

Another factor to consider in evaluating the success rate is reviewing the link between institutions and the effects of success rates, as found in phase 1 of the study. Based on Figure 22, the top three institutions where most bursary recipients were completing their studies include the UFS, NWU, and the UFH. Although there may not be a strong correlation between the institution and the success of completing their studies, there may be learnings from the responses of students facing different challenges at certain institutions and not at others.

**Figure 22: Institutions at which bursary recipients were completing their studies**

Institution	Count
University of Free State (UFS)	8,05%
North West University (NWU)	6,36%
University of Fort Hare (UFH)	6,36%
Vaal University of Technology (VUT)	5,93%
University of the Western Cape (UWC)	5,51%
Sol Plaatje University	5,08%
University of Mpumalanga (UMP)	5,08%
University of Limpopo (UL)	4,66%
University of Zululand (UNIZULU)	4,24%
University of Pretoria (UP)	3,81%
University of Venda (UNIVEN)	3,81%
University of the Witwatersrand (WITS)	3,39%
Durban University of Technology	2,97%
Cape Peninsula University of Technology	2,54%
Central University of Technology	2,54%
Nelson Mandela Metropolitan University (NMU)	2,54%
Tshwane University of Technology	2,54%
University of Johannesburg (UJ)	2,54%
University of KwaZulu-Natal (UKZN)	2,12%
Orbit TVET College	1,69%
Rhodes University (RU)	1,69%
University of the Free State (UFS)	1,69%
Mangosuthu University of Technology	1,27%
Motho FET College	1,27%
UNISA	1,27%
Boston City Campus & Business College	0,85%
Eduvos	0,85%
Nkangala FET College	0,85%
Northlink College	0,85%
Regent Business School	0,85%
Bakhoana Management and Business College	0,42%
Bellis Technical College	0,42%
Boland FET College	0,42%
<b>Total</b>	<b>100,00%</b>

Source: Own conceptualisation.

The success of students at the UFS, NWU, and the UFH was influenced by a combination of shared and institution-specific factors. At the *UFS*, students faced significant challenges related to academic pressure, anxiety, stress linked to financial certainty, and fear of failure. Communication difficulties and a focus on overall well-being were also prominent, reflecting a broader range of psychological factors impacting student success.

At *NWU*, students highlighted academic challenges, anxiety, and stress linked to financial concerns, alongside specific administrative issues, such as a cumbersome bursary application process. The role of bursary incentives was also a unique factor, with challenges framed more in terms of institutional systems and processes affecting outcomes. Contrastingly, at the *UFH*, students emphasised the severe impact of financial challenges, particularly delayed payments and a lack of holistic support systems. Stress and the need for comprehensive assistance were central themes, with financial strain appearing more acute compared to the other institutions. These distinct yet overlapping factors highlighted the critical role of financial stability, stress management, and academic support in fostering student success.



The findings presented above are summarised as follows:

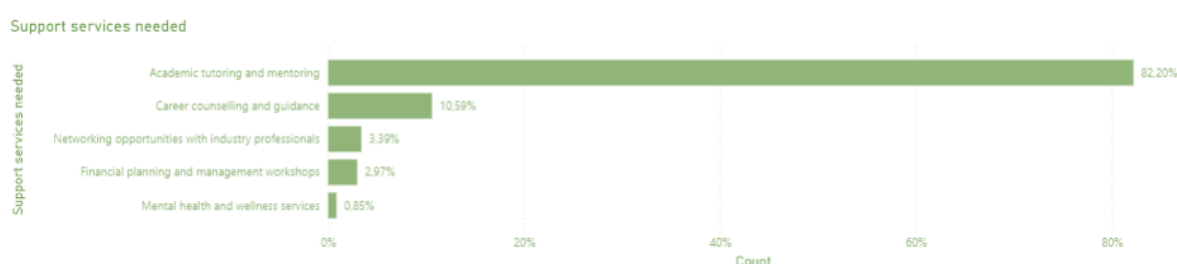
### Main finding 3:

Many recipients were still completing their qualifications, with many in their final year or awaiting results. Financial challenges, such as delayed payments, tuition issues, and the costs of repeating modules, hindered progress, leaving some burdened by debt. Recipients also faced academic challenges with specific modules and practical requirements, often requiring additional attempts to succeed. Emotional and personal struggles, including mental health and family issues, have led some to delay studies or take breaks. Those nearing completion face dual pressures of meeting academic requirements and planning for future studies or employment, exacerbating their stress.

In addition, the three top-performing universities for students completing their qualifications should be reviewed for best practices and areas of concern. For example, at NWU, there seemed to be a focus on the bursary administrative challenges, and students at the UFH indicated payment delays.

To further explore how to improve success rates, participants from both the bursary recipient and PSET and employer categories were asked what support services were necessary for bursary students to succeed. Most respondents (82.20%) indicated that *academic tutoring and mentoring* was paramount to their success, followed by *career counselling and guidance* (10.59%), as indicated in Figure 23.

**Figure 23: Support services for bursary recipient success**



Source: Own conceptualisation.

Another factor to consider in evaluating the support services is reviewing the link between the institution and the support services needed. Academic tutoring and mentoring were the common support requests for all three institutions (UFS, NWU, and UFH). However, 100% of students studying at the UFH only indicated academic tutoring and mentoring as a requirement to succeed. At the UFS, the students indicated academic tutoring and mentoring as important, followed by career counselling, guidance, financial planning, and management workshops.

However, at NWU, fewer students (although majority) indicated that academic tutoring and mentoring were important, yet this was followed by career counselling, guidance, and networking. In summary:

- NWU seems to be doing well at academic tutoring and mentoring (in comparison), but needs to improve its career counselling and networking; and
- The UFH has firm support services for career counselling, networking, and financial planning, but requires significant investment in academic tutoring and mentoring.

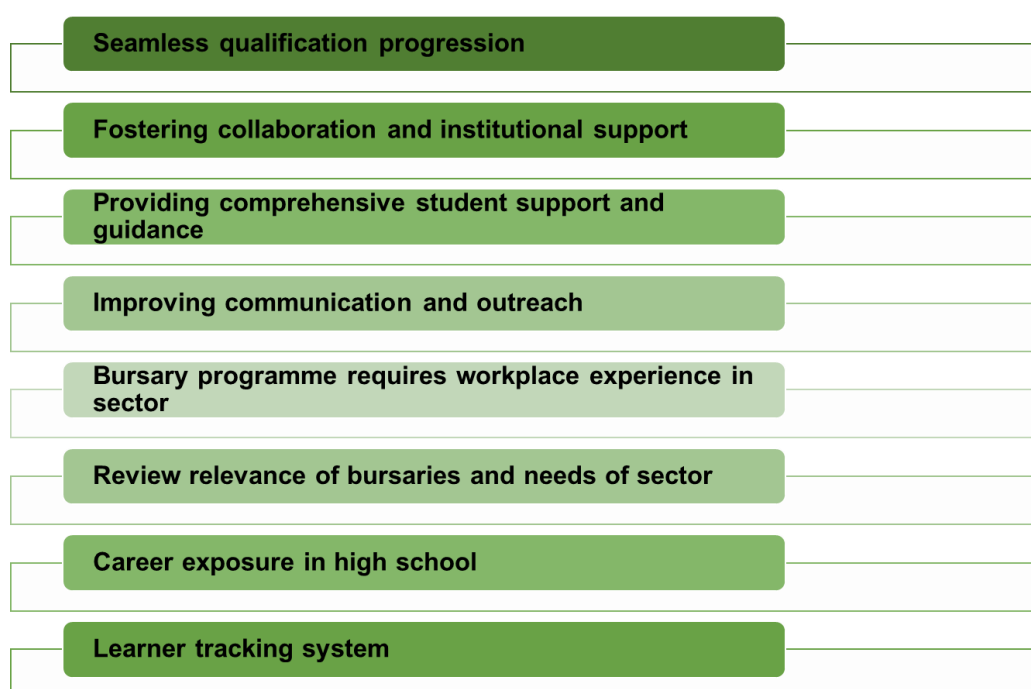
The findings presented above are summarised as follows:

**Main finding 4:**

Academic tutoring and mentoring are the most critical support services needed for bursary students to succeed, with 82.20% of respondents highlighting their importance across institutions. While career counselling and guidance (10.59%) is the second-most mentioned service, its demand varies by institution. At the UFH, 100% of students identified academic tutoring and mentoring as essential, while the UFS students also emphasised career counselling and financial planning. NWU students acknowledged the importance of tutoring and prioritised career counselling and networking, indicating room for improvement.

The low completion rates among students supported by W&R SETA bursaries highlight the need to enhance progression pathways within the programme. While financial assistance is essential, it alone does not address broader barriers to academic success. Following phase 1 research, it was proposed that the bursary programme incorporate additional support mechanisms to improve outcomes. These could include academic support services, mentorship, and skills development initiatives tailored to the W&R sector. Tracking and intervention systems could identify and assist at-risk students, while experiential learning opportunities could strengthen career readiness. Consequently, aligning the bursary programme with students' academic, personal, and professional needs would not only encourage higher completion rates, but also enhance students' employability and long-term success. As such, Figure 24 summarises the main themes regarding participants' perceptions to enhance progression pathways within the programme, which are then discussed.

**Figure 24: Enhancing career pathways for bursary recipients**



Source: Own conceptualisation.

- To ensure seamless qualification progression, participants consistently emphasised the importance of *creating pathways that facilitate continuous learning*. Allowing automatic progression and ensuring funding for advanced qualifications were suggested as effective strategies to achieve this goal. To achieve this, PSETs and employers suggested “designing bursary programmes that support seamless progression through the National Qualifications Framework [NQF] levels, ensuring students can advance from certificates to diplomas, advanced diplomas, degrees, and postgraduate studies” (P17). This was supported by P3, who stated that the W&R SETA must “allow learners who have completed one level through a bursary programme an immediate or automatic progression opportunity”.
- In fostering *collaboration and institutional support*, collaboration “with universities/private colleges” (P2) and other educational institutions was identified as imperative for developing clear progression pathways. These partnerships ensure alignment with the NQF and promote the “articulation of qualifications across institutions” (P10). Furthermore, the bursary programme should “partner with educational institutions and develop bridging programmes” (P13).
- Providing *comprehensive student support and guidance*, including “funding” (P16) and “career counselling” (P8), was highlighted as a key suggestion.

Structured funding for articulated qualifications, invest in, or implement RPL [recognition of prior learning] and or CAT [credit accumulation and transfer] initiatives for vertical and/or horizontal mobility, initiate a career guidance/mentorship programme, incentivise employers to co-fund bursaries, partner with educational institutions and the development of bridging programmes, not necessarily credit-bearing [non-pivotal]. (P13)

These strategies motivate students to pursue higher qualifications and provide guidance for their career trajectories.

- Lastly, another suggestion was to improve *communication and outreach*. Raising awareness about available bursary programmes and progression opportunities was critical to ensure students are informed and engaged, and thus “market the bursary programme more efficiently” (P14). P11 suggested developing “communication mechanisms and efficient marketing strategies to enhance programme visibility”.

To further explore progression pathways, the following question was posed during online focus group discussions: *How can the W&R SETA enhance progression pathways for further education and training through its bursary programme?*

One of the bursary recipients from the focus group discussion mentioned that the *bursary programme* inherently “impact[s] your career path in a very great way because I think one of the requirements for this bursary is that after completing our degrees, we have to pursue a career in the W&R sector for 12 months” (BP2). Conversely, another participant from the employer focus group discussions stated that many learners are still unemployed:

For these learners to be unemployed, the question is how relevant are these qualifications for the sector? Which is something then the SETA needs to go back and look at to say are the qualifications that we are funding actually serving the skills that are needed within the sector? (PE2)

Another way to enhance progression pathways was presented by a bursary recipient, who highlighted: “through *career exposure in high school*, I got exposed to a lot of opportunities that a person can pursue when you do an accounting qualification and that’s why I’m doing accounting” (BP2). Administratively, it also proves helpful to have a “*learner tracking system*” bursary beneficiaries to track them from completion of their qualifications to them getting

graduate programs, internships, permanent employment, where they employed” in the hopes of monitoring and improving progression pathways (PE2).

The findings presented above are summarised as follows:

**Main finding 5:**

The W&R SETA bursary programme can enhance progression pathways by facilitating seamless qualification progression through automatic advancement and funding for higher NQF levels. Collaborations with universities and private colleges and the development of bridging programmes ensure alignment with the NQF and create articulated pathways. Comprehensive student support – including structured funding, mentorship, career counselling, and RPL/CAT initiatives – motivates learners to pursue advanced qualifications. Improved communication and outreach raise awareness of bursary opportunities. At the same time, a learner tracking system monitors progression from qualification completion to employment. Addressing sector-specific qualification relevance further strengthens career pathways and employability outcomes.

Research proposition 2 proposed: *limited bursaries awarded to continuing students suggest challenges in supporting academic progression, potentially affecting student retention and qualification completion rates*. Main findings 3, 4, and 5 indicate that limited bursaries awarded to continuing students present significant challenges to academic progression, potentially undermining student retention and qualification completion rates. A crucial strategy to mitigate this issue involves facilitating seamless qualification progression. Automatic advancement and funding for higher NQF levels ensure students can transition smoothly between academic stages without financial interruptions.

First, collaborations with universities and private colleges are pivotal in strengthening academic pathways. By aligning with the NQF and developing bridging programmes, the W&R SETA bursary programme can create articulated progression opportunities, enabling students to continue their studies without delays. Second, comprehensive support mechanisms, including mentorship, career counselling, and RPL/CAT initiatives, address barriers to academic progression. These measures motivate students to pursue advanced qualifications and ensure the necessary guidance is available to aid their academic journeys. Improved communication and outreach strategies raise awareness about bursary opportunities, particularly for continuing students who may lack access to relevant information. Third, implementing a learner tracking system further enhances the ability to monitor student progression, enabling timely interventions to address challenges. This approach supports retention by identifying and resolving issues hindering qualification completion. Finally,

ensuring sector-specific qualification relevance enhances the long-term value of bursaries by preparing students for meaningful employment, reinforcing their motivation to complete their studies. Through these efforts, the W&R SETA bursary programme can effectively support continuing students, thereby improving retention rates and academic outcomes. Having understood the general challenges and implications for current bursary dropouts, more specific insights were obtained to identify whether there are structural challenges and accessibility issues in bursary allocation.

### 6.1.3 Findings related to proposition 3

*Proposition 3: Regional disparities in bursary awards may indicate structural challenges in bursary allocation, implying potential accessibility issues for students in underrepresented areas.*

It is important to note from phase 1 that bursary awards were concentrated at specific institutions. Bakhoana Management and Business College in Gauteng received the most awards, followed by the University of Limpopo, suggesting targeted regional support and alignment with specific educational institutions. Nevertheless, institutions like Sol Plaatje University and VUT demonstrated higher qualification completion rates. This underpinned research proposition 3, which aimed to address research objective 1. From the online survey, a question was posed to bursary recipients, asking them at which institution they received funding to complete their studies. Most respondents (8.05%) indicated that they were studying at the UFS, followed by NWU (6.36%) and the UFH (6.36%). The University of Limpopo (4.66%) was identified among the top 10 institutions from the recipients who participated in the online survey, which aligns with the phase 1 database analysis. However, Bakhoana Management and Business College, which was identified in the phase 1 database analysis as the institution at which most bursaries were awarded, only comprised 0.42% of bursary recipients in the online survey. Other institutions are outlined in Figure 22.

The findings presented above are summarised as follows:

#### **Main finding 6:**

Bursary awards were concentrated in specific institutions, notably Bakhoana Management and Business College, yet universities like Sol Plaatje and VUT showed higher completion rates. Regional disparities in allocation suggest structural challenges, as highlighted by survey data, emphasising the need to align bursary distribution with factors driving higher qualification completion.

#### **6.1.4 Addressing research objective 1**

*Research objective 1: To identify and evaluate the challenges and implications that the W&R SETA bursary scheme faces*

The analysis in section 6.1 provides critical insights into the challenges and implications faced by the W&R SETA bursary programme, directly addressing the first research objective. One major challenge is ensuring timely and consistent financial support, as delayed disbursements cause financial stress and hinder students' ability to focus on their studies, which was outlined by the W&R SETA (2022). This implies a need for improved administrative efficiency and predictable funding mechanisms. Another challenge lies in supporting academic progression through seamless qualification pathways. Limited bursaries for continuing students and insufficient alignment with the NQF create barriers to progression. The implications of these gaps include reduced retention rates and underutilisation of bursary benefits.

Regional disparities in bursary allocation highlight structural accessibility issues, underscoring the importance of equitable resource distribution. The programme's current reach may inadvertently disadvantage students from underrepresented areas, limiting their ability to access higher education and career opportunities. Furthermore, a lack of holistic academic and mental health support reveals a gap in addressing students' broader needs. This impacts their ability to complete qualifications, suggesting the need for integrated support systems, such as mentorship and mental health resources.

Moreover, the findings emphasise the importance of sector-specific qualification relevance and career readiness support. Mismatched qualifications and a lack of experiential learning opportunities undermine employability outcomes, indicating a need for closer alignment with industry demands, as outlined in the NSDP and SSP (DHET, 2019). Finally, inefficient communication and outreach restrict students' awareness of bursary opportunities, limiting accessibility. Addressing these challenges would enhance the programme's impact, improve completion rates, and align outcomes with the sector's needs.

#### **6.2 FINDINGS IN RELATION TO RESEARCH OBJECTIVE 2**

*Research objective 2: To assess the adequacy of current educational programmes and W&R SETA bursary support in preparing students for the job market and entrepreneurial endeavours within the W&R sector*

Based on the phase 1 database analysis, three key propositions were made (in Table 4), which were explored further in the online survey and align with research objective 2. These included:

- Proposition 4: The concentration of bursary funding in specific fields may limit opportunities in emerging sectors and thus impact the pool of industry-relevant skills acquired by graduates.
- Proposition 5: Bursary funding amounts within the mid-range tiers may be insufficient to cover all costs associated with quality education, thereby impacting students' capacity to complete qualifications effectively and enter the workforce with adequate preparation.
- Proposition 6: Students who receive bursaries may experience fewer academic and industry-aligned preparatory resources affecting their readiness for job market or entrepreneurial challenges.

