FINAL REPORT

"ASSESSING THE EFFECTIVENESS OF SOUTH AFRICAN DEVELOPMENTAL AND ECONOMIC POLICIES IN PROMOTING ECONOMIC SELF-DEPENDENCE AMONG POOR INDIVIDUALS AND COMMUNITIES IN SOUTH AFRICA''

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ACRONYMS

AIDS	Acquired Immunodeficiency Syndrome
ASGISA	Accelerated and Shared Growth Initiative for South Africa
AU	African Union
BBBEE	Broad-Based Black Economic Empowerment
BEE	Black Economic Empowerment
CBOs	Community Based Organisations
CBPWP	Community-Based Public Works Programmes
CDC	Centers for Disease Control and Prevention
COPAC	Committee for the Promotion and Advancement of Co-operatives
CSG	Child Support Grant
CSOs	Civil Society Organisations
ECD	Early childhood development
EPWP	Expanded Public Works Programme
FTLM	Fetakgomo Tubatse Municipality
GDP	Gross Domestic Product
GEAR	Growth, Employment and Redistribution
HIV	Human immunodeficiency virus
ICA	International Co-operative Alliance
IDP	Integrated Development Plan
ILO	International Labour Otganization
IPAP	The Industrial Policy Action Plan
ISRDS	Integrated Sustainable Rural Development Strategy
JMLM	Joe Morolong Local Municipality
LED	Local Economic Development
MTSF	Medium-Term Strategic Framework
NDA	National Development Agency
NDP	National Development Plan
NDP	National Development Plan
NGP	New Growth Path
NIH	National Institute of Health
NRF	Noor Relief Fund
NSS	Non-State Sector
NYDA	National Youth Development Agency
OECD	Organisation for Economic Co-operation and Development
POPIA	Protection of personal Information Act
RDP	Reconstruction and Development Programme
SAHO	South African History Online
SDGs	Sustainable Development Goals
SEDA	Small Enterprise Development Agency
SETAs	Sector Education and Training Authorities
SMMEs	small, medium, and micro enterprises (
SPSS	Statistical Package for Social Sciences
SRD	Social Relief of Distress
Stats SA	Statistics South Africa
ToR	Terms of Reference
TVET	Technical Vocational Education and Training
UN	United Nations
UN-DESA	United Nations Department of Economic and Social Affairs
UNIDO	United Nations Industrial Development Organization
YES	Youth Employment Service

EXECUTIVE SUMMARY

South Africa is faced with high unemployment rate, high levels of poverty and inequalities amongst its population. The current unemployment rate is 33.5% poverty was estimated at 62.7% in 2023, and inequality is among the highest in the world. The persistent challenges of poverty, inequality, and unemployment in impoverished South African communities necessitate sustainable development strategies and programmes that empower communities and promote economic self-reliance. The National Development Agency (NDA) is tasked with implementing poverty eradication programmes targeting poor people and households to actively participate in economic activities at community level for their own economic benefit and thus moving them out of poverty.

Emanating from this responsibility, the National Development Agency (NDA) has commissioned a study to influence sustainable development policies and legislative frameworks that would promote a supportive and enabling environment for poor communities and families to actively participate in productive economic activities that can earn them sustainable income and economic growth within the communities in which they reside. The net positive outcome would be reducing large numbers of poor people migrating to areas perceived to have opportunities for earning an income and economic growth benefiting their households.

The study employed mixed methods looking into both quantitative and qualitative aspects. The methods include the following:

- A literature review, which included both South African and international literature focusing on Developmental and Economic Policies; Poverty and Economic Inequality; Economic Self-Dependence and Empowerment; Case Studies and Success Stories; Evaluation of Development Programmes; Social Grants and Social Protection Systems; Inclusive Development and Participation; Policy Analysis and Recommendations; Stakeholder Perspectives; and Global Perspectives on Poverty Eradication.

- Key informant interviews: which included structured interviews with government officials responsible for policy development, research institutions; and academia. Specific research instruments were used for this purpose. The aim of these interviews was to collect information related to qualitative aspects of the study.

- Case studies and Success Stories: Some case studies were identified from various communities in South Africa. These case studies provided some insight into the implementation of some government policies also identifying some areas of improvement necessary to improve effectiveness.

- Research survey: An online survey was conducted using a google form that was distributed to individuals who could be beneficiaries of government policies. The aim of this survey was to collect information related to quantitative aspects of the study.

- Focus Group Discussions: Two virtual focus group discussions were held in order to validate results and craft key recommendations for policy makers.

Stratified random and purposive sampling strategies were employed to select representative individuals and communities from different regions of South Africa, including urban, peri-urban and rural areas.   The sampling also ensured a mix of demographics, including age, gender, and socioeconomic status.

From the literature, it was learnt that several developmental policies, strategies and programmes have been developed and implemented by government and government agencies since the dawn of democracy with varying success levels but not exactly addressing the root cause of poverty, unemployment and inequity. It was also discovered that there are key characteristics of self-reliance which demonstrate close links with the principles of sustainability which include simplicity, responsibility, respect, commitment and creativity. The literature also revealed that it is important to conduct evaluation of policies from time to time to measure their effectiveness using the recognised evaluation criteria and guiding principles. The literature also revealed that South Africa fares well in terms of social protection systems as it has one of the largest cash transfer programmes in Africa. Although grant monies are spent largely on food, there is growing evidence that social grants are also used to make productive investments in livelihood activities. Literature also revealed that the commitment to leave no one behind and thus ensure that every individual can participate in social, economic, political and cultural life with equal rights and enjoy the full range of opportunities expressed in the Sustainable Development Goals 2030 Agenda is an important step in the right direction. It was also discovered that various stakeholders in the global economy believe that poverty eradication is a joint responsibility of governments, labour movements, international organisations, private sector and civil society organisations.

A few limitations encountered during the study included refusal by some Key Informants

to provide details of beneficiaries, limited participation by some survey respondents due to connectivity issues, unavailability of some key informants for interviews, language barriers, and slow pace of submissions by survey respondents. Several mitigations were employed to ensure that success of the study. These included among others use of alternative communication methods, explanations and employment of field workers to assist with conducting the survey and use of vernacular languages to conduct interviews.

Data was analysed using key themes arising from key informants and SPSS for quantitative analysis.

The majority (50%) of key informants that participated in the study were from municipalities from across the South African provinces. Other key informants were from national government departments, government agencies, research institutions and academia.

Key Informants cited that the overarching objectives of their policies including tackling poverty, unemployment and inequality are in line with the National Development Programme (NDP). Most key informants believe that government policies are well crafted but are facing implementation challenges. In this respect, they also identified a number of strengths and weaknesses that policies have. Strengths include the fact that the policies are well-crafted and have been able to assist with some specific issues like unemployment and skills development in specific areas. The overarching weakness is that most policies face implementation challenges including limited funding, capacity challenges, lack of monitoring and evaluation of policies and stringent funding criteria. They also cited that barriers to implementation include limited resources, poor coordination between government departments and various spheres of government, bureaucratic delays and inefficiencies, and political instability and changing priorities. Most key informants indicated that their policies do not have a Monitoring and Evaluation component and some of them have never been evaluated even though they have been in existence for over a decade. For those that have been evaluated initial objectives were measured against actual implementation. Areas suggested for amendment include increasing resources, reducing red tape, strengthening monitoring and evaluation systems and investing in technology and innovation in community development. New policy proposals include mentorship and coaching programmes, development of microfinance programmes and re-skilling initiatives. Common lessons learnt by key informants include importance of streamlining processes and procedures, collection of statistical data, importance of monitoring and evaluation and partnerships among different stakeholders.

A few case studies have been identified in several areas across the South African landscape. These case studies represent community-based self-help organisations that have been supported through government policies with varying success levels. The case studies were from 4 different provinces including Eastern Cape, KZN, Limpopo and Northern Cape. The sectors in which these organisations operate include community development, agriculture, clothing and textiles and construction. Key lessons from the case studies included the fact that some government support is needed for community projects to thrive and that partnerships between government, private sector and the international community is critical for success of community-based organisations.

The total number of survey respondents was 429 with over 93% being between the ages of 18 and 64 years of age; majority (68%) being female; with over 80% having Tertiary Education or Matric, majority (38%) being employed; with more than 80% having household size between 3 and 5; majority (over 30%) being from Limpopo and Northern Cape and representing almost all district municipalities in South Africa. The majority of respondents (66%) being from urban and peri-urban areas. The majority of survey respondents (67%) indicated that they are aware of government policies that promote self-independence. Policies that were mentioned include SRD; EPWP and SEDA. While most are aware of government policies; the overwhelming majority (87%) indicated that they have not received any financial support to start or expand their businesses and 84% indicated that they never received training. Most of the respondents indicated that their primary source of income is formal employment (33%), followed by those who operate small businesses (22%). The survey respondents indicated that close to 80% earn between less that R1000 and R20000. For most of the survey respondents, there has not been an income change over the past five years. Less than 20% of respondents indicated that government policies have assisted them to become self-dependent. Over 60% of respondents believe that government policies have minimal or no impact. Only 23% indicated that they have used their social grants for business purposes with majority having used it for their small businesses. Irrespective of the above circumstances, over 40% indicated that their economic well-being has changed for the better in the past five years and those who are optimistic about the future are more than 80%. Close to 60% of respondents indicated that they or their families have benefitted from government programmes with 73% having benefited from social grants.. Just over 20% of respondents believe that government policies are effective. The most cited barriers against self-dependence include inadequate financial resources and limited job opportunities, with most indicating that these barriers are significant in their lives. Proposed improvements include improved access to finance and increased funding for skills development. Over 65% of the respondents indicated that they are willing to

participate in new government programmes. 80% of respondents indicated that they believe it is important to engage communities regarding government policies. Other support needed by survey respondents include assistance with bankable business plans; incorporation of entrepreneurship education into the school system; accountability systems; and incubation programmes.

Some relationships that emanated from the study were tested statistically using Pearson, Spearman's and Kandall's tau b correlations. Relationship that proved to be positive and significant include geographical area and educational levels; geographical area and source of income; and geographical area and income sources.

- **Regular evaluation and review of policies and programmes**
- **Promotion of self-independence and sustainability**
- **Promotion of Accountability**
- **Increased Funding and Non-Financial Support for self-help initiatives**
- **Strengthening of Co-ordination and streamlined process**
- **Promotion of Transparency and curbing of corruption**
- **Creation of programmes that improve the quality of life**
- **Capacity-building for government officials**
- **Promotion of entrepreneurial culture**:
- **Promotion of mentorship and coaching and incubation programmes:**

1. PROJECT BACKGROUND

The NDA, as a development agency of government, is tasked with implementing poverty eradication programmes targeting poor people and households to actively participate in economic activities at community level for their own economic benefit and thus moving them out of poverty. South Africa is faced with high unemployment rate, high levels of poverty and inequalities amongst its population. The persistent challenges of poverty, inequality, and unemployment in impoverished South African communities necessitate sustainable development strategies and programmes that empower communities and promote economic self-reliance. There are marginal investments by the state on productive capacity (development) on the poor when compared to consumptive capacities (welfare and social protection) targeting the poor population group. The balancing of investment by the state on consumption economy and productive economy for the poor is negatively affecting positive gains that can be derived from reducing poverty levels in poor communities. South African poor population and households are currently trapped in a vicious cycle of poverty due to lack of developmental polices, frameworks and effective interventions to promote active participation of the poor in sustainable livelihood activities that provide sustainable income to meet their basic needs. The economic and development structure and policies of the South African economy would need to be totally transformed to create sustainable economic activities that are centered on poor individuals and families that are totally dependent on state social protection interventions and programmes for their daily survival and basic needs.

The NDA commissioned this study to influence sustainable development policies and legislative frameworks that would promote a supportive and enabling environment for poor communities and families to actively participate in productive economic activities that can earn them sustainable income and economic growth within the communities in which they reside. The net positive outcome would be reducing large numbers of poor people migrating to areas perceived to have opportunities for earning an income and economic growth benefiting their households.

2. RESEARCH OBJECTIVES AND QUESTIONS

The table below provides key research objectives and corresponding research questions as outline in the Terms of Reference (ToR). Through various methodologies, research instruments and data collection, the study aims to answer the research questions.

Table 1: Research Questions and Objectives

Key Research Objectives	Key Research Questions
• To evaluate the impact of South African developmental and economic policies on poverty reduction and economic self-dependence.	• How have South African developmental and economic policies contributed to poverty reduction? • What indicators can be used to measure the impact of these policies on economic self-dependence? • Are there specific policy components that have shown a more significant impact on poverty reduction?
• To identify the key strengths and weaknesses of current policies and programs aimed at supporting poor individuals, households, and communities.	• What are the strengths of existing policies and programs in supporting poor individuals and communities? • What are the weaknesses and limitations of these initiatives? • How do these policies address the diverse needs of poor individuals and households?
• To assess the design, implementation, and outcomes of key policies and programs, such as social grants, skills development initiatives, job creation strategies, and community development initiatives.	• How well are social grants designed and implemented to meet the needs of beneficiaries? • What are the outcomes of skills development initiatives in terms of economic empowerment? • How effective are job creation strategies in providing sustainable employment for the poor?
• Draw lessons to be learned on poverty reduction or eradication initiatives aimed at inclusive participation of the poor to improve their livelihoods and reduce dependency on state social protection systems as means of income – (both locally and globally)	• How can poverty reduction initiatives be designed to ensure inclusive participation of the poor? • What lessons can be learned from global poverty reduction initiatives? • How can dependency on state social protection systems be reduced while improving livelihoods?
• Research Objective: Review and assess drivers for effective developmental interventions and initiatives designed to facilitate economic participation by the poor population to become productive citizens free from poverty and its causes.	• What are the key drivers for effective developmental interventions targeting the poor? • How do these interventions facilitate economic participation and productivity?

	• What are the barriers to successful implementation of such interventions?
• Suggest policy recommendations based on the research findings, highlighting areas for improvement in existing policies and programs.	• What specific policy recommendations can be drawn from the research findings? • How can existing policies be improved to better address the needs of the poor? • In what ways can policy frameworks be adapted to enhance their effectiveness?
• Suggest actionable insights for policymakers, government agencies, and relevant stakeholders to enhance the effectiveness of poverty reduction efforts.	• What actionable insights can be provided to policymakers based on the research? • How can government agencies adapt their strategies to enhance poverty reduction efforts? • What role can stakeholders play in improving the effectiveness of poverty reduction initiatives?

