



**public works
& infrastructure**
Department:
Public Works and Infrastructure
REPUBLIC OF SOUTH AFRICA



FSCA

Financial Sector
Conduct Authority



EXPANDED PUBLIC WORKS PROGRAMME

CASE STUDY



**FINANCIAL LITERACY TRAINING
FOR THE EXPANDED PUBLIC WORKS
PROGRAMME**



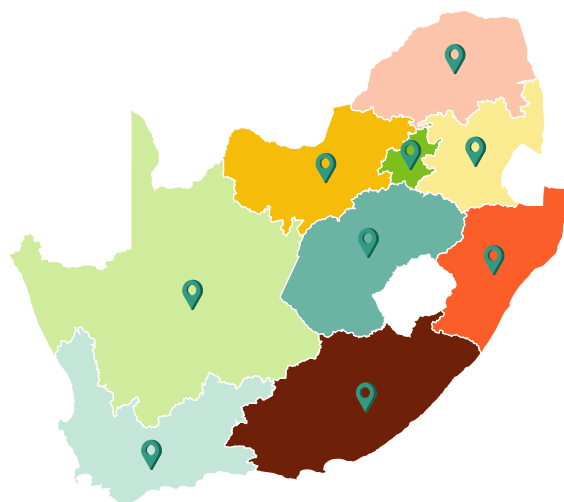
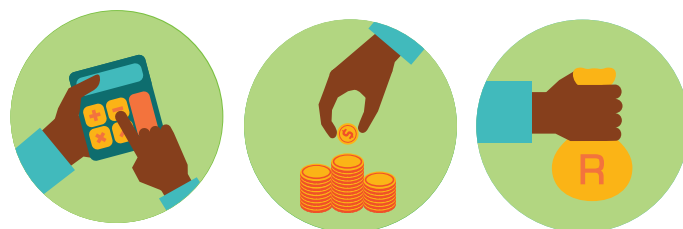
i. Introduction

The Financial Sector Conduct Authority (FSCA), through the Consumer Education Department (CED), is mandated to provide, promote, and facilitate consumer education and financial literacy training within South Africa. Following the successful implementation of the pilot project in Limpopo, Mpumalanga, Gauteng and North West in 2016, the FSCA entered into a 3-year partnership with the Department of Public Works and Infrastructure (DPWI) from 2020 until 2023 to roll out a Financial Literacy project to 60,000 Expanded Public Works Programme (EPWP) workers nationwide.

ii. Project Overview

Training in the EPWP is a cross-cutting function that supports all EPWP sectors and is implemented in all the provinces. The 2021 financial literacy project was implemented amidst the COVID-19 pandemic and had to be adapted in alignment with COVID-19 regulations.

The annual target number of 20,000 was adjusted accordingly due to the challenges posed by the pandemic and associated lockdown COVID-19 regulations.



Initial Annual Target - 20,000
Adjusted Target (Due to COVID-19) - 1,376
Overall Reach - 8,403
Training workshops conducted - 214

iii. Objective of the project

Core Objectives



The key training topics covered:



iv. Evaluation Approach

The purpose of the evaluation was to gain insight into the planning and implementation process as well as the value of the training workshops. Subsequently, it is hoped that this evaluation will serve as a valuable tool in informing future programmes by highlighting what worked well and how it can be improved going forward.



Focus of the evaluation



“Whether the course material was relevant to the participants and aligned with the strategic objectives of the EPWP project and implementation team.”



“Measures the extent to which the objectives of the financial literacy programme were met, as well as the feedback and knowledge acquired.”



“Whether planning and implementation activities were carried out efficiently and according to the timeframes.”



“Whether the programme has the potential to continue with future implementation of similar projects and the expansion of learning programmes for participants.”

The evaluation team adopted both qualitative and quantitative approaches in implementing and evaluating the project. This included the following:



To determine participants' knowledge, attitudes and skills before and after learning/ intervention has taken place in the workshop.



These were conducted to enable the M&E team to continuously evaluate the workshop delivery and provide the team with an understanding of how the programme affects the participants.