To determine whether the abovementioned propositions were accepted or refuted, specific questions were posed in the questionnaire and focus group discussions. Refer to Table 6.

**Table 6: Online survey and focus group questions for research objective 2**

<b>Questions in online survey</b>
1.c) What support services do you think are necessary for bursary students to succeed? 1.d) Keeping in mind the information provided above, what are your views on the current bursary funding model? 1.f) Please indicate the qualification type you received funding for. 1.g) Please indicate the field of specialisation within the qualification you received the bursary for - for example, marketing, pharmacy, business management, human resources, etc. 2.c) Do you believe bursary students have sufficient access to internships, work placements, or practical experiences? 2.d) Provide a rationale for your response in (2.c) above. 2.e) What is your opinion regarding encouraging students to pursue entrepreneurial ventures? 3.b) Which ONE of the following new and emerging occupations should the W&R SETA consider funding? 3.c) What factors should be considered when deciding which qualifications to fund or not fund?
<b>Questions in virtual focus groups</b>
<ul style="list-style-type: none"> <li>• In what ways do you think the current educational programmes and bursary support prepare students for the job market and industry needs?</li> <li>• What improvements can be made to better align education with employment opportunities?</li> <li>• How does access to internships, work placements, or practical experiences impact bursary recipients' success rates?</li> <li>• What improvements can be made to better align education with entrepreneurial pursuits?</li> </ul>

### **6.2.1 Findings related to proposition 4**

*Proposition 4: The concentration of bursary funding in specific fields may limit opportunities in emerging sectors and thus impact the pool of industry-relevant skills acquired by graduates.*



From phase 1 database analysis, it was discovered that accounting and business management programmes received the most bursary support, highlighting a strategic focus on qualifications with strong labour market relevance. However, the concentration of bursary funding for these qualifications may limit opportunities in emerging sectors and form the foundation of research proposition 4. The online survey identified that bursary recipients mainly received funding for the following qualifications in the specific areas of specialisation presented in Figure 25.

**Figure 25: Types of qualifications and areas of specialisation within qualifications funded by the W&R SETA bursary scheme**

Qualification	Count	Field of specialisation	Count
Bachelor or Bachelor of Commerce (BCom) (NQF 7)	42.80%	Accounting	38.98%
Chartered Accountant (NQF 7)	16.10%	Business Management	11.44%
Advanced Diploma (NQF 7)	13.98%	Finance	6.78%
Diploma (NQF 6)	13.98%	HR	5.08%
Certificate (NQF 5)	2.12%	Economics	4.66%
National Certificate (NQF 5)	2.12%	Retail	4.24%
Bachelor of Pharmacy (NQF 8)	1.69%	IT	3.81%
Bachelor of Administration	1.27%	Management	3.81%
Bachelor of Science (NQF 7)	1.27%	Marketing	3.39%
Further Education and Training Certificate (NQF 4)	1.27%	Hospitality	2.97%
Higher Certificate (NQF 5)	1.27%	Pharmacy	2.97%
Advanced Certificate (NQF 6)	0.85%	Commerce	2.54%
Postgraduate Diploma (NQF 8)	0.85%	Logistics	2.12%
Bachelor in Pharmacy (NQF 8)	0.42%	Business Administration	1.69%
Total	100.00%	Supply Chain Management	1.27%
		Dietetics	0.85%
		Operations	0.85%
		Culinary	0.42%
		Food Science	0.42%
		Food Technology	0.42%
		Insurance and Risk management	0.42%
		Office Management	0.42%
		Public Administration	0.42%
		Total	100.00%

Source: Own conceptualisation.

According to Figure 25, accounting was the most popular study area among students (38.98%). The findings below are specific to various institutions which differ from figure 25. Note that specific functions on PowerBI we used to obtain the statistics below which is best understood through a live demonstration.

- Most of the students were enrolled at the UFS (15.22%) and the UFH (13.04%). Majority were registered for a bachelor or Bachelor of Commerce (BCom) (59.78%) or chartered accountancy (35.87%). Of the students in the accounting field, 14.83% had completed their studies, while 24.15% were in progress.
- The next field of specialisation was business management (11.44%), where majority of students were studying through the UMP (18.52%) and were registered for a bachelor or

BCom (51.85%) or a diploma (14.81%). In total, 6.78% of students completed their studies, while 4.66% were still in progress.

- The next most predominant field was finance (6.78%), where most students were studying through the UWC (18.75%), and majority were registered for a bachelor or BCom (37.50%) or chartered accountancy (25%). Of the students in accounting, 2.97% had completed their studies, while 3.81% were well in progress.

The reason for selecting these three fields related to qualification alignment (34.67% for accounting, 13.33% for business management, and 6.67% for finance), followed by passion or interest in the subject field (50% for accounting, 8.57% for business management, and 5.71% for finance).

It was interesting to note the following about the fields of specialisation and reasons:

- When selecting economics as a field, the driving reason was passion/interest in the subject field;
- When selecting retail as the field, the driving reason was qualification alignment; and
- The bursary availability (financial access) was indicated as the reason for selecting the fields of IT, accounting, and HR.<sup>9</sup>

These findings align with the database analysis, indicating that there is a concentration of bursary funding for these qualifications (refer to section 5.2). The findings presented above are summarised as follows:

**Main finding 7:**

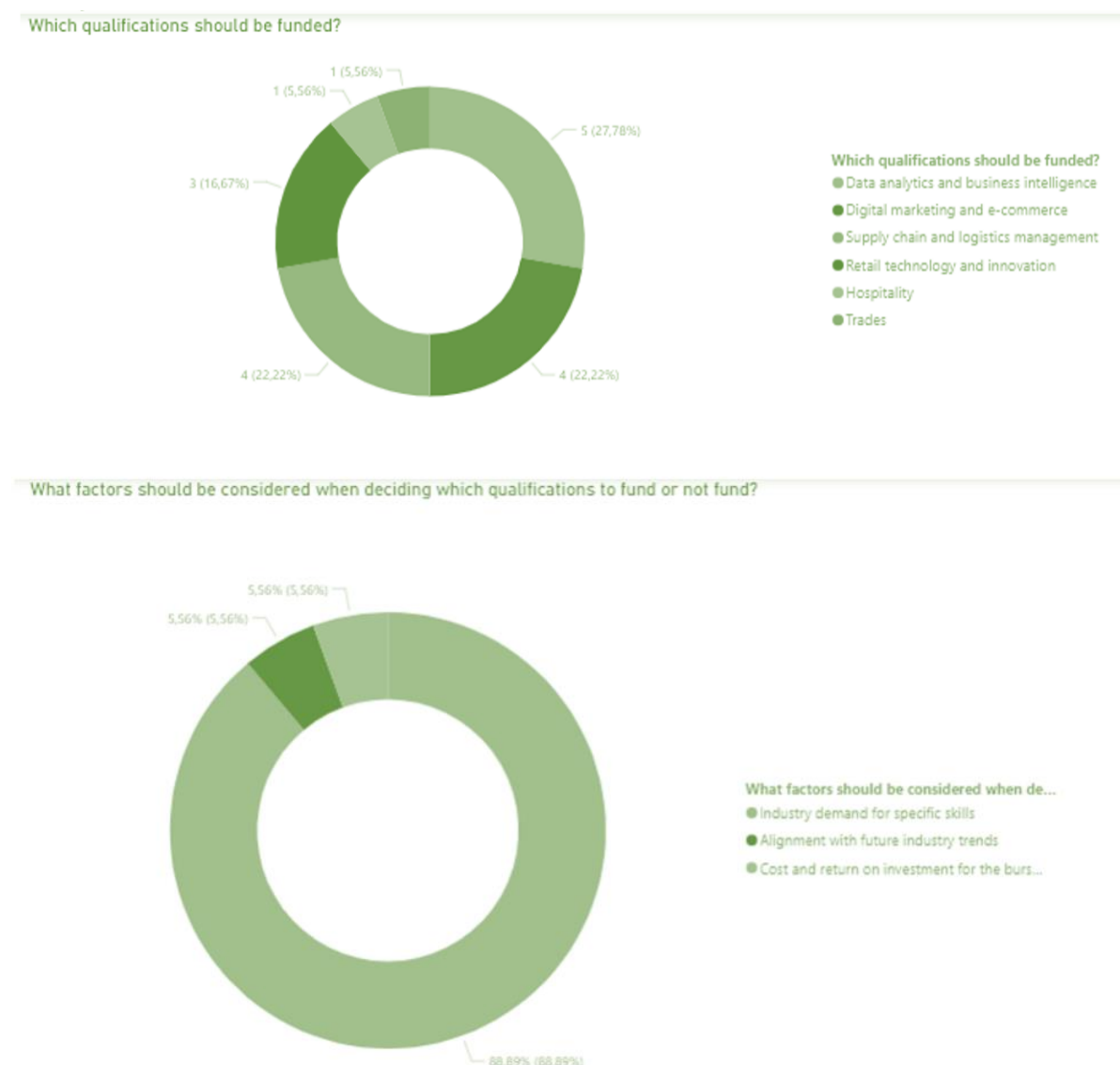
Accounting and business management programmes received the most bursary support, reflecting a strategic focus on qualifications with strong labour market relevance. Accounting was the dominant field (38.98%), primarily at the UFS and the UFH, with a significant proportion of students pursuing bachelor or chartered accountancy qualification. Business management (11.44%) followed, notably at the UMP, with finance (6.78%) predominantly at the UWC. The main drivers for field selection were qualification alignment, particularly in accounting, retail, and HR; and passion/interest, especially in economics. Bursary availability was a significant factor in fields, such as IT, accounting, and HR. However, focusing on these traditional sectors may limit opportunities in emerging fields, forming the basis of research proposition 4.

Given that main finding 7 was from a bursary recipient perspective, the following questions in the online survey were posed to the PSET and employer category to further support research proposition 4:

- What factors should be considered when deciding which qualifications to fund or not fund?
- Which ONE of the following new and emerging occupations should the W&R SETA consider funding?

Figure 26 outlines the key insights about factors to consider when deciding on which qualifications the W&R SETA bursary scheme should fund.

**Figure 26: Factors to consider when funding qualifications and types of qualifications to be funded**



Source: Own conceptualisation.

From Figure 26, it is evident that 88.89% of the employers indicated that industry demand for specific skills should be considered. This was reinforced by an employer in the focus group discussion, who stated: “The SETA needs to go back and look at to say are the qualifications that we are funding actually serving the skills that are needed within the sector.” This was followed by alignment with future industry trends (5.56%) and cost and return on investment (5.56%). In line with the above-mentioned factors, PSETs and employers were also asked which new and emerging occupations the W&R SETA should consider funding. Majority indicated that the top three qualifications to be funded included data analytics and business intelligence (27.78%), followed by digital marketing and e-commerce (22.22%), and supply chain and logistics management (22.22%). However, according to the findings in phase 1, most funded qualifications are in the finance, accounting, and business management fields. To further explore the alignment between qualifications funded and employment opportunities/industry-relevant skills, participants in the focus groups asked what improvements can be made to align education with employment opportunities better. Findings from the employer focus groups suggested that “*people skills* are essential in the wholesale and retail sector because it’s how we interact with the people ... being able to understand your customers” (PE1); “*time management* skills are crucial within the wholesale and retail sector, as logistics and delivering goods to your customers are paramount and it’s part of the core of the business. And I’d also say *conflict management* across the board internally and externally you deal with a lot of suppliers, stakeholders, customers and that tends to become a high-pressure environment” (PE2); “*interpersonal skills*” PE1); and “*online marketing*” (PE1).

The findings presented above are summarised as follows:

**Main finding 8:**

When funding qualifications, employers emphasise aligning education with industry demand, future trends, and cost-effectiveness. Recommended areas include data analytics, digital marketing, and supply chain management. Skills like customer understanding, time management, conflict resolution, and online marketing are crucial for the W&R sectors to enhance employability and address industry needs.

In summary, the findings presented above support research proposition 4, claiming that the concentration of bursary funding in traditional fields like accounting and business management reflects the W&R SETA’s focus on aligning qualifications with immediate labour market needs. However, this emphasis may inadvertently limit opportunities in emerging sectors, constraining the diversity of industry-relevant skills graduates acquire. While accounting (38.98%) and business management (11.44%) dominate bursary support, emerging fields, such as data analytics, digital marketing, and supply chain management, which are crucial for

future industry trends, receive less attention. Employers underscore the importance of aligning education with evolving sector demands, emphasising customer understanding, online marketing, and conflict resolution skills. Expanding bursary funding to include these emerging fields would enhance workforce adaptability and better equip graduates to meet future challenges. Balancing traditional and emerging sector support is vital to fostering a robust talent pool that addresses the W&R sector's current and future skills gaps.

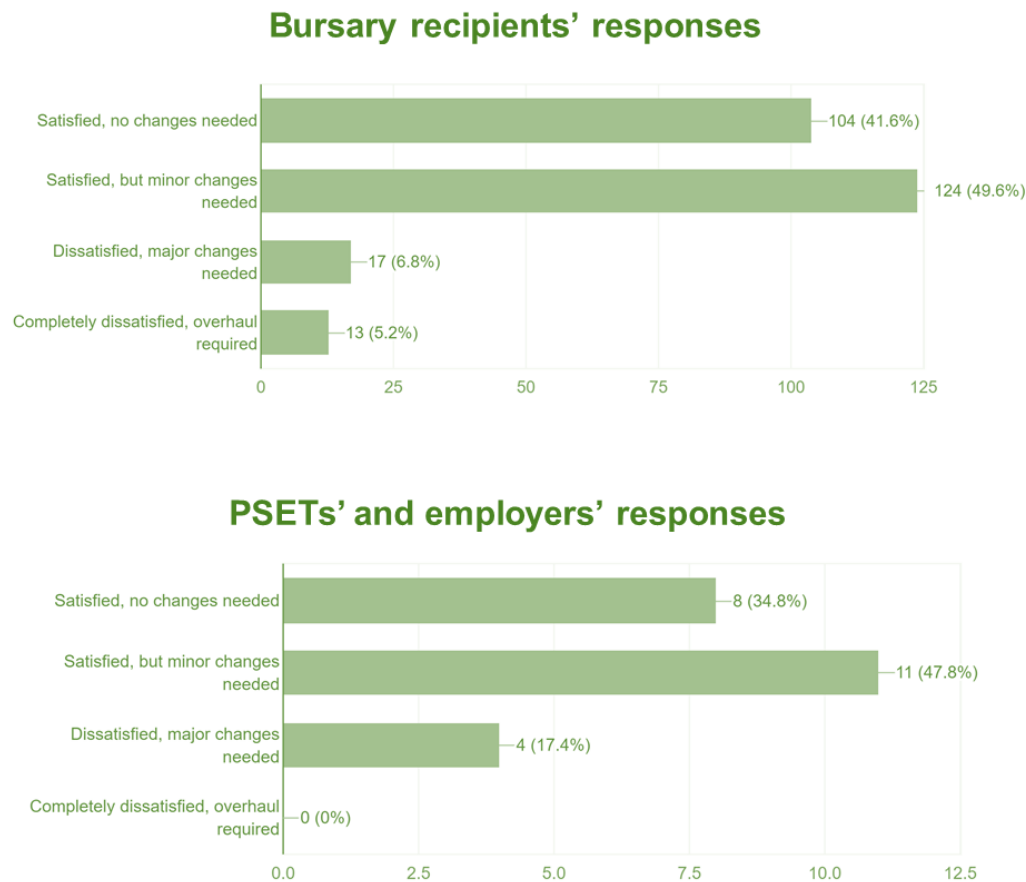
### **6.2.2 Findings related to proposition 5:**

*Proposition 5: Bursary funding amounts within the mid-range tiers may be insufficient to cover all costs associated with quality education, thereby impacting students' capacity to complete qualifications effectively and enter the workforce with adequate preparation.*

From phase 1 database analysis, it was discovered that most bursary recipients received funding of R80 000-R89 999 range, with a few receiving higher allocations of R140 000-R149 999, reflecting varied financial support based on programme or need. To add more context to the proposition above, general responses presented in section 6.1.1 further expand on varied support leading to non-completion, with bursary recipients sharing, "The bursary does not fully cover tuition, books, and living expenses and students may struggle to meet basic needs, impacting their academic focus" (P127). Another recipient stated: "There's no[t] enough finances to cover the students basic need, meaning some get the allowance whereas those that need it the most don't get it and that affects their studies" (P200). Furthermore, PSETs and employers explained that "Not receiving their funding on time, students end up dropping out because they struggle to pay for accommodation, and others struggle to get transport fare that can impact academic performance and focus" (P17).

Therefore, both bursary recipients and PSETs and employers, were asked to provide their overall view on the W&R SETA bursary funding model. Comparative findings between each group are illustrated in Figure 27.

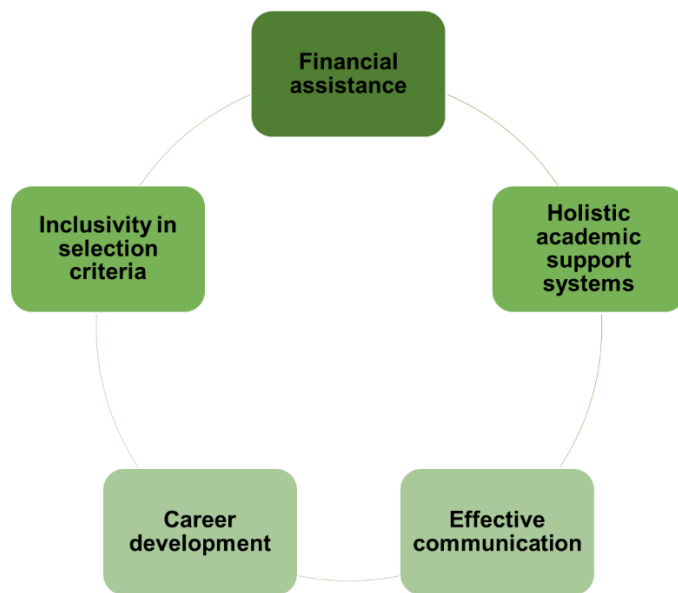
**Figure 27: Comparative findings between bursary recipients' and PSETs and employers' perceptions of the W&R SETA bursary funding model**



Source: Own conceptualisation.

Based on the above, it can be concluded that most respondents were satisfied with the bursary model, with 41.6% of bursary recipients and 34.8% of PSETs and employers stating that no changes were needed. However, most respondents, including 49.6% of bursary recipients and 47.8% of PSETs and employers felt that minor changes were required. The bursary recipients' and PSETs' and employers' suggestions concerning changes to be made to the W&R SETA bursary scheme are summarised in Figure 28.

**Figure 28: Suggested changes to the W&R SETA bursary scheme**



Source: Own conceptualisation.

The themes presented in Figure 28 are discussed further below. Notably, 41.45% of the respondents did not provide any input on what changes they would propose.

- *Financial assistance* (44%) remains a central theme, with an emphasis on the need for “timely communication and payment processes should be improved to prevent students from facing financial stress that can impact their studies” (P10). Proactive financial planning, equitable funding policies, and “efficient administrative processes” (P17) ensure that financial aid is distributed on time and used effectively. Issues, such as delays, unclear communication, and operational inefficiencies, highlight the need for streamlined processes and transparency in financial management. Thus, P7 stated that “implementing a more efficient, transparent system with clear timelines for application review and funding approval” is imperative to the success of the bursary programme.
- *Holistic academic support systems*, including “mandatory academic mentoring, industry networking, mental health services, and career guidance, would boost success” (P151). The creation of a mentorship ecosystem, such as having “successful recipients required to support new recipients when they have completed their studies as mentors – as they would know best how to be successful in the system” (P8)], as well as institutional monitoring for compliance would ensure students receive the necessary support to succeed academically, such as “using mentorship elements that could be paired with performance tracking, where students receive regular check-ins and support if they’re struggling” (P45). Resource allocation for academic success, including “career

development resources, like internships, networking opportunities, and job placement services, could motivate students by directly aligning their studies with career readiness, thereby increasing completion rates and post-graduation success” (P45). Furthermore, “industry-aligned bursary programmes ensure that students’ qualifications match workforce demands” (P15), thus enhancing employability.

- “*Clear communication*” (P15) between students, institutions, and funding bodies is key to reducing confusion and ensuring timely responses. Administrative efficiency, such as “a more automated and efficient bursary disbursement system” (P142), and strategic alignment in managing funding, enrolment, and student support services, are crucial. Streamlined processes and clear communication, including “regularly update applicants and beneficiaries on the status of applications, funding disbursements, and any programme changes” (P15), would ensure that students are informed about their financial status, academic requirements, and available support, reducing delays and administrative burdens.

- *Career development* is supported through:

Structured mentorship and academic advising, connecting students with mentors who can guide them through challenges and encourage academic progress. These mentorship elements could be paired with performance tracking, where students receive regular check-ins and support if they’re struggling. Furthermore, including career development resources, like internships, networking opportunities, and job placement services, could motivate students by directly aligning their studies with career readiness. (P45)

“Students who perform excellently should be given incentives or awards” (P111) that serves as motivation to encourage students to excel in their studies and stay engaged with their academic goals. A future-orientated qualification framework, such as “partnering with wholesale and retail businesses to provide practical work experience, ensuring students graduate with industry-ready skills students are better prepared for the workforce” (P17), aligns with the industry’s demand for skilled professionals.

- *Inclusivity in selection criteria* ensures that all students, regardless of their background, have access to bursary programmes. P151 asserted that:



Enhancements to the W&R SETA bursary funding model include clearer eligibility criteria, consideration for students with disabilities and remote locations, and adjustable funding amounts reflecting inflation and living costs. Increased flexibility in allowable expenses (technology, transportation, childcare) and emergency funding would also benefit students.

Transparent funding policies, equitable allocation of resources, and refined selection processes ensure that the bursary system is fair and accessible. Moreover, focusing on industry-relevant skills and qualifications through “industry internships, and networking opportunities can bridge the gap between academia and workforce readiness” (P193), ensuring that students are well prepared for future employment, which benefits both individuals and the broader economy.

The findings presented above are summarised as follows:

**Main finding 9:**

Bursary funding in the R80 000-R89 999 range often fails to cover the full costs of tuition, books, accommodation, and living expenses, leading to financial strain and hindering students’ ability to complete their qualifications or adequately prepare for the workforce. Delays and insufficient funding disrupt academic focus and contribute to dropouts. Solutions include improved financial planning, timely disbursements, and transparent processes. Holistic support systems, such as mentorship, career guidance, and mental health services, are essential, with suggestions for performance tracking and structured mentorship. Clear communication between students, institutions, and funding bodies – alongside career development initiatives like internships, networking, and academic incentives – is vital for aligning studies with industry needs. Inclusivity in selection criteria and adjustable funding to reflect inflation and diverse student needs are crucial to enhancing student success and workforce readiness.

Research proposition 5 highlights concerns regarding bursary funding amounts, particularly in mid-range tiers, which may not fully cover the costs of quality education, thereby impacting student completion and preparation for the workforce. Findings reveal that most bursary recipients receive funding of R80 000-R89 999, but this often falls short of covering tuition, books, living expenses, and transport costs. Consequently, students face financial stress, which detracts from their academic focus and can lead to dropouts. Both bursary recipients and PSETs/employers emphasised the need for more efficient and timely disbursement processes alongside increased financial support. Suggestions for improving the funding model included enhancing communication, increasing career development resources, and providing

holistic academic support, such as mentorship and internships, to improve student retention and employability. Moreover, there is a call for more inclusive selection criteria and flexible funding to address varied student needs, ensuring that all recipients can complete their qualifications successfully.

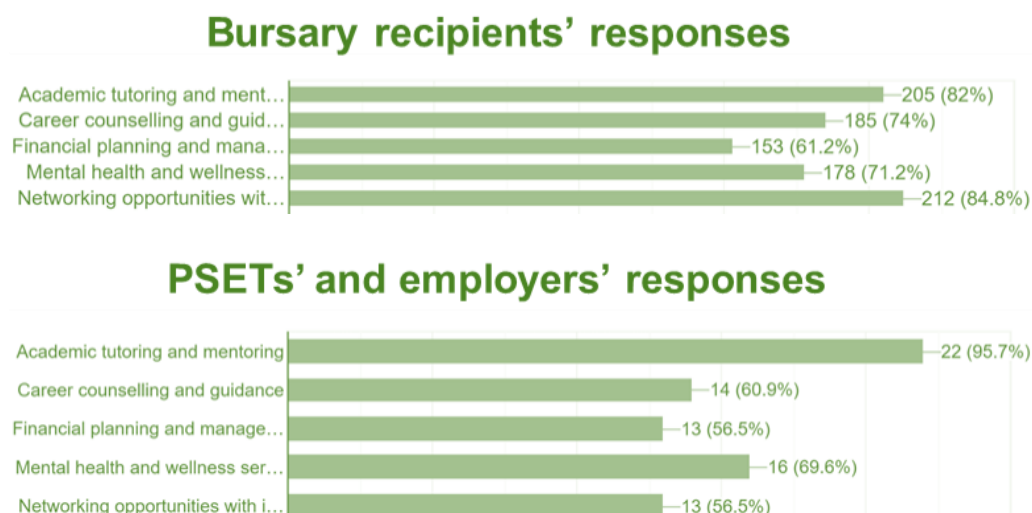
### **6.2.3 Findings related to proposition 6**

*Proposition 6: Students who receive bursaries may experience fewer academic and industry-aligned preparatory resources affecting their readiness for job market or entrepreneurial challenges.*

Several general factors regarding what affects success rates (i.e., funded qualification completion) and how these success rates can be improved were identified in section 6.1.1. These include (1) insufficient support systems addressing academic and socio-economic challenges; (2) financial stress caused by delayed bursary payments, disrupting stability; (3) lack of emotional and psychological support to manage academic pressures; (4) misalignment between academic programmes and career goals, reducing student engagement; (5) limited practical learning opportunities, hindering workplace readiness; (6) redundant institutional support structures and a complex bursary application process; (7) socio-economic hardships and performance pressures contributing to mental health challenges; and (8) mental health struggles impairing focus, resilience, and increasing dropout rates. The general consensus among bursary recipients, PSETs, and employers emphasised the need for holistic and responsive support systems to address these challenges.

Although holistic systems were emphasised, research proposition 6 aimed to specifically explore the need for support and preparatory resources affecting job readiness. As such, a question regarding the support services necessary for bursary students to succeed was posed to both bursary recipients and the PSET and employer categories. Comparative findings from each category respectively are presented in Figure 29.

**Figure 29: Comparative findings between bursary recipients' and PSETs'/employers' perceptions of support and preparatory resources affecting job readiness**



Source: Own conceptualisation.

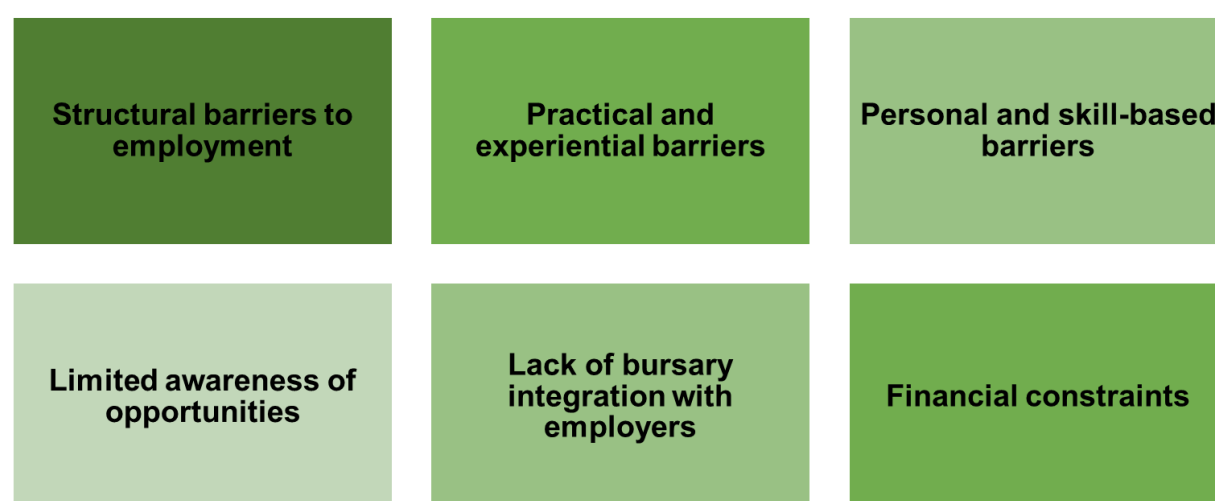
Based on the above, it can be concluded that most respondents (82% of bursary recipients and 95.7% of PSETs and employers) indicated that academic tutoring and mentoring are paramount to their success. This was followed by networking opportunities (84.8% amongst bursary recipients) and career counselling and guidance (74% amongst bursary recipients and 60.9% amongst PSETs and employers). Although mental health and well-being support and financial planning management were also identified, academic mentoring and tutoring were the most predominant needs. To further explore these perceptions, focus group questions were posed to participants, asking them to indicate in what ways the current educational programmes and bursary support prepare students for the job market and industry needs. Employers' feedback included: "*work ethic* (PE3) and *time management* are fundamental" (PE2); "I don't think we do enough *work readiness*. We are always pursuing the curriculum to cover the work and are not getting these learners ready for the workplace" (PE1); and "Having that *emotional support* and just having a safe space to talk about their experiences maybe that would already prepare them better for the working" (PE3).

Furthermore, both bursary recipients and PSETs/employers alluded to internships, work placement, and practical experiences as important to prepare students for the workplace and potentially increase bursary recipient success rates. One of the PSETs/employers stated that "Many bursary students graduate without practical exposure or internships, making it difficult for them to meet job requirements that demand prior experience" (P19). Another participant mentioned that "Graduates would typically need to take on an internship to gain the skill before being able to receive a higher salary" (P10). This was further supported by another participant,

who affirmed: “Upon graduation, the student should participate in a 12-month work-integrated learning programme through a graduate placement initiative” (P20). One bursary recipient shared: “There was help offered from my school for work placement after I finished studying, but it was limited and that led to me having to search for employment opportunities for myself” (P221). Another bursary recipient mentioned: “Improving the success rates of qualifications funded by bursaries involves a multifaceted approach focused on ... as well as career guidance and internships” (P45).

Given the responses presented above and in Figure 29, it became critical to explore whether bursary students have sufficient access to internships, work placements, or practical experiences. Based on the responses, 77.78% indicated that the students have limited access to internships, work placements or practical experiences, with 22.22% indicating that the students do have sufficient access. Participants were then probed to provide reasoning for their responses above. From the findings, the factors in Figure 30 influence access to internships, work placements, and practical experiences, which are discussed thereafter.

**Figure 30: Factors influencing access to internships, work placements, and practical experiences**



Source: Own conceptualisation.

- *Structural barriers to employment* and structural challenges, including insufficient funding, restrictive policies, and limited support systems, were prominent themes. For example, P1 stated that the funding “amount is too little to buy enough data, bearing in mind that beneficiaries are from poor and missing middle background”. P7 added: “We have a lot of students who complete N6, but [are] struggling to get [a] place in order to complete the 18 months’ workplace required to [do] a National Diploma on NATED programmes.” These

barriers often restrict access to essential resources or opportunities that could facilitate employment readiness.

- For *practical and experiential barriers*, many participants highlighted the lack of sufficient WIL opportunities as a barrier.

Students pursue qualifications that are not directly aligned with industry needs, making it difficult to secure relevant practical experience. Many bursary programmes lack structured collaborations with companies to ensure students gain workplace exposure. Students from disadvantaged backgrounds may struggle to afford transport, relocation, or living expenses associated with internships. (P17)

Students often graduate without practical exposure or internships, making them less competitive in the job market. P18 recommended: “Bursary programmes should be directly linked to employers. When a bursary is awarded to a student, a company should already be in place to provide workplace experience.”

- *Personal and skill-based barriers* were a recurring theme. Participants bemoaned the lack of soft skills and professional readiness among graduates. P8 shared: “As an employer, I will say that I am finding it extremely hard to find graduates with solid behavioural profiles. They lack resilience, emotional regulation, integrity, and self-insight, so make poor employees.” One PSET claimed that graduates develop personal and professional skills through “Work-integrated learning in the third year of their programme. We also conduct mock interviews with industry partners, which helps students prepare for actual job interviews and gain valuable feedback” (P5).
- Regarding *limited awareness of opportunities*, participants noted that “Some bursaries don’t offer such benefits of providing the relevant information to students” (P9). Moreover, “graduates are not always aware, or made aware, of the various opportunities that exist” (P13). Additionally, poor communication from bursary programmes about job search strategies exacerbates this issue.
- *The lack of bursary integration with employers* implies that bursary programmes do not establish strong links with employers to ensure a smooth transition from study to work. P5 indicated: “Some bursaries lack structured collaborations with companies to ensure students gain workplace exposure.” Without structured employer partnerships, students

often struggle to gain meaningful work experiences aligned with their studies. It was suggested that “employers build a talent pool while graduates gain the work experience needed to become highly employable” (P18).

- *Financial constraints* continue to hinder students from accessing resources needed for their professional growth. As per P8, it is “hard to find internships that pay enough, and companies cannot employ interns without funding”. P17 added that “Students from disadvantaged backgrounds may struggle to afford transport, relocation, or living expenses associated with internships.” Financial issues play an important role in determining the success of students undertaking internships and work placements.

The above findings highlight the multifaceted barriers that bursary students face when transitioning from education to employment. Structural, practical, personal, and financial factors intersect to create significant challenges. Due to the importance of this theme coming up repeatedly in line with proposition 6, it was decided to further explore how access to internships, work placements, or practical experiences impacts bursary recipients’ success rates. As such, this question was posed in the focus group discussions to determine whether there are industry-aligned preparatory resources affecting job-market readiness. Bursary recipient responses were contradictory, indicating that although

*vocational work is required and you have certain experience in relation to what you’re studying but, in this case, I don’t think it sets me apart to any employer as compared to same people that have studied with the same class and they were not funded by the bursary (BP12) .*

Other bursary recipients felt more positive about the fact that their funded qualification (i.e., accounting)

*is very much relevant for me so a lot of jobs out there they need experience and I think that’s where the sector the SETA comes in, it gives us an *opportunity* for us to gain work experience knowledge. So it would really help us a lot because in 12 months we needed to gain our experience and then after that we are free to go out there and explore our world in the corporate (BP2).*

For one bursary recipient, working is an opportunity, but access to funding inhibits work experience: “I have to work 18 months in order to complete the three years and get my diploma. So, I’ve been struggling to get training because they require me to *have funding of*

*my own*” (BP8). Employers feel that internships and work placements are critical: “The students from our side are *not prepared well* or sufficiently for entry into the works in the workplace ... work ethic and time management are important *skills*” (PE3).

The key insights are summarised as follows:

**Main finding 10:**

The main findings indicate that bursary students face significant challenges affecting their job readiness, including insufficient academic support, financial stress, misalignment between academic programmes and career goals, and limited access to internships or work placements. Both bursary recipients and employers emphasised the need for academic mentoring, career counselling, and networking opportunities. Structural barriers, such as inadequate funding and restrictive policies, hinder access to practical experience. Additionally, personal and financial constraints and a lack of collaboration between institutions and employers limit students’ preparation for the job market, highlighting the need for integrated support systems.

Given the socio-economic landscape in South Africa, with a high unemployment rate of 32.1% in 2024 (Stats SA, 2024), job-market readiness does not only pertain to an existing work placement, but also to whether students are equipped with entrepreneurial skills to develop their businesses. The W&R SETA’s bursary programmes are generally designed to support students pursuing qualifications relevant to the W&R industry (W&R SETA, 2023c). While the primary focus is on equipping students with the necessary skills for employment within the sector, there is also a significant emphasis on fostering entrepreneurial abilities, contributing to the sector’s broader economic growth and transformation.