3. PROJECT APPROACH AND STUDY METHODOLOGY

The approach that was used for the study includes the following elements:

Figure 1: Project Approach

Project Inception and Planning → Literature Review → Data Collecton and analysis → Draft report and Policy Brief → Final reports
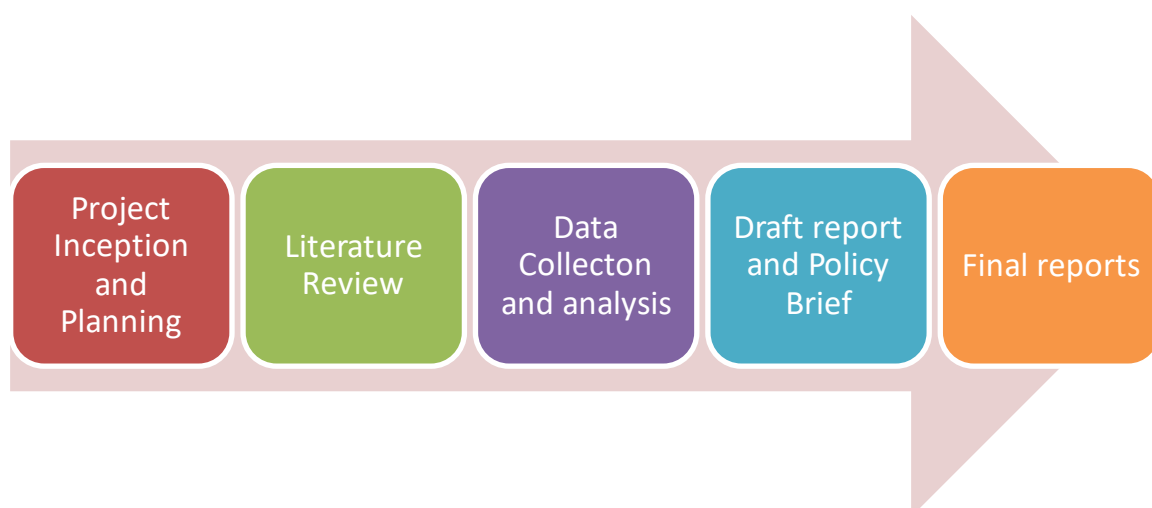
The project inception and planning and literature review phases were finalised. Secondary and primary data was collected using three (3) different research instruments for 3 categories of research subjects. Case studies were conducted from four provinces and focus group discussions were also held with key informants and beneficiaries. The current report focuses on the draft report, which incorporates data collection and analysis, study limitations and key recommendations for the study.

4. LITERATURE REVIEW

The literature reviewed included both South African and international literature focusing on Developmental and Economic Policies in South Africa; Poverty and Economic Inequality; Economic Self-Dependence and Empowerment; Evaluation of Development Programs; Social Grants and Social Protection Systems; Inclusive Development and Participation;; Stakeholder Perspectives; and Global Perspectives on Poverty Eradication.

4.1. DEVELOPMENTAL AND ECONOMIC POLICIES IN SOUTH AFRICA

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A number of developmental policies, strategies and programmes have been developed and implemented by government and government agencies since the dawn of democracy. Some of these policies, strategies and programmes are as listed below:

The White Paper on the Reconstruction and Development Programme (RDP). (1995): In short, this policy was aimed to address and redress the inherited gross inequalities of apartheid, socially, economically, and spatially (Masters, 2019).

Growth, Employment and Redistribution (GEAR) Strategy (1996): The main objective of this strategy was to eliminate poverty and reduce inequality. Its key elements included faster fiscal deficit reduction to cover debt obligations, budget reforms to support redistributive expenditure, strategies to counter inflation, increased investment expenditure, an exchange rate policy to keep the exchange rate competitive and to maintain a consistent monetary policy (Masters, 2019).

White Paper on Land Policy (1997): Land redistribution has always been a critical issue in South Africa due to the historical dispossession of land from black South Africans. The government has implemented land reform programmes to address this issue and promote

more equitable land ownership. These programs include land restitution, land redistribution, and land tenure reform (SAHO, 2015).

Integrated Sustainable Rural Development Strategy (ISRDS) (2000). This strategy focused on the following key interventions for selected rural areas (National Department of Agriculture, Land Reform and Rural Development, 2023): The interventions were focused on Human Resource development and capacity building; Land reform; Community based income generation projects; Social assistance and safety-nets and Rural Finance.

Accelerated and Shared Growth Initiative for South Africa (ASGISA) (2005)" The strategy acknowledged the challenges of prolonged poverty driven by unemployment, and low earnings, and the jobless nature of economic growth. It, therefore, envisioned poverty reduction and alleviating unemployment. (Masters, 2019).

New Growth Path (NGP) (2010): The framework identified infrastructure development, agriculture, mining, manufacturing, the "green" economy, and tourism as the six priority areas to job creation in South Africa (National Department of Co-operative Governance, 2018). The NGP seeks the creation of decent work, and the reduction in inequality and poverty through the restructuring of the economy (National Department of Co-operative Governance, 2018).

Black Economic Empowerment (BEE) (2003): BEE is a policy framework that includes measures such as preferential procurement, equity ownership, skills development, and socioeconomic development initiatives (Francis and Webster, 2019). Broad-Based Black Economic Empowerment (BBBEE) builds upon the BEE policy and focuses on a broader approach to economic empowerment. It includes a wider range of previously disadvantaged groups, including women, people with disabilities, and rural communities. BBBEE emphasizes the need for equity, skills development, enterprise development, and socioeconomic contributions (Mlachila and Moeletsi, 2019).

Social Grants: South Africa has an extensive social grant system that provides financial assistance to vulnerable and low-income individuals and households. Grants such as Child Support Grants, Old Age Pensions, and Disability Grants aim to alleviate poverty, reduce inequality, and provide a social safety net for those in need (World Bank, 2020).

National Development Plan (NDP) (2012): The NDP is a long-term socioeconomic development blueprint for South Africa. It outlines key objectives and strategies to address poverty, unemployment, and inequality. The plan focuses on areas such as education and

skills development, job creation, infrastructure development, healthcare, and rural development.

Skills Development Programmes: South Africa recognizes the importance of skills development in driving economic growth and reducing unemployment. Various initiatives, such as the Skills Development Act and the Sector Education and Training Authorities (SETAs), aim to promote skills training, apprenticeships, and lifelong learning (ILO, 2021).

The 2018–2028 National Framework for Local Economic Development (LED) was necessitated by the need to advance and deepen the understanding of LED and its function in national and regional economic development and growth in South Africa. It expresses the need to mobilise all stakeholders (i.e. relevant government departments; non-government organisations; state-owned enterprises; civil society; universities; science councils; innovation agents; informal sector; private sector; donor funding agencies; small, medium and micro enterprises (SMMEs); cooperatives; and LED practitioners) around a common national agenda and collective responses towards stimulating competitive, inclusive and innovation driven local economies (National Department of Co-operative Governance, 2018).

The Industrial Policy Action Plan (IPAP): The IPAP is a policy adopted by government to address the key challenges of economic and industrial growth and race-based poverty, inequality and unemployment. The purpose of IPAP is three-fold (National Department of Co-operative Governance, 2018):

- to promote labour-absorbing industrialisation.
- to broaden participation and economic transformation; and
- to improve competitiveness with manufacturing being a key driver of development.

Small and medium-sized enterprise development: The promotion of small, medium, and micro enterprises (SMMEs) is a key element in the Government's strategy for employment creation and income generation (Peters and Naicker, 2013). There are various programmes on SMME promotion and development emanating from the White Paper on national strategy for the development and Promotion of small businesses in South Africa (1995) (NDA, 2013).

A number of institutions that provide financial and non-financial support to small businesses have been established by the South African government at national, provincial and local levels (NDA, 2013).

Special pro-employment programmes: Public Works Programmes (PWPs) are more relevant in the South African context since they sidestep the issue of low skill levels (which is often the reason why most poor people fail to secure long-term employment), in the sense that they are specifically aimed at providing poverty-alleviating jobs to unskilled, able-bodied adults (Phillips, 2004). In essence, PWPs do not only serve as palliatives by way of providing short-term income to the poor, but also attempt to enhance the human capital of those who participate in them (Mkhatshwa-Ngwenya and Khumalo, 2016).

Poverty Relief Programme (1997): This programme focused on financing, among the following labour-intensive projects (Thwala, 2014):

- Clean Cities Campaign (the delivery of waste services to poorly serviced areas)
- Working for Water (clearing invasive alien vegetation)
- Coastal Care
- Land Care Campaign (rehabilitation and conservation of natural resources)
- Municipal Infrastructure Programme (for low-income areas)
- Welfare programmes (which offer training, education, and other opportunities for the destitute)
- Community-Based Public Works Programmes (CBPWP) (primarily in rural areas)
- Arts and Culture poverty relief projects.

Expanded Public Works Programme (EPWP) (2004): The programme focuses in following sectors (Mkhatshwa-Ngwenya and Khumalo, 2016):

- Infrastructure
- Environment
- Social (creating job opportunities in public social programmes, e.g. home-based care workers and early childhood development workers) and
- Economic (e.g. income-generating projects and programmes to utilise government expenditure on goods and services, to provide the work experience component of small enterprise learnership / incubation programmes).

Co-operatives Development Policy (2004): The objectives of this policy, which also formed the basis for the new Co-operatives Act, 2005 (Amended in 2013) include the following (the dti, 2004).:

- Create an enabling environment for co-operative enterprises which reduces the disparities between urban and rural businesses and is conducive to entrepreneurship.

- Promote the development of economically sustainable co-operatives that will significantly contribute to the country's economic growth.

- Increase the number and variety of economic enterprises operating in the formal economy.

- Increase the competitiveness of the co-operative sector so that it is better able to take advantage of opportunities emerging in national, African, and international markets.

- Encourage persons and groups who subscribe to values of self-reliance and self-help, and who choose to work together in democratically controlled enterprises, to register cooperatives in terms of this Act.

- Enable such co-operative enterprises to register and acquire a legal status separate from their members.

- Promote greater participation by black persons, especially those in rural areas, women, and persons with disability and youth in the formation of and management of cooperatives. •

- Establish a legislative framework that will preserve the co-operative as a distinct legal entity.

- Facilitate the provision of support programmes that target co-operatives specifically cooperatives that create employment or benefit disadvantaged groups.

- Improve communication between government and the co-operative movement.

The co-operative model has been the preferred form of enterprise for community-based projects since the promulgation of the 2005 Co-operatives Development Act (**the dti**, 2005).

4.2.   POVERTY AND ECONOMIC INEQUALITY

According to Statista (2024), South Africa has the highest income inequality in the world, with a Gini coefficient of around 0.63.

Valodia (2023) states that there are a few drivers leading to this situation including:

- Large numbers of South Africans are unemployed and report no or very low incomes. This finding is confirmed by the latest Quarterly Labour Force Survey, which states that the rate of unemployment in South Africa as of June 2024, was estimated to be 33.5% (StasSA, 2024).

- Among those who are employed, many earn very low wages. Of those who do have work, about 3 million people subsist in the informal economy, where incomes are very low. Another 900,000 people work in agriculture and about 1 million as domestic

workers, where incomes are very low. Even in the formal sector, wages, especially for non-unionised workers, tend to be extremely low.

- Incomes at the top end of the income distribution are very high. The richest 10% of South African households are responsible for some 52% of all expenditure. The poorest 10% of households contribute only 0.8% of all expenditure.

Approximately 55.5 percent of South Africans experience income poverty, earning below the national upper poverty line (World Bank, 2020). Poverty is consistently higher among South Africans living in rural areas than for those in urban areas, with the gap between rural and urban poverty rates averaging around 40% (World Bank, 2020).

According to Francis and Webster (2019) the overarching reason for lack of progress in combating poverty and inequality, thus of persistent poverty is lack of implementation of good policies that South Africa has developed. The tendency is to develop more policies with no clear implementation plans.

4.3. ECONOMIC SELF-DEPENDENCE AND EMPOWERMENT

Marinova and Hossain (2006) identified five key characteristics of self-reliance which demonstrate close links with the principles of sustainability. These are:

- **Simplicity:** This comes from the original idea of the value and pride in the things and ideas that are present. From this perspective, simplicity implies that the technology adopted for the purpose of development must avoid technological determinism, dominance, or dependence, and must protect the natural environment from harm.
- **Responsibility:** The obligations that a society or community feels to itself, other societies or communities, and the natural world transcend the boundaries of time. These obligations require that development activities should be undertaken in a thoughtful manner. At the same time, the society or community should also be responsible for any consequences of its development decision and actions. As such, a self-reliant community takes the responsibility for its actions in creating and using environmental goods and services as much as possible in a self-sufficient circle.
- **Respect:** This is about respect for fellow human beings as well as the natural environment which is the source of wealth and a sink for waste products. The respect is practiced in a culturally appreciable framework. As such, respect for social cultural norms and traditions constitute important components of self-reliance and sustainability of many societies.

- **Commitment:** There is need for commitment to guarantee the provision of its basic needs and economic security, rather than rely on help from outside. From an economic point of view, the long-term equitable access to resources needs to be guaranteed by replenishing of any of the resources used. Hence, the consumption of resources on its own can be regarded as unsustainable, unless there is genuine and active commitment to ensuring that resources are being replaced or renewed.
- **Creativity:** Sustainability requires a change of course in the development process i.e. planning and implementation. New and innovative solutions are the key to success in implementing required changes. People have been and ought to be, the real protagonists of their own development and future. As such, the search for sustainable solutions to development problems should involve the people who are, and will be, affected by these solutions.

According to the United Nations Department of Economic and Social Affairs (UN-DESA), 2013, the advantages of empowering people by giving them a good education include the following:
- Assist them to have a career and to hold a job that will make them more confident,
- Give them the chance to learn from others.
- Allow them to earn a good living to help their children to live a better life.

Empowered people are more inclined to start their own self-help groups so that they not only get eradicated from their poverty but generate job opportunities for others (UN DESA 2013) In the cooperative movement it is believed that through the support of the dignity of the individual and the support of the group, much more can be achieved in poverty reduction (UN DESA 2013). Often the strength in numbers achieved through a cooperative effort can spell the difference between a farmer unable to sell his/her products or being able to compete in the marketplace by having financial, and group support for purchasing needed equipment, getting goods and services to market (UN DESA 2013). Cooperatives are the ultimate form of "empowerment" using a values-based business model (COPAC 2016).

4.4. EVALUATION OF DEVELOPMENT PROGRAMMES

Evaluation can be defined as a systematic determination of a programme's merit, worth and significance, using criteria governed by a set of standards (Buye, 2014). It can assist an organization or a programme to assess if the objectives have been realized (Buye, 2014). The

purpose of programme evaluation is to determine the quality of a programme by formulating a judgment (Buye, 2021).

The recognized evaluation criteria include relevance, efficiency, effectiveness, impact, sustainability, interconnectedness, and coherence. The guiding principles include impartiality, independence, transparency, competency, participation, and expediency.

Interest is growing rapidly in the evaluation of non-academic benefits or "impacts arising from research, as funders and Governments around the world increasingly seek evidence of the value of their research investments to society (Edler et al., 2012; Oancea, 2019).

As with any choice of method or approach in research, evaluation is influenced by the ontology, epistemology, and theoretical perspective of the choice-maker (Moon and Blackman, 2014).

4.5. SOCIAL GRANTS AND SOCIAL PROTECTION SYSTEMS

Globally, a fifth of the people living in developing countries receive at least one form of social assistance (World Bank 2018). South Africa fares well as it has one of the largest cash transfer programmes in Africa. Roughly one third of the population are beneficiaries one or more social grant including for older persons, people with disabilities and children. The expansive temporary Social Relief of Distress (SRD) grant introduced for unemployed adults in 2020 in response to the Covid-19 pandemic means that just under half of the population now receive social assistance in the form of an unconditional cash transfer. Social grants are associated with positive effects on poverty and inequality (Köhler and Bhorat, 2021; The World Bank, 2018) and on key social development outcomes (Patel, 2021). Researchers argue that South Africa has an incomplete social protection system without a mandatory pension savings scheme (OECD, 2020). Designing a universal insurance pension system would allow to reduce the important government funded pension grant system and ensure that the old-age population has decent income (OECD, 2020). Only 40% of employees are contributing to a form of saving-retirement scheme, with often a low pension (OECD, 2020).