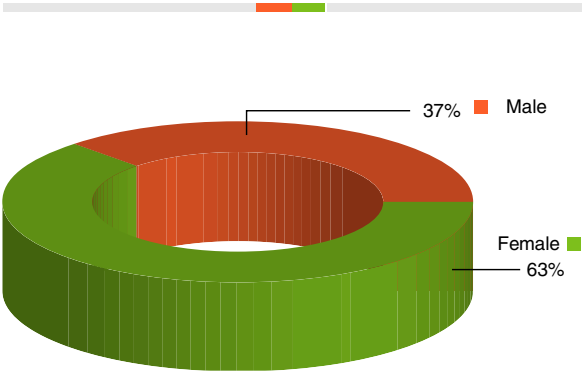


PATMT conducted in-depth interviews with key stakeholders focused on the planning and implementation aspects of the project.

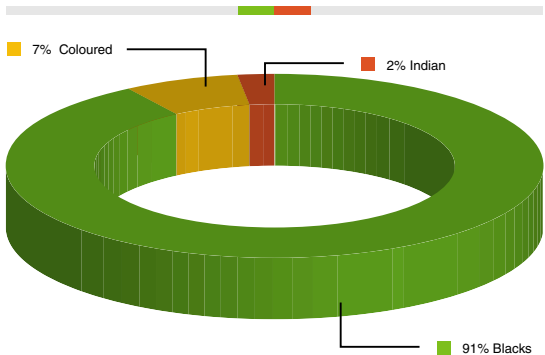
v. Demographics

A survey was used to profile the participants on four leading demographical indicators.

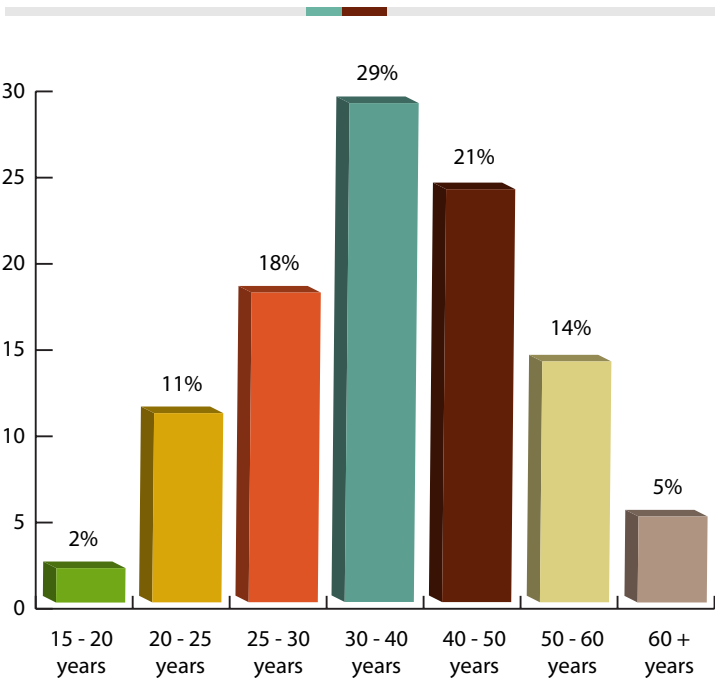
Participants by sex



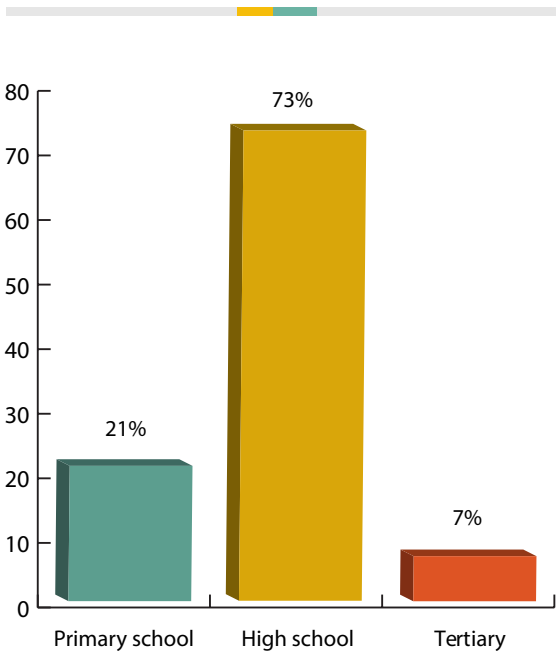
Population Groups



Age of Participants



Highest Level of qualification



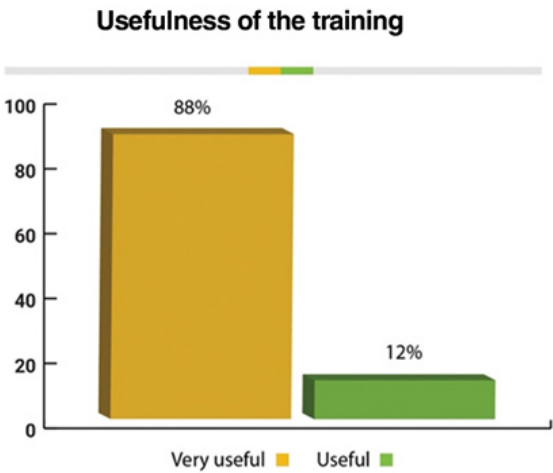
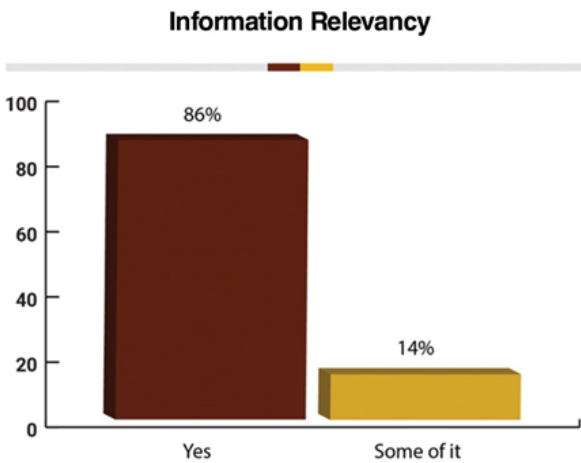
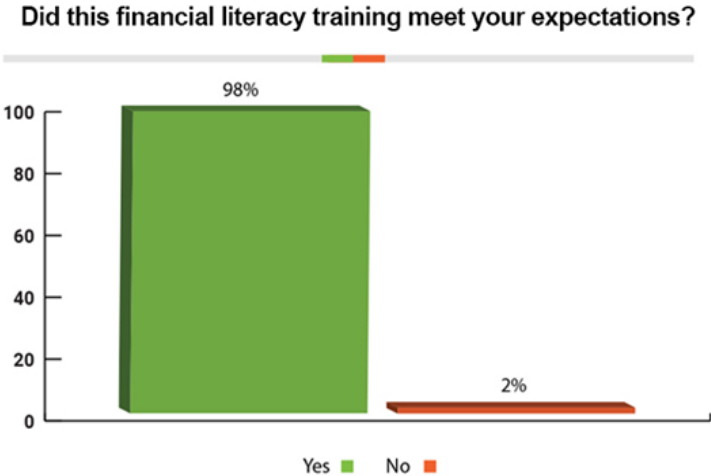
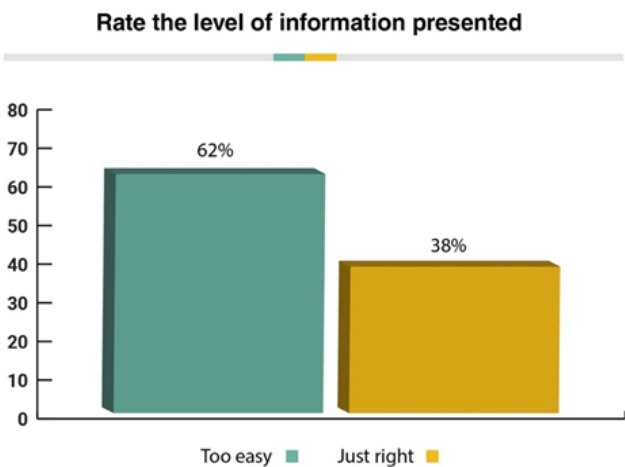
The participants were all beneficiaries of the EPWP sponsored project from various government departments and associated institutions. The majority of the participants were women, and most had an education level of matric or below. This indicates a balanced age distribution, which can be considered a typical display of the range of working-class participants supported by EPWP training and represented by various partner departments.

vi. Evaluation Findings

This section presents a summary of the key evaluation findings.

Relevance

The training was well received by the participants, with the facilitators playing a critical role, particularly in being adaptable with the use of dominant vernacular languages spoken within the training where possible.

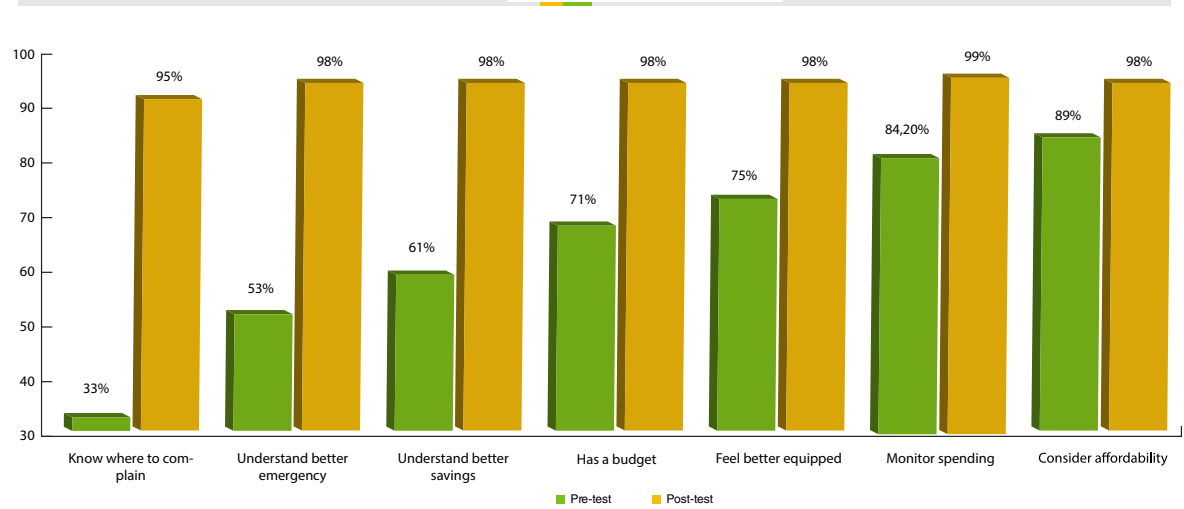


The course content developed by the FSCA was pitched at the right level, and the examples provided to support the content were relevant to everyday cases.

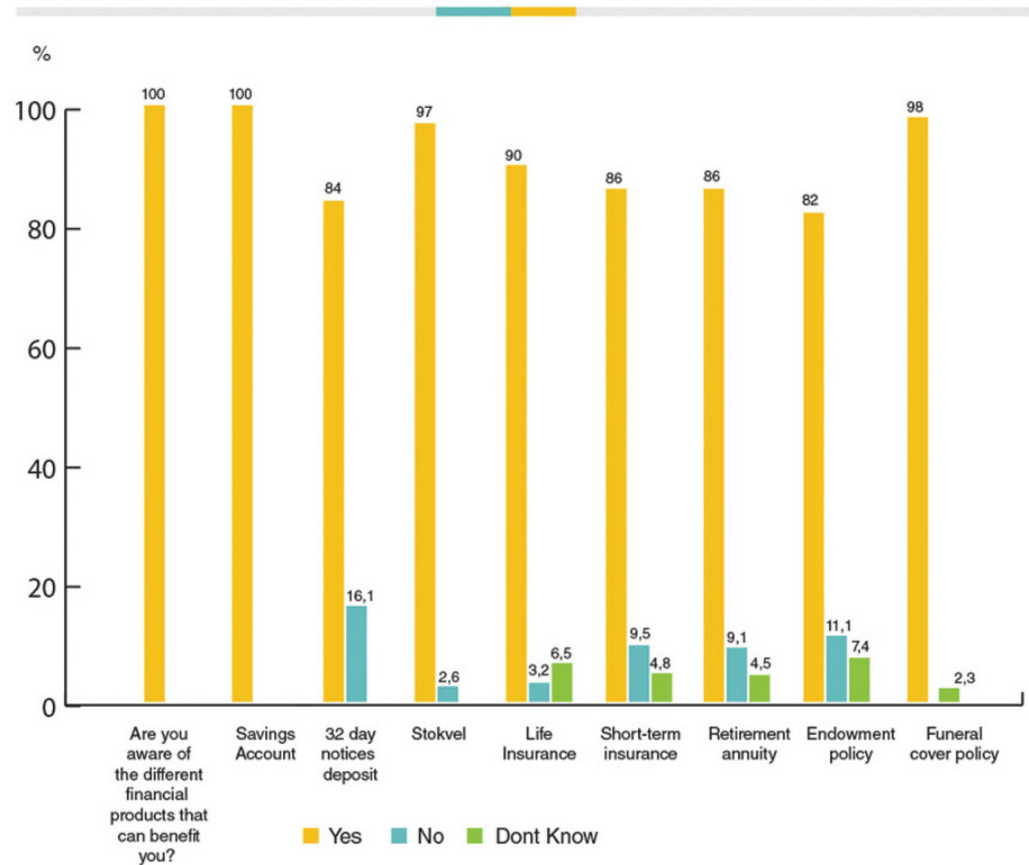
Effectiveness

The participants showed an overall positive reaction in their responses to several subject matters put to them. The topic of budgeting was the most engaged with by the participants.

Views of Participants



Knowledge of Financial Products and Services



In summary, the financial knowledge and skills were cited as having been enhanced. The outcomes show a significant shift in learning key concepts of budgeting as well as general awareness of various financial products and services, including savings deposits, stokvels, and funeral policies.

Further, most of the participants made the commitment or desire to be more in control of their own finances.

Efficiency

Planning, Logistics, and Implementation

Some successes and challenges in the implementation of the financial literacy training amid the COVID-19 pandemic emerged during the evaluation. One of the areas of concern was the inability to meet as often as was initially planned to strategise on the project.

Planning

"The train-the-trainer programme that usually takes place face-to-face had to take place virtually, thus making it challenging to interact and advise on dynamics such as facial features and how to properly conduct a training session as some of the actual training took place face-to-face."

(Stakeholder)



"Not sufficient physical monitoring of the training could be done either"

(Stakeholder)



Venue

The venues were well selected, and provision was made for supporting tools to enable a good learning environment. The participants were happy with the accessibility and transport arrangements were made for participants in remote areas.



Training

The stakeholder engagements highlighted that the collaboration and partnership was providing mutual benefit and further appreciated the outcomes provided to the participants.



Travel

Certain facilitators highlighted the challenge of the vastness of their provinces and the travel requirements, considering that the programme is implemented widely. This matter was also raised by some coordinators.



Language

Some stakeholders proposed that consideration be made to provide content material in other languages other than English.



Monitoring

Another area identified as being affected by the challenge of COVID-19 and subsequent lockdowns has been the lack of sufficient physical monitoring of the training.

vii. Key outcomes

Successes

The collaboration between the FSCA and DPWI works well in combining and augmenting financial literacy with the technical skills provided by the EPWP.

The training has improved from initially being provided by an outsourced service provider to being offered by training coordinators from DPWI, who understand the target audience better and cover a much broader base.

Challenges

The COVID-19 pandemic brought about a unique set of dynamics in the implementation of the Financial Literacy training within the framework of the EPWP project.

Unlike pre-COVID-19 when the FSCA conducted train-the-trainer face-to-face, during COVID-19, virtual training was required.



The application of COVID-19 regulations also influenced the implementation of the project, e.g., reaching the target number of participants, venue capacity limitation, as well as physical monitoring of the project implementation.

viii. Summary of Recommendations

- Consider the provision of lunch packs. Participants tended to lose concentration, especially towards lunchtime, and the intervention in the provision of lunch packs could assist in many ways.
- Consider providing the training over at least one full day. Noting the other recommendation on the provision of lunch, it would be of greater benefit to provide the training at a steady pace to allow more participation and engagement with the learning matter.
- Consider expansion of the train-the-trainer programme. Due to the vastness of other provinces, facilitators experienced fatigue due to long travel hours. Extending the train-the-trainer programme to a pre-determined number of district officials might assist in providing facilitation support.
- Consider providing the learning material in a language other than English. Some participants are not well versed in the English language. Participants would benefit from receiving the learning content material in their own languages.
- Consider accreditation of a training programme with SETA. Getting the training programme accredited with SETA might provide some value to participants in the form of a certificate other than that of participation.
- Encourage the completion of the surveys (both pre and post) across all provinces to enable consistent responses.

ix. Conclusions

The programme is a great initiative and provides a greater potential to be extended even further as the financial literacy content has been identified as being rich and was well received by participants. The consideration of the recommendations as well as other ideas on how best to expand it can be further explored by the parties concerned.