With the above in mind and to support research proposition 6, the PSET and employer categories were asked to share their opinion regarding encouraging students to pursue entrepreneurial ventures in the online survey. Figure 31 summarises the key insights regarding this question, with the themes discussed thereafter.

**Figure 31: Insights regarding entrepreneurship from a PSET and employer perspective**



Source: Own conceptualisation.

- A thriving *entrepreneurial ecosystem* requires robust infrastructure and support systems, including mentorship, access to funding, and formal entrepreneurship education. Many participants highlighted the need for institutional readiness and advocacy for entrepreneurship. For instance, “entrepreneurship is the best route to go provided there is support for the learners all the way” (P5). Similarly, P5 emphasised the importance of structured initiatives: “Our institution is actively looking to set up an entrepreneurship ‘incubator’ to provide exactly this kind of support.” To further embed entrepreneurship in the educational system, P13 suggested that “entrepreneurial modules should be incorporated into most qualifications/fields of study as a core/compulsory module”, a view echoed by P15, who stated that, “This should be made part of the core curriculum at training institutional level.”
- Entrepreneurship drives *economic growth by fostering innovation*, creating jobs, and addressing societal challenges. P18 asserted: “It’s the only way we can grow our economy. More businesses, more job opportunities, more income, more growth.” This aligns with P17’s view that “Students often bring fresh perspectives and creative ideas, fostering innovation in industries and communities.” Additionally, P10 highlighted the importance of entrepreneurial ventures in the current economic climate: “The current economic conditions and limited job opportunities require new innovation which is embedded in entrepreneurs.”
- Entrepreneurship is a powerful tool for *personal empowerment*, enabling individuals to achieve financial independence and self-growth. P6 encouraged this pathway: “Students should strive to become entrepreneurs because not only are they making employment for



themselves, but also for others in the community.” Similarly, P8 stated: “I highly recommend this – I believe this will teach them the skills they lack without the option of blaming an institution or other people, thus teaching them to take accountability for their actions.” P17 further reinforced this theme, explaining that “Entrepreneurs create jobs not only for themselves, but also for others, addressing unemployment and contributing to economic growth.”

- Successful entrepreneurship requires overcoming significant barriers, such as *access to funding, systemic inequalities, and skill gaps*. P5 underscored the importance of foundational support: “Success on this path often depends on access to resources, mentorship, and financial backing.” However, P3 noted institutional shortcomings: “We are not geared as a SETA or organisation.” Concerns about financial sustainability were raised by P11, who cautioned that “handouts do not do anyone any favours long term. Easy come, easy go would be my major concern when it comes to funding.”
- *Sustainable funding practices and sound financial management* are essential for entrepreneurship to thrive. According to P14, “Entrepreneurship should occur after a few years of industry experience”, emphasising the importance of practical knowledge before venturing independently. P7 indicated that entrepreneurship is beneficial “if there are opportunities and prospects of success”, highlighting the need for strategic planning and resource allocation.
- Beyond individual success, entrepreneurship has the potential to *address societal challenges*, such as unemployment and inequality. P9 articulated this clearly, stating:

I believe it is very important and effective, especially in the world we live in now with such a high rate of unemployment. This would not only help the students, but also reduce unemployment rates as they will be creating jobs.

Moreover, P17 emphasised the transformative potential of entrepreneurship, noting that “entrepreneurship empowers students to take control of their career paths rather than relying solely on traditional employment opportunities”. Furthermore, P13 advocated for cultivating an entrepreneurial mindset early: “Entrepreneurial ventures should be encouraged, and entrepreneurs should be cultivated from a young age, pre-PSET level.”

A summary of the main findings is presented below:

**Main finding 11:**

The findings emphasise key themes for fostering entrepreneurship. First, a supportive infrastructure, including mentorship, funding, and entrepreneurship education, is critical. Institutions should integrate entrepreneurial modules into curricula and create incubators to support learners. Second, entrepreneurship drives economic growth by creating jobs and fostering innovation. It also empowers individuals, enabling financial independence and self-growth. However, barriers including funding access, systemic inequalities, and skill gaps need addressing. Sustainable funding practices, strategic planning, and financial management are essential for success. Lastly, entrepreneurship can help reduce unemployment and inequality, empowering students to control their career paths and contribute to societal change.

In summary, the main findings directly address research proposition 6 by highlighting the challenges bursary students face regarding job readiness and entrepreneurial preparedness. The findings reveal that bursary recipients often struggle with inadequate academic support, financial constraints, and misalignment between academic programmes and career goals. These students also face limited access to internships, work placements, and industry-specific preparatory resources, negatively impacting their readiness for the job market. The need for integrated support systems, such as academic mentoring, career counselling, and networking opportunities, is emphasised.

Other findings complement this by stressing the importance of supportive infrastructures for entrepreneurship, such as mentorship, funding, and educational programmes. These factors can help address the gaps in preparation for the job market and entrepreneurial challenges. The findings suggest that providing access to entrepreneurial education and fostering an entrepreneurial mindset could enhance readiness for career and entrepreneurial paths. Addressing systemic barriers, including access to funding and skill gaps, is crucial to equipping students with the resources necessary for success. Both findings emphasise the need for collaboration between institutions, employers, and other stakeholders to improve the overall preparedness of students – whether they pursue employment or entrepreneurship. By integrating entrepreneurship-focused initiatives, institutions can better align academic training with market needs, empowering students to navigate job and entrepreneurial challenges more effectively.

#### **6.2.4 Addressing research objective 2**

*Research objective 2: To assess the adequacy of current educational programmes and W&R SETA bursary support in preparing students for the job market and entrepreneurial endeavours within the W&R sector*

To address the research objective of assessing the adequacy of current educational programmes and W&R SETA bursary support in preparing students for the job market and entrepreneurial endeavours within the W&R sector, the findings highlight several critical issues. Bursary support predominantly focuses on traditional fields, such as accounting, business management, and finance, with a significant proportion of bursary recipients pursuing qualifications in these areas due to their strong relevance in the labour market. However, this emphasis may limit students' exposure to emerging fields like digital marketing, data analytics, and supply chain management, which are essential for future industry trends. Employers have stressed the need for educational alignment with industry demand, particularly in digital skills, customer understanding, and conflict resolution, underscoring the gap in current curricula (W&R SETA, 2023a). These findings suggest the need for expanding bursary allocations to include emerging sectors and updating academic programmes to reflect industry needs.

Moreover, financial barriers remain a significant challenge, as bursary funding often does not cover the full costs of tuition, accommodation, and living expenses. This financial strain disrupts academic focus and hinders students' ability to prepare adequately for the workforce. There is a clear need for improved financial planning, timely disbursements, and more transparent processes. Additionally, a lack of access to practical experience, mentorship, career counselling, and networking opportunities limits students' job readiness, as mentioned by W&R SETA (2023a). The absence of collaboration between institutions and employers compounds these issues, highlighting the necessity for integrated support systems to ensure students are adequately prepared for the workforce.

Finally, findings reveal that entrepreneurship is a vital tool for addressing unemployment and promoting economic growth, which was also affirmed by the W&R SETA (2023a). However, challenges like limited access to funding, systemic inequalities, and skill gaps remain. Sustainable funding practices and entrepreneurship education, including the integration of entrepreneurial modules and incubators, are essential for fostering entrepreneurship and empowering students to control their career paths. In conclusion, addressing the identified gaps in educational alignment, financial support, practical experience, and fostering

entrepreneurship is crucial to preparing students for the job market and entrepreneurial challenges in the W&R sector.

### 6.3 FINDINGS IN RELATION TO RESEARCH OBJECTIVE 3

*Research objective 3: To explore and recommend ways for the W&R SETA to align its bursary programmes with emerging occupations and industry needs, ensuring the relevance and impact of its funding strategies*

Based on phase 1 database analysis, three key propositions (in Table 4) were explored further in the online survey and align with research objective 3:

- Proposition 7: Bursary funding is disproportionately awarded to qualifications with traditional relevance to the W&R sector, potentially limiting the scheme's responsiveness to emerging occupations that require diverse and adaptive skill sets.
- Proposition 8: The current allocation approach for the bursary programme might not sufficiently consider labour market trends, resulting in a need for periodic reviews to ensure alignment with the skills required for future roles within the W&R sector.
- Proposition 9: Institutions with higher bursary awards and completion rates may serve as models for best practices in alignment with industry needs, implying that collaboration with successful institutions could help increase the relevance and impact of W&R SETA-funded programmes.

**Table 7: Online survey and focus group questions for research objective 3**

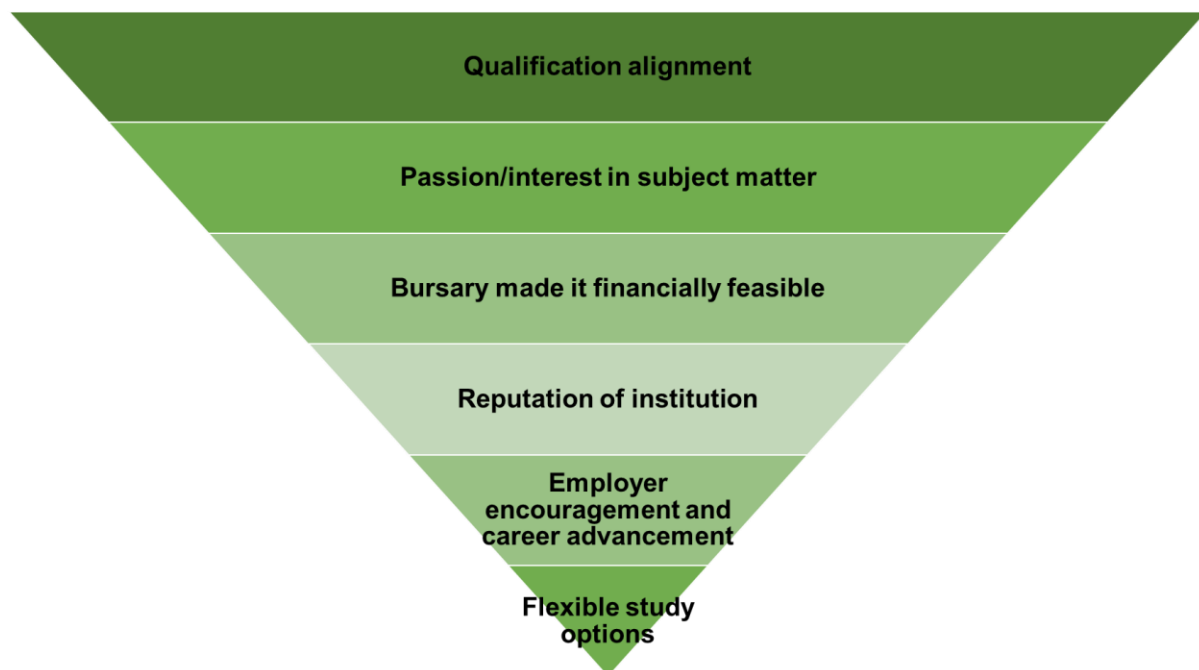
<b>Questions in online survey</b>
1.e) Would you propose any changes to the current bursary funding model? 1.h) Provide reasons why you opted to study your chosen qualification. 1.j) Did you complete the qualification you received a bursary for? 2.a) Explain the barriers to employment that bursary students face. 2.b) How relevant do you find the education provided at PSET institutions in relation to current industry needs and job market trends? 3.a) In what ways can the W&R SETA ensure its bursary programmes meet current industry needs? 3.b) Which ONE of the following new and emerging occupations should the W&R SETA consider funding? 3.c) What factors should be considered when deciding which qualifications to fund or not fund? 3.e) Please provide any additional feedback on W&R SETA bursaries.
<b>Questions in virtual focus groups</b>
<ul style="list-style-type: none"> <li>• How can the W&amp;R SETA better align its bursary programmes with emerging occupations and industry demands?</li> <li>• What factors should be prioritised when determining which qualifications and fields to fund?</li> </ul>

### 6.3.1 Findings related to proposition 7

*Proposition 7: Bursary funding is disproportionately awarded to qualifications with traditional relevance to the W&R sector, potentially limiting the scheme's responsiveness to emerging occupations that require diverse and adaptive skill sets.*

As indicated in section 6.2.1, most bursaries were awarded to qualifications including a BCom and chartered accountancy in areas of specialisation like accounting, business management, and finance, which are aligned more with traditional jobs and careers in the W&R sector. Nevertheless, it was evident in section 6.2.1 that alignment to industry needs is imperative. Consequently, the top new and emerging occupations the W&R SETA should consider funding include qualifications in data analytics and business intelligence, digital marketing and e-commerce, and supply chain and logistics management. This is supported by some of the most prominent reasons why students opt to study their chosen qualifications. Findings in Figure 32 were obtained from the online survey of bursary recipients and indicate that a genuine passion/interest in the subject matter, qualification alignment, and having the W&R SETA bursary were some of the key reasons why recipients opted to study their chosen qualifications.

**Figure 32: Reasons why bursary recipients opt to study qualifications**



Source: Own conceptualisation.

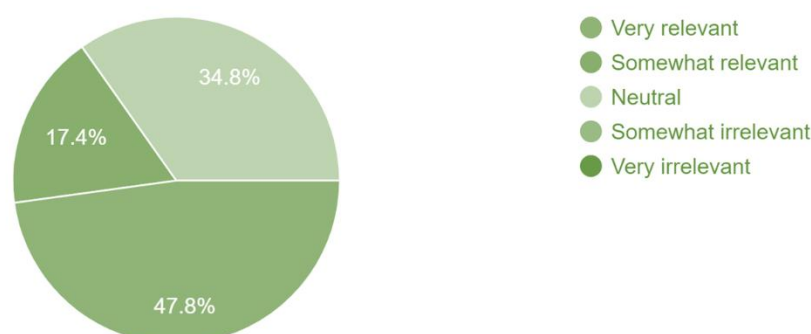
Given the above findings on recipients' reasons for studying their chosen qualifications and the top new and emerging occupations, the W&R SETA should consider funding to

demonstrate the importance of alignment with industry needs. One of the findings from the online survey indicated that education (curricula) offered at PSETs should be adapted and updated to align with industry needs. Bursary recipients highlighted the importance of “developing a curriculum that aligns with students’ career goals” (P226) and “hands-on learning in the curriculum” (P59). A PSET participant shared:

The W&R SETA needs to continue fostering close collaboration with retailers and other key industry stakeholders. From our experience working with retailers, we frequently hear about their struggles to find qualified individuals to fill junior roles. At our institution, we work closely with retailers to align our curriculum with industry demands and address the skills gaps they face. (P7)

To explore this notion in more depth, PSETs and employers were asked in the online surveys to indicate how relevant the education provided at PSET institutions is concerning current industry needs and job market trends. These findings are summarised in Figure 33.

**Figure 33: Summary of relevance between PSET institutions and relevance to industry needs**



Source: Own conceptualisation.

According to Figure 33, most employer respondents indicated that the education provided at the PSET institutions was very relevant (47.8%), with 34.8% remaining neutral. Considering the aforementioned findings and to support research proposition 7 in more depth, the focus groups were asked: *How can the W&R SETA better align its bursary programmes with emerging occupations and industry demands?* Most of the responses have already been provided in the sections above. Employers reiterated them in the focus group discussion: “We should be having *workshops or career exhibitions or work readiness programmes* for the students to know more about the sector” (PE1). This would require W&R SETA “officials” who

“need to *work more closely* with us. They should be more visible” (PE3). As affirmed by another employer participant, “The SETA needs to go back and look at the qualifications that we are funding and whether it is actually *serving the skills* that are needed within the sector” (PE2). Although bursary recipients did not necessarily have direct responses to the question, a few alluded to the fact that “the SETA presented an *opportunity* for us to gain work experience knowledge” (BP8), and that “the bursary does *propel* one onto a career path because of the finance capital” (BP11).

The findings presented above are summarised as follows:

**Main finding 12:**

The findings highlight that most W&R SETA bursaries are awarded to traditional qualifications, such as a BCom and chartered accountancy in fields like accounting, business management, and finance, which align with conventional W&R sector jobs. However, there is a clear need for the SETA to shift focus towards emerging sectors, including data analytics, digital marketing, e-commerce, and supply chain management, to address evolving industry demands. Bursary recipients expressed a genuine passion for their chosen fields, with qualification alignment and the availability of the bursary being key motivators. Furthermore, PSETs and employers emphasised the need for curricula to be updated to align with industry needs, with hands-on learning being crucial. Employers advocated for greater collaboration between the SETA and industry, as well as workshops and career readiness programmes to bridge skills gaps and better prepare students for the job market.

Research proposition 7 proposes that bursary funding is disproportionately awarded to qualifications with traditional relevance to the W&R sector, potentially limiting the scheme’s responsiveness to emerging occupations that require diverse and adaptive skill sets. The findings indicate that the W&R SETA bursary scheme predominantly supports qualifications with traditional relevance to the W&R sector, such as a BCom, accounting, business management, and finance. While these qualifications remain important, they predominantly cater to established roles within the sector, potentially limiting the bursary scheme’s adaptability to emerging sectors. The current focus on traditional qualifications reflects a historical alignment with conventional career paths, yet the industry’s rapid evolution demands qualifications that equip students with skills in new and emerging fields.

Emerging occupations like data analytics, digital marketing, e-commerce, and supply chain management are increasingly vital, as the W&R sector adapts to technological advancements and changing consumer behaviours. The findings from the online survey indicate that

students' reasons for choosing their qualifications are often aligned with their interests and the availability of bursary support. However, many also emphasised the need for curricula to evolve. Bursary recipients expressed the importance of programmes that align more closely with their career goals and industry trends, particularly for roles that demand skills in technology, data, and online business.

Employers echoed these concerns, stressing the importance of curricula that directly address the skills gaps they face in the workforce. They suggested that the W&R SETA update its funding priorities to reflect the shift towards emerging occupations. By redirecting funding to qualifications in high-demand areas, such as digital marketing and data analytics, the bursary scheme could better prepare students for the evolving job market and ensure its relevance to industry needs and graduates' long-term success. This would address the research proposition by broadening the scheme's scope and improving its responsiveness to emerging skills.

### **6.3.2 Findings related to proposition 8**

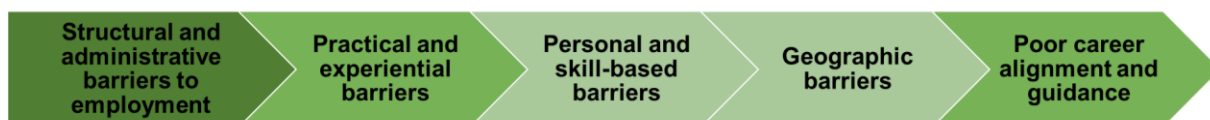
*Proposition 8: The current allocation approach for the bursary programme might not sufficiently consider labour market trends, resulting in a need for periodic reviews to ensure alignment with the skills required for future roles within the W&R sector.*

Despite the general view of the participants in section 6.2.2 that most are generally satisfied with the existing funding model, it was identified that certain factors are to be considered when deciding which qualifications to fund. These findings were presented in section 6.2.1, indicating that industry demand for specific skills, alignment with future industry trends, and cost and return on investment should be considered.

Based on these findings and in response to proposition 8, particularly regarding the current allocation approach for the bursary programme not sufficiently considering labour market trends, the online survey aimed to obtain insights from PSETs and employers regarding the barriers to employment students face concerning labour market trends. The findings are summarised in Figure 34 and discussed thereafter.



**Figure 34: Barriers to employment that students face with respect to labour market trends**



Source: Own conceptualisation.

- *Structural and administrative barriers* to employment mentioned were “lack of funding for internships after completing the course” (P4), “insufficient labour market opportunities” (P12), and “late payments result in the withholding of the qualification certificates of graduates that makes it near impossible to enter the job market” (P14). Other structural issues identified included “lack of access to the internet, technology, or funds required for job applications and interviews” (P15). These barriers often prevent students from accessing essential resources or programmes needed for employment readiness and disrupt students’ ability to complete their qualifications or transition into employment smoothly.
- A common theme among participants includes the *practical and experiential barriers* that imply a “lack of practical experience” (P9) and a lack of “exposure to workplace environments, which leaves graduates underprepared for job market requirements” (P17). P17 added that a “graduate without practical exposure makes it difficult for them to meet job requirements that demand prior experience”. This was further explained by P8, who stated that “They [the graduates] have high salary expectations with no practical skills – typically graduates have good theoretical knowledge but do not know how to apply it.”
- *Personal and skill-based barriers* were also identified as barriers to employment. Several participants highlighted personal challenges and skill deficits as barriers to employment. These included gaps like “soft skills including time management, punctuality, workplace etiquette” (P5); digital literacy as many “don’t know how to apply for jobs online” (P16); and the “ability to be innovative, understanding the sector, self-awareness, and current trends in technology” (P10), which hinder students’ ability to market themselves effectively to employers. It was further identified that a “student does not have the appropriate attitude towards real-life employment challenges” (P11).
- For *geographic barriers*, “geographic location and limited access to local businesses” (P14) emerged as a notable concern, particularly for students from rural areas who may

lack exposure to urban job markets or resources to relocate for better opportunities. P13 affirmed that “Urbanisation could be another barrier, as graduates levitate towards the major cities in search for grandeur employment opportunities where there may already be an oversupply of graduates.”

- *Poor career alignment and guidance* were also identified as a barrier. Participants frequently noted that students often “pursue qualifications that do not meet labour market demands” (P13). This skills mismatch is compounded by “inadequate career counselling and unrealistic expectations regarding employment opportunities” (P13). In addition, there is a perceived “lack of support for career planning and job search strategies that can hinder students from effectively marketing themselves to employers” (P17).

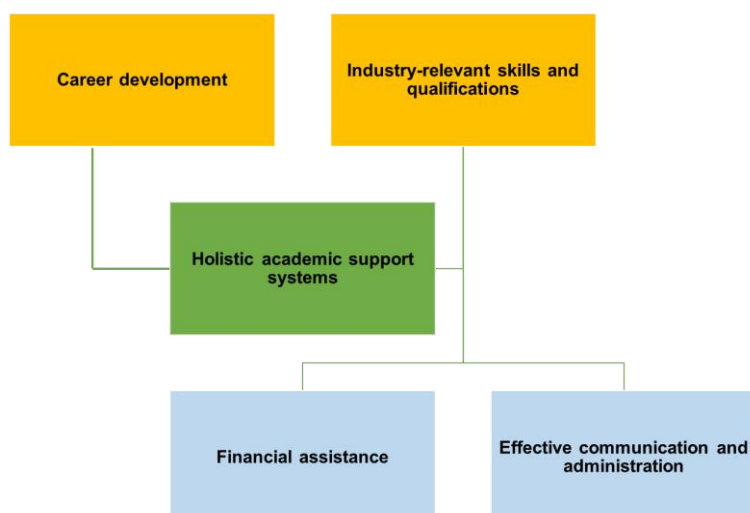
The findings presented above are summarised as follows:

**Main finding 13:**

While most participants are generally satisfied with the current funding model, key factors must be considered when deciding on qualifications to fund, including industry demand, alignment with future trends, and cost-benefit analysis. The online survey revealed several barriers to employment faced by students, including structural issues like lack of funding for internships, limited job market opportunities, and delays in certificate release. Practical barriers, such as insufficient workplace experience, personal skill deficits, and geographic limitations, were also identified. Additionally, poor career alignment and guidance, along with skill mismatches, were noted as significant factors hindering student employability.

Given the findings presented above, there is a need for improvement regarding the funding model to ensure alignment with the skills required for future roles within the W&R sector. As such, the online survey posed a question to bursary recipients, PSETs, and employers, asking them to propose potential changes to the current bursary funding model. A summary of their recommendations is presented in Figure 35.

**Figure 35: Proposed changes to the bursary funding model that align with future skills and roles**



Source: Own conceptualisation.

A number of key themes were identified from the responses provided by bursary recipients, PSETs, and employers. In response to proposition 8 in particular, the main themes are indicated in yellow blocks in Figure 35, with one predominant sub-theme in the green block and additional sub-themes that are general suggestions for improvement in blue. Each theme is discussed in order of priority in response to proposition 8.

- Career development* is enhanced through strategies like mentorship, networking, internships, and alignment with industry needs. Bursary recipient P2 emphasised that mentorship is crucial and that it “helps students develop the skills necessary for success, both academically and in the workforce”. Moreover, networking plays a significant role in career development, with P3 explaining: “Networking provides valuable industry connections and insights into employer expectations, which guide my career planning.” According to P5, “Internships help bridge the gap between theory and practice, giving us hands-on experience in the field.” PSETs and employers shared a similar perspective, stating that “successful recipients should support new recipients when they have completed their studies as mentors” (P3). Aligning academic qualifications with industry demands ensures that graduates possess the necessary skills for employability, as was alluded to by P20: “Matching study areas to industry demands and helping applicants select qualifications aligned with the sector’s needs”. By integrating these strategies, students are better prepared for success, gaining both academic knowledge and practical experience that aligns with industry requirements. These elements collectively foster

career readiness and industry engagement, ensuring students are well prepared for the workforce.

- *Industry-relevant skills* were highlighted as key insights amongst both the bursary recipient and PSET and employer categories, with a PSET/employer recommending: “Help applicants select qualifications that align with their skills, interests, and the needs of the wholesale and retail sector” (P4). P20 added that “The W&R sector should broaden its scope and adapt to the evolving demands of running a retail business.” A further suggestion included to “partner with wholesale and retail businesses to provide practical work experience, ensuring students graduate with industry-ready skills” (P17). Some of the responses from the bursary recipients indicated: “What is needed is the alignment of relevant industry experience to the course you studied so you can hit the ground running” (P137). P133 recommended “encouraging more partnerships between institutions and industries to promote practical experience that can enhance employability. More especially since entry level jobs have become increasingly difficult to find without certain skills”.
- *Holistic academic support systems*, including career guidance, mentorship, and mental health resources, are essential to student success, but were identified as a sub-theme regarding proposition 8. P22 (a bursary recipient) stated that “Offering extra help – like tutoring, study workshops, and mentorship programmes – would give students a better chance to succeed in their studies.” P45 provided suggestions in line with recipients’ future:

To improve the bursary funding model, bursary programmes could implement structured mentorship and academic advising, connecting students with mentors who can guide them through challenges and encourage academic progress. These mentorship elements could be paired with performance tracking, where students receive regular check-ins and support if they’re struggling. Lastly, including career development resources like internships, networking opportunities, and job placement services could motivate students by directly aligning their studies with career readiness, thereby increasing completion rates and post-graduation success.

One of the PSETs/employers provided an example of a holistic support system:

(1) Extend bursary coverage to include accommodation, meals, transportation, textbooks, internet connectivity, and necessary devices (e.g., laptops). This ensures students have the resources they need to focus on their studies. (2) Help applicants select qualifications that align with their skills, interests, and the needs of the wholesale

and retail sector to reduce mismatches. (3) Implement systems to monitor academic progress, flagging at-risk students early for additional support. (4) Partner with wholesale and retail businesses to provide practical work experience, ensuring students graduate with industry-ready skills. (5) Regularly update applicants and beneficiaries on the status of applications, funding disbursements, and any programme changes. (6) Introduce scholarships or additional benefits (e.g., funding for further studies) for high-performing students to motivate excellence. (7) Partner with employers to facilitate job opportunities for bursary graduates. (P17).

In essence, industry-aligned bursary programmes ensure that students' qualifications match workforce demands, enhancing employability.

The sub-themes presented below highlight more general recommendations for improvement regarding the current allocation approach. These might not directly relate to alignment with future skills. However, they motivate the bursary programme to undergo periodic reviews and still align with proposition 8.

- *Financial assistance* remains a central theme, as emphasised by PSETs and employers:

The delay in paperwork processing and fund disbursement is problematic. Often, funds are only received in the following year, despite applications being submitted at the start of the academic year, leaving students in a prolonged state of uncertainty and stress. (P5)

Consequently, it is imperative for the “the funds to be released at the earliest possible time” (P2) to prevent delays in registration and ease the financial strain. According to one of the bursary recipients, “enhancements to the W&R SETA bursary funding model include clearer eligibility criteria and adjustable funding amounts reflecting inflation and living costs” (P151). Another suggestion from a bursary recipient was to

implement a more automated and efficient bursary disbursement system can help ensure that payments are processed and received by students on time. This could include integrating bursary funds with student financial portals or systems used by universities, allowing for quicker transfer of funds once eligibility is confirmed. (P141)

In essence, proactive financial planning, equitable funding policies, and efficient administrative processes are imperative to ensuring that financial aid is distributed on time

and used effectively. Issues, such as delays, unclear communication, and operational inefficiencies, highlight the need for streamlined processes and transparency in financial management.

- *Effective communication and more streamlined administration* between students, institutions, and funding bodies are key to reducing confusion and ensuring timely responses. P10 reiterated: “Timely communication and payment processes should be improved to prevent students from facing financial stress that can impact their studies. Additionally, clear points of contact and regular updates would greatly enhance student support.” P196 added that “For application process and selection criteria, it should be communicated that this process has to take place, for instance, in the third quarter of the year ahead of the academic year.” These insights enhance administrative efficiency in managing funding and enrolment. P5 from the PSET and employer category recommended that “implementing a more efficient, transparent system with clear timelines for application review and approval would significantly reduce anxiety for students.” Streamlined processes and clear communication ensure students are informed about their financial status, academic requirements, and available support, reducing delays and administrative burdens.

The findings presented above are summarised as follows:

**Main finding 14:**

The findings emphasise that the integration of mentorship, practical experience, and industry-aligned qualifications enhances career readiness for bursary recipients, while holistic support systems and efficient financial and administrative processes are vital for their success. Mentorship and internships bridge the gap between theoretical learning and practical application, equipping students with skills demanded by the workforce. Partnerships between institutions and industry foster alignment between academic programmes and evolving retail sector needs, boosting employability. Although pivotal, financial aid requires improved disbursement timelines and clarity in communication to reduce stress and uncertainty for students. Holistic academic support, including career guidance, mental health resources, and structured mentorship, further facilitates academic achievement and career progression. Proactive and transparent administrative processes, such as early application reviews and efficient fund disbursement systems, ensure seamless student experiences. Collectively, these strategies foster a sustainable, student-centric bursary model that aligns education with industry requirements, enhancing employability and long-term career success.

The findings address proposition 8 by highlighting key factors to consider when deciding which qualifications to fund, ensuring the bursary programme aligns with current and future labour market trends. The main findings emphasise the need for periodic reviews of the funding model, as students face structural, practical, personal, and geographic barriers that hinder their employability. These barriers, such as lack of internships and practical experience, illustrate the importance of funding qualifications that are in demand and aligned with industry needs. Furthermore, mismatches between qualifications and labour market demands underline the need to continuously adapt the bursary programme to ensure graduates are equipped with the relevant skills.

Suggestions include integrating mentorship, internships, and industry partnerships into the funding model to enhance employability by providing students with real-world experience and skills aligned with evolving retail sector needs. The findings emphasise that holistic support systems and efficient administrative processes are essential to student success, which further supports the notion of a dynamic bursary programme that evolves with industry trends. By incorporating these elements, the bursary programme can better address gaps in students' readiness for the workforce, ultimately aligning education with the skills required for future roles in the W&R sector. This underscores the need for periodic reviews to adjust the programme's focus and ensure it remains responsive to emerging occupations and industry demands.

### **6.3.3 Findings related to proposition 9**

*Proposition 9: Institutions with higher bursary awards and completion rates may serve as models for best practices in alignment with industry needs, implying that collaboration with successful institutions could help increase the relevance and impact of W&R SETA-funded programmes.*

Based on the findings from the database analysis, only 297 of the 5 806 bursary recipients completed their qualifications between 2023 and 2024. Of the 236 bursary recipient participants, 50% completed their qualification and 50% did not (discussed in section 6.1.2). The reasons for non-completion are summarised in Figure 20. Institutions at which completion rates were higher include the UFS, NWU, and the UFH, and best practices were provided in section 6.1.2. However, qualification alignment was the most predominant reason across all institutions at which bursary recipients were awarded bursaries. Additional reasons why recipients opted to study their chosen qualifications are presented in section 6.1.3.

In relation to proposition 9 specifically, best practices at the above-mentioned institutions are still to be ascertained, perhaps through W&R SETA-facilitated learning sessions. However, the notion of “collaboration” arose several times in the responses provided to the online surveys, particularly in relation to what ways the W&R SETA can ensure its bursary programmes meet current industry needs. Figure 36 summarises key findings in this regard, which are discussed thereafter.

**Figure 36: Ensuring bursary programme meets current industry needs**



Source: Own conceptualisation.

- Fostering *collaboration* through partnerships and engagement with “wholesale and retail employers to understand the latest skills and knowledge demands. Integrate internships, apprenticeships, or work placements into bursary programmes to provide students with practical industry experience” (P19), “retailers and other key industry stakeholders” (P5) and educational institutions. “Constant collaboration with industry and training partners” (P15) is vital to ensure programmes are well-aligned with workforce needs and fosters collaborative efforts to address industry gaps.
- Another prominent theme was the need for bursary programmes to *ensure alignment with current and future industry requirements*. This includes tailoring programmes based on employer needs. To do this would entail “taking guidance from industry regarding needs of industry. A needs analysis would be a good start” (P11) to “update learning programmes” (P2). Moreover, “constant research and collaboration with industry and

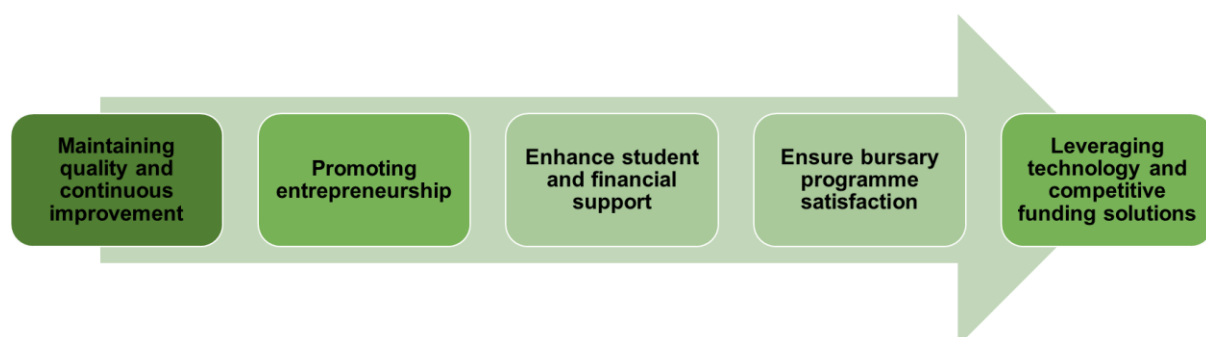


training partners to keep abreast of new developments” (P15) was suggested. P10 proposed “guiding the applicants in careers needed by industries and incentivising institutions that have programs in high demand”.

- Participants emphasised the importance of *practical learning and bridging education to employment* through “integrating internships, apprenticeships, or work placements into bursary programmes to provide students with practical industry experience” (P17). This was further supported by P5, stating that “structured partnerships with employers are critical to providing internships, apprenticeships, and mentorship opportunities”. By having “bursary programmes linked to employers, employers can build a talent pool, while graduates gain the work experience needed to become highly employable” (P18).
- Lastly, the W&R SETA should consider *broadening student support and qualifications funded*. Participants called for the bursary programme to “broaden the pool of funded qualifications” (P7). Broadening the scope of funding could also include “additional funding for soft skills training and holistic student development to prepare them for the workplace” (P12) that supports students in managing their “emotional well-being and financial challenges” (P9).

To further explore ideas for best practices in alignment with industry needs, thus increasing the relevance and impact of W&R SETA-funded programmes, PSETs and employers were asked to provide additional feedback on W&R SETA bursaries. A summary of the main themes is presented in Figure 37 and then discussed in more detail.

**Figure 37: Additional insights on W&R SETA bursaries to increase the relevance and impact of W&R SETA-funded programmes**



Source: Own conceptualisation.

- W&R SETA programmes must emphasise *quality assurance and ongoing refinement* to align with evolving industry standards. Previous responses in section 6.3.2 indicate that

reducing time delays in application and verification processes is a pressing concern. P6 emphasised:

The strategic move of the SETA to consider programmes not funded by NSFAS was a positive one. Improvement of their LMS [learning management system] ... so that it becomes interactive in the uploading and verification of documents will minimise time taken in registering learners.

This also improves overall “selection fairness and inclusion, as well as the expansion of qualification scope to meet evolving industry demands” (P18). By streamlining administrative processes and engaging industry representatives in regular reviews, funded qualifications can evolve with sector requirements.

- *Entrepreneurship* is critical to empowering students, particularly in sectors with limited traditional jobs. P2 succinctly noted that “the bursaries should focus on new venture/entrepreneurship”. Additionally, P15 stated that “The programme enables students from disadvantaged backgrounds to access tertiary education, contributing to social upliftment. Not all graduates transition smoothly into employment, suggesting a need for stronger alignment with industry demands and better preparation for the job market.” Bridging this gap ensures that students graduate with practical skills and entrepreneurial mindsets, ready to thrive in the dynamic W&R sector.
- Enhanced *financial and student support systems* are vital for academic and personal success. P8 shared:

In our experience, receiving bursary funding from W&R SETA brings immense relief to both students and their families, alleviating the financial burden of education. However, many bursary students require further support, particularly in developing essential soft skills, such as time management, professionalism, and communication."

P11 requested a “review of the amount for allowances. Allow students to find their own accommodation and not necessarily provide lease agreements, as not all landlords have such agreements”. Flexibility in funding mechanisms can further reduce barriers and improve students’ experiences. Improved support systems strongly align with industry needs by emphasising the critical role of holistic student support in producing work-ready graduates. They can significantly enhance the relevance and impact of W&R SETA-funded programmes.

- Positive bursary programme outcomes hinge on *effective delivery and support* that promotes programme satisfaction. P16 emphasised that “A dedicated research department should be established to identify relevant qualifications and provide clear guidance to young people.” This approach ensures programmes address current and future industry needs, empowering students with market-relevant qualifications. Moreover, P9 highlighted the value of continuous feedback and affirmed that “continuing to ask questions and gather suggestions from students on improving the programme would help on both ends”. Such iterative improvements foster satisfaction and ensure that programmes remain impactful and aligned with stakeholder expectations, ensuring relevance and impact of W&R SETA-funded programmes.
- The *integration of technology* in programme administration enhances efficiency and accessibility. P6 stressed that the “improvement of their LMS system allows for interactive uploading and verification of documents that will minimise the time taken in registering learners”. Additionally, innovative funding solutions can ensure that students receive adequate financial support. P10 noted challenges with funding limits, claiming that “the primary challenge was the reduction of the funding ceiling. If you intend to train someone, they should receive the best training possible, but with the funding available, the better training institutions are not affordable”. As such, adjusting funding ceilings and exploring competitive funding models can ensure high-quality education and training, better preparing students for industry demands enhancing the impact of W&R SETA-funded programmes.

The findings presented above are summarised as follows:

**Main finding 15:**

Institutions with higher bursary awards and completion rates, such as the UFS, NWU, and the UFH, can serve as models for aligning W&R SETA-funded programmes with industry needs. An analysis of bursary recipient data revealed significant disparities, with only 297 of 5 806 recipients completing their qualifications from 2023 to 2024. Key practices at high-performing institutions included fostering collaboration with industry stakeholders, integrating practical learning experiences like internships, and tailoring qualifications to meet evolving workforce demands. Survey feedback emphasised the importance of aligning bursary programmes with current industry needs through needs analysis, continuous research, and collaborative partnerships. Additionally, enhancing financial support mechanisms, expanding qualification scopes, and streamlining administrative processes were identified as critical for programme relevance.

In summary, research proposition 9 was supported. By leveraging best practices and engaging in structured collaboration with successful institutions and industry partners, the W&R SETA can enhance programme delivery, bridge education-to-employment gaps, and ensure a more significant impact of its bursary initiatives on workforce readiness.

#### **6.3.4 Addressing research objective 3**

*Research objective 3: To explore and recommend ways for the W&R SETA to align its bursary programmes with emerging occupations and industry needs, ensuring the relevance and impact of its funding strategies*

The findings directly address research objective 3 by exploring and recommending strategies for aligning the W&R SETA's bursary programmes with emerging occupations and evolving industry needs. It was identified that while most bursaries are currently awarded to traditional qualifications in accounting, business management, and finance, the demand for qualifications in emerging sectors like data analytics, digital marketing, e-commerce, and supply chain management is rising, which aligns with findings by Redflank (2022) and the W&R SETA (2024a). This shift is vital for the W&R SETA to consider, ensuring that its funding strategy evolves to meet the needs of an ever-changing job market. Additionally, the importance of updating curricula, providing hands-on learning experiences, and fostering closer industry collaborations are pivotal recommendations for enhancing the relevance of the bursary programme.

The current funding model requires careful consideration of factors, such as industry demand and future trends. Unemployment barriers, including lack of internships, practical experience, and poor career alignment, hinder students' employability. Addressing these challenges through targeted funding, focusing on practical and industry-relevant qualifications, would improve the alignment of the bursary programme with job market requirements, as stated in the W&R SETA (2023c) report. To improve the overall funding model, participants stressed the significance of mentorship, internships, and industry-aligned qualifications in enhancing career readiness for bursary recipients. By fostering stronger partnerships between institutions and industry as well as enhancing support systems, such as career guidance and financial aid, the W&R SETA can ensure that its funding programmes better align with industry expectations, improving the employability and long-term success of recipients.

By fostering collaboration with industry stakeholders and providing practical learning opportunities, these institutions serve as models for the W&R SETA to adapt its funding strategies, ensuring the relevance and impact of its programs. Together, these findings

suggest that periodic reviews of the bursary programme, alignment with emerging job sectors, and stronger industry partnerships are crucial to ensuring the relevance and success of W&R SETA-funded initiatives.

## 6.4 SUMMARISING THE MAIN FINDINGS OF PHASE 2

**Table 8: Main findings of phase 2**

Research proposition	Main findings
Research objective 1: To identify and evaluate the challenges and implications that the W&R SETA bursary scheme faces	
<b>Proposition 1:</b> High dropout rates among bursary recipients are likely due to inadequate support systems and may suggest challenges in addressing students' academic or socio-economic needs	<p><b>Main finding 1:</b> High dropout rates among bursary recipients are strongly influenced by inadequate support systems that fail to address academic, financial, and socio-emotional needs. Delayed bursary payments exacerbate financial stress, leading to unstable living conditions, limited access to essential resources, and poor academic performance. Students from disadvantaged backgrounds face additional challenges, including mental health struggles triggered by financial instability, academic pressure, and insufficient emotional support. Furthermore, the misalignment of academic programmes with career goals and the complexity of the bursary application process hinder student retention and success. Practical learning and workplace support, mentorship, and timely fund allocation are crucial in enabling students to focus on their studies and meet academic requirements. Effective communication between stakeholders and enhanced institutional support structures, such as tutoring, counselling, and career guidance, are essential for improving retention rates and ensuring the holistic well-being of bursary recipients. Addressing these gaps is critical for fostering academic success and reducing dropout rates.</p> <p><b>Main finding 2:</b> Timely and consistent financial support emerged as essential, with participants emphasising early and predictable disbursements to reduce stress and ensure access to resources. Holistic academic and mental health support, including mentorship and workshops, was also highlighted to foster resilience. Enhanced communication and engagement were deemed vital for transparency and trust. Proactive academic monitoring, incentives, and mentorship were recommended to track progress and motivate students. Career readiness support, such as internships and experiential learning, was suggested to align education with employability. Finally, flexible learning pathways accommodated diverse student needs, enabling balanced academic and personal commitments.</p>

Research proposition	Main findings
<p><b>Proposition 2:</b> Limited bursaries awarded to continuing students suggest challenges in supporting academic progression, potentially affecting student retention and qualification completion rates.</p>	<p><b>Main finding 3:</b> Many recipients were still completing their qualifications, with many in their final year or awaiting results. Financial challenges, such as delayed payments, tuition issues, and the costs of repeating modules, hindered progress, leaving some burdened by debt. Recipients also faced academic challenges with specific modules and practical requirements, often requiring additional attempts to succeed. Emotional and personal struggles, including mental health and family issues, have led some to delay studies or take breaks. Those nearing completion face dual pressures of meeting academic requirements and planning for future studies or employment, exacerbating their stress. In addition, the three top-performing universities for students completing their qualifications should be reviewed for best practices and areas of concern. For example, at NWU, there seemed to be a focus on the bursary administrative challenges, and students at the UFH indicated payment delays.</p> <p><b>Main finding 4:</b> Academic tutoring and mentoring are the most critical support services needed for bursary students to succeed, with 82.20% of respondents highlighting its importance across institutions. While career counselling and guidance (10.59%) is the second-most mentioned service, its demand varies by institution. At the UFH, 100% of students solely identified academic tutoring and mentoring as essential, while the UFS students additionally emphasised career counselling and financial planning. NWU students acknowledged the importance of tutoring but also prioritised career counselling and networking, indicating room for improvement in these areas.</p> <p><b>Main finding 5:</b> The W&amp;R SETA bursary programme can enhance progression pathways by facilitating seamless qualification progression through automatic advancement and funding for higher NQF levels. Collaborations with universities and private colleges, as well as the development of bridging programmes, ensure alignment with the NQF and create articulated pathways. Comprehensive student support – including structured funding, mentorship, career counselling, and RPL/CAT initiatives – motivates learners to pursue advanced qualifications. Improved communication and outreach raise awareness of bursary opportunities, while a learner tracking system monitors progression from qualification completion to employment. Addressing sector-specific qualification relevance further strengthens career pathways and employability outcomes.</p>
<p><b>Proposition 3:</b> Regional disparities in bursary</p>	<p><b>Main finding 6:</b></p>

Research proposition	Main findings
awards may indicate structural challenges in bursary allocation, implying potential accessibility issues for students in underrepresented areas.	Bursary awards were concentrated in specific institutions, notably Bakhoana Management and Business College, yet universities like Sol Plaatje and VUT showed higher completion rates. Regional disparities in allocation suggest structural challenges, as highlighted by survey data, emphasising the need to align bursary distribution with factors driving higher qualification completion.
<b>Research objective 2: To assess the adequacy of current educational programmes and W&amp;R SETA bursary support in preparing students for the job market and entrepreneurial endeavours within the W&amp;R sector</b>	
<b>Proposition 4:</b> The concentration of bursary funding in specific fields may limit opportunities in emerging sectors and thus impact the pool of industry-relevant skills acquired by graduates.	<p><b>Main finding 7:</b> Accounting and business management programmes received the most bursary support, reflecting a strategic focus on qualifications with strong labour market relevance. Accounting was the dominant field (38.98%), primarily at the UFS and the UFH, with a significant proportion of students pursuing a bachelor's or chartered accountancy qualification. Business management (11.44%) followed, notably at the UMP, with finance (6.78%) predominantly at the UWC. The main drivers for field selection were qualification alignment, particularly in accounting, retail, and HR, and passion/interest, especially in economics. Bursary availability was a significant factor in fields like IT, accounting, and HR. However, the focus on these traditional sectors may limit opportunities in emerging fields, forming the basis of research proposition 4.</p> <p><b>Main finding 8:</b> When funding qualifications, employers emphasise aligning education with industry demand, future trends, and cost-effectiveness. Recommended areas include data analytics, digital marketing, and supply chain management. Skills like customer understanding, time management, conflict resolution, and online marketing are crucial for the W&amp;R sector to enhance employability and address industry needs.</p>
<b>Proposition 5:</b> Bursary funding amounts within the mid-range tiers may be insufficient to cover all costs associated with quality education, thereby impacting students' capacity to complete qualifications effectively and enter the workforce with adequate preparation.	<b>Main finding 9:</b> Bursary funding in the R80 000-R89 999 range often fails to cover the full costs of tuition, books, accommodation, and living expenses, leading to financial strain and hindering students' ability to complete their qualifications or adequately prepare for the workforce. Delays and insufficient funding disrupt academic focus and contribute to dropouts. Solutions include improved financial planning, timely disbursements, and transparent processes. Holistic support systems, such as mentorship, career guidance, and mental health services, are essential, with suggestions for performance tracking and structured mentorship. Clear communication between students, institutions, and funding bodies— alongside career development initiatives like internships, networking, and academic incentives – is vital for aligning studies with industry needs. Inclusivity in selection criteria and adjustable funding to reflect inflation and diverse student needs are crucial to enhancing student success and workforce readiness.



Research proposition	Main findings
<p><b>Proposition 6:</b> Students who receive bursaries may experience fewer academic and industry-aligned preparatory resources affecting their readiness for job market or entrepreneurial challenges.</p>	<p><b>Main finding 10:</b> The main findings indicate that bursary students face significant job readiness challenges, including insufficient academic support, financial stress, misalignment between academic programmes and career goals, and limited access to internships or work placements. Both bursary recipients and employers emphasised the need for academic mentoring, career counselling, and networking opportunities. Structural barriers, such as inadequate funding and restrictive policies, hinder access to practical experience. Additionally, personal and financial constraints and a lack of collaboration between institutions and employers limit students' preparation for the job market, highlighting the need for integrated support systems.</p> <p><b>Main finding 11:</b> The findings emphasise key themes for fostering entrepreneurship. First, a supportive infrastructure, including mentorship, funding, and entrepreneurship education, is critical. Institutions should integrate entrepreneurial modules into curricula and create incubators to support learners. Second, entrepreneurship drives economic growth by creating jobs and fostering innovation. It also empowers individuals, enabling financial independence and self-growth. However, barriers including funding access, systemic inequalities, and skill gaps need addressing. Sustainable funding practices, strategic planning, and financial management are essential for success. Lastly, entrepreneurship can help reduce unemployment and inequality, empowering students to control their career paths and contribute to societal change.</p>
<p><b>Research objective 3: To explore and recommend ways for the W&amp;R SETA to align its bursary programmes with emerging occupations and industry needs, ensuring the relevance and impact of its funding strategies</b></p>	
<p><b>Proposition 7:</b> Bursary funding is disproportionately awarded to qualifications with traditional relevance to the W&amp;R sector, potentially limiting the scheme's responsiveness to emerging occupations that require diverse and adaptive skill sets.</p>	<p><b>Main finding 12:</b> The findings highlight that most W&amp;R SETA bursaries are awarded to traditional qualifications, such as a BCom and chartered accountancy in fields like accounting, business management, and finance, which align with conventional W&amp;R sector jobs. However, there is a clear need for the SETA to shift focus towards emerging sectors, including data analytics, digital marketing, e-commerce, and supply chain management, to address evolving industry demands. Bursary recipients expressed a genuine passion for their chosen fields, with qualification alignment and the availability of the bursary being key motivators. Furthermore, PSETs and employers emphasised the need for curricula to be updated to align with industry needs, with hands-on learning being crucial. Employers advocated for greater collaboration between the SETA and industry and workshops and career readiness programmes to bridge skills gaps and better prepare students for the job market.</p>
<p><b>Proposition 8:</b> The current allocation approach for the bursary programme might not sufficiently consider labour market trends, resulting in a need for periodic reviews to ensure alignment with the skills</p>	<p><b>Main finding 13:</b> While most participants are generally satisfied with the current funding model, key factors must be considered when deciding on qualifications to fund, including industry demand, alignment with future trends, and cost-benefit analysis. The online survey revealed several barriers to employment students face, including structural issues like lack of funding for internships, limited job market opportunities, and delays in certificate release. Practical barriers, such as insufficient workplace experience, personal skill deficits, and geographic limitations, were also identified. Additionally, poor career alignment, guidance, and skill mismatches were noted as significant factors hindering student employability.</p>

Research proposition	Main findings
required for future roles within the W&R sector.	<p><b>Main finding 14:</b></p> <p>The findings emphasise that integrating mentorship, practical experience, and industry-aligned qualifications enhances career readiness for bursary recipients. At the same time, holistic support systems and efficient financial and administrative processes are vital for their success. Mentorship and internships bridge the gap between theoretical learning and practical application, equipping students with skills demanded by the workforce. Partnerships between institutions and industry foster alignment between academic programmes and evolving retail sector needs, boosting employability. Although pivotal, financial aid requires improved disbursement timelines and clarity in communication to reduce stress and uncertainty for students. Holistic academic support, including career guidance, mental health resources, and structured mentorship, further facilitates academic achievement and career progression. Proactive and transparent administrative processes, such as early application reviews and efficient fund disbursement systems, ensure seamless student experiences. Collectively, these strategies foster a sustainable, student-centric bursary model that aligns education with industry requirements, enhancing employability and long-term career success.</p>
<p><b>Proposition 9:</b> Institutions with higher bursary award and completion rates may serve as models for best practices in alignment with industry needs, implying that collaboration with successful institutions could help increase the relevance and impact of W&amp;R SETA-funded programmes.</p>	<p><b>Main finding 15:</b></p> <p>Institutions with higher bursary awards and completion rates, such as the UFS, NWU, and the UFH, can serve as models for aligning W&amp;R SETA-funded programmes with industry needs. An analysis of bursary recipient data revealed significant disparities, with only 297 out of 5 806 recipients completing their qualifications from 2023 to 2024. Key practices at high-performing institutions included fostering collaboration with industry stakeholders, integrating practical learning experiences like internships, and tailoring qualifications to meet evolving workforce demands. Survey feedback emphasised the importance of aligning bursary programmes with current industry needs through needs analysis, continuous research, and collaborative partnerships. Additionally, enhancing financial support mechanisms, expanding qualification scopes, and streamlining administrative processes were identified as critical for programme relevance.</p>

Source: Own conceptualisation.

## 6.5 DISCUSSION OF PHASE 2 FINDINGS

This discussion synthesises the key findings of the research on the W&R SETA bursary programme, focusing on the challenges it faces, the adequacy of its current support in preparing students for the job market and entrepreneurial endeavours, and recommendations for aligning its bursary programme with emerging occupations and evolving industry needs. Drawing from various sources, including W&R SETA reports, SSPs, and literature on higher education, this section highlights the existing issues and areas for improvement. The discussion also explores contradictions and novel findings, comprehensively analysing the bursary programme's relevance and impact.

*The first research objective* focused on identifying and evaluating the challenges and implications faced by the W&R SETA bursary programme. Existing literature and recent W&R SETA reports provide a thorough understanding of these challenges. A major issue identified in two W&R SETA (2022, 2023b) reports is the delayed disbursement of funds. Delays in financial support significantly strain students, hindering their ability to focus on their academic and professional development. This aligns with findings from previous research, such as those by Chiramba and Ndofirepi (2023), who noted that financial instability is a common barrier to student success in South Africa. Therefore, timely and predictable funding mechanisms are essential for enhancing the efficiency of the bursary programme.

Another critical challenge is ensuring seamless academic progression through well-structured qualification pathways. The lack of sufficient bursary allocations for continuing students and misalignments with the NQF hinder students' progression. This issue was also noted by the DHET (2019), which stressed the importance of aligning educational pathways with national standards and industry needs. Limited support for students pursuing advanced qualifications may exacerbate retention challenges and underutilise the potential of the bursary programme. These findings are consistent with those of Redflank (2022), which highlighted that financial aid schemes that fail to provide continuous support for students in advanced studies often lead to high dropout rates.

Regional disparities in bursary allocations further exacerbate accessibility issues, limiting students from underrepresented areas' access to higher education. This highlights structural barriers in the distribution of resources, a point also raised by the W&R SETA (2022), which found that students in rural and remote areas are less likely to benefit from available bursary opportunities. The importance of equitable resource distribution and addressing these regional disparities is well documented in literature (Scott & Medaugh, 2017), which stresses the need for targeted interventions to support students from disadvantaged regions.

Additionally, the findings indicate a lack of holistic academic and mental health support, which affects students' ability to complete qualifications successfully. This is a novel finding not commonly addressed in extant literature, which has typically focused on financial aid and academic progression, but less on the broader well-being of students. Vines and López (2024) emphasised mental health's significant role in academic success, further reinforcing the need for integrated support systems, such as mentorship programmes and mental health resources.

*The second research objective* examined the adequacy of current educational programmes and bursary support in preparing students for the job market and entrepreneurial endeavours within the W&R sector. The findings reveal that the W&R SETA bursary programme predominantly supports traditional accounting, business management, and finance qualifications. While these areas are crucial to the labour market, they do not fully address the emerging needs of the retail industry. This observation aligns with the W&R SETA (2023a), highlighting the rising demand for qualifications in data analytics, digital marketing, e-commerce, and supply chain management. These emerging sectors align with global industry trends, as noted by the W&R SETA (2024a), which stressed the importance of digital transformation in the retail sector.

There is an apparent mismatch between the qualifications funded by the W&R SETA bursary programme and the skills needed in the job market. Woods, Doherty and Stephens (2021) suggested that traditional educational programmes often fail to equip students with the practical skills required in the rapidly changing retail environment. For example, employers have emphasised the need for students to possess digital skills, customer understanding, and conflict resolution capabilities. Nevertheless, these skills are not always covered in the current curricula (W&R SETA, 2023a). The findings highlight the importance of updating educational programmes to include emerging disciplines, ensuring students are better prepared for the future workforce.

The issue of inadequate financial support is another significant barrier. While bursaries alleviate some financial pressures, they often fail to cover the full costs of tuition, accommodation, and living expenses, leading to financial strain for many students. This disrupts their academic focus and hampers their ability to prepare for their careers adequately. According to the W&R SETA (2023c), financial insecurity can prevent students from fully benefiting from their education, impacting their long-term success. This challenge is not unique to South Africa, but is echoed in global studies – for instance Nguyen, Kramer and Evans

(2019) found that insufficient financial aid significantly impacts students' academic performance and career preparedness.

Furthermore, the lack of access to practical experience, mentorship, career counselling, and networking opportunities remains a persistent issue. The W&R SETA (2023a) highlighted the insufficient industry collaboration and the need for better links between educational institutions and employers. This finding is supported by Jackson, Shan and Meek (2022), who argued that experiential learning and strong employer partnerships are crucial for enhancing students' employability. The absence of such opportunities in the current bursary structure means that students are less likely to develop the practical skills employers require.

In addition, entrepreneurship is highlighted as an essential tool for addressing unemployment and fostering economic growth. However, challenges like limited access to funding, systemic inequalities, and skills gaps remain significant barriers. The need for integrating entrepreneurship education into academic programmes is widely recognised (DHET, 2019; W&R SETA, 2023b). Including entrepreneurial modules within educational institutions could help equip students with the necessary tools to start their businesses and contribute to the broader economy.

*The third research objective* sought to explore and recommend ways to align the W&R SETA bursary programme with emerging occupations and evolving industry needs. The findings point to a significant shift in the labour market towards emerging sectors, such as digital marketing, e-commerce, and data analytics. This shift is consistent with findings by Redflank (2022) and the W&R SETA (2024a), which emphasised the growing importance of these fields in the global retail landscape. To address this, the W&R SETA must evolve its funding strategy to meet the needs of a rapidly changing job market.

The W&R SETA should expand the focus of the bursary programme to include qualifications in emerging fields. This would require updating educational curricula to reflect the demand for digital skills, data analysis, and supply chain management, which are increasingly important for the retail industry. This is supported by the W&R SETA (2023a), which calls for a stronger focus on industry-relevant skills that align with the future of work.

Moreover, the findings highlight the need to integrate practical learning opportunities, such as internships, mentorship, and career counselling, into the bursary programme. This would ensure that students gain real-world experience and develop the skills needed to succeed in the workforce. Studies by Jackson et al. (2022) and W&R SETA (2023a) support the idea that

closer industry collaborations are essential for enhancing students' job readiness. The creation of stronger partnerships between universities and employers and the establishment of career support programmes would significantly improve the employability of bursary recipients.

Another important finding is the need for the W&R SETA to periodically review its bursary programme to ensure alignment with emerging job sectors. The W&R SETA can continuously refine its funding strategies and adapt to shifting industry demands by establishing feedback loops with industry stakeholders, educational institutions, and bursary recipients. Integrating best practices from high-performing institutions that have successfully aligned their programmes with industry needs could also serve as a model for the W&R SETA's future strategies (Redflank, 2022).

This discussion highlights the key challenges, inadequacies, and potential improvements in the W&R SETA bursary programme. The findings indicate that while the bursary programme has provided significant support to students in traditional fields, there is a pressing need to expand the scope of funded qualifications to include emerging sectors aligned with industry needs, address financial barriers, enhance practical learning opportunities, and foster stronger industry collaborations are critical steps towards improving the impact of the bursary programme. Furthermore, integrating entrepreneurship education and establishing periodic programme reviews will help ensure its relevance and long-term success.

## **7 PRACTICAL RECOMMENDATIONS FROM PHASE 2**

Figure 38 presents practical recommendations based on phase 2's findings in line with each objective.

**Figure 38: Practical recommendations from phase 2 findings**

<p><b>Research objective 1: To identify and evaluate the challenges and implications that the W&amp;R SETA bursary faces.</b></p>	<p><b>Research objective 2: To assess the adequacy of current educational programmes and W&amp;R SETA bursary support in preparing students for the job market and entrepreneurial endeavours.</b></p>	<p><b>Research objective 3: To explore and recommend ways for the W&amp;R SETA to align its bursary programmes with emerging occupations and industry needs.</b></p>
<ul style="list-style-type: none"><li>• Implement a streamlined and automated bursary disbursement system to ensure funds are released on time.</li><li>• Introduce region-specific funding allocation strategies to ensure that students from underserved areas, including rural regions, receive adequate support.</li></ul>	<ul style="list-style-type: none"><li>• Encourage educational institutions to incorporate mandatory internships, on-the-job training, and practical project work as part of the curriculum for bursary recipients.</li><li>• Establish mentorship programmes where experienced professionals from the retail industry guide bursary recipients through their academic and career journeys.</li><li>• Allocate additional funding to support students in advanced stages of their studies, such as honours, master's, and doctoral programmes.</li><li>• Develop an entrepreneurship support programme within the bursary framework that provides students with access to seed funding, business incubators, and entrepreneurial training.</li><li>• Offer financial literacy and career counseling workshops for bursary recipients to help them manage their finances, plan their careers, and transition smoothly into the workforce.</li><li>• Ensure that the bursary programme has specific provisions for disadvantaged groups, including women, students with disabilities, and those from rural areas.</li></ul>	<ul style="list-style-type: none"><li>• The W&amp;R SETA should extend its funding to qualifications in emerging fields such as, data analytics, digital marketing, e-commerce, and supply chain management.</li><li>• Collaborate with industry stakeholders to review and update curricula regularly to ensure alignment with current and future job market requirements.</li><li>• Establish collaborative partnerships with major retail companies to co-create academic programmes, develop research projects, and provide industry insights into curriculum development.</li><li>• Establish an ongoing feedback loop with bursary recipients, educational institutions, and industry stakeholders to evaluate the effectiveness of the bursary programme.</li></ul>

Source: Own conceptualisation.

## 8 LIMITATIONS

A few limitations of the study include:

- *Sampling bias*: The study relied predominantly on bursary recipient data for the online survey and virtual focus group discussions, which may not comprehensively represent all stakeholders. While richer insights from a broader sample were not fully realised, efforts were made to engage diverse stakeholders through online surveys and focus groups, providing a more balanced view of the programme's impact through incentives.
- *Limited longitudinal data*: The study primarily assessed bursary outcomes over 2023-2024. This restricts the ability to evaluate long-term impacts of the programme on career progression and sector contributions. Nonetheless, a high degree of saturation was identified in the online survey and focus group data to reinforce participants' opinions on the bursary programme. Future studies could consider a longitudinal study to explore the lasting effects of the bursary programme on students' career paths and its overall contribution to the retail and wholesale sectors.
- *Secondary data dependence*: Findings were partially based on existing databases, which had inherent inaccuracies or gaps, such as incomplete demographic or completion rate data, affecting the robustness of conclusions. Moreover, it was challenging to triangulate findings with existing research. This underscores the need for more reliable data collection methods in future studies to enhance the validity of conclusions.

## 9 CONCLUDING REMARKS

The W&R SETA bursary programme is pivotal in supporting students' education and career development within South Africa's retail and wholesale sectors. However, the findings from phases 1 and 2 of the study highlight several critical challenges, opportunities, and areas for improvement in the programme. These include demographic trends, funding distribution, qualification preferences and, most notably, the low programme completion rates that continue to affect the long-term success of the bursary recipients.

Phase 1 analysis reveals a diverse demographic profile of bursary recipients, with a significant proportion of recipients being women (65.85%) and predominantly aged 20-23. The geographical concentration of recipients in provinces like Limpopo (18.22%) and the Western Cape (13.83%) illustrates the programme's regional focus. Notably, the distribution of bursaries suggests a strategic focus on first-time students, with majority enrolled in HET institutions (39.27%) and TVET colleges (32.55%). This aligns with the programme's objective to promote educational access and support individuals from diverse linguistic and socio-



economic backgrounds, with the most common home languages being isiXhosa, Sepedi, and isiZulu.

Despite the programme's commendable focus on educational access, phase 1's findings underscore the low completion rates of bursary recipients, with only 297 of 5 806 recipients completing their qualifications between 2023 and 2024. This discrepancy points to a significant barrier to the bursary programme's success and calls for immediate attention to the underlying causes – be they academic support deficits, financial hardships, or lack of career readiness. Additionally, while accounting and business management qualifications remain the dominant choice for bursary recipients, there is a growing concern that this focus may not sufficiently reflect the evolving needs of the W&R sector, particularly in emerging fields, such as data analytics, digital marketing, e-commerce, and supply chain management. More in-depth exploration was required to provide a comprehensive perspective of phase 1 findings through a second phase.

Phase 2 sought to explore the challenges and implications facing the W&R SETA bursary programme and provide recommendations for aligning it with emerging industry needs. This phase extended the exploration of the demographic profile, funding distribution, and qualification preferences identified in phase 1 and examined the broader implications for the bursary scheme's effectiveness and relevance. The discussions in phase 2 highlighted a range of issues, which *first* identified that current funding distribution predominantly supports traditional qualifications in fields like accounting and business management. However, the evolving W&R sector requires qualifications in emerging fields, such as digital marketing, e-commerce, and supply chain management, which are increasingly critical in shaping the industry's future (Redflank, 2022; W&R SETA, 2024a). This misalignment between the bursary programme and industry needs creates a skills gap in the workforce, undermining the programme's long-term effectiveness.

*Second*, a significant gap between the number of bursary recipients and those who complete their qualifications highlights a need for more robust support structures. Financial instability, lack of internships, inadequate academic support, and insufficient career alignment contribute to these low completion rates. A literature review revealed that such barriers are consistent with findings in similar educational funding schemes, where students face difficulties transitioning from study to employment without adequate practical experience or mentorship (Vinces & López, 2024).

*Third*, findings from phase 1 suggest that certain regions and institutions benefit disproportionately from bursary allocations. For instance, institutions like the University of Limpopo and Sol Plaatje University demonstrate higher completion rates, indicating that some institutions are better equipped to support bursary recipients through their academic journey. This geographic concentration further exacerbates regional disparities in access to education and career opportunities, which could limit the overall effectiveness of the bursary programme in fostering equitable growth across the W&R sector.

*Lastly*, phase 2's findings emphasised the importance of integrating practical learning opportunities, such as internships, apprenticeships, and industry-aligned qualifications, into the bursary programme. Many successful institutions globally have aligned their educational programmes with industry needs by fostering strong business partnerships, thereby improving students' career readiness and employability (Jackson et al., 2022). This finding aligns with calls from participants to enhance mentorship and career support, which would help bridge the gap between academic learning and the workplace.

In conclusion, synthesising findings from both study phases highlights the need for a more adaptable and inclusive W&R SETA bursary programme. While the bursary scheme has made significant strides in increasing access to higher education for disadvantaged students, key challenges must be addressed to improve programme completion rates, align the programme with emerging industry needs, and ensure equitable access for all students across South Africa. The recommendations provided – ranging from expanding the scope of funded qualifications to incorporating practical learning experiences – are essential to enhancing the bursary programme's impact. Moving forward, it is crucial for the W&R SETA to periodically review the bursary scheme, integrating feedback from students, institutions, and industry stakeholders to better align the programme with the evolving needs of the retail and wholesale sectors. By addressing these challenges and recommendations, the W&R SETA is better placed to enhance the relevance and success of its bursary programme, ultimately contributing to the development of a skilled, industry-ready workforce who can drive the future of the South African W&R sector.

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## **ANNEXURE A: ONLINE SURVEY**

### **EXPLANATORY STATEMENT: PARTICIPATION IN ONLINE SURVEY FOR THE W&R SETA RESEARCH STUDY**

Good day,

You are invited to participate in an online survey for a study titled “Insights into the challenges, opportunities, and implications faced by W&R SETA bursary recipients: A stakeholder perspective”, undertaken by the Wholesale and Retail Sector Education and Training Authority (W&R SETA) Leadership chair at the University of Johannesburg. Please read the information below carefully, which aims to ensure that this study is conducted ethically to protect you as a participant.

#### **1) Purpose of this study**

The purpose of this study is aligned with one of the W&R SETA’s aims – that is, to provide equitable access to education and training opportunities for previously disadvantaged and “missing middle” individuals. Various strategic initiatives have been put in place to achieve this aim, including the awarding of bursaries. The W&R SETA however has identified that many bursary recipients tend to not complete the qualification(s) for which they have received bursaries, subsequently resulting in poor return on investment (ROI) for the W&R SETA. Furthermore, these bursary recipients not completing their qualifications and graduating has prolonged effects on an already under-skilled sector and has broader negative implications on the South African economy.

#### **2) Role of the participant**

You have been selected to participate in this online survey because (1) you have identified yourself as a bursary recipient; or (2) you are an employer in the W&R sector who has/had interactions with bursary recipients; or (3) you are employed at a post-school education and training institution in South Africa who has/had direct interaction with bursary recipients. Your role is to complete this survey to obtain insights for further exploration. More specifically:

- This survey includes three main sections. ALL sections and all questions are to be completed in full.

- This survey comprises a combination of close- and open-ended questions. Close-ended questions require you to tick one or all options that apply. Whereas, open-ended questions require a detailed, honest response.
- Please share your insights from the perspective of either a bursary recipient, employer in the W&R sector, or having interacted with bursary recipients from a post-school education and training institution.

### **3) Benefits of participation**

Your participation in this study can contribute meaningful insights as follows:

- a) The study seeks to identify the reasons why many bursary recipients do not complete their qualifications. By understanding these factors, the W&R SETA can enhance its bursary programmes to improve completion rates, thereby ensuring better ROI and more effective use of resources.
- b) By increasing the number of qualified graduates, the study aims to help address the skills shortage in the W&R sector. This will contribute to a more skilled workforce, which is essential for the growth and development of the sector and the South African economy as a whole.
- c) The study aligns with the goal of providing equitable access to education and training for previously disadvantaged and “missing middle” individuals. By improving educational outcomes for these groups, the study can contribute to socio-economic development and help reduce inequality in South Africa.

### **4) Data collection duration**

A total of 30 minutes is required to participate in this online survey.

### **5) Participation**

Participation in this study is voluntary. You can withdraw at any time from participating in the study, without facing any consequences.

### **6) Privacy, anonymity, and confidentiality**

No personal or identifiable information will be used or requested for your participation in the questionnaire. All responses will remain anonymous.

### **7) Data collection, storage, and disposal**

The recordings and all other computer-based data will be encrypted and password-protected to ensure that no third party has access to the data. Any paper-based data will be stored under lock and key at the University of Johannesburg. The data will be stored for five years,

whereafter paper-based data will be shredded, computer-based data will be deleted, and hard drives will be formatted.

### **8) Results from the study**

Finding and results from this study are available upon request or can be accessed in the published research report, conference proceedings, and/or journal articles. Anonymity will be maintained in the discussion and reporting of the findings and results for all the above-mentioned publications.

Thank you for your willingness to participate. If you have any queries, please feel free to contact the researchers or supervisors below:

<b>Name</b>	<b>Email address</b>
Dr S. Pillay	<a href="mailto:semonap@uj.ac.za">semonap@uj.ac.za</a>
Prof N. Cunningham	<a href="mailto:ncunningham@uj.ac.za">ncunningham@uj.ac.za</a>
Mr N. Mafuratidze	<a href="mailto:nmafuratidze@uj.ac.za">nmafuratidze@uj.ac.za</a>

## CONSENT FORM FOR PARTICIPATION IN THE W&R SETA STUDY

**Topic:** Insights into the challenges, opportunities, and implications faced by W&R SETA bursary recipients: A stakeholder perspective

I have been asked to participate in the W&R SETA research project specified above. I have read and understood the explanatory statement and I hereby consent to participate in this project based on the following:

Tick the right-hand column next to each statement to provide your consent.

I am aware that the research is being conducted by a research team mandated by the W&R SETA Leadership chair: Gauteng (hosted at the University of Johannesburg).	
I understand the purpose for which the data are being collected.	
I know my role as a participant in this study.	
I am aware of why I have been selected to participate in this study.	
I understand that data collection will take approximately 30 minutes of time.	
I know that my participation is voluntary.	
I know that I can withdraw at any time, without any implications.	
I understand the benefits of my participation in this study.	
I am aware that the University of Johannesburg can keep my responses for up to five years.	
I know that all information will be kept under lock and key or password-protected and encrypted.	
I know that I will not be asked for any personal or identifiable information during data collection.	
I understand that the data will be treated anonymously. If these data are used in a future study, the same anonymity will apply.	
I am aware that I can access the results of this study upon request, in the published doctoral thesis, conference papers, and/or journal articles.	

Tick this box if you consent to participant in this study.

☐

## ONLINE SURVEY

**Topic:** Insights into the challenges, opportunities, and implications faced by W&R SETA bursary recipients: A stakeholder perspective

Please complete the screening questions by selecting “Yes” or “No”.

### Screening questions

1. Are you a W&R SETA bursary recipient?

Yes	1
No	2

2. Are you an employer in the W&R sector who has/had interactions with W&R SETA bursary recipients?

Yes	1
No	2

3. Are you employed at a post-school education and training institution in South Africa institution who has/had direct interaction with bursary recipients?

Yes	1
No	2

If you answered **YES** to ANY of the above questions please continue with the questionnaire. If you ticked **NO** to **ALL** the above questions, you do not need to continue with the questionnaire. Thank you for your time.

## SECTION 1: STUDENT SUCCESS AND SUPPORT

1.a) Describe what affects the success rate of bursary students.

--

1.b) How can success rates (i.e., qualification completion) be improved?

--

1.c) What support services do you think are necessary for bursary students to succeed?  
(Tick all that apply)

Academic tutoring and mentoring	1
Career counselling and guidance	2
Financial planning and management workshops	3
Mental health and wellness services	4
Networking opportunities with industry professionals	5
Other (please specify): .....	6

1.d) Consider the W&R SETA's bursary funding model below to answer the question that follows.

### **About the bursaries offered**

A W&R SETA bursary typically covers qualifications that are aligned with the needs of the wholesale and retail sector. These may include retail management, supply chain management, logistics, marketing, and other related fields. Funding is available for various levels of study, including undergraduate degrees, diplomas, and postgraduate qualifications. The bursary generally covers tuition fees, and may also include allowances for books, accommodation, and other related expenses.

### **Application process and selection criteria**

Applicants usually need to complete an application form and provide supporting documents, such as academic records, proof of income, and a letter of motivation. Selection is based on academic merit, financial need, and alignment of the chosen field of study with the sector's skills needs. Priority is often given to candidates from disadvantaged backgrounds and those who demonstrate strong academic potential.

### **Obligations**

Recipients may be required to work in the wholesale and retail sector for a certain period after completing their studies, as part of the bursary agreement. They may also need to maintain satisfactory academic performance throughout their studies to continue receiving funding.

Keeping in mind the information provided above, what are your views on the current bursary funding model? (Tick one)

Satisfied, no changes needed	1
Satisfied, but minor changes needed	2
Dissatisfied, major changes needed	3
Completely dissatisfied, overhaul required	4

1.e) Would you propose any changes to the current bursary funding model?

## SECTION 2: SECTOR AND EMPLOYMENT DYNAMICS

2.a) Explain the barriers to employment that bursary students face?

2.b) How relevant do you find the education provided at post-school education and training institutions in relation to current industry needs and job market trends? (Tick one)

Very relevant	1
Somewhat relevant	2
Neutral	3
Somewhat irrelevant	4
Very irrelevant	5

2.c) Do you believe bursary students have sufficient access to internships, work placements, or practical experiences? (Tick one)

Yes, they have sufficient access	1
No, they have limited access	2

2.d) Provide a rationale for your response in (2.c) above.



2.d) What is your opinion regarding encouraging students to pursue entrepreneurial ventures?

--

### SECTION 3: EDUCATION AND TRAINING ALIGNMENT

3.a) In what ways can the W&R SETA ensure its bursary programmes meet current industry needs?

--

3.b) Which ONE of the following new and emerging occupations should the W&R SETA consider funding? (Tick one)

Digital marketing and e-commerce	1
Data analytics and business intelligence	2
Supply chain and logistics management	3
Retail technology and innovation	4
Other (please specify): .....	5

3.c) What factors should be considered when deciding which qualifications to fund or not fund? (Tick all that apply)

Industry demand for specific skills	1
Employment rates of graduates	2
Alignment with future industry trends	3
Cost and return on investment for the bursary programme	4
Student interest and enrolment numbers	5
Other (please specify): .....	6

3.d) How can the W&R SETA enhance progression pathways (advancing from one qualification to the next – for example, progressing from diploma to advanced diploma) for further education and training through its bursary programme?

--

3.e) Please provide any additional feedback on W&R SETA bursaries.

--

**END – THANK YOU FOR YOUR TIME**

## **ANNEXURE B: VIRTUAL FOCUS GROUP DISCUSSION GUIDE**

### **EXPLANATORY STATEMENT: PARTICIPATION IN VIRTUAL FOCUS GROUP DISCUSSION FOR THE W&R SETA RESEARCH STUDY**

Good day,

You are invited to participate in an online survey for a study, titled “Insights into the challenges, opportunities and implications faced by W&R SETA bursary recipients: A stakeholder perspective”, undertaken by the Wholesale and Retail Sector Education and Training Authority (W&R SETA) Leadership chair at the University of Johannesburg. Please read the information below carefully, which aims to ensure that this study is conducted ethically to protect you as participant.

#### **1) Purpose of this study**

The purpose of this study is aligned with one of the W&R SETA’s aims – that is, to provide equitable access to education and training opportunities for previously disadvantaged and “missing middle” individuals. Various strategic initiatives have been put in place to achieve this aim, including the awarding of bursaries. The W&R SETA however has identified that many bursary recipients tend to not complete the qualification(s) for which they have received bursaries, subsequently resulting in poor return on investment (ROI) for the W&R SETA. Furthermore, these bursary recipients not completing their qualifications and graduating has prolonged effects on an already under-skilled sector and has broader negative implications on the South African economy.

#### **2) Role of the participant**

You have been selected to participate in this virtual focus group discussion because (1) you have identified yourself as a bursary recipient; or (2) you are an employer in the W&R sector who has/has had interactions with bursary recipients; or (3) you are employed at a post-school education and training institution in South Africa who has/has had direct interaction with bursary recipients. Your role is to share your insights and opinions, which will be used to make recommendations to the W&R SETA.

#### **3) Benefits of participation**

Your participation in this study can contribute meaningful insights as follows:

- The study seeks to identify the reasons why many bursary recipients do not complete their qualifications. By understanding these factors, the W&R SETA can enhance its bursary programmes to improve completion rates, thereby ensuring better ROI and more effective use of resources.
- By increasing the number of qualified graduates, the study aims to help address the skills shortage in the W&R sector. This will contribute to a more skilled workforce, which is essential for the growth and development of the sector and the South African economy as a whole.
- The study aligns with the goal of providing equitable access to education and training for previously disadvantaged and "missing middle" individuals. By improving educational outcomes for these groups, the study can contribute to socio-economic development and help reduce inequality in South Africa.

#### **4) Data collection duration**

A total of 60 minutes is required to participate in this virtual focus group discussion.

#### **5) Participation**

Participation in this study is voluntary. You can withdraw at any time from participating in the study, without facing any consequences.

#### **6) Privacy, anonymity, and confidentiality**

An audio recording of the focus group will be taken for transcription purposes. Participation in the focus group means that total confidentiality amongst participants cannot be guaranteed. For the recording and reporting of the findings, no personal or identifiable information will be used or requested, you will be allocated a pseudonym in the write-up of the findings and interviews/ recordings will not be shared with anyone, besides the data collection agency which is assisting with data analysis and collection. The agency has signed a confidentiality agreement protecting your rights to privacy and will not share the data with any third party.

#### **7) Data collection, storage, and disposal**

The recordings and all other computer-based data will be encrypted and password-protected to ensure that no third party has access to the data. Any paper-based data will be stored under lock and key at the University of Johannesburg. The data will be stored for five years, whereafter paper-based data will be shredded, computer-based data will be deleted, and hard drives will be formatted.

## 8) Results from the study

Finding and results from this study are available upon request or can be accessed in the published research report, conference proceedings, and/or journal articles. Anonymity will be maintained in the discussion and reporting of the findings and results for all the above-mentioned publications.

Thank you for your willingness to participate. If you have any queries, please feel free to contact the researchers or supervisors below:

Name	Email address
Dr S. Pillay	<a href="mailto:semonap@uj.ac.za">semonap@uj.ac.za</a>
Prof N. Cunningham	<a href="mailto:ncunningham@uj.ac.za">ncunningham@uj.ac.za</a>
Mr N. Mafuratidze	<a href="mailto:nmafuratidze@uj.ac.za">nmafuratidze@uj.ac.za</a>

## CONSENT FORM FOR PARTICIPATION IN W&R SETA STUDY

**Topic:** Insights into the challenges, opportunities, and implications faced by W&R SETA bursary recipients: A stakeholder perspective

I have been asked to participate in the W&R SETA research project specified above. I have read and understood the Explanatory Statement and I hereby consent to participate in this project based on the following:

Provide a tick in the right-hand column to provide your consent.

I am aware that the research is being conducted by a research team mandated by the W&R SETA Leadership chair: Gauteng (hosted at the University of Johannesburg).	
I understand the purpose for which the data are being collected.	
I know my role as a participant in this study.	
I am aware of why I have been selected to participate in this study.	
I understand that data collection will take approximately 60 minutes of time.	
I know that my participation is voluntary.	
I know that I can withdraw at any time, without any implications.	
I understand the benefits of my participation in this study.	
I am aware that the University of Johannesburg can keep my responses for up to five years.	
I know that all information will be kept under lock and key or password-protected and encrypted.	
I know that I will not be asked for any personal or identifiable information during data collection. A pseudonym will be allocated in the write up of findings.	
I understand that the data will be treated anonymously. If these data are used in a future study, the same anonymity will apply.	
I am aware that I can access the results of this study upon request, in the published doctoral thesis, conference papers and/or journal articles.	

Please complete the screening questions below by selecting “Yes” or “No”.

### Screening questions

1. Are you a W&R SETA bursary recipient?

Yes	1
No	2

2. Are you an employer in the W&R sector who has/had interactions with W&R SETA bursary recipients?

Yes	1
No	2

3. Are you employed at a post-school education and training institution in South Africa who has/had direct interaction with bursary recipients?

Yes	1
No	2

If you answered **YES** to ANY of the above questions, please continue by providing your consent to participate in this study. If you ticked **NO** to **ALL** the above questions, you do not need to participate in this study.

**Tick this box if you consent to participant in this study.**

☐

## ONLINE VIRTUAL FOCUS GROUP DISCUSSION GUIDE

**Topic:** Insights into the challenges, opportunities, and implications faced by W&R SETA bursary recipients: A stakeholder perspective

**Main aim of the study:** To uncover the challenges, opportunities, and implications faced by W&R SETA bursary recipients.

### Research objectives and associated focus group questions:

Research objectives	Focus group questions
1) To identify and evaluate the challenges and implications that W&R SETA bursary face	<ul style="list-style-type: none"><li>• What are some of the challenges that W&amp;R SETA bursary students face that inhibit them from completing their qualifications?</li><li>• What specific types of support do you believe are most crucial for ensuring the success and graduation of bursary students in the W&amp;R SETA programmes?</li><li>• How can these supports be enhanced or better implemented?</li></ul>
2) To assess the adequacy of current educational programmes and W&R SETA bursary support in preparing students for the job market and entrepreneurial endeavours within the W&R sector	<ul style="list-style-type: none"><li>• In what ways do you think the current educational programmes and bursary support prepare students for the job market and industry needs?</li><li>• What improvements can be made to better align education with employment opportunities?</li><li>• What improvements can be made to better align education with entrepreneurial pursuits?</li><li>• How does access to internships, work placements, or practical experiences impact bursary recipients' success rates?</li></ul>
3) To explore and recommend ways for the W&R SETA to align its bursary programmes with emerging occupations and industry needs, ensuring the relevance and impact of its funding strategies.	<ul style="list-style-type: none"><li>• How can the W&amp;R SETA better align its bursary programme with emerging occupations and industry demands?</li><li>• What factors should be prioritised when determining which qualifications and fields to fund?</li></ul>

Research objectives	Focus group questions
	<ul style="list-style-type: none"> <li>• In what ways can the W&amp;R SETA enhance progression pathways for further education and training through its bursary programme?</li> </ul>



## ANNEXURE C: IMPLEMENTATION PLAN

PROJECT PLAN FOR W&R SETA BURSARY DROP-OUTS STUDY									
Deliverable	Task	Time frame						Due date for deliervable	Person responsible
		AUG	SEPT	OCT	NOV	DEC	JAN		
Ethics application	Work on ethics forms for primary and secondary data	2-Aug						7-Aug	Norman
	Compile questionnaire and interview discussion guide	2-Aug							Semona
	All supporting forms to be completed (eg. Permisison request form etc.)	2-Aug							Semona
	Send ethics forms to check	5-Aug							Norman to send to Nicole and Semona
	Provide ethics application feedback	6-Aug							Nicole and Semona to send to Norman
	Submit ethics application to Dr Mofokeng	7-Aug							Norman
Inception report	Write introduction, background, PS and objectives	9-Aug						30-Aug	Semona
	Write literature section and methodology	16-Aug							Semona
	Compile budget and finalise inception report	21-Aug							Semona
	Send inception report for checks	23-Aug							Semona to send to Nicole and Norman
	Receive feedback of inception report	27-Aug							Norman and Nicole to send Semona feedback
	Revise and update as per feedback and send to MX	30-Aug							Semona
Phase 1: Database analysis	Understanding the database	1st week in Aug						7-Oct	Nicole, Norman, Semona and SETA
	Cleaning up database for analysis	Last week in Aug							Semona, Norman and Nicole
	Analysing database		1-20 September						Nicole (based on whether we have ethics clearance)
	Providing stats and results from database analysis		25-Sep						Nicole
	Writing up findings from database analysis		30-Sep						Norman and Nicole to send Semona feedback
	Putting together the preliminary report on database analysis			4-Oct					Norman
	Using findings to inform phase 2 instrument refinement			4-Oct					Semona (Norman and Nicole to check)
Final checks and send preliminary report on database analysis to SETA			7-Oct				Semona		
Phase 2: Data collection and analysis	Meet with Culture Foundry to brief them on the study	30-Aug						29-Nov	Semona (Norman and Nicole to join if available)
	Send Culture Foundry explanatory statement and consent forms		4-Sep						Semona
	Culture Foundry to start identifying participants (max 15 in total)		By 25-Sep						Culture Foundry
	Send revised/updated interview discussion guide as per phase 1 findings to Culture Foundry			4-Oct					Semona
	Culture Foundry to conduct interviews			7-21 Oct					Culture Foundry
	Culture Foundry to analyse interviews			22 Oct-15 Nov					Culture Foundry
	Debriefing meeting after analysis				20-Nov				Culture Foundry, Nicole, Norman and Semona
Writing up findings from phase 2				29-Nov			Norman and Nicole to send Semona feedback		
Compiling the report	Compiling all findings into one report including the recommendations					6-Dec		10-Jan	Semona
	Send final report for input					6-Dec			Semona to send to Nicole and Norman
	Work on feedback from Nicole and Norman					13-Dec			Semona
	Language editing					16-Dec			Language editor
	Final checks						6-Jan		Semona and Nicole
SUBMISSION	SUBMIT TO SETA						10-Jan		Semona

## ANNEXURE D: BUDGET

Who is responsible	Description	Unit	Rate	Quantity	Total cost
CF	Design of virtual focus group discussion guide	Per hour	R1 250.00	10	R12 500.00
CF	Recruitment, selection, and management of participants for focus groups	Per hour	R850.00	45	R 38 250.00
CF	Conducting maximum of five focus groups (online)	Per hour	R1 250.00	12	R15 000.00
CF	Include moderators for focus groups	Per hour	R1 250.00	12	R15 000.00
CF	Data preparation and analysis	Per hour	R1 250.00	15	R18 750.00
CF	Provide report of findings	Per hour	R1 250.00	38	R47 250.00
Incentives	Incentives for participation	Per participant	R4 000.00	5	R20 000.00
Researchers	Write-up of report	Per report	R30 000.00	2	R60 000.00
Editor	Language editing	Per project	R5 000.00	1	R7 000.00
	VAT				R22 012.00
<b>Total</b>					<b>R255 762.00</b>