



**Expanded Public Works  
Programme (EPWP) Financial  
Education Programme**

Evaluation report

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## List of Abbreviations

<b>DAC</b>	Development Assistance Committee
<b>DPW</b>	Department of Public Works
<b>FGD</b>	Focus Group Discussion
<b>FSB</b>	Financial Services Board
<b>FSCA</b>	Financial Sector Conduct Authority
<b>FSCEF</b>	Financial Services Consumer Education Foundation
<b>KII</b>	Key Informant Interview
<b>MOU</b>	Memorandum of Understanding
<b>TOR</b>	Terms of Reference
<b>OECD</b>	Organisation for Economic Cooperation and Development

# 1. INTRODUCTION

Genesis Analytics (hereafter 'Genesis') has been contracted by the Financial Sector Conduct Authority (FSCA)<sup>1</sup> to conduct an evaluation of the Expanded Public Works Programme (EPWP) Financial Education Programme. The FSCA has a mandate to provide, promote and facilitate consumer education and financial literacy within South Africa. With this objective in mind, the FSCA applied for funding from the Financial Services Consumer Education Foundation (FSCEF) (hereafter 'the Foundation') to support this work. Upon the successful allocation of funding, the FSCA has been working in collaboration with the Department of Public Works (DPW) to provide consumer financial education and financial literacy workshops to individuals employed through the EPWP. This is a DPW initiative aimed at promoting the South African government's objectives of poverty alleviation through economic development by creating short-term employment opportunities.

The purpose of the evaluation is to gain insights into the planning and implementation process as well as to assess the value of the workshops – and their content – according to the participants. As such, it is hoped that this evaluation will help to inform future programmes by highlighting what worked well and how can the programme improve going forward.

This evaluation report comprises of the background to the project, evaluation methods employed, and the findings of the evaluation categorised by the Organisation for Economic Cooperation and Development's (OECD) Development Assistance Committee (DAC) criteria for evaluating development effectiveness. The report concludes with recommendations for improvement going forward.

## 2. BACKGROUND TO THE FINANCIAL EDUCATION PROGRAMME

The aim of the EPWP Financial Education Programme is to motivate, educate and empower participants to make better, and more informed, financial decisions. This is not limited to their daily spending choices but includes how they purchase financial products and services. The specific objectives of the programme are:

- Creating awareness on financial products, institutions and services;
- Creating awareness on consumer recourse; and
- Empowering participants with knowledge of their rights and responsibilities as financial consumers.

Between July 2016 and November 2016, the programme was piloted in Limpopo, Mpumalanga, Gauteng and North West provinces. The pilot consisted of two workshops, 4 943 participants were reached for Workshop 1 and 4 062 participants for Workshop 2. Based on the lessons learnt in the pilot, the 2017 EPWP Financial Education Programme was implemented in the Free State, KwaZulu-Natal, Western Cape, Eastern Cape and Northern Cape provinces.

The 2017 programme comprised of two phases:

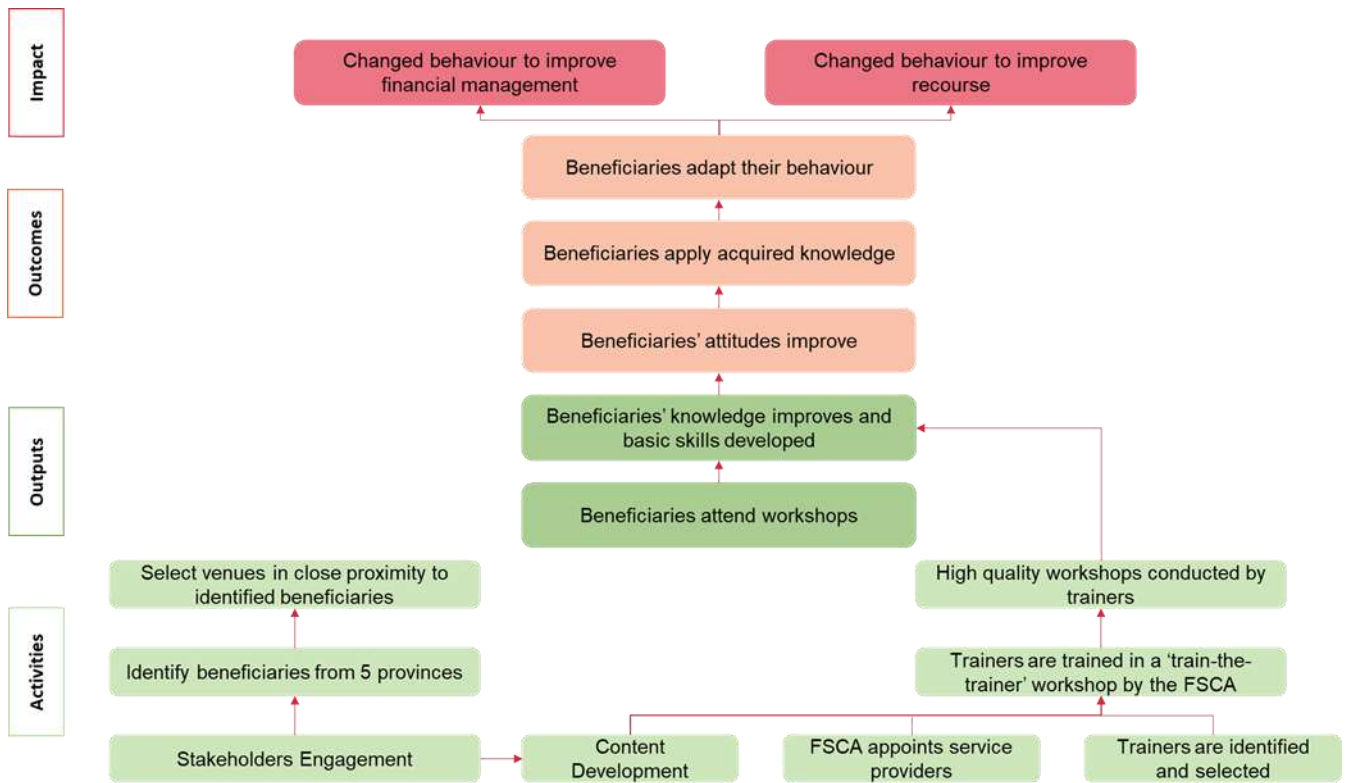
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<sup>1</sup> Previously known as the Financial Services Board (FSB)

- Phase 1: The first set of 150 workshops
- Phase 2: The second set of 150 workshops scheduled for 6 weeks after the first workshops

The programme's results chain was formulated by the evaluation team and approved by the FSCA and is provided in Figure 1<sup>2</sup> below. This results chain captures the logic (theory) underpinning the project. In addition, it identifies how the specific project activities link to intermediate outputs which in turn influence future outcomes and ultimately long-term impact objectives.

**Figure 1: FSCA EPWP Programme Results Chain**

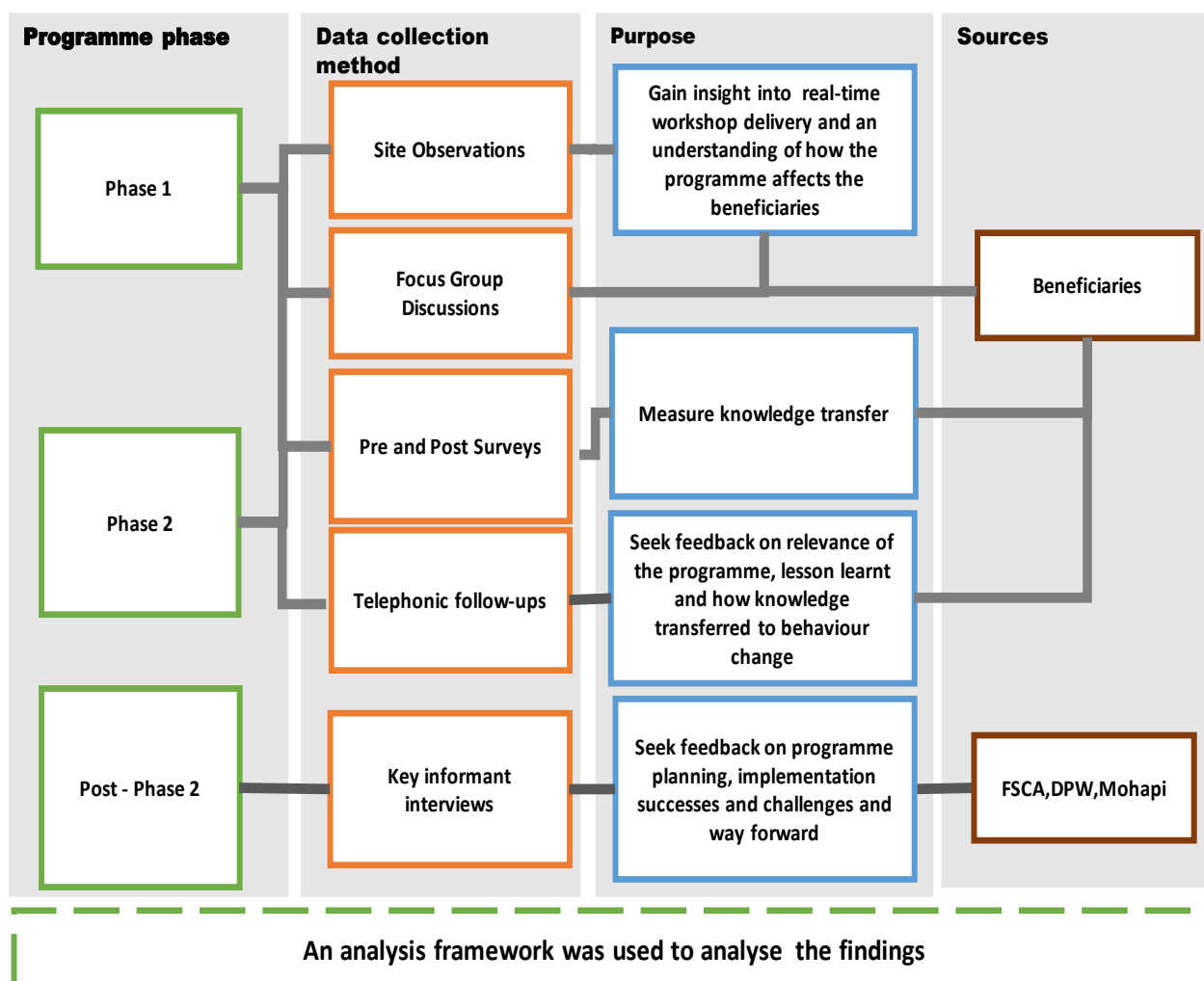


### 3. METHODOLOGY

This evaluation used a mixed methods approach to data collection to ensure data triangulation and to improve the accuracy of findings. Qualitative and quantitative data was obtained from different sources and an analysis framework (see Section 3.1) was used to analyse the data. Figure 2 provides a graphical illustration of the methodology employed by the evaluation team.

<sup>2</sup> This results chain was developed under the FSB mandate. It has been updated for this report to reflect the current name: FSCA.

Figure 2: Overview of the methodology employed by the evaluation team



### 3.1. ANALYSIS FRAMEWORK

The data analysis in this evaluation was guided by an analysis framework. An analysis framework has two purposes, firstly to set out the specific evaluation questions that the evaluation aims to answer and secondly, it identifies the data sources that are used to answer the evaluation questions. For this evaluation, the OECD DAC criteria for evaluating development effectiveness are the overarching framework for analysis. The DAC criteria allows for the evaluation questions to be defined or grouped according to five areas, described in Table 1 below, pertaining to the programme.

Table 1: DAC criteria and definitions

DAC Criteria	Definition
Relevance	The extent to which the objectives of the EPWP Financial Education Programme was relevant to the identified participants and met the needs of the targeted participants.
Effectiveness	Measures the extent to which the EPWP Financial Education Programme attained its objectives and met targets.
Efficiency	Measures the outputs of the EPWP Financial Education Programme in relation to its inputs. It determines the extent to which the programme used the least costly resources possible to achieve the desired results.



DAC Criteria	Definition
Sustainability	Measures whether the benefits of the EPWP Financial Education Programme are likely to continue after the project ends.
Impact	Looks at the positive and negative changes produced by the EPWP Financial Education Programme, directly or indirectly, intended or unintended.

## 3.2. DATA COLLECTION TOOLS

### 3.2.1. Pre- and Post-Surveys

Genesis, with input from the FSCA, developed a pre- and post-survey. The pre-survey was intended to establish a demographic profile of the participants as well as determine their baseline knowledge before attending the training workshops. The post-workshop survey asked the same questions with the view of assessing the changes in the participants' knowledge and understanding of the concepts covered in the workshops.

The results of the pre-and post-surveys were compromised. Therefore, the answers from the surveys could not be analysed for this report. This is discussed further in Section 3.3 below. However, despite the exclusion of these results, due to the myriad of other data collection methodologies employed, the findings of this report are still useful and will valuably contribute to ongoing iterations of the programme.

### 3.2.2. Workshop Observations

To assess the effectiveness and delivery of the workshops, eight workshop observations were conducted during Phase 1 of programme implementation. These observations provided an opportunity for the evaluation team to experience the facilitation of the workshop and participant engagement in real-time. The evaluation team observed two workshops in each of the four provinces (Free State, Western Cape, Northern Cape, and KwaZulu-Natal respectively). The workshop observations considered the facilitators' engagement style, the interactivity of the participants, workshop timing and the suitability of the venue for a workshop of this nature.

**Table 2: List of workshop observations conducted by the evaluation team**

Facilitator name	Venue	Province	Date
Simon Mohapi	Tygersig Primary School; Uitsig	Western Cape	4 October 2017
Simon Mohapi	Siphiwo Primary School; Khayelitsha	Western Cape	3 October 2017
Welldone Mahlakaro	Oasis Development Centre; Upington	Northern Cape	23 August 2017
Simon Mohapi	Galeshewe Sports Centre; Kimberley	Northern Cape	24 August 2017
Tsepang Mohapi	Durban	KwaZulu-Natal	5 September 2017
Tsepang Mohapi & Keletso Mohapi	Chesterville, Durban.	KwaZulu-Natal	4 September 2017
Simon Pooe	Community Hall, Tweeling	Free State	9 October 2017
Simon Pooe	Municipal Hall, Cornelia	Free State	10 October 2017

### 3.2.3. Focus Group Discussions

The evaluation team conducted Focus Group Discussions (FGDs) with the participants after each of the observed workshops in Phase 1 of the implementation. Each FGD consisted of a maximum of

10 randomly selected participants who were willing to give feedback. The latter is a critical component of responsible research practice.

A total of eight FGDs were conducted in four provinces. Each FGD was facilitated by two members of the evaluation team with one team member leading the discussion and the other member recording the key themes that emerged from the discussion. The evaluation team ensured, as far as possible, that the FGDs were conducted in a relevant local language. Prior to commencement of each FGD, the purpose of the discussion was explained to participants. It was also communicated that their participation was voluntarily and had no monetary benefits and that they could withdraw from the discussion at any time. Furthermore, participants were informed that they were not obligated to answer questions they were uncomfortable with.

The purpose of the FGDs was to seek feedback on participants' real-time experiences of the workshops. These discussions sought to understand what the participants learnt from the workshops and if there could be any improvements to the workshop delivery and their overall experience. As the FGDs were conducted directly after the workshops, it was a useful platform to capture feedback when the content was fresh in the participants' minds. The FGDs were a source of qualitative feedback – allowing for further nuances in views to be captured.

### 3.2.4. Telephonic Follow-Up Calls

Telephonic follow-up calls were conducted with a sample of the participants who attended the workshops. The purpose of these calls was to find out what the participants learnt during the workshops, what they found to be the most useful lessons and how have they been able to apply the lessons learnt to their financial decision making. The evaluation team contacted 70 participants from both rural and urban areas in each province. These included men and women of various ages. A breakdown of the demographics of the sample, by province, is included in Table 3 below.

**Table 3: Participants' demographics**

Province	Gender		Age				Total
	Female	Male	Under 18	18-35	36-59	50+	
Eastern Cape	48	21	2	26	35	7	70
Northern Cape	52	18	1	42	20	7	70
Free State	58	12	0	43	19	8	70
KwaZulu-Natal	40	30	0	32	23	15	70
Western Cape	49	21	0	42	17	11	70

### 3.2.5. Key Informant Interviews

Key informant interviews (KIIs) were conducted with the key implementing partners. These interviews sought to gather insights regarding the planning and implementation successes and challenges of the programme, and how the partners aim to improve future roll-outs of the programme.

To ensure that the most appropriate individuals were interviewed, Genesis asked FSCA to compile a list of stakeholders for the evaluation team to contact. The Genesis team contacted the key informants to schedule interviews, the interviews were conducted telephonically where the key informants could not meet the team because of geographical location constraints. Face-to-face interviews were conducted with the Gauteng-based key informants. Where identified key informants were not available (sick or on leave), the evaluation team worked with the FSCA to identify alternative representatives. Table 4 below provides the list of key informants interviewed, which stakeholder group they belong to and which province they are based in.

**Table 4: Interviewed Key Informants**

<b>Stakeholder Name</b>	<b>Stakeholder Group</b>	<b>Province</b>
Thabani Mazibuko	KwaZulu-Natal DPW	KwaZulu-Natal
Dorothy Steenkamp	Northern Cape DPW	Northern Cape
Thabiso Moalosi	Free State DPW	Free State
Seipati Primrose Serame	Free State DPW	Free State
Ruwaydah Carolus	Eastern Cape DPW	Eastern Cape
Thamsanqa Ngqula	Western Cape DPW	Western Cape
Tsakani Maringa	Western Cape DPW	Western Cape
Carmen-Joy Abrahams	National DPW	Gauteng
Themba Mahlagu	FSCA	Gauteng
Tshepang Mohapi	Mohapi Group	Gauteng
Neo Mohapi	Mohapi Group	Gauteng
Keletso Mohapi	Mohapi Group	Gauteng

### **3.3. DATA LIMITATIONS**

As mentioned above, there were concerns about the quality of the data captured with the pre- and post-tests. This was based on feedback collected during KIIs with various stakeholders and confirmed by the evaluation team who observed selected sessions. The key areas of concern were:

- There were varying levels of literacy among the participants which in some cases limited participants' ability to complete the tests.
- In some cases, one participant completed the test, while the remaining participants copied from that participant.
- Due to time constraints there was not always adequate time for the participants to complete the pre- and post-tests. In these cases, the facilitators completed the tests on the participants' behalf.

The evaluation team was not able to ascertain which workshops these problems arose in. As such, all the pre- and post-test data is not included in this evaluation.

The KIIs with the DPW were done in a group interview format – similar to an FGD. This was done to accommodate the time constraints of the DPW stakeholders. While this prompted further discussion between participants which was particularly valuable, the presence of the Chief Director of EPWP may have influenced the extent to which the provincial representatives contributed, as well as the nature of their feedback.

Despite the challenges outlined above, given the range of data sources available, the evaluation team is confident that by employing triangulation across the different data sources, we can adequately address any bias that may have emerged from the limitations mentioned above. We do not find that the limitations mentioned above materially impact the validity, comprehensiveness, analysis and conclusions that are presented in this evaluation report.

## **4. FINDINGS AND ANALYSIS**

The following section details the findings of the evaluation. These findings were triangulated from various data methods mentioned above. The findings were analysed and grouped according to the OECD DAC criteria.

## 4.1. RELEVANCE

This section discusses the extent to which the programme was relevant to the needs of the Expanded Public Works Programme (EPWP) participants, specifically looking at the content and targeted participants.

### 4.1.1. Content

As indicated by the FSCA, the content was adapted from the Financial Education Toolkit which was already in existence. The FSCA, together with the Mohapi Group, developed the specific workshop content. Prior to content development the FSCA profiled the EPWP participants to gain an understanding of what the EPWP participants' needs are to ensure the programme content was tailored accordingly. This process was guided by the DPW who shared the background and demographic information with the FSCA.

The EPWP participants are a low-income group confronted by financial challenges which limits their ability to save and budget effectively. In addition, this group does not earn enough to be able to afford all basic needs. Based on these financial challenges, **the Financial Education Programme aimed at improving responsible financial behaviour is a necessary and relevant intervention.**

Financial challenges experienced were further confirmed by participants during the FGDs and follow-up interviews. **When asked what financial challenges they are faced with during FGDs, the participants indicated that they earn too little, they are unable to save and budget and that they make use of 'Mashonisas (loan sharks).** This implies that the participants lack money to sustain themselves throughout the month or until pay day. As a means of survival, the participants get into debt. For this reason, the sections on debt management and 'Mashonisas' were viewed as particularly relevant.

The interviewed stakeholders also reported that the participants have challenges with debt. According to the stakeholders, the reason for this indebtedness is an inability to manage money exacerbated by the lack of experience related to handling a salary as some of these participants have never had a paid job before participating in the EPWP programme.

"we earn too little, budgeting and saving is very difficult, we even borrow money from loan sharks to sustain our lives until the next pay day"

Northern Cape



During FGDs, the participants also indicated that they needed to learn about how to make the most of their money. **Participants also emphasised that they need to learn how to budget.** As reported by the participants the sections on needs and wants were relevant as these sections enhanced their understanding of what needs to go into the monthly budget. In addition, these sections taught them how to prioritise between necessary costs, and luxury costs to avoid impulsive spending.

After developing relevant content, the FSCA facilitated Train-the-Trainer sessions with the facilitators identified by the Mohapi Group. These sessions were aimed at equipping the facilitators with necessary skills to effectively deliver the workshops to the targeted participants in a manner that allows for enhanced knowledge transfer. In addition to this, the Train-the-Trainer sessions were valuable opportunities to ensure there is consistency in the quality and type of information shared – particularly about FSCA.

The topics covered by the two workshops are outlined in Table 5 below.

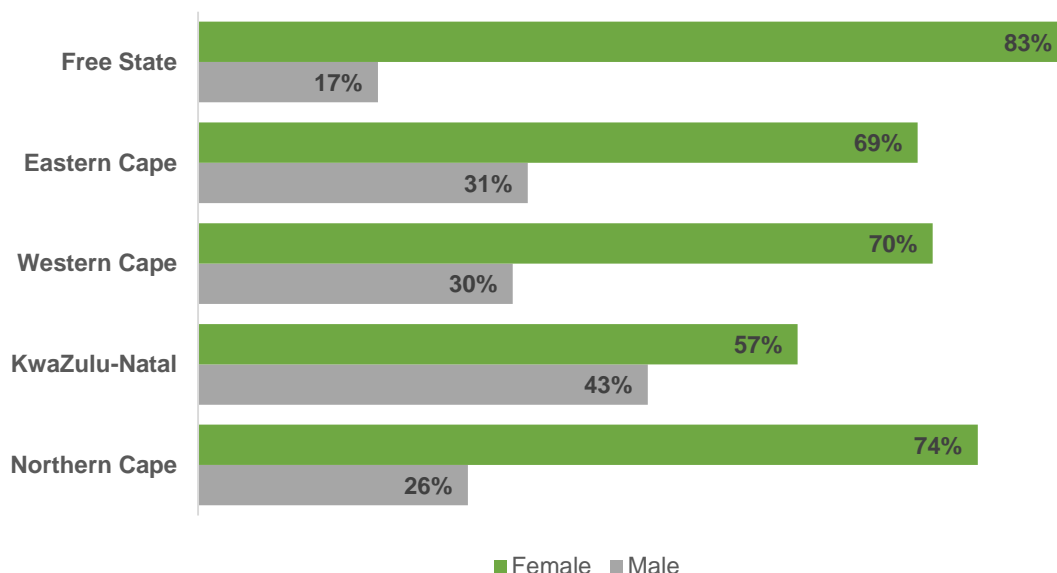
**Table 5: Overview of the topics covered in Workshop 1 and Workshop 2**

Workshop 1	Workshop 2
<ul style="list-style-type: none"> <li>• Managing your money</li> <li>• Personal budget</li> <li>• Savings</li> <li>• Credit records and the credit bureau</li> <li>• Plan for your future and emergencies</li> <li>• Useful contacts</li> </ul>	<ul style="list-style-type: none"> <li>• The difference between savings and investments</li> <li>• Inflation and interest</li> <li>• Understanding different financial services products such as banking, long and short-term insurance, investments, retirement funds and pyramid schemes</li> <li>• The complaints processes/options available when buying financial services products.</li> </ul>

### 4.1.2. Targeted Participants

The EPWP participants who attended the workshops are employed on a contract basis for the duration of the specific project; they are generally poor, low-skilled individuals ranging between under 18 to 55 years of age, earning a daily rate of approximately R88. They face a range of financial problems stemming from poor financial management and lack of experience to the challenges of budgeting with very limited resources. **As a target audience for a financial education programme, EPWP workers are a suitable choice.** The selected participants were those whose contracts with DPW will carry on for a period of 3-6 months, to best support a two-workshop approach to financial messaging. **Given that they do have some level of income generation, this group was targeted as it is more likely that they are in a better position to act on some of the financial messages provided.**

**Figure 3: Gender composition of programme participants by province**



**Across all provinces, females were the majority of the participants.** This is a positive sign for the FSCA as it adds an important gender dimension to the programme, especially since women can be disempowered when it comes to household financial decisions. The EPWP beneficiary audience was selected from an existing structure, thus the FSCA and the Mohapi Group knew exactly who

their target audience entailed. This ensured that the facilitators could prepare appropriately and could tailor the content to suit the participants.

### 4.1.3. Expectations

Despite numerous successful stakeholder engagement meetings to share workshop content and communicate expectations, there were still varying expectations reported by the EPWP participants. As such, it appears that there is a need for additional methods of communicating the content with the participants themselves, in addition to the stakeholders.

During FGDs, some participants indicated they thought the workshop was about salary increments or business funding opportunities. **It is important to note that some of the participants did not understand the term ‘financial education’. This exacerbated participants’ misaligned expectations regarding the content.** It is also important to note that once the objectives of the workshop were clearly outlined at the beginning of the sessions, participants expected to learn about responsible financial behaviour, in addition, majority of the participants reported that their expectations were met.

As the participants were not aware of the workshop objectives they may not have had direct interest in learning about financial concepts. This may have contributed to the decline in attendance. It would be useful if the participants were made aware of the content beforehand so they might be able to prepare questions relevant to the discussion.

Figure 4: Participants' responses on what their expectations of the workshops were



## 4.2. EFFECTIVENESS

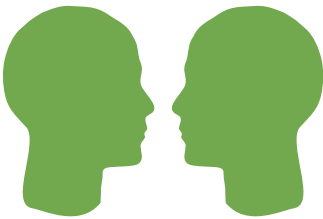
Effectiveness measures the extent to which the programme is meeting its objectives and identifies the constraints and factors driving these achievements. This section will look at mode of delivery and collaboration.

### 4.2.1. Mode of Delivery

For this programme, financial education was delivered in a form of facilitator-led workshops. The programme was designed to have a two-workshop approach. This approach was employed with an

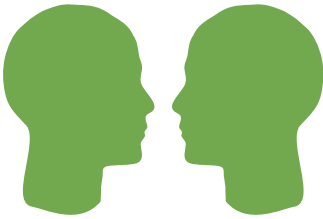
objective of influencing behaviour change. Participants were expected to act on lessons from Workshop 1 and reflect on the experience during Workshop 2. While Workshop 2 was aimed at reflecting on how the financial behaviour of EPWP workers has changed, it also introduced new financial topics building on the content from the first workshop – a dual pronged approach effective for financial behaviour change.

Based on the dates from the registers, the second workshop occurred about two months after Workshop 1. This is slightly later than planned, likely due to challenges with securing venues. While Workshop 1 covered money management issues, Workshop 2 expanded on the messaging and moved onto specific saving, financial products and consumer recourse. **Feedback captured during the KIIs reflected some concern about the differences in content between the first and second workshops.** While the second workshop was intended to be more detailed and build on the content of the first, some stakeholders indicated that this was not the case.



*“Workshop 2 was just reiterating what was implemented in Workshop 1. We could have just had longer workshops in Phase 1”.*  
*(KII feedback, DPW stakeholder)*

Nearly all of participants indicated that they were able to understand the workshop content easily during the follow-up telephone calls. Many cited the fact that the facilitators were confident and knowledgeable which helped with their understanding of the content. **Participants also appreciated the fact that most facilitators were able to speak their local language and presented the course content in a language that they could understand.** The tone and register used by the facilitators is important for establishing trust and comfort with the facilitator and therefore creating a healthy and open learning environment. **Participants appreciated the fact that facilitators presenting styles were not too formal allowing for open discussions and questions.**



*“The facilitator made it easy to understand, because he explained in my home language.”*  
*(Female beneficiary; Eastern Cape; 36 – 49 years)*

### 4.2.2. Collaboration between Stakeholders

The programme was developed collaboratively by the FSCA and the DPW. This collaboration was characterised by equal participation in conceptualising, implementing and monitoring the programme. The terms for this partnership were documented in a Memorandum of Understanding (MOU) where each stakeholder’s roles and responsibilities were articulated.

Prior to implementation, the FSCA, together with the DPW, developed the programme and put together a Terms of Reference (TOR) inviting service providers to bid. The Mohapi Group was selected as a successful bidder and was awarded the contract to facilitate the workshops. The roles and responsibilities of the service provider were stipulated in the TOR and further highlighted in the MOU.

The partnership between the FSCA, DPW and the Mohapi Group was guided by regular meetings where progress, successes, challenges and next steps were discussed. **As reported by the stakeholders, these regular meetings contributed to the success of the programme as they served as a platform to strategize and agree on approaches appropriate for achieving the intended impact.** It also ensured that there was a unified approach throughout and that the different stakeholders were aware of how their contributions fit with others.

**Due to the importance of these meetings, FSCA and DPW reported that it was frustrating that the Mohapi Group did not attend them all.** In an effort to mitigate this, both FSCA and DPW organised additional update calls with the Mohapi Group to inform them on the content of the group discussions. However, based on feedback from the KIIs, there remained cases where decisions were made between FSCA and DPW, but the Mohapi Group did not adjust their implementation accordingly. One of the examples cited was that FSCA and DPW decided that the best approach for the workshops was to use public spaces but the Mohapi Group continued to book private venues.

As reported by the DPW, the Mohapi Group submitted a daily report on what worked well. This report detailed what challenges had been experienced, how these were resolved and the way forward. **These daily reports helped to ensure that all stakeholders were aware of the implementation on the ground and highlighted where additional assistance may be required.**

## 4.3. EFFICIENCY

Efficiency contrasts the achievements of the programme against the various inputs and activities of the programme. This section looks into programme timing and workshop length.

### 4.3.1. Operations and Implementation

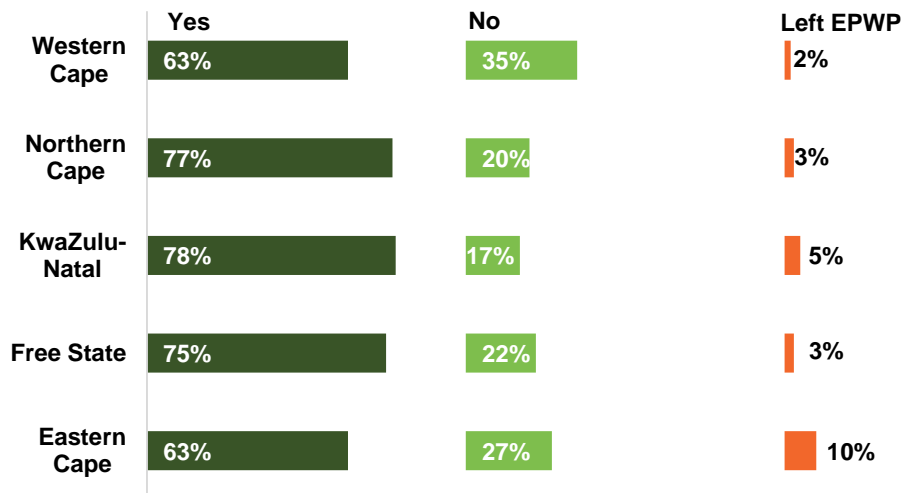
#### Programme Timing

During the KIIs, it was emphasised that the EPWP is very fluid in terms of when different cohorts of participants begin and end their engagements with the EPWP. This is further complicated by the fact that these engagements are short-term and can end unexpectedly. This structure carries implications for the two-phase design of the EPWP Financial Education Programme. While all of the participants contacted during the telephonic follow-up calls had attended both workshops, it was observed by various stakeholders (including the Mohapi Group) that **there was significant attrition between the first and second workshop.** Some of the attrition can be attributed to participants leaving the EPWP before the second workshop. This may have been exacerbated by delays in the implementation of the second round of workshops. **Unfortunately, this means that there were some participants who could not benefit from having the concepts taught in the first workshop reinforced in the second.** As such, in future the timing of Workshop 2 relative to



Workshop 1 should be timed to fit in with the participants work contract – allowing a buffer for implementation delays on the ground.

**Figure 5: Attendance at both workshops**



### Workshop Timing

During the FGDs, participants indicated that the afternoon workshops were not well received. **Participants suggested that in future, the workshops should take place in the morning.** This is because their energy levels are usually lower in the afternoon making it harder to concentrate. It is noted that this may not always be possible due to their commitments as EPWP employees. As such, it may help engagement if the reason for the timing is communicated to the participants.

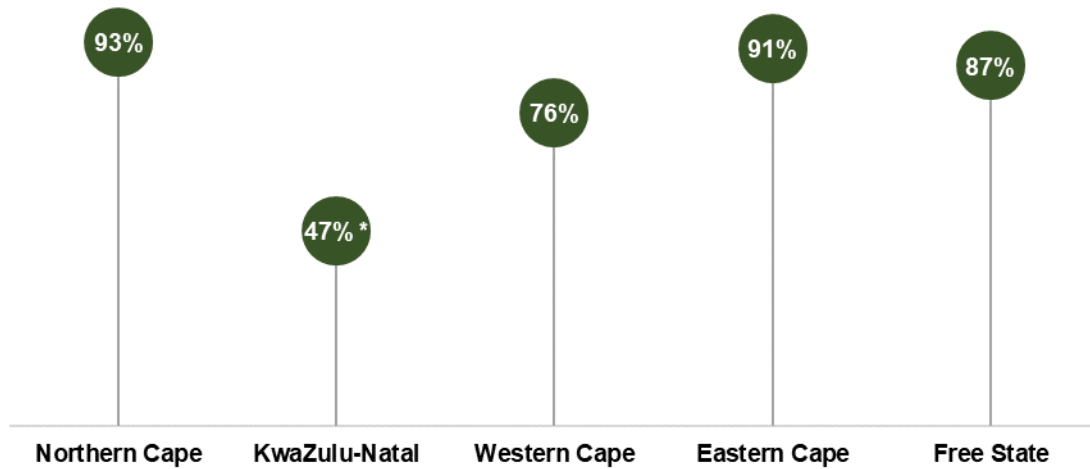
As indicated by the DPW officials and the Mohapi Group, the timing of Phase 2 limited the potential of reaching the same participants. The programme had aimed to deliver Workshop 2 to the same participants who benefitted from Workshop 1, this was not always achieved due to the gap between the workshops. As illustrated in the figure above, some of the participants had already left the EPWP programme by the time the second workshop was implemented. The DPW officials indicated that the reason why people left was because they had relocated or found full time jobs elsewhere.

### Workshop Length

The length of a workshop is an important consideration for financial education programmes since it has an effect on how engaged participants are during the workshop as well as the depth with which topics can be covered. Where the amount of time allocated for the workshop was too short, there is a risk that the information presented would be very high level or that it will not be presented as planned. In the event that the time allocated is too long, the risk lies in participants losing focus and not absorbing what they are being taught. **Across all provinces, the majority of participants felt that the length of the workshops was sufficient for the content covered<sup>3</sup>.**

<sup>3</sup> It must be noted that during certain FGDs, which were conducted immediately after the sessions, some beneficiaries indicated that they would have preferred longer workshops.

**Figure 6: Percentage of participants in each province who felt that the length of the workshops was appropriate**



\* Many responses to this question from KwaZulu-Natal were invalid or missing.

### Venues

As indicated by the interviewed FSCA and DPW officials, the Mohapi Group was responsible for securing the workshop venues. The venues needed to be in close proximity to where EPWP participants live and work. **The DPW officials indicated that the venues were not always appropriate and conducive for the delivery of financial education workshops.** One of the cited challenges were related to interrupted electricity/lack of electricity. The interviewed DPW official stated that some of the venues had no electricity and this prevented the use of a projector. This affected the delivery of the workshops as the facilitator did not have hard copies of the presentation to refer to. In addition, this resulted to delays in delivery of financial education workshops as copies of the presentation needed to be printed at the DPW offices. **The DPW officials also reported that there were implementation issues related to securing venues - particularly if venues were changed at the last minute.** According to the DPW officials this affected planning as the DPW officials did not know where the workshops were going to be held. In instances where the Mohapi Group changed venues without informing the DPW officials in time, this affected communication between DPW and EPWP participants.

During FGDs, participants from the Western Cape reported that the venues were far from where they lived. This implies that the DPW may have incurred additional costs related to transporting the participants to the workshop venues. This may have had additional budgetary implications and may also have negatively affected participation and engagement.

When asked what could have been done better, participants suggested that larger venues are used in future. This implies that the participants thought that the venues were too small. Overcrowding could have affected their concentration levels.

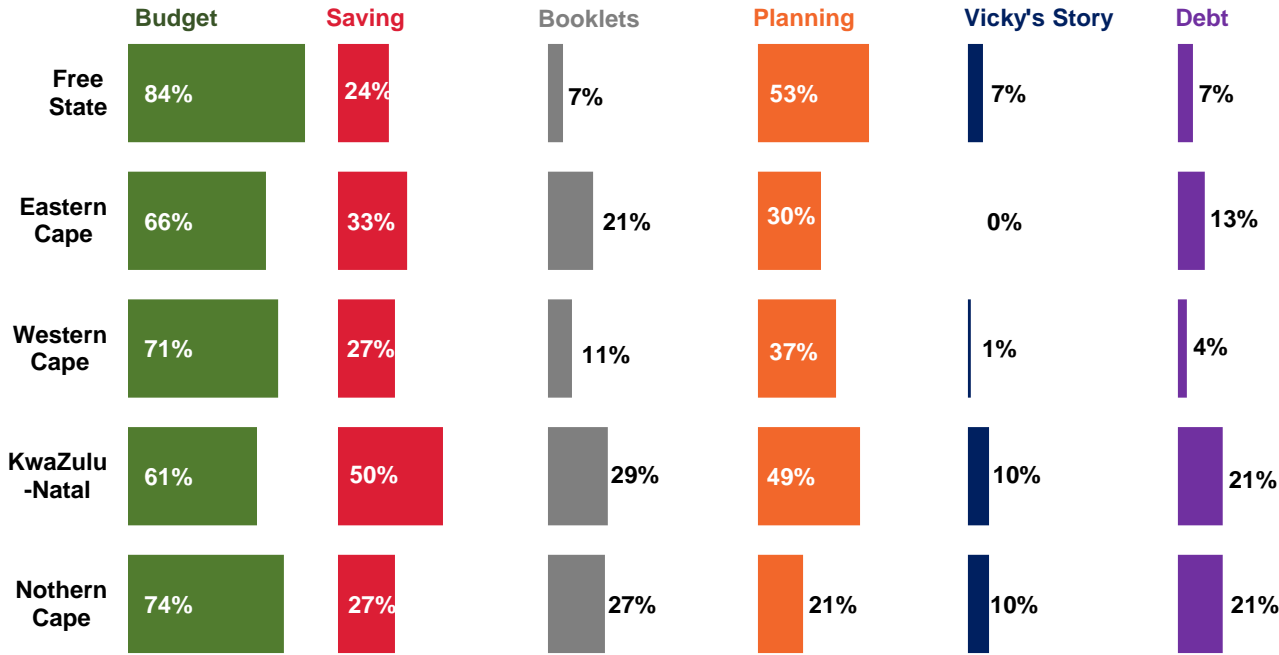
## 4.4. IMPACT

### 4.4.1. Intended Beneficiary Reach

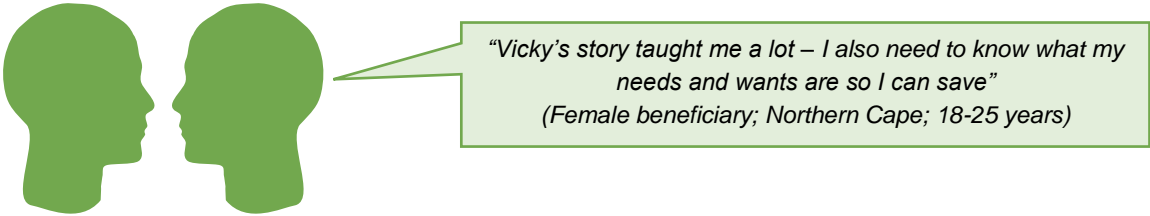
Across all five provinces, **most participants recalled being taught about budgeting** in the workshops that they attended and recognised this as the most valuable topic covered. However, it

should be noted that the other topics all contribute to the overall understanding of how to budget. **Of these, Saving, Booklets and Planning were identified as the most relevant across all provinces.** It is interesting to note the difference across provinces with regards to what was considered important. For example, in the Free State on 7% identified the Booklets as relevant, while in KwaZulu-Natal 29% emphasised the value of the Booklets. These differences could reflect the variations in the livelihoods of the EPWP cohorts by province or simply the questions that were raised in the room on the day – which can influence how the topics are emphasised and perceived.

**Figure 7: Topics that the participants found most relevant<sup>4</sup>**

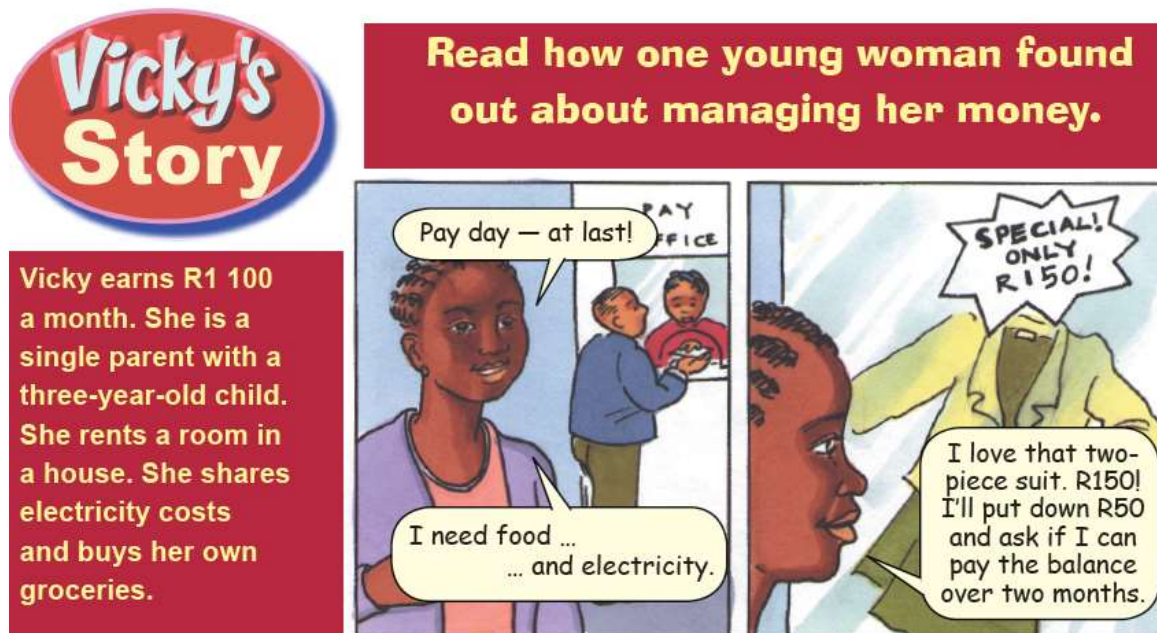


During the follow-up calls, many participants noted that Vicky’s story helped to simplify the concepts explained in the workshops and the booklet. **Vicky’s story resonated well due to its relatability as many of the challenges she faces in the story are similar to those experienced by the participants.**



<sup>4</sup> Beneficiaries could select more than one option in response to this question. As such, the categories do not add up to 100%.

Figure 8: An excerpt from Vicky's Story



Source: FSCA Programme Content, 2018

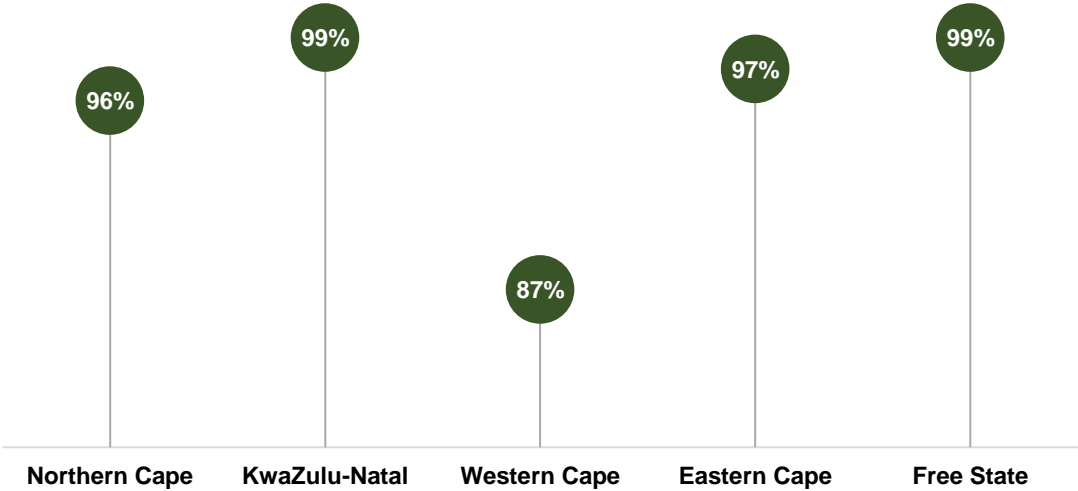
During the telephonic follow-up calls, most participants indicated that they had started applying the lessons learnt in the workshops to their own lives. A majority of the participants say that they have started budgeting regularly after the workshops. **Budgeting is the most cited change in all provinces other than Kwa-Zulu Natal, where it is saving.** Saving is the next most reported change with some even reporting that they have opened separate accounts for them to keep their savings and are regularly depositing some money into them. **Furthermore, participants are also using the Budget Booklet that they were given during the workshops to guide them as they adopt new financial behaviours.**

Figure 9: Percentage of participants in each province who report that they have used the information learnt in managing their money.



Overall the participants reported their understanding of how to manage their money has changed. This is an important step towards positive behaviour changes. Debt was raised as an area in which their behaviour has changed and many participants report that they are now working to reduce their debt and are avoiding taking on any more. Others also mentioned that they have become much **more considered in their spending and have a better understanding of the difference between needs and wants (and the associated spending)**. These are important changes because they speak to becoming more responsible with money rather than simply adopting a new behaviour. **Mindset shifts of this nature are more likely to be sustained in the future regardless of income status of life-stage.**

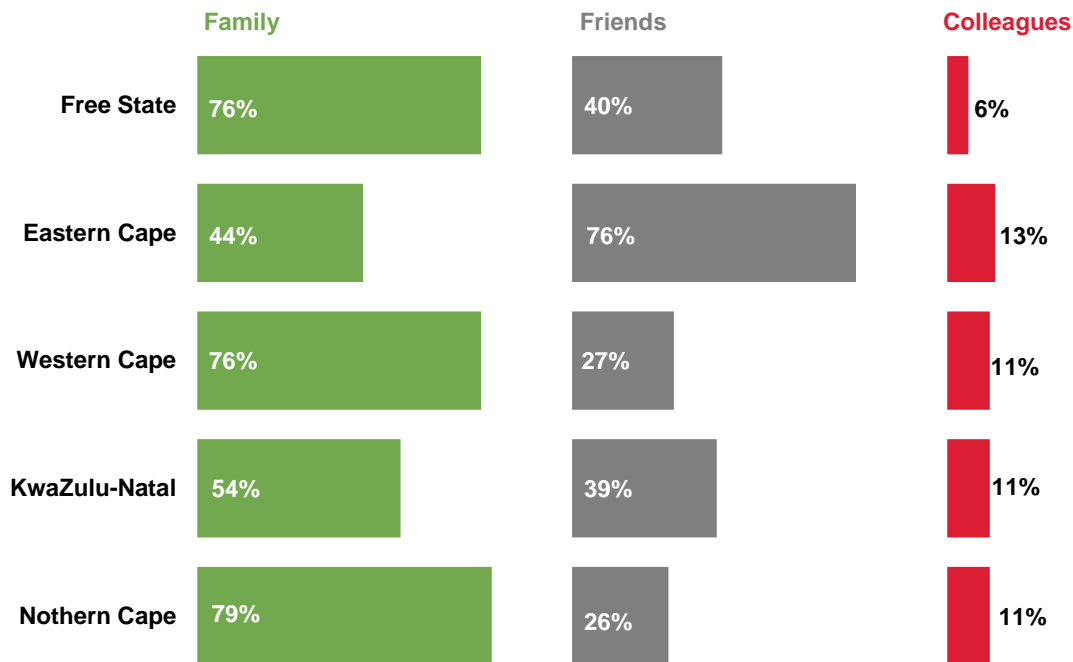
**Figure 10: Percentage of participants in each province who report that their understanding of money has changed due to the programme.**



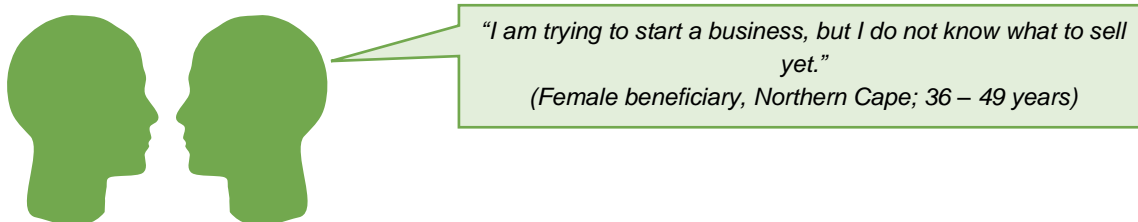
### 4.4.2. Unintended Consequences

EPWP workers are all working age adults, which implies that they have control or influence over household financial decisions. **They are also in a position to share what they learnt in a financial education programme with members of their household and even act as role models for those around them.** This has the potential to **increase the impact of the programme** beyond the direct beneficiary through knowledge sharing as well as to drive behaviour change by imposing a form of social accountability to the beneficiary. **The vast majority of participants’ report sharing the knowledge that they gained in the workshop with a combination of friends, family, and colleagues.**

Figure 11: People participants have shared the information learnt from the workshops with<sup>5</sup>



There is an acute awareness among EPWP participants that their time within the programme is temporary and that they will need to find a more sustainable source of income once it has come to an end. As a result of this, some participants requested that the workshops also include advice or information about starting a business. As a result of this initial feedback, this content was integrated into the second workshop by the Mohapi Group. While this focus was not a specific objective of the EPWP Financial Education Programme, it reflects the needs of the participants. This can be quite easily integrated into financial education and is thus recommended that entrepreneurship content is formalised and expanded upon in future.



In conjunction with providing financial education to EPWP participants, another purpose is to communicate the role of the FSCA; how and when participants can engage with this platform. As part of the evaluation, the team made numerous attempts to contact the toll-free number to understand the information provided and how this supports the participants. Unfortunately, at no point was the evaluation team able to reach a consultant. There was information about emailing concerns or complaints to the FSCA. Unfortunately, as not all participants have access to email, this provides limited support. This could have negative consequences on the impact of the programme and the public perception of the FSCA.

<sup>5</sup> Beneficiaries could select more than one option thus, the categories will not equate to 100%.

## 4.5. SUSTAINABILITY

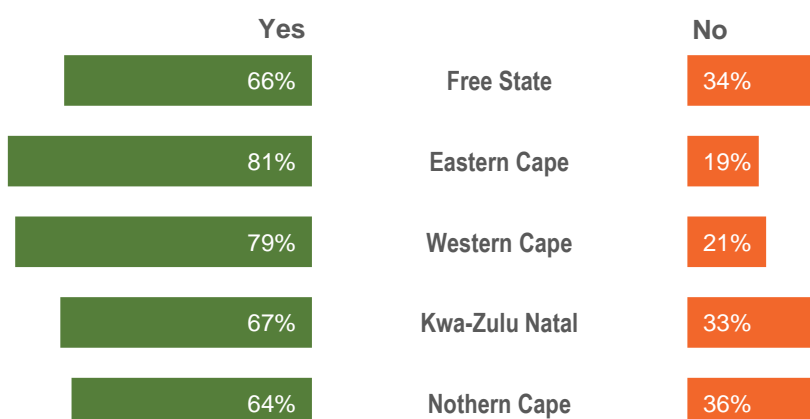
Sustainability assesses the extent that the participants will continue to reap benefits after the programme has been completed. This section will look at the extent to which change in beneficiary behaviour is likely to be sustained beyond the financial education workshops.

### 4.5.1. Beneficiary Behaviour

As mentioned in *Section 4.1.2*, EPWP participants are an appropriate target group for a financial education programme since they already earn a modest stipend. However, in some cases the stipend may be too small to sufficiently cover basic living costs. This can undermine the extent to which they can reasonably be expected to adopt positive financial behaviours such as saving and avoiding negative ones such as overspending. **Furthermore, should they not find employment after their engagement with the EPWP, there is a significant risk of participants reverting to negative behaviours such as reckless and unproductive borrowing as they try to make ends meet.** While some participants asked for a session on income generation and small businesses, this is outside of the scope of this financial education programme. As this is a direct need noted by the participants, it may be a valuable topic to include in future iterations of the programme.

The purpose of the Budget Booklets is to give participants something that they can refer to in their day-to-day lives to remind them of the key lessons shared during the workshops. At the time of the follow-up telephone calls, most participants in all provinces indicated that they had referred back their Budget Booklet. **This is a positive indication that the Budget Booklets are a helpful resource for enforcing what was taught in the workshops.** It should be noted that one of the limitations of the programme is that the implementing partners do not have the ability to control the extent to which the participants continue practising responsible financial behaviour after the programme.

**Figure 12: Percentage of participants in each province that have referred to their Budget Booklet**



## 5. CONCLUSIONS

The EPWP Financial Education Programme was well targeted and the content was relevant to the needs of the participants. The majority of participants were female which adds an important gender dimension to the programme. An important driver of the programme's success was the quality of the facilitators; participants found the facilitators relatable and appreciated the fact that they could explain the concepts in their own languages.

Communication between the stakeholders is important for proper planning and implementation of the programme. There were regular meetings schedules between the FSCA, DPW and the Mohapi Group for this purpose. Going forward, the attendance of all stakeholders at these meetings needs to be reiterated as it is an extremely valuable component of the planning and implementation stages.

There was a small misunderstanding among the participants about what the programme was about. Some expected to get a raise and others thought that they were being taught about business funding. Nevertheless, the participants appreciated the financial education programme and the knowledge that they gained from it.

Based on the dated registers, the time between the first and second workshops, was longer than planned and may have contributed to attrition. While repeat messaging and reflection is important in financial education programmes, it may not always be feasible given the dynamic nature of the EPWP programme. A related challenge was the timing of the workshops during the day. Participants reported that they struggled to stay focused during afternoon sessions and that they would have preferred the workshops to take place in the morning. This is an important consideration because it has implications for knowledge transfer during the workshops.

## 6. RECOMMENDATIONS

The following recommendations have been developed based on the findings detailed above and are intended to support the FSCA in continuing to provide financial education workshops that meet the needs of the EPWP workers.

- 1) More communication prior to the workshops is needed to ensure that the participants are well informed about what content will be included which will contribute to ensuring their expectations are aligned with the purpose of the workshops. While posters in the town would contribute to this, as the participants are EPWP employees, targeted SMS messaging could also support this, ensuring that the information is received by the participants.
- 2) The relatability of Vicky's story helped the participants understand more complex concepts. It is recommended that this component is expanded upon providing additional opportunities for participants to engage with the content.
- 3) The Budget Booklets were provided in multiple languages during Phase 1 and predominantly in English only for Phase 2. The findings suggest that although participants may not engage with these too much, they do tend to share what they have learnt with their friends, family and community members. Providing participants with Budget Booklets in multiple languages could contribute to increasing sharing of this information beyond the workshop participants.



- 4) The participants were generally very mixed age-wise. From the stakeholder feedback, this was very helpful in ensuring that everyone understood the concepts. In some cases, the younger participants helped to explain the more complicated concepts to older participants. For this reason, it is recommended that future workshops continue to reflect a similar mix in ages.
- 5) While there was positive feedback about the budget components of the workshop, some stakeholders indicated that it would have been valuable to provide more information on funeral cover costs, as well as information on provident and pension funds. As this was the first time such information was included in the programme, this reflects that it was valuable and that reviewing this information to ensure there is sufficient detail for future iterations would be helpful.
- 6) There is capacity to increase the workshops to cover more information on consumer rights e.g. that consumers have the right to ask for the contract in their language of choice, what they should look out for in contracts, how to engage with the FSCA to support them.
- 7) Effort can be made to ensure that participants seeking support via the toll-free number do reach a consultant who can support them or if there is an issue with the line, an alternative number must be provided.
- 8) The recent name change suggests that there is a need for repeat messaging with FSCA-run workshop participants to understand that the FSB is now the FSCA. This will help with continuity and ongoing engagement with the various platforms offered.
- 9) The findings indicate that there were some workshops scheduled at inconvenient times for the participants which influenced attendance. As such, going forward, we recommend that the workshop timing is informed by the availability and needs of the participants.
- 10) It was noted that in some cases attrition was linked to participants having completed their work contract with DPW before Workshop 2 – exacerbated by implementation delays. As such, in future, it is recommended that the timing of Workshop 1 and Workshop 2 is planned with a 'buffer' to ensure that the same participants can attend both during their contracted period.
- 11) Regular meetings between all stakeholders was articulated as an important requirement for successful programme implementation. This was reported to work well between the FSCA and the DPW however, due to budget limitations the service provider could not attend all the meetings. As such, it is suggested that this is specified clearly in both the TOR and MOU as well as being accommodated for in the budget. Face-to-face meetings with all stakeholders is particularly important for government-partnered projects.