Although grant monies are spent largely on food, there is growing evidence that social grants are also used to make productive investments in livelihood activities (Nnaeme et al., 2020). Köhler and Bhorat (2021) found that the SRD increased the probability of job search among beneficiaries by 25%.

The research conducted by the University of Johannesburg (Patel and Ross, 2022) provided insight into the types of livelihood activities of grant beneficiaries. A quantitative analysis of the employment status of social grant beneficiaries disaggregated by formal employment, unemployment and informal employment segmented by grant types was conducted.

The analysis of the employment status of social grant beneficiaries showed that two thirds were unemployed and were not actively looking for work. This is not unexpected in a country with one of the highest unemployment rates globally; in a context of low economic growth and low levels of job creation especially for people with lower levels of skills (Rogan and Skinner, 2021). Despite a desperate economic situation, a third of all grant beneficiaries and 14 per cent of Child Support Grant (CSG) beneficiaries in 2021 who were largely women of working age, were engaged in informal work in elementary occupations, services, sales, craft and related trades. A smaller proportion (8.6 per cent) of beneficiaries were self-employed and running their own businesses of a survival nature. Informal employment is a significant livelihood strategy for grant beneficiaries with 13 per cent more beneficiaries being employed in informal jobs than in the formal labour market in 2021.

4.6. INCLUSIVE DEVELOPMENT AND PARTICIPATION

While most Sub-Saharan African countries have registered high and sustained economic growth over the past decade, many poor and vulnerable people have remained exclusive from the benefits of this progress (Saidi 2023).

For Sub-Saharan Africa to leverage its demographic dividend, it is crucial to include all segments of society, including the poorest populations, into the development process. Without inclusive and transformative development, the continent's long-term sustainability and socio-economic development may be at risk (van Gent, 2017). In recent years, there has been a growing call for "inclusive development" to meet contemporary development needs and challenges (van Gent, 2017). Economic growth is necessary, but it is not sufficient on its own in improving the welfare of a population (Mulok, et al, 2012). A development approach that encompasses an agenda beyond growth and income is needed to ensure that the benefits of growth are shared equitably across all parts of society, particularly large groups of vulnerable poor populations (van Gent, 2017). Although "inclusive development" is gradually finding its way in the development discourse, its ascendancy has not been accompanied with great conceptual clarity (van Gent, 2017).

The focus of the 2030 Agenda on inclusiveness underscores the need to identify who is being left behind and in what ways (AU, 2020). Raising awareness about the consequences of leaving some people behind and recommending actions that Governments can take to avoid doing so can help generate political will (UN 2015).

Social inclusion is presented as the process of improving the terms of participation in society for people who are disadvantaged because of age, sex, disability, race, ethnicity, and economic and migration status (NIH, 2023).

The commitment to leave no one behind and thus ensure that every individual can participate in social, economic, political and cultural life with equal rights and enjoy the full range of opportunities expressed in the 2030 Agenda is an important step in the right direction (UN 2016). Framing goals in universal terms alone, however, does not ensure universality. For example, despite aiming for universal primary education, the Millennium Development Goals left some children behind. (UN 2016).

4.7.   STAKEHOLDER PERSPECTIVES

Various stakeholders perceive poverty eradication considering their roles or deficiency in the roles of other stakeholders (NIH, 2023). The government has committed itself to addressing poverty, inequality, and social exclusion, understood as disadvantage by gender, race, disability or place (The Conversation, 2021). The mandate is laid out in the constitution and in the government's National Development Plan (The Conversation, 2021). The government needs to create a conducive environment that enables entrepreneurship to thrive, create more jobs, and make it easier for startups to perform well within the economy (UNIDO, 2008).

There is consensus that small business plays a critical role within the economy in terms of promoting innovation, creating employment opportunities, and contributing to economic growth. (Tshuma 2022). SMMEs continue to encounter challenges that hinder their potential growth, although various initiatives have been implemented by both government and the private sector (Tshuma 2022). They struggle to access finance and credit. Financial institutions such as banks and microlenders have been reluctant to lend funds to small businesses at the startup phase (Tshuma 2022). Also, crime, poor financial management, stock control, technology, and the wrong pricing strategies are some of the key factors affecting SMMEs (Tshuma 2022). The growth of SMMEs is affected by the limited access to good infrastructure support such as land, energy, water, transport, and communication

networks, allowing them to deliver their products to the markets easily and access inputs from various role players (Tshuma 2022). For instance, lack of reliable electricity supply affected the production process as there would constantly be work stoppages, ultimately affecting productivity and making the produced output expensive (Tshuma 2022). There would be a cost incurred to get an alternative energy supply, making the product uncompetitive in the market. The findings concur with Mbonyane and Ladzani (2011) study, which revealed that the performance and growth of small firms are negatively impacted by poor infrastructure. This entails a lack of maintenance and expansion of network industries such as roads, water supplies, and electricity supplies. SMMEs also struggle to access markets or value chains as there are high barriers to entry and exit (SEDA 2019). The lack of entrepreneurial and management skills is one of the reasons for the poor performance of SMMEs in townships particularly start-ups. It remains critical for enterprises to possess management competencies to grow and sustain their business ventures in the future (SEDA 2019). Improving the education and training will promote the development of management competencies (SEDA 2019). SMMEs have attributed the poor growth of their businesses to poor technical skills and lack of access to technology (Chimucheka, and Mandipaka 2015). Similarly, Mbonyane and Ladzani (2011) revealed that limited or no access to technology makes it difficult for small firms to make deliveries on time to various economic agents such as customers.

For the 2017 High Level Political Forum hosted by International Labour Organization (ILO), the international trade union movement emphasised key aspects of decent work in relation to SDG 1 and SDG 5,1 as these are particularly important priorities to the world of work and are likewise particularly critical to the eradication of poverty and the promotion of prosperity. In their submission, trade unions highlighted steps governments can take, in terms of both policy and investment, to ensure that the goals to end poverty and achieve gender equality by 2030 are attainable (ILO 2017). As trade unions, the expressed that they believe that ending poverty (SDG 1) requires that people have access to decent livelihoods that are compensated, and that social protection systems are comprehensive and support inclusion through adequate income support and quality public services. Guaranteeing living wages in all forms of employment can help tackle in-work poverty, which remains persistent throughout the world, while establishing social protection floors can ensure that no one is left behind (ILO 2017). Trade Unions believe that closing the gender pay gap requires a policy of 'equal pay for work of equal value'. Minimum living wages and measures to promote women's equal access to social protection can also help to address gender disparities in income and reduce poverty. The pursuit of gender equality requires measures to facilitate the reconciliation of work and family life, particularly through investment in care services. In addition, it will require breaking

down the rigid occupational segregation that has trapped millions of women workers worldwide in insecure, poorly paid and often dangerous work (ILO 2017).

Governments and international institutions often put forward the unaffordability of universal social protection schemes as a reason for reduced access to social protection (Simonetti, 2018). However, ILO estimates suggest that the provision of basic social security benefits would cost less than 2 per cent of GDP, and a basic set of benefits for all of those who have no access to social security would cost less than 6 per cent of GDP (ILO 2017). The potential of social protection for supporting employment, creating jobs, fostering skills development, and contributing to overall economic growth must be taken into consideration when assessing its budgetary implications (Simonetti, 2018). Focussing on the up-front costs of social protection alone ignores the potential for social spending to serve as positive social 'investments that can support greater resilience (Simonetti, 2018). Furthermore, governments are responsible for providing an adequate fiscal space to support social policies and must fight to eliminate tax havens, especially in times of crises (Simonetti, 2018). This can be done in a variety of ways, for instance through more redistributive tax systems, by tackling illicit financial flows, tax avoidance and evasion, by re-allocating public expenditure, and by supporting formal employment to increase tax and social security contributions (Simonetti, 2018). Governments should therefore support a swift transition of the informal economy to the formal economy, in line with Recommendation 204 of the ILO (Simonetti, 2018). Governments and global institutions must demonstrate a firm political commitment to tackling inequalities in income and gender through the decisive implementation of universal social protection and formalisation of the informal economy as a key vector for reducing poverty and implementing development (Simonetti, 2018). Workers and trade unions should also play a fundamental role in designing, implementing, managing, and monitoring social protection schemes (ILO 2017).

According to Ngumbela and Mle 2019, civil society organisations have a huge role to play in campaigns of poverty alleviation. Their value lies in the fact that they mobilise people to participate in strategic plans and diverse activities of government while fighting against poverty. CSOs organise people to form powerful groups as a means of influencing public policies by becoming active participants in policy formulation and implementation. CSOs also organise people to make public resources accessible to the people (especially underprivileged people), rather than being monopolised by government officers. This makes the contribution of CSOs important to the ordinary citizens of a nation.

While civil society plays an important role in poverty alleviation, it has its own challenges. Firstly, CSOs tend to compete for donor funds even where they operate in the same space and with the same purpose (Mavee and Cloete 2011).

According to Lupuwana and Kheswa (2023), a collaborative approach among stakeholders emerged as pivotal in poverty eradication although not completely. In this regard, there is a need for the CBOs to be encouraged to identify diverse sources of support.

4.8. GLOBAL PERSPECTIVES ON POVERTY ERADICATION

According to the UN, eradicating poverty is not a task of charity, it is an act of justice and the key to unlocking an enormous human potential (UN 2015). The 2030 Agenda acknowledges that eradicating poverty in all its forms and dimensions, including extreme poverty, is the greatest global challenge and an indispensable requirement for sustainable development (ILO 2016).

To end extreme poverty and boost shared prosperity, the World Bank urges countries to pursue broad-based economic growth, invest in people, and insure the poor and vulnerable against ever-changing risks (World Bank 2018).

Both the Sustainable Development Goal (SDG) 1 and the International Day for the Eradication of Poverty call to end destitution and poverty in all their forms everywhere (Marleba and Burchi 2019). This shows that poverty is a global issue that affects billions of people, transcending borders, cultures, and socioeconomic statuses (NRF 2023). It deprives individuals and families of basic human rights, including access to food, clean water, education, and healthcare. In response to this pressing problem, the United Nations established the International Day for the Eradication of Poverty, observed annually on October 17th (NRF 2023). This day serves as a rallying point for communities, organizations, and governments worldwide to come together, reflect on progress made, and renew their commitment to eradicating poverty in all its forms (NRF 2023). It is necessary to go beyond a conceptualization of poverty based on income scarcity to fully acknowledge the multidimensional nature of poverty; this means assessing poverty as a lack of adequate education, health, decent employment, and other important dimensions of people's lives (NRF 2023.

Global poverty reduction has been driven by China and other countries in East Asia. Some regions have registered very limited improvements (Marleba and Burchi 2019). According to

the China's Progress Report on Implementation of the 2030 Agenda for Sustainable Development (China 2023), China has eradicated extreme poverty and embarked on a new journey of comprehensively promoting rural revitalization. China considers eliminating poverty, improving people's well-being, and gradually realizing common prosperity as an important mission, and works resolutely to win the battle against poverty. By the end of 2020, China achieved the poverty alleviation target as scheduled and lifted all 98.99 million rural people out of poverty based on the current standard, achieving the poverty reduction goal of the 2030 Agenda 10 years ahead of schedule, making a significant contribution to global poverty reduction. Moreover, the income level of the poor had increased significantly, the level of protection in such areas as education, medical care and housing had been remarkably improved, so had infrastructure in poor areas, such as roads, electricity, and the Internet. China has offered a five-year transition period starting from 2021 for the poor areas to consolidate and expand the achievements of poverty alleviation and move on to promote rural revitalization. In 2022, the per capita disposable income of rural residents in counties that had been lifted out of poverty increased by 7.5% year-on-year, and the per capita net income of population that had escaped from poverty grew by 14.3% year-on-year; employment and industrial support capacity in areas that had been lifted out of poverty continued to increase, and rural development and governance were improved. China has made a good start in promoting rural revitalization in all respects. According to Bhalla and Bhasin (2024), data now confirms that India has also eliminated extreme poverty. The country should now graduate to a higher poverty line. Economic growth has increased with rural growth at 3.1% per annum being significantly higher than urban growth of 2.6%. The urban Gini co-efficient (x100) declined from 36.7 to 31.9 and the rural Gini co-efficient declined from 28.7 to 27.0, which is a huge improvement.

5. DATA COLLECTION AND ANALYSIS

5.1. DATA COLLECTION METHODOLOGIES

The study employed a mixed methods approach to conduct the research. The methodology guided the data collection, analysis, and interpretation processes to address the research objectives and questions effectively. This allowed for a comprehensive understanding of both quantitative outcomes and qualitative insights. Furthermore, the approach allowed for triangulating findings and provided a more holistic assessment of policy effectiveness.

The research methodology also sought to gather information from members of poor communities, subject experts on poverty eradication, civil society involved in developmental programmes, community-owned businesses aimed at poverty reduction, government departments with the key functions of contributing towards community, private sector representatives with interest in community-owned businesses, poverty eradication efforts, municipalities and other relevant interested parties in poverty including academic institutions

5.1.1. QUALITATIVE METHODOLOGY

The purpose of the qualitative methodology was to conduct in-depth interviews with individuals and community representatives to explore their experiences with economic self-dependence. Key informant Interviews with officials from all spheres of government, research institutions and academia were held. Two different questionnaires were used for this category: one for government departments and another for research institutions and academia. Key questions from this category of respondents covered the following aspects:

- o Objectives of the respective organisations in respect of supporting self-help groups.
- o Policy development and awareness
- o Contribution and perceived impact of policies to poverty reduction
- o Sufficiency and effectiveness of government policies
- o Strength and weaknesses of current policies
- o Proposed amendments to current policies
- o Proposed new policies
- o Barriers to effective policy implementation and how they can be overcome
- o Lessons learnt from supporting self-help groups
- o Policy challenges and recommendations to policy makers

Key Informant qualitative insights on challenges faced and strategies employed were captured. Focus group discussions were organised to facilitate group interactions and gather collective perspectives on policy effectiveness. The aim of the discussions was to validate the results and to enhance the results received during key informant interviews and the survey. Care was taken to determine points of data saturation when new information or themes stopped emerging from additional focus group discussions. Focus group findings were integrated with other quantitative data. In this case, focus groups played a complementary role to quantitative data. As a result, few members were involved in the two focus groups that were held virtually on the 18th of September 2024. Each focus group was attended by ten members from different facets. Case studies were also conducted to explore community

dynamics and shared experiences in relation to self-help policies. Case studies included community-based entities and other organisations that exist in various geographical areas

5.1.2. QUANTITATIVE METHODOLOGY

The purpose of quantitative research is to attain greater knowledge and understanding of the social world. Researchers use quantitative methods to observe situations or events that affect people. Quantitative research produces objective data that can be clearly communicated through statistics and numbers. This is done in a systematic scientific way so the studies can be replicated by someone else. In this case, research surveys were administered on google forms sent to South Africans across all provinces from all walks of life and in different geographical areas in line with the sampling strategy. Care was taken to ensure that all strata are represented in the study. The questions also reflected on current and future economic circumstances of the respondents and their perceived effectiveness of government policies to promote self-help. A specific questionnaire was used for the quantitative study. The questionnaire included the following elements:

- Demographic information including age, gender; educational levels; employment status; household size and geographical location.
- Awareness and Utilization of Developmental Policies enquiring as to whether participants were aware of developmental policies and asking them to list them.
- Access to Resources and Support including access to financial and non-financial resources.
- Economic Activities and Income including primary income sources, household income levels and influence of government policies on income levels.
- Overall Well-being enquiring about the participant's past and future economic well-being and their optimism levels.
- Impact of Government Policies enquiring about the participant's opinions and perceptions regarding effectiveness of government policies
- Challenges and Barriers enquiring about participants' experiences regarding challenges and barriers hindering economic self-dependence and their significance levels.
- Recommendations to Policy Makers on how to improve Policies
- Feedback on any other support needed by participants.

5.2. SAMPLING STRATEGY

The sampling strategy focused on both quantitative and qualitative research participants. Sampling yields significant research result. However, with the differences that can be present between a population and a sample, sample errors can occur. Therefore, it is essential to use the most relevant and useful sampling method.

Below are three of the most common sampling errors.

- Sampling bias occurs when the sample does not reflect the characteristics of the population.
- Sample frame errors occur when the wrong sub-population is used to select a sample. This can be due to gender, race, or economic factors.
- Systematic errors occur when the results from the sample differ significantly from the results of the population.

5.3. QUANTITATIVE SAMPLING

Stratified random and purposive sampling strategies were employed to select representative individuals and communities from different regions of South Africa, including urban, peri-urban and rural areas. The following elements were taken into consideration:

➢ **Representativeness:** South Africa is characterized by a diverse population with variations in socio-economic conditions, geographical locations, and cultural contexts. Stratified sampling allowed for the inclusion of diverse strata, ensuring that the sample is representative of the broader population. In the context of assessing policies' effectiveness across South Africa, the population is diverse in terms of geographical provinces, urban and rural settings, and socio-economic conditions. Stratification also ensured that each stratum (subgroup) is adequately represented, providing a more accurate picture of the overall effectiveness of policies in different contexts.

➢ **Reduced Sampling Error:** By dividing the population into strata based on relevant characteristics (e.g., urban/rural, different provinces, income levels), stratified sampling ensures that each subgroup is adequately represented in the sample. This targeted representation allows for a more nuanced analysis of the impact of policies on specific groups. By dividing the population into meaningful subgroups based on key characteristics (strata), stratified sampling reduces the potential for sampling

error. This is particularly important when examining the effectiveness of policies, as variations across different regions or socio-economic groups may be significant and the stratified sampling approach helps to account for this variability.

➢ **Comparison and Analysis:** This approach enables impact of policies and programs within and between different strata. This is because the approach will allow for a more in-depth analysis of how policies are working in specific contexts, shedding light on regional disparities, urban-rural differences, and variations among different demographic groups.

5.4. STUDY CHALLENGES AND LIMITATIONS

It is a common notion to face some challenges while conducting research. These could be linked to study objectives; data collection methodologies and study results, The current study was also not immune to these challenges. During the study, a few limitations were identified as listed in the table below:

Table 2: Limitations of primary data collection

CHALLENGE	MITIGATION
Refusal by some Key Informants to provide details of beneficiaries for conducting the survey citing the contravention of the Protection of personal Information Act (POPIA)	Alternative beneficiaries were sought.
Inability of some of the beneficiaries to complete the online survey due to data scarcity; network challenges and illiteracy.	Telephonic interviews were conducted with affected beneficiaries.
Unavailability of key informants for interviews.	Follow ups were made and alternative appointments were set.
Language Barrier with beneficiaries.	Some interviews were conducted in vernacular.
Some beneficiaries indicated that the online survey had a lot of questions	An explanation of the rationale behind the project and questions persuaded some of the beneficiaries to fill the online survey.

Slow pace of submission of the online survey by beneficiaries.	Field workers were employed in all nine provinces to persuade people on the ground to participate in the survey.

5.5.   DATA ANALYSIS

Data analysis is the most crucial part of any research. Data analysis summarizes collected data. It involves the interpretation of data gathered through the use of analytical and logical reasoning to determine patterns, relationships or trends.

Figure 2: Data Analysis Procedures
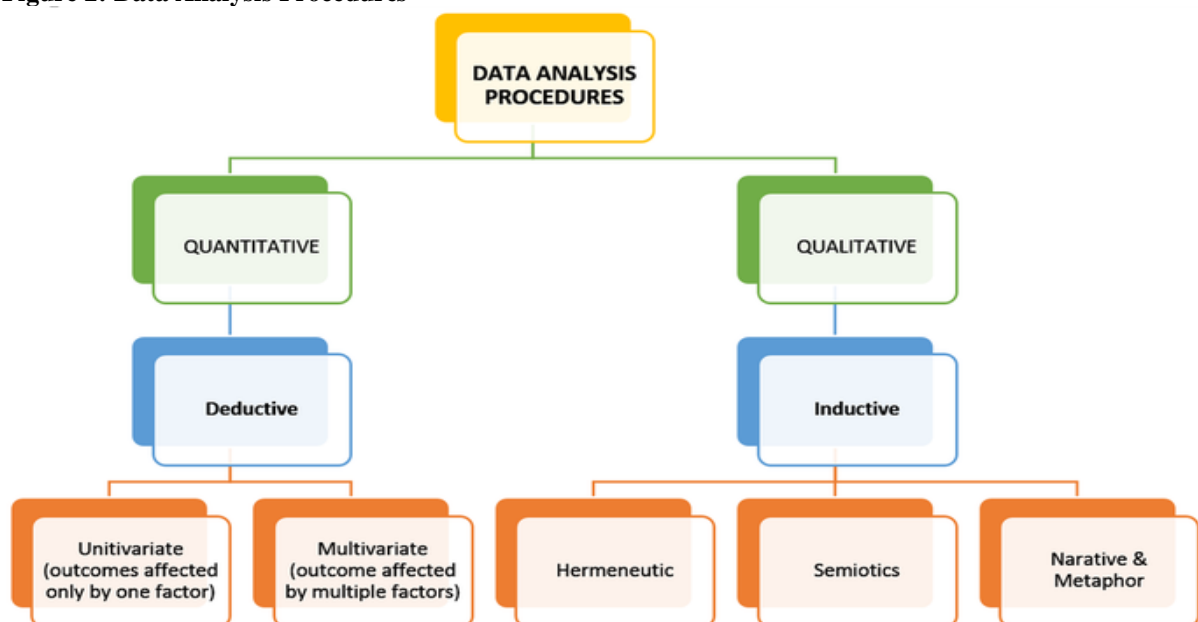
Induction: the process of generating theory - from specific facts to generalizations.

Relevant questions search for truth, e.g., which, where, who, why, whether, how, and what.

Deduction: the process of testing theory- testing a hypothesis against theory - from general to specific.

SPSS offers four programs that assist researchers with their complex data analysis needs:
- SPSS's Statistics program provides a plethora of basic statistical functions, some of which include frequencies, cross tabulation, and bivariate statistics.
- SPSS's Modeler program enables researchers to build and validate predictive models using advanced statistical procedures.

- SPSS's Text Analytics for Surveys program helps survey administrators uncover powerful insights from responses to open ended survey questions.
- SPSS's Visualization Designer program allows researchers to use their data to create a wide variety of visuals like density charts and radial boxplots with ease.

Data analysis was conducted through descriptive analysis and Statistical Package for Social Sciences (SPSS) was employed. For qualitative analysis, common themes were identified and reported on accordingly. Key recommendation emanated from the themes. Quantitative analysis through the research survey was used to measure perspectives and opinions of the respondents. Correlation statistics was also conducted, to add some insights into some relationships between identified variables.

6. KEY RESEARCH FINDINGS

Key sources of information that were used during the study include the following:

- Key Informants through interviews and research instruments.
- Beneficiaries through an online survey.
- Virtual Focus Group discussions
- Case studies identified from community-based organizations

6.1. KEY INFORMANT PERSPECTIVE

6.1.1. KEY INFORMANT PROFILE

Key informants that were identified and interviewed can be categorised as follows:

Table 3: Key Informant Profile

Key Informant Category	Number of respondents	%
National Government	2	11
Municipality	9	50
Research Institution	1	6
Academia	4	22
Government Agency	2	11
TOTAL	**18**	**100**

As it can be observed from the table above, the majority (50%) of Key Informants were from local government. Municipalities are on the coal face of implementation of self-help government policies. The Municipalities that participated in the study are from different

provinces. It is crucial that local municipalities support self-help groups as they might need crucial infrastructure like water and electricity and land to operate efficiently and effectively. Municipalities are also able to better understand challenges faced by community-based organisations. Other key informants included national government and government agencies, research intuitions and academia. National government is responsible for formulating policies that enable self-help organisations to thrive in the economy. Key informants responded to the questions in line with the 2 questionnaires that were specifically designed for them. Common themes were identified from their responses addressing the qualitative aspects of the study.

6.1.2. KEY OBJECTIVES

The NDP sets out a long-term vision for the country and is the programme through which South Africa aims to advance radical economic transformation through development planning. Government's 2019 – 2024 Medium Term Strategic Framework (MTSF) outlines the priorities to be implemented in the Sixth Administration and the interventions required across South Africa's national development pillars.

The seven priorities are:

- Economic transformation and job creation.
- Education, skills and health.
- Consolidating the social wage through reliable and quality basic services.
- Spatial integration, human settlements and local government.
- Social cohesion and safe communities.
- A capable, ethical and developmental state; and
- A better Africa and World.

The main theme that was cited by all key informants indicated that their main objectives are to address poverty, unemployment, and social inequalities in one way or the other. More specifically the objectives include the following:

- Regulation of socio-economic transformation and implementation of empowerment and participation of vulnerable groups.
- Empowerment of local communities and promotion of self-sufficiency within local communities.
- Creation of attractive and conducive environment for sustainable economic development and tourism.
- Promotion of local economic development and ensuring sustainable social progress within the local municipalities.

- Facilitation of access to resources, training, and funding opportunities for individuals in local communities enabling them to start or improve their small businesses, encourage collaboration and solidarity among community members, which can lead to stronger social networks
- Offering of training and experience in various trades and skills through participation in EPWP projects
- Promotion of sustainable development
- Conducting research feasibility studies and information sharing on self-help initiatives.
- Providing technical assistance to government and co-operative organisations such as the International Co-operative Alliance (ICA) on small enterprise and co-operatives development policies; legislation and strategies.

The objectives of the key informant organisations indicate that they have an important role to play in poverty reduction and support for self-help initiatives. They depict as kind of stakeholders that can work together for the greater gain of supporting community-based organisations thereby contributing towards breaking the vicious cycle of poverty, unemployment and inequality. It is indeed true that various stakeholders need to work together to address these persistent challenges. Relationships between these stakeholders need to be strengthened as they complement one another.

6.1.3. KEY IDENTIFIED POLICIES

South Africa is confronted with the triple challenges of unemployment, poverty and inequality. In order to address these problems, the South African Government has policy levers at its disposal to promote employment creation and improve the socio-economic conditions of citizens. South Africa has invested significantly in a social wage package to reduce inequality and address the worst effects of poverty. This includes free basic services, education and social housing for the poor, as well as an extensive social security grants system. The importance of economic development lies in the wellbeing of the population. The concept of development is a key factor in the decision-making process of sovereign authorities when designing policies. Economic development relies heavily on the efficient allocation of resources.

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Key Informants were requested to identify policies, strategies or programmes that contribute to poverty reduction and promotion of self-help organisations. The policies that were identified by key informants include the following:

- National Development Plan with the overall objective of ensuring that all South Africans attain a decent standard of living through the elimination of poverty and reduction of inequality.

- SMME development training, facilitation, entrepreneurship support programmes, funding and market access programmes with the objectives of providing financial and non-financial support to small businesses and other community-based organisations.

- Agricultural grant funding programme with the objective of offering financial support to emerging farmers for inputs and equipment, thus ensuring food security and poverty alleviation, self-independency and economic growth.

- Expanded Public Works Programme (EPWP), Community Works Programme (CWP) and skills development initiatives with the objectives of providing short-term employment and skills to local communities.

- Development planning policies with the objective of ensuring integrated development within local communities in South Africa.

- Local Economic Development (LED) strategies with the objective of creating employment opportunities for local residents, alleviate poverty, and redistribute resources and opportunities for the benefit of all local residents

- Small Enterprise Development Agency (SEDA) programmes with the aim of providing non-financial support to SMMEs and co-operatives operating in all sectors of the economy and promoting entrepreneurship.

- Social Relief of Distress (SRD) strategy and grants with the objective of providing temporary assistance intended for persons in such a dire material need that they are unable to meet their families' most basic needs due to certain distressful situations helping to reduce extreme poverty.

- Youth Employment Strategy (YES) with the objective of providing the youth with the necessary employability skills to ensure that they can become employable citizens in the current SA economy.

- Tourism Development Strategies with the objective of providing employment and contributing to poverty reduction through the tourism sector.

- Cooperatives development legislation, policies and strategies with objectives of supporting co-operatives as self-help entities in all sectors of the economy especially those whose members fall within the vulnerable groups.

- Street trading by-laws with the vital objective of regulating various aspects of community life and are important for both businesses and residents. These by-laws are designed to maintain order, ensure public safety, and create harmonious living environments. Specific objectives for street trading by-laws include regulating freedom

to trade, general conduct by street traders; cleanliness of the streets; obstruction of pedestrians and vehicular traffic; restrictions in hours of trade; restrictions in terms of goods and services; offences and penalties in case of contravention.

The identified policies and objectives correlate with those mentioned in the literature review as critical to the South African situation.

6.1.4. PERCEIVED EFFECTIVENESS OF GOVERNMENT POLICIES AND IMPACT ON POVERTY REDUCTION

In order to ensure policy effectiveness, there should be a clear logic from the policy vision, objectives and problem statements. Policies must be targeted with few objectives that are realistic and easy to measure. Effective policies must be responsive to the country's socio-economic challenges- poverty, unemployment and inequality. They have to be direct, simple and easy to implement - ambiguous policies lead to different interpretations, burden to those who have to comply and can be open for manipulation. Outcomes on implementation of existing policies can inform interventions in a form of review. There should be early warning indicators that will quickly highlight policy performance and necessity to improve or continue with the status quo.

All key informants believe that the government policies, to a certain extent, have played a significant role in combating poverty, unemployment and inequity in the country with pockets of support. However, the programmes are only dealing with the symptoms of poverty and not the root cause leading to limited long-term impact. Some of the insights provided by key informants include the following:

- The National Development Plan (NDP) sets long-term goals for reducing poverty and inequality, but progress has been slow due to some challenges in implementation and resource allocation. This makes its impact less immediate. The NDP sets ambitious long-term goals but faces significant challenges in implementation, limiting its effectiveness.
- The Expanded Public Works Programme (EPWP) and Social Relief of Distress (SRD) Grant provide immediate, short-term relief, but they do not address the root causes of poverty.
- SEDA and the Youth Employment Service (YES) Initiative foster entrepreneurship and job creation, but they require broader support and resources to reach more people, particularly young people.

- Agricultural grant funding helps to equip farmers to sustain their farms thus ensuring food security in local communities

- SMME training ensures skills upliftment, self-sufficiency, professionalism and provides income for the businesses.

- Tangible outcomes have been observed in key areas like job creation, skills development, and infrastructure improvement even though they are isolated incidents.

- Immediate employment and income have been provided to many individuals who are otherwise marginalized

- The policies have brought about Increased participation of women, youth, and persons with disabilities in economic activities.

- There are success stories of individuals and groups who have benefitted from some of these interventions.

6.1.5. POLICY STRENGTHS AND WEAKNESSES

6.1.5.1.   POLICY STRENGTHS

Policy development and policy analysis remain two important concepts to address various social needs. There are, however, no specific guidelines to steer policy processes on behalf of the poor, as most poverty policies include inherent weaknesses and strengths. It is therefore essential that policy processes do not remain inclusive public sector initiatives. Policies debated in the wider public domain will ensure a measure of success, as relevant insights of a wide range of stakeholders are incorporated. Effective communication and dissemination of information in policy development processes will strengthen public poverty policies. Including gender issues in policy processes will ensure that women's adverse socio-economic plight is addressed. Effective poverty policies include the total socio-economic needs of the poor. Policy development and policy analysis include problem identification, policy response and policy implementation. Government poverty policies are not meeting policy goals and objectives to affect necessary social changes, due to various challenges. These include inadequate policies, weak service delivery, the lack of an enabling environment for socio-economic growth, pressure group agendas, socio-economic constraints, inadequate resources and ineffective co-ordination strategies to link government structures and key stakeholders, including the poor, in policy processes. The above aspects require urgent intervention to enable poor families and poor communities to surmount their adverse circumstances. Commitment to public service delivery remains a key aspect in most public poverty policies. However, the space and quality of service delivery do not have a positive

impact on the circumstances of the poor. An additional aspect includes the lack of close co-operation between the three tiers of government. An enabling political environment and political commitment contributes immeasurably to effective policy processes.

According to key informants, South African policies are well crafted and are covering diverse areas of support. Some of the key insights cited by key informants include the following:

- The National Development Plan (NDP) is instrumental in setting long-term development goals and guiding local government planning. These frameworks provide strategic direction and foster comprehensive development approaches, although their success depends on effective implementation and resource allocation.

- The EPWP effectively creates short-term employment opportunities and offer skills development, directly addressing immediate poverty concerns. This programme fosters economic activity at the grassroots level, providing valuable work experience and contributing to community development.

- The SRD Grant stands out for its ability to provide immediate financial relief to vulnerable individuals, especially during crises like the COVID-19 pandemic. This swift response mechanism helps mitigate the adverse effects of sudden economic hardships on low-income households.

- Policies are crafted in such a way that they have adopted an inclusive approach targeting diverse vulnerable groups. These policies have strong advocacy and awareness components.

- A clear legal framework was established to inform the development of co-operatives in various sectors of the economy and various levels of cooperatives including primary, secondary and tertiary co-operatives.

- SEDA's support for small businesses helps to drive economic growth and innovation, while the YES Initiative focuses on youth employment, offering young people vital work experience and reducing their barriers to entering the job market.

6.1.5.2.   POLICY WEAKNESSES

While developmental policies are designed to assist with poverty, unemployment and inequity, some weaknesses can be pointed out during any of the stages of policy development and implementation.

In general, key informants cite that the policies, despite their comprehensive frameworks, often struggle with implementation challenges.

Some of the insights cited by key informants regarding policy weaknesses include the following:

- The National Development Plan (NDP), despite their comprehensive frameworks, often struggle with implementation challenges. Inconsistent execution and insufficient resources at local government levels can hinder the effectiveness of these plans, leading to uneven progress and limited impact in certain areas.
- Policies lack in-built monitoring and evaluation components at intervals. Periodic reviews can assist to establish if policies are still relevant to the needs of entities on the ground.
- One major issue is the limited long-term impact of the Expanded Public Works Programme (EPWP) and Community Works Programme (CWP) which provide temporary employment but do not address the structural causes of poverty. These programmes can only offer short-term relief without significantly altering the broader economic landscape or providing sustainable job opportunities.
- The SRD Grant, while vital during emergencies, is inherently a temporary solution. Its reliance on crisis situations means that it does not contribute to long-term poverty alleviation or economic empowerment, and its coverage may not fully meet the needs of all vulnerable individuals.
- Lack of successful pilot projects with scalable models
- Limited reach in rural and remote areas.
- Lack of robust planning approaches and data to track progress and outcomes
- Budget limitations thereby limiting effective implementation.
- Stringent funding criteria, making programmes inaccessible to small enterprises and community-based organisations.

6.1.6. BARRIERS TO EFFECTIVE IMPLEMENTATION AND MITIGATION

Challenges to implementation are referred to as "implementation barriers." They can be rooted in a variety of causes, including opposition from key stakeholders, inadequate human or financial resources, lack of clarity on operational guidelines or roles and responsibilities for implementation, conflicts with other existing policies, lack of coordination and collaboration between parties responsible for implementation, or lack of motivation or political will. To address implementation barriers, stakeholders must assess the root cause of the challenge

and develop targeted strategies to address each barrier in collaboration with other interested and empowered parties. Throughout the policy development, implementation, and monitoring processes, barriers should be continually assessed and addressed. Implementation is an ongoing process of decision making by key actors who work in complex policy and institutional contexts and face pressures from interested as well as opposing parties. As such, the motivation, flow of information, and balance of power and resources among stakeholders influences policy implementation processes. Ultimately, overcoming policy implementation barriers will require commitment and perseverance by a range of stakeholders, possibly over a prolonged period. The ability to address policy implementation barriers is a key capability for government, policymakers, and civil society.

There are certain barriers that prevent effective implementation of government policies and programmes in South Africa. Some of the barriers cited by key informants include the following:

Table 4: Barriers to effective implementation and proposed mitigation

BARRIER	PROPOSED MITIGATION
Bureaucratic delays and inefficiencies. In this instance approval of funding proposals are completed after a very long time and communication takes quite long as well. In other instances, the circumstances and needs of the organisations would have changed.	Use of modern technologies to assess funding proposals. .
Inadequate infrastructure and logistical support: Lack of key infrastructure can affect effective functioning of community-based entities.	Investing in infrastructure and technology to support programme delivery.
Lack of technical and highly skilled officials in key strategic areas of implementation	Strong financial support for officials who wish to study in various technical fields – not only limited to local institutions of Tertiary education.
Limited financial resources to support community-based organisations.	Strengthen stakeholder engagement for financial interventions on implemented strategies.

BARRIER	PROPOSED MITIGATION
Poor coordination between different government departments also poses problems. This can result in delays and duplicated efforts, making it harder for programmes like SEDA and the Youth Employment Service (YES) to be implemented effectively and efficiently.	Streamlining administrative processes across all spheres of government and government agencies and having integrated reporting systems. Implement strict monitoring mechanisms and promote transparency in resource allocation to combat corruption and mismanagement.
Political instability and changing priorities further complicate matters. Recurrent shifts in leadership and policy focus can disrupt the consistency and effectiveness of long-term strategies.	Proper handover mechanisms between political leadership.

6.1.7. POLICY EVALUATIONS AND INDICATORS

Analysis of the policy's effectiveness will determine to what extent it is having the desired result and could lead to policy revisions to improve its performance. Indicators are used to identify policy effects and to measure policy effectiveness. Evaluation is an essential part of the policy cycle, as it facilitates evidence-based policy design and implementation, increasing the policy's accountability and transparency, demonstrating achievements towards policy objectives and assessing the policies' effectiveness, efficiency, results and impacts.

Most models of policy evaluation ground their analytical perspective in the logical process used to determine the disparity between what was conceptualized by the initial policy goals and what has been accomplished by the policy or program as implemented. Types of evaluation include process evaluation; outcome evaluation, Impact Evaluation and Cost-Benefit Evaluation.

Most key informants indicated that their policies do not have a Monitoring and Evaluation component and some of them have never been evaluated even though they have been in existence for over a decade. For those that have been evaluated initial objectives are

measured against actual implementation. Targets set during policy formulation are compared with actual implementation and budgets vs actual expenditure are also measured. Those few policies that have been evaluated use indicators such as new businesses established and job creation rates. Perceived satisfaction and effectiveness with various initiatives is also measured through community surveys.

6.1.8. PROPOSED AMENDMENTS TO CURRENT POLICIES

An amendment is a change or addition to the terms of a contract, law, government regulatory filing, or other documents. An amendment might change a price or a deadline, correct a misstatement in the document, or address an unforeseen issue. Amendments to documents filed with government regulators are common. Amendments may be introduced to address circumstances and events that were not foreseen when a piece of legislation was initially signed into law.

While current South African policies are well crafted; key informants identified several areas that can be amended. These areas include the following:
- Increased funding and resources for grassroots initiatives
- Greater collaboration with private sector and civil society
- Reduce red tape
- Addressing infrastructure challenges should be a priority
- Strengthening monitoring and evaluation systems is crucial to track progress and refine strategies for greater effectiveness
- Enhancing resource allocation, building local capacity, and fostering community involvement can lead to more sustainable outcomes.
- Expanding economic opportunities beyond traditional sectors,
- Encouraging public-private partnerships and bolstering social safety nets would also contribute to a more comprehensive and impactful approach to poverty reduction.
- Creation of more sustainable employment opportunities should be prioritized
- Encourage investment and targeted interventions for underdeveloped areas and promote the growth of new industries, particularly in regions that have been historically marginalized.
- Technology and innovation into community development programs, which can open new opportunities for entrepreneurship and skills development in a rapidly changing economy

6.1.9. NEW POLICY PROPOSALS

Public policies are needed to inform the public of the vision and intention of government, this to ensure that the intentions respond to societal challenges as well as that the rule of law and democratic values are respected and maintained. If existing policies no longer meet the needs of their targeted audiences or circumstances have changed, there might be a needed for new policies to be developed.

Key Informants also proposed new policies to be adopted which include the following areas:

- Introduction of microfinance programmes and low-cost loans specifically tailored for women, youth, and persons with disabilities.
- Expansion of mentorship and networking opportunities.
- Strengthening public-private partnerships
- Integrated government-wide approaches to scale processes and keep consistency at scale
- Introduction of a Sustainable Agriculture and Cooperative Farming Initiative
- Development of a Comprehensive Entrepreneurial Development Program that goes beyond basic skills training. This programme would offer advanced entrepreneurship training, access to micro-financing, and ongoing mentorship for individuals looking to start or grow their own businesses. The focus would be on creating sustainable small enterprises that can generate employment within communities. Additionally, the programme could include partnerships with private sector companies and NGOs to provide market access, supply chain integration, and technology support.
- National Skills Development and Re-skilling Initiative should be introduced to address the challenges of automation and technological change in the job market. This initiative would focus on re-skilling workers whose jobs are at risk due to technological advancements, ensuring they are equipped with the skills needed in emerging industries

6.1.10. LESSONS LEARNT

Policymakers should take the lessons from policy implementation and evaluations. These lessons would in turn lead to refinement of new policies and lead to effective implementation. It is crucial also to take lessons from events such as economic recession and COVID-19 recession.

Common lessons that were learnt by key informants in their journey of supporting community-based initiatives include the following:

- The importance of streamlining administrative processes across all spheres.
- Conducting extensive community engagement and education and adding a layer of M&E to recommendations and or identified interventions
- The importance of strong internal management; the need for capacity development of cooperative boards, management and members.
- The importance of collecting statistical information

6.1.11. COMMON CHALLENGES

Some of the common challenges faced by key informants in supporting community-based self-help groups include:

- Resistance to change and cultural norms.
- Limited financial resources.
- Difficulty in reaching and sustaining engagement with remote communities
- Lack of data and statistical information
- Little reporting so there is no clear picture of the size and impact of the cooperative sector on local economies
- Capacity constraints in the management of cooperatives
- Third parties wanting to hi-jack programmes and financial aid for their own-self-interest and to the detriment of the movement; political interference in support programmes had allowed this behaviour.
- People who get involved in the sector for financial hand-outs with no intention of establishing an enterprise.
- Silo-mentality within government departments that support cooperatives, making it easy for cooperatives to double dip.

6.2. CASE STUDIES AND SUCCESS STORIES

The case study approach allows in-depth, multi-faceted explorations of complex issues in their real-life settings.

Some of the top reasons why case studies are important include:

- Understanding complex issues: Conducting a case study can help researchers see how that information is applied. Information application can make a difference in policy decision making. it could make it easier to understand complex issues.
- A case study can also help with data tracking. A case study is a data collection method that can help describe the information available.
- A case study can help conduct evaluations: It gives information on what has worked well, what has not, and what could be changed in the future.
- A case study can also help you identify solutions to potential problems.

In essence, case studies can be looked at as the original method of social proof, showcasing exactly how you can help someone solve their problems.

A few case studies have been identified in several areas across the South African landscape. These case studies represent community-based self-help organisations that have been supported through government policies with varying success levels:

6.2.1. FETAKGOMO AGRICULTURAL GRANT FUNDING PROGRAMME

Fetakgomo Tubatse Local Municipality is located in the Sekhukhune District Municipality of Limpopo province. The Fetakgomo Tubatse Local Municipality (FTLM) is a Special Economic Zones programme which must accommodate industrialisation within the municipality as mining town. Most (72%) of the income distribution of Fetakgomo Tubatse sits beneath R38 200 per annum (R3 183 per month). Many people (at 40.7%) have some level of secondary schooling and a big number of people at 12.2% have no schooling. A small number of people (6.5%) had access to higher education. Burgersfort is the provincial growth point within Fetakgomo Tubatse and the largest regional anchor. It is one of the major trading towns in Limpopo and consist of a variety of land uses such as businesses, social facilities, government offices, warehouses, buses and taxi ranks. The largest settlements of Fetakgomo are clustered around the R555 and the R37 roads and it is these settlements that have the largest population and have experienced the largest growth

The minimum annual temperature in Fetakgomo Tubatse Local Municipality varies largely between 4.1°C - 8 °C, whereas the maximum annual temperature varies largely between 25.1°C - 31°C. FTLM population structure is dominated by youth as it is more imbalanced towards the youth population (<35 years of age). The highest population concentration is on the years below 9 years, for both males and females. The unemployment rate has increased

over the years from 36% in 1995 to 61% in 2021 while the labour absorption rate had increased from 17 percent in 1995 to 22 percent in 2019, however it declined to 19% in 2021. The FTLM is situated on fertile soils alongside the Lepelle, Leppellane and Spekboom Rivers, offering great agricultural potential. Land use within the FTLM is dominated by subsistence farming. It is also becoming apparent that land is growing increasingly scarce in the municipality, within the urban, rural and semi-rural areas equally. FTLM has recognized this as a challenge and has prioritized the issue. This is particularly significant given the growing importance of agriculture, mining, and tourism – all potentially conflicting land uses – to the FTLM economy.

The Fetakgomo Tubatse Municipality is the largest municipality in the Sekhukhune District with higher poverty rates albeit the local economy is driven by the mining sector and agricultural activities. The district is driven by the large domination of the mining activities which further contributes to the province at large. Within the Fetakgomo Tubatse LM, the northern section of the LM has the most marginalised economy of the region and has very little to no economic base

The Municipality has established an agricultural grant funding support for SMME's, and co-operatives coupled with training support. A few co-operatives and SMME's have benefited from the programme. Some of these enterprises are featured below:

6.2.1.1. MABOTANE (PTY) LTD

Mabotane (Pty) Ltd is a community-based company that operates a farm within Fetakgomo Tubatse Local Municipality in Burgersfort. The company was registered in 2022 to farm tomatoes, watermelon, and beetroot. The biggest market that they are supplying are hawkers from Burgersfort town. The company is 100% owned and operated by black youth with majority (67%) female ownership. The company owners started off by volunteering in other people's farms. Over time they recognised the potential to establish their own organisation. They started by using their own money to purchase seeds and fuel for a water pump. They were assisted by the Municipality with funding to the value of R200,000 to purchase a borehole, pipes and sprinklers although they did not receive the full amount. They also received training in Plant Production. Before government support, they used to make R10,000 per month. After receiving government support, they are making R15,000 per month, which is a 50% increase. The challenge they are facing currently is that the water pump is not working efficiently, and the borehole is too small for their production. They hope that the Municipality will return with the rest of the funding which will assist them greatly.

6.2.1.2.   KHUNISO GROUP AND INVESTMENT (PTY) LTD

Khuniso Group and Investment (Pty) Ltd is a community-based company situated in Gammapa section of Malokela Village. The company was formally incorporated in 2020. The owners of the company are four black youth with 50% being female They started from humble beginnings by selling braaied chicken on the streets. At a later stage they added boiled eggs and live chickens to their stock on the street. They are currently operating a poultry farm. Their largest market constitutes hawkers from Burgersfort town. The company was funded by the Municipality to the value of R67,000 for the purchase of chicks, feed and medication. They were also provided with training in Animal Production; Broiler Production; Business Management; Start Up Business and Red Meat Production. Prior to being funded by the Municipality they were making R8,000 a month. After receiving funding they are now receiving R25,000 a month, representing over 200% increase. The challenge they are facing is that the demand is increasing, and they would like to increase their production, but they have few chicken houses.

6.2.1.3.   FATENG SA THOROMETSANE (PTY) LTD

Fateng Sa Thoromane (Pty) Ltd is a community-based company situated within Phiring Village in Ohrigstad within Fetakgomo Tubatse Local Municipality. The company is owned by five young people with 60% being females. The company was registered in 2016 with the purpose of producing tomatoes to supply local hawkers. The company was established by Mr. Tseke Dinkwanyane who was inspired by his mother, who was running a successful business. Other owners then joined him. They were provided with fencing and pipes by the Municipality. They are currently making R40,000 a month and are hoping for more support from the Municipality as they need to expand their business.

6.2.2. THUSANANG MINING AND PROJECTS PRIMARY CO-OPERATIVE

Thusanang Mining and Projects is a primary co-operative established in 2015 and is based in Dithakong, Kuruman within Joe Morolong Local Municipality within John Taolo Gaetsewe District Municipality to provide Building Material and Agricultural Seeds. Joe Morolong Local Municipality (JMLM) is a Category B municipality, and it is classified as one of the B4 municipalities in the province. The municipality was established on 6 December 2000, and it is named after Taolo Joseph Morolong who was born at Ditshipeng Village in 1927. JMLM is

located in the John Taolo Gaetsewe District in the Northern Cape Province, covering a land area of approximately 20,172km². JMLM has a total number of 186 villages classified into 15 wards. Each ward has its own ward Councillor who, together with the 14 PR Councillors, make up the JMLM Municipal Council. There are Tribal authorities within the municipal jurisdiction with eight (8) Paramount Chiefs. The JMLM is characterized by rural establishments that are mostly connected through gravel and dirt roads and it is regarded as the poorest area in the district. According to the 2022 Census of Statistics South Africa, there are about 125 420 people living in JMLM, with 26 537 households. The primary economic sectors in JMLM are agriculture, mining and community services.

Thusanang Mining and Projects Co-operative is 100% owned by black people with 30% female ownership. The co-operative was established as a result of identification of the need to fill the gap in that the community had to travel 70 and 100 kilometers to both Kuruman and Vryburg towns for the purchases of building materials and seeds. Customers comprise of individuals from Dithakong village and surrounding areas. The co-operative has not been supported by government but is in advanced talks with SEDA to provide non-financial support. Start-up funding was received from a nearby mine. They currently make about R50,000 a month and hope to increase revenue after receiving support from SEDA. They are facing competition from a General Dealer being operated by foreign nationals although it was previously run by a local businessman. Challenges they are facing include decline in buying power due to economic downturn and increase in overheard costs. They have identified a training gap in the areas of Governance; Conflict Resolution, Financial Literacy and any other training relevant to Cooperatives.

6.2.3. EMALANGENI SHOE MANUFACTURING CO-OPERATIVE

Emalangeni Administrative Area is situated about 15 km south of Lusikisiki town towards Port St Johns. The area constitutes rural traditional villages under the leadership of Chief Zanoxolo Mjoji.

Lusikisiki is a town in the Ingquza Hill Local Municipality in the Eastern Cape Province, South Africa. The name is onomatopoeic, derived from the rustling sound of reeds in the wind, named by the local AmaMpondo people. Lusikisiki is 45 kilometers inland from and north of Port St Johns. The town is positioned along the R61 (future N2 Wild Coast Toll Route) leading to Mthatha to the west and Durban to the north. Lusikisiki receives high levels of rainfall, ranging between 874mm - 1060mm of rain per annum. Rainfall is considered unseasonal, although Lusikisiki receives the majority of its rainfall during summer. Winter temperatures reach their lowest in July, averaging 8 degrees Celsius at night. The area lies

within Forest and Indian Coastal Thicket biomes, and White Milkwood (Sideroxylon inerme) are common.

Due to the rural nature of the area most of the land in the inundation area is used for grazing and small-scale agriculture. Most of the arable lands owned by community members outside homesteads are not cultivated but used as grazing areas. The grazing areas are not fenced and in some instances livestock graze along the main roads. This often results in accidents and loss of lives and livestock.

Economic sectors identified in the Ingquza Hill Local Municipality Local Economic Development (LED) and Integrated Development Plan (IDP) include aquaculture; agriculture; tourism and retail and wholesale. Emalangeni falls under ward 16 of Ingquza Hill Local Municipality with major challenges being electricity, access roads, water, unemployment, and poverty.

A group of previously unemployed young women are manufacturing high quality school shoes in their own, brand-new factory in the rural Eastern Cape, thanks to the efforts of a local chief, a Pretoria businesswoman and a Cape Town-based non-profit organisation, with support from the Atlanta-based Centers for Disease Control and Prevention (CDC). These 20 young women who were selected for the opportunity. They have been trained in the theory and the practice of shoemaking and given business coaching and have started with shoe manufacturing. They expect to produce 100 good-quality pairs of school shoes in their first month and by the beginning of the next school year should be providing locally made shoes to children in all the local schools.

The dream was born in 2021 when a Pretoria based businesswoman (originally from Lusikisiki who manufactures shoes donated shoes to children from Emalangeni Village. This was after a call made by Chief Mjoji asking for help with replacing the possessions of some children whose home had burnt down after being struck by lightning. This was followed by a meeting between the Chief and the businesswoman, which was followed by further collaborations. The end result was support offered by the Centre for Disease Control (CDC) to purchase shoe making machines for the girls.

For now, the leather is being sourced from suppliers in Pretoria, but the plan is to start buying from local farmers, but the long-term plan is to open a tannery in the villages since a lot of cows are slaughtered in villages. The concept is inspired by the One Village, One Product Japanese regional development programme from the 1970s, The vision is that one village will

make the shoes, another will provide the leather, a third will make the soles, a fourth the laces and so on until the whole value chain is owned by locals.

The case study is a clear picture of the great value and contribution provided by partnerships between private sector, government and international community.

6.2.4. NKUNGUMATHE NPO

The Nkandla Local Municipality is a Category B municipality situated within the King Cetshwayo District in the KwaZulu-Natal Province. It is one of the five municipalities that make up the district. Nkandla has a claim to be the 'cradle' of Zulu history. From Malandela to Shaka, to Dingane and Cetshwayo, Nkandla has been at the centre stage of the Zulu nation's history. The graves of King Malandela and Cetshwayo and IInkosi Sgananda are at Nkandla. It is one of the municipalities that prides itself with rich and opulent history. The richness of its history starts from its name "Nkandla" which has got its origin from the Zulu word (khandla) meaning 'extreme exhaustion'. The man behind the popular name 'Nkandla' is none other than the founder himself of the Zulu Nation, the King Shaka. Thus, telling any success stories of the Zulu Nation without mentioning the name Nkandla is entirely incomplete. It is worth mentioning that the area was named by King Shaka himself after having gone through the hills, valleys and mountains with his warriors and got tired. It consists mainly of tribal lands and state-owned land. The area has a wealth of undisturbed forests that boast mostly indigenous species. Nkandla Town offers the full array of urban development, albeit at a smaller scale compared to most towns in KwaZulu-Natal. The Dependency Ratio in Nkandla is 95%.   Unemployment rate is 52% prevalence- Nkandla is the one of the poorest regions of KING CETSHWAYO.

The dominating economic activities in Nkandla are subsistence Agriculture and trading of Livestock. Most people in Nkandla rely solely on Government social grants for survival. Despite the bleak outlook of the current economic conditions of the municipality there is immense potential for growth in the economy in Nkandla owing to the innumerable opportunities that are available to investors in the tourism and services sectors, respectively. 40% of the population are children between the ages of 0 and 14. Women serve as the head of the family in more than 63% of the households

Nkungumathe organisation is registered as a not-for-profit organisation (NPO) with the Department of Social Development since 2005. Its mandate is on community development programmes which, among others, encompass skills development, education, agriculture, welfare, co-operatives development and support, community infrastructure development as well as job creation initiatives funded through Non-State Sector Programme (NSS) of the

Department of Public Works and Infrastructure. Nkungumathe has been hosting the employment creation initiative since 2010 as an employer. The initiative has been supporting in excess of 100 employees annually, mostly unemployed youth and women recruited from the rural communities of Nkandla and Babanango in KwaZulu-Natal. The organisation has contributed immensely to the triple challenges faced by the country. Some of the projects that the organisation has facilitated in the community include the following:

- **Food Security Initiatives** – Provision of enough food consumption and self – employment for vulnerable families which are women, children and youth headed.
- **ABET Programmes** – Provision of literacy classes for the women and youth
- **Skills Development Programmes** – Skills training for the women and unemployed youth
- **Creation of work opportunities programme** – Job creation for unemployed youth and women
- **Community/ Home Based Care & Support** – Caring for the chronically ill, especially the aged and victims of HIV/AIDS
- **ECD Programme** – For the children between 2 and 5 years
- **Infrastructural development** – Benefit of the entire community on social development infrastructure
- **Security Support –** Provision of security services to public facilities and institutions.
- **Office Admin &Support –** Provision of clerical support to ECD`s and schools for effective administration of these institutions.
- **Library Support -** To support schools with school libraries but with no support stuff to assist teacher librarians.

The case study illustrates the crucial role played by civil society organisations (CSOs) in community development.

6.3. SURVEY RESULTS

6.3.1. PROFILE OF SURVEY RESPONDENTS

Survey google forms were sent to over 1200 potential respondents, who are South Africans from all walks of life above the age of 18 years. Responses were received from 429 participants, which depicts a response rate of 36%, which is a very good rate. Profiles of the respondents were delineated by age, gender, geographical areas, income levels and household size.

6.3.1.1. AGE

Societies need to anticipate and adapt to the social and economic implications of both population ageing and individual longevity to seize the opportunities and mitigate the challenges of this demographic transformation, which include fiscal pressures on social security and protection systems, changing labour market dynamics and family and intergenerational relations. In designing policy responses, it is important to ensure that everyone can realize their full potential across the life course and age equitably, in security and with dignity, leaving no one behind.

Figure 3: Age of respondents

AGE

- 65 and over 3%
- 55-64 9%
- 45-54 25%
- 35-44 21%
- 18-24 18%
- 25-34 24%
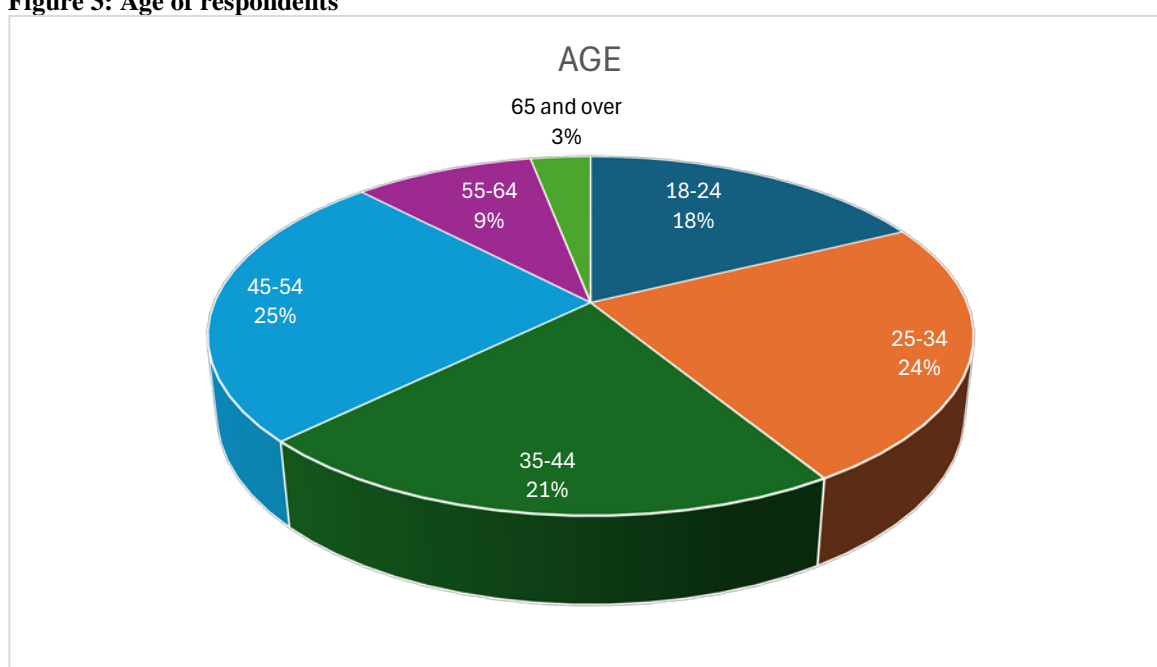
As depicted in the figure above, the majority (25%) of survey respondents were between the ages of 45 and 54, followed by those who are between 35 and 44 (24%) and those that are between 18 and 24 (18%) and those that are between 55 and 64 (9%). The lowest number of respondents was of the cohort of 55 to 64 years of age with an insignificant share of 3%. The age delineation is a fair representation of the South African population which has age 15-64 being the highest (66%) and age over 65 being the lowest (6%).

6.3.1.2. GENDER

Understanding the gender of respondents is crucial in research as it influences data collection, analysis, and interpretation across various fields, particularly in health and social sciences.

Researchers must consider gender differences to ensure accurate representation and understanding of outcomes and behaviour.

Figure 4: Gender of respondents

GENDER

MALE 31%
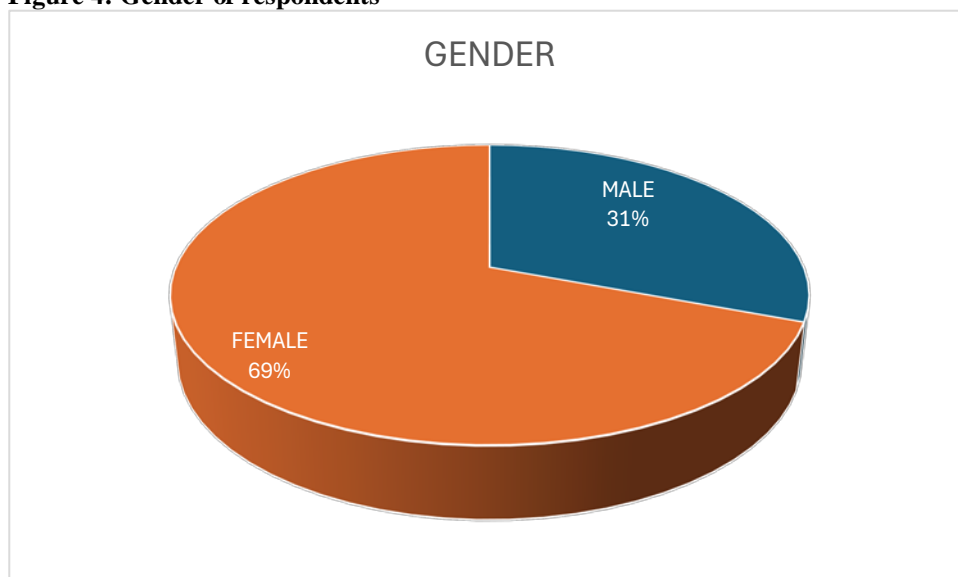
FEMALE 69%

The majority of respondents were females (68%) and males constituted the remaining 32%. South Africa's mid-year population indicates that the female population accounts for 51,0%, while male population constitutes the remaining 49%. Females are overly represented in the study. This might be due to the fact that males are normally skeptical to participate in studies especially if there is no immediate benefit.

6.3.1.3.   EDUCATIONAL STATUS

Educational levels of respondents can help in crafting policies that will be relevant to those whether highly educated or of low education.

Figure 5: Educational levels of respondents

EDUCATION

TERTIARY	49%
MATRIC	32%
SECONDARY EDUCATION	10%
PRIMARY EDUCATION	5%
NO EDUCATION	4%

0%   10%   20%   30%   40%   50%
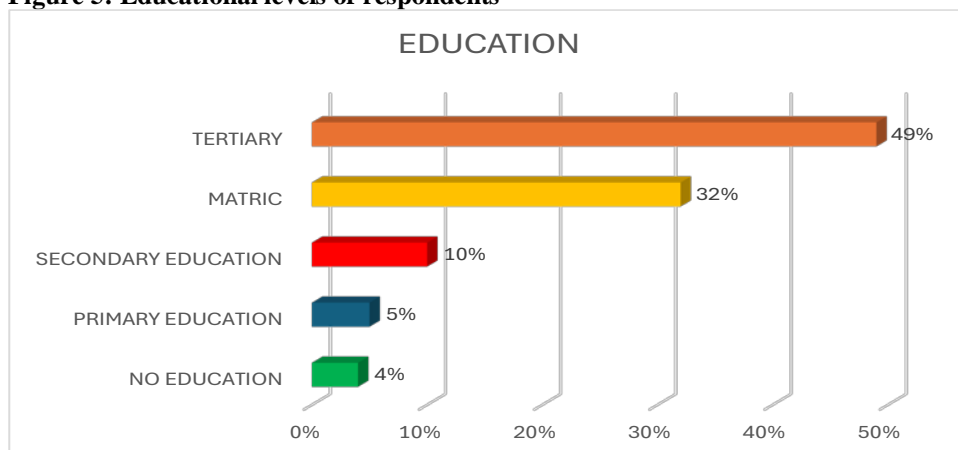
The figure above presents that 49% of the respondents had tertiary education, followed by those who have Matric (32%), followed by those who have some secondary education (10%) and those who have some primary education (5%). The least share of respondents (4%) are those who have no education. According to the latest Stats SA (2022) census, the majority of South Africans (37%) had some secondary education, followed by Matriculants (33%) and those who have tertiary education being about 16% followed by those who have some primary education and less being the remaining 14%. The nature of the survey needed some level of understanding of technology and literacy, which could be the reason why the highest number of respondents are those that have a tertiary education.

6.3.1.4. EMPLOYMENT STATUS

Understanding employment status is crucial in research demographics as it significantly influences various social, economic, and health outcomes. Employment status not only reflects an individual's economic stability but also impacts their health, social integration, and overall well-being.

While employment status is a critical demographic factor, it is essential to consider the nuances of part-time versus full-time work and the varying impacts on different populations, as these distinctions can lead to diverse outcomes in health and social engagement.

Figure 6: Employment status of respondents
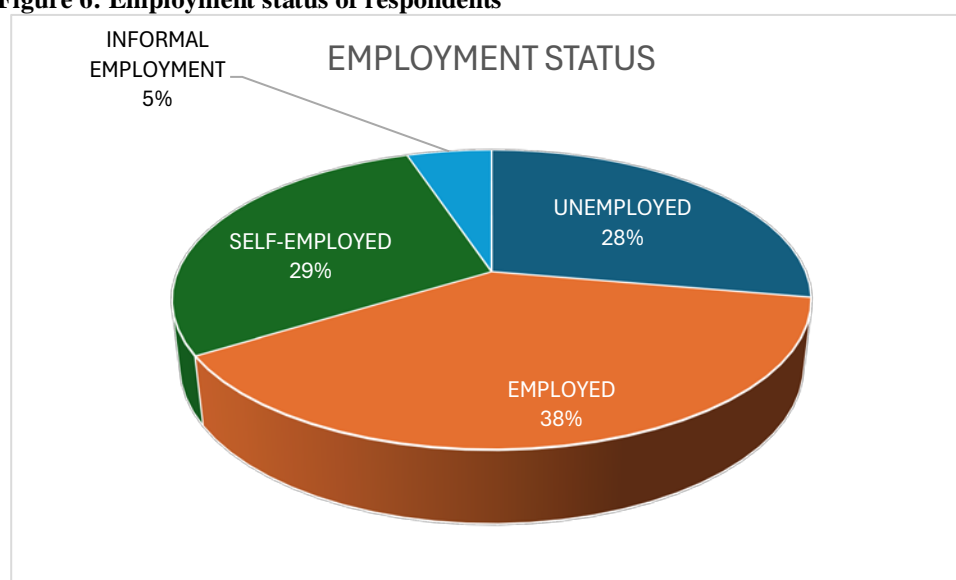
In terms of employment status, the majority (38%) of respondents recorded that they were employed in the formal sector, followed by those who were self-employed (29%), closely followed by those who were unemployed (28%) with least share (5%) being those who are in

informal employment. This is not so different from the latest Trading Economics report which indicates that the employment rate has been averaging 42% and the current unemployment rate is 33%.

6.3.1.5.   HOUSEHOLD SIZE

Households have attracted the attention of several social science disciplines, including sociology, economics, anthropology, and demography.   In societies with high fertility rates, households tend to be larger than in those with low fertility rates and declines in fertility rates invariably lead to declines in household size. The coresident group is mainly determined by two factors: the number of adult members in the household and the nature of their kin or non-kin relationships.

Figure 7: Household size of respondents
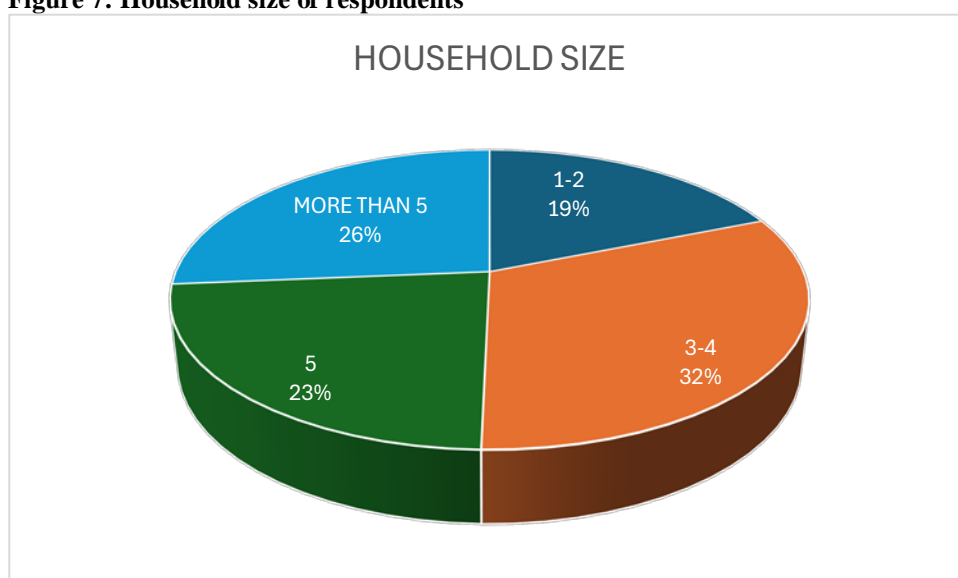
For the majority (32%) of respondents' household size was 3 to 4 people, followed by those who had more than 5 (26%) and those with 5 people (23%), while the least share (19%) was for those whose household size was 1 to 2 people. The respondents almost depict a fair representation of the South African household size on most of the cohorts in line with latest Stats SA (2022) report. The report indicates that the average household size is 3.4 people and majority of households (36%) accommodate 2 to 4 people, followed by those with 4 to 5 people (25%), followed by those with 1 to 2 people (25.1%) and those with more than 5 being the least (12.8%).

6.3.1.6.   GEOGRAPHIC LOCATION

6.3.1.6.1. PROVINCIAL SPREAD

One of the largest economies in Africa, the Republic of South Africa (RSA) is a developing country with a three-tier government composed of the national, provincial, and local levels of government, which all have legislative and executive authority. The nine provinces in the country play a key role in carrying out national imperatives, given the different constraints, resource endowments, and population size.

Figure 8: Provincial spread of respondents
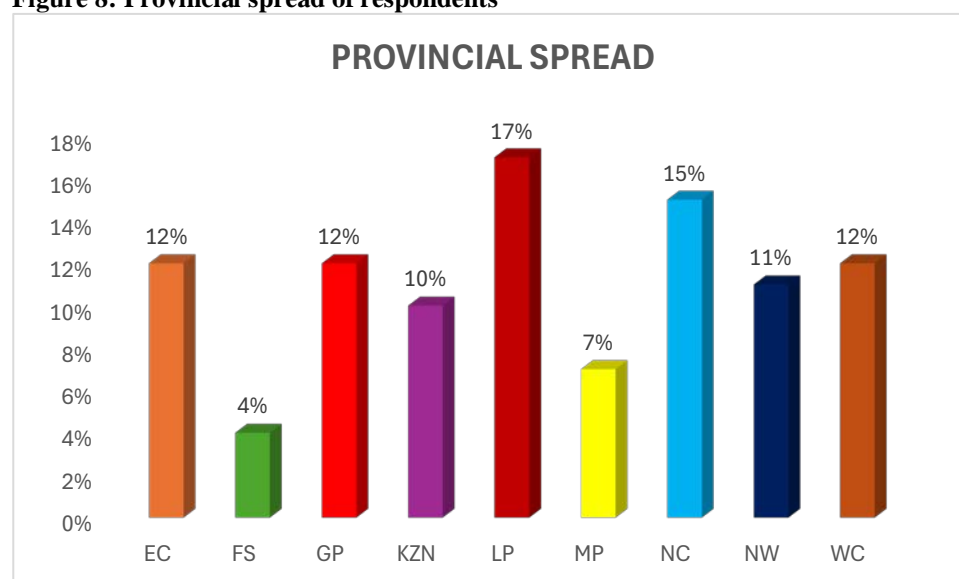
The majority of respondents (17%) were from Limpopo, followed by Northern Cape (15%) and Western Cape, Gauteng and Eastern Cape sharing the same percentage (12%), closely followed by Northwest (11%) and Mpumalanga (7%), while Mpumalanga (4%) had the lowest share. The representativeness is totally different from the current provincial spread of South Africa in which Gauteng is recorded to have largest share of the South African population, (25,1%) with KwaZulu-Natal being the province with the second largest population (19,6%) and with a population share (2,2%), Northern Cape remains the province with the smallest share of the South African population. To ensure that the sample represented every province, field workers were deployed in all provinces and the response rate for each province dependent on how well the field workers were received by the potential respondents.

6.3.1.6.1.1. DISTRICT AND LOCAL MUNICIPALITIES

Efforts were made to ensure that the sample covers most South African districts and local municipalities in each of the provinces.

6.3.1.6.1.1.1. EASTERN CAPE MUNICIPALITIES

The Eastern Cape province of South Africa is divided, for local government purposes, into two metropolitan municipalities (Buffalo City and Nelson Mandela Bay) and six district municipalities. The district municipalities are in turn divided into thirty-one local municipalities.

The following table illustrates the number of respondents by district and local municipalities in the Eastern Cape.

Table 5: Eastern Cape respondents by District and Local Municipalities

DISTRICT/METRO	LOCAL MUNICIPALITY	NUMBER OF RESPONDENTS
ALFRED NZO	MATATIELE	2
	NTABANKULU	8
AMATHOLE	AMAHLATHI	7
	MNQUMA	1
BUFFALO CITY		6
CHRIS HANI	EMALAHLENI	1
	ENGCOBO	1
	ENOCK MGIJIMA	2
	SAKHISIZWE	1
NELSON MANDELA BAY		2
	INGQUZA HILL	8
	MHLONTLO	2
	PORT ST JOHNS	2
	MAKAMA	8

6.3.1.6.1.1.2. FREE STATE MUNICIPALITIES

The Free State is divided into one metropolitan municipality (Mangaung Metropolitan Municipality) and four district municipalities, which are further subdivided into 18 local municipalities. The respondents from Free State are depicted in the table below:

Table 6: Free State respondents by District and Local Municipality

DISTRICT/METRO	LOCAL MUNICIPALITY	NUMBER OF RESPONDENTS
	METSIMAHOLO	1
	NGWATHE	1

LEJWE LEPUTSWA	MATJHABENG	4
	MASILONYANA	10
	TOKOLOGO	2
	SETSOTO	1

6.3.1.6.1.1.3. GAUTENG MUNICIPALITIES

Gauteng is divided into three metropolitan municipalities, the City of Ekurhuleni, City of Johannesburg and City of Tshwane Metropolitan Municipalities, as well as two district municipalities, which are further subdivided into six local municipalities.

Table 7: Gauteng respondents by district and local municipalities

DISTRICT/METRO	LOCAL MUNICIPALITY	NUMBER OF RESPONDENTS
CITY OF EKURHULENI		7
CITY OF JOHANNESBURG		10
CITY OF TSHWANE		31
SEDIBENG	EMFULENI	1
	LESEDI	1
	MIDVAAL	1
WEST RAND	MERAFONG CITY	1
	RAND WEST CITY	1

6.3.1.6.1.1.4. KWA-ZULU/NATAL MUNICIPALITIES

KwaZulu-Natal is divided into one metropolitan municipality (eThekwini Metropolitan Municipality) and 10 district municipalities, which are further subdivided into 43 local municipalities. The table below illustrates respondents from KZN district and local municipalities.

Table 8: Kwa-Zulu/Natal respondents by district and local municipalities

DISTRICT/METRO	LOCAL MUNICIPALITY	NUMBER OF RESPONDENTS
	NEWCASTLE	14
	GREATER KOKSTAD	1
	NKANDLA	6
	UMLALAZI	1

DISTRICT/METRO	LOCAL MUNICIPALITY	NUMBER OF RESPONDENTS
UGU	RAY NKONYENI	7
	UMUZIWABANTU	2
	MPOFANA	4
	INKOSI LANGALIBALELE	1

6.3.1.6.1.1.5. LIMPOPO MUNICIPALITIES

Limpopo is divided into five district municipalities, which are further subdivided into 22 local municipalities.

Table 9: Limpopo respondents by district and local municipalities

DISTRICT/METRO	LOCAL MUNICIPALITY	NUMBER OF RESPONDENTS
	LEPELLE-NKUMPI	2
	POLOKWANE	2
	GREATER GIYANI	5
	GREATER LETABA	3
	GREATER TZANEEN	1
	MARULENG	1
SEKHUKHUNE	ELIAS MOTSOALEDI	1
	EPHRAIM MOGALE	1
	FETAKGOMO TUBATSE	1
	MAKHUDUTHAMAGA	1
VHEMBE	COLLINS CHABANE	11
	MAKHADO	31
	MUSINA	2
	THULAMELA	1
WATERBERG	BELA-BELA	1
	LEPHALALE	1
	MODIMOLLE-MOOKGOPHONG	1
	MOGALAKWENA	1
	THABAZIMBI	1

6.3.1.6.1.1.6. MPUMALANGA MUNICIPALITIES

Mpumalanga is divided into three district municipalities, which are further subdivided into 17 local municipalities. The table below depicts respondents from district and local municipalities.

Table 10: Mpumalanga respondents by District and Local Municipalities

DISTRICT/METRO	LOCAL MUNICIPALITY	NUMBER OF RESPONDENTS
EHLANZENI	BUSHBUCKRIDGE	3
	CITY OF MBOMBELA	20
	NKOMAZI	1
	THABA CHWEU	1
	MSUKALIGWA	1
NKANGALA	DR JS MOROKA	1
	EMAKHAZENI	1
	EMALAHLENI	1
	STEVE TSHWETE	1
	THEMBISILE HANI	1

6.3.1.6.1.1.7. NORTHWEST MUNICIPALITIES

Northwest is divided into four district municipalities, which are further subdivided into 18 local municipalities. The table below illustrates the number of respondents by district and local municipalities.

Table 11: Northwest respondents by district and local municipalities

DISTRICT/METRO	LOCAL MUNICIPALITY	NUMBER OF RESPONDENTS
	MADIBENG	2
	RUSTENBURG	30
DR KENNETH KAUNDA	CITY OF MATLOSANA	2
DR RUTH SEGOMOTSI MOMPATI	GREATER TAUNG	3
	NALEDI	1
NGAKA MODIRI MOLEMA	DITSOBOTLA	3
	MAHIKENG	6
	RAMOTSHERE MOILOA	1
	RATLOU	1
	TSWAING	1

6.3.1.6.1.1.8. NORTHERN CAPE MUNICIPALITIES

The Northern Cape is divided into five district municipalities and further subdivided into 26 local municipalities. The table below illustrates the number of respondents according to their district and local municipalities.

Table 12: Northern Cape respondents by district and local municipalities

DISTRICT/METRO	LOCAL MUNICIPALITY	NUMBER OF RESPONDENTS
	SOL PLAATJE	6
JOHN TAOLO GAETSEWE	GA-SEGONYANA	27
	GAMAGARA	1
	JOE MOROLONG	22
PIXLEY KA SEME	EMTHANJENI	1
	KAREEBERG	1
	RENOSTERBERG	1
	SIYANCUMA	2
	SIYATHEMBA	3
	TSANTSABANE	4

6.3.1.6.1.1.9. WESTERN CAPE MUNICIPALITIES

The Western Cape is divided into one metropolitan municipality (City of Cape Town Metropolitan Municipality) and five district municipalities, which are further subdivided into 24 local municipalities. The table below illustrates respondents by district and local municipalities.

Table 13: Western Cape respondents by district and local municipalities

DISTRICT/METRO	LOCAL MUNICIPALITY	NUMBER OF RESPONDENTS
CITY OF CAPE TOWN		43
	DRAKENSTEIN	1
	STELLENBOSCH	3
GARDEN ROUTE	BITOU	1
	MOSSEL BAY	1
OVERBERG DISTRICT	CAPE AGULHAS	1
WEST COAST DISTRICT	BERGRIVIER	1
	MATZIKAMA	1
	SWARTLAND	1

6.3.1.6.2. RURAL/URBAN SPREAD

Rural and urban areas are economically, socially, and environmentally interlinked spaces. Ecosystem services are among the major areas of rural-urban linkages in which their interdependence is highly manifested. Urban areas rely on rural areas to meet their demands for food, water, wood, raw materials, etc., which are basically products of rural ecosystem services. Nevertheless, the benefit that rural areas gain from urban development, such as market, farm inputs, employment opportunities, etc. should not be overlooked. Thus, well managed rural-urban linkage is imperative based on a principle that urban development should not affect the supply of rural ecosystem services and rural life at all. Furthermore, the rural population should be given policy attention to the ecosystem services the rural areas are providing and the rural area's ecosystem should be protected for its sustainable service delivery.

Figure 9: Rural/Urban spread of respondents
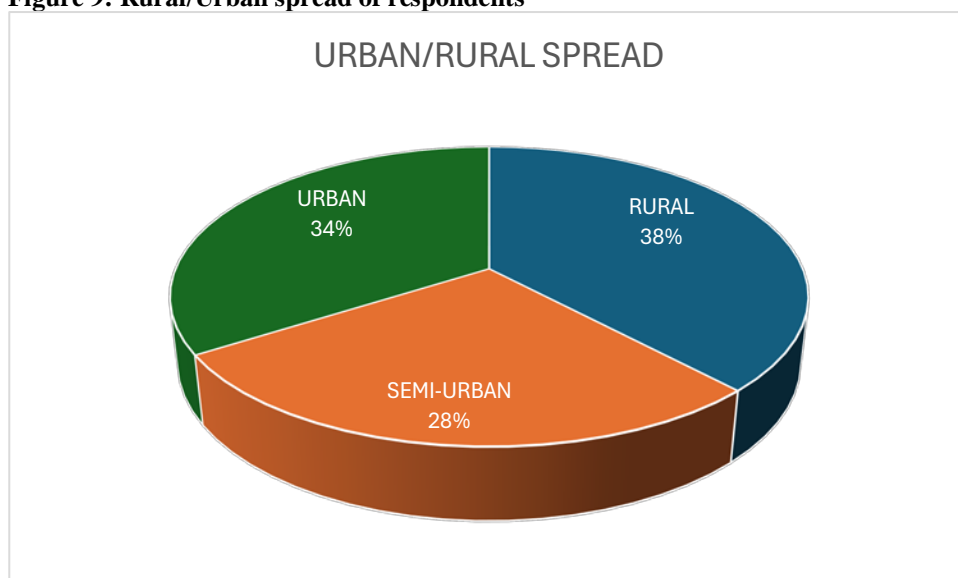
As depicted in the above figure, most respondents (38%) were in rural areas, followed by those in urban areas (34%) and those in semi-urban areas (28%). The latest reports indicate that, majority (67%) of South Africans are females with the remaining 33% being in rural areas. Peri-urban areas are normally combined with urban areas, The sample therefore presents a fair picture of the South African urban/rural spread.

6.3.2. AWARENESS OF GOVERNMENT POLICIES

Awareness-raising is a process that seeks to inform and educate people about a topic or issue with the intention of influencing their attitudes, behaviours and beliefs towards the achievement of a defined purpose or goal. It can mobilize the power of public opinion in support of an issue and thereby influence the political will of decision makers. There are multiple awareness-raising strategies, methods and tools that can be used to convey and spread messages, and to gather the support necessary to influence public opinion.

Depending on the topic, awareness-raising efforts may include issuing press releases, briefings and commentaries; disseminating reports, studies and publications; making written or oral submissions to parliamentary committees and inquiries; working with the media; holding public meetings and events; convening conferences and workshops; and creating and contributing to educational materials. Information may be disseminated through a range of different means or tools such as radio, television, video, film, the internet, social media, mobile phones, newspapers, newsletters, leaflets, poster campaigns and the arts. A variety of visual tools such as stickers, logos, t-shirts, armbands, bracelets and banners also may be used.

Figure 10: Policy Awareness of respondents
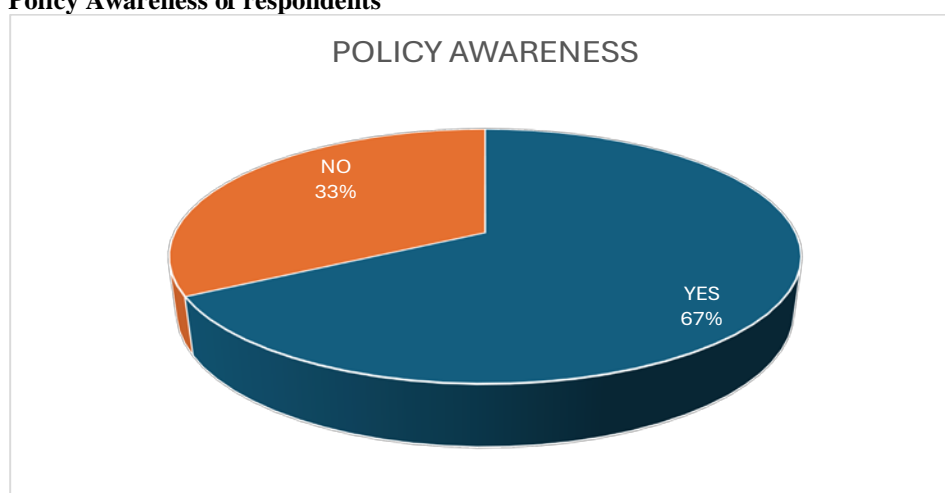
The majority (67%) of respondents indicated that they are aware of South African policies aimed at promoting economic self-dependence, while the remaining 33% indicated that they

are not aware. Depending on the location of those who are not aware of these programmes, awareness campaigns on government programmes might not be a priority currently. If they are concentrated in one geographical area, then targeted awareness campaigns might be considered.

6.3.3. GOVERNMENT POLICIES

Public policy reflects a society's values, priorities, and ideologies and shapes its socio-economic landscape and governance structures. Through a systematic and iterative process, public policy seeks to identify and respond to emerging issues and collective needs, ultimately striving to enhance the overall well-being of citizens and communities. Public policy also supports democratic governance by ensuring decision-making processes are inclusive, transparent, and responsive to citizens' needs and preferences. It encourages dialogue, cooperation, and collective efforts, allowing governments and communities to work together towards shared goals. Policy at any level is the set of government directives intended to shape decisions and actions of individuals, organizations, and government agencies. As such, policy can be established by legislation, executive orders, judicial rulings, guidelines and regulations, rulemaking, agency memos, signing statements, agency circulars, and other types of official statements. Different agencies often create incompatible, redundant, or conflicting information policies.

Figure 11: Government Policies

POLICIES

OTHER 5%
EPWP 12%
SRD 58%
SEDA 25%
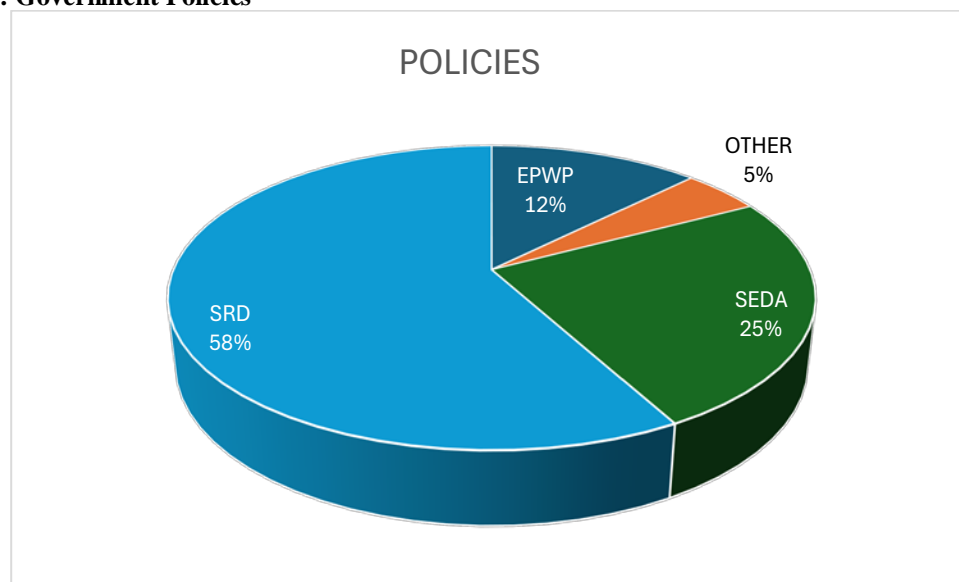
As depicted in the above figure more than half of respondents indicated that the policy they are aware of is the Social Relief of Distress (SRD); followed by SEDA (25%) and EPWP (12%) This overwhelming awareness of SRD could be attributed to the fact that it assisted a great number of people at the time of need during COVID-19 pandemic and the access criteria were very user friendly not requiring any expertise. South Africans from all walks of life could easily access the grant. SEDA on the other hand has offices even in the most remote areas of South Africa. The policies are also in line with those mentioned by key informants.

6.3.4. ACCESS TO RESOURCES AND SUPPORT

6.3.4.1. FINANCIAL RESOURCES

Access to finance is the ability of individuals or enterprises to obtain financial services, including credit, deposit, payment, insurance, and other risk management services. Those who involuntarily have no or only limited access to financial services are referred to as the unbanked or underbanked, respectively. It is important to distinguish between the use of and access to financial services. Actual use is easier to observe empirically. Some individuals and firms may have access to but choose not to use some financial products. Some may have indirect access, such as using somebody else's bank account, or are already using a close substitute. Others may not use financial services because they do not need them or because of cultural or religious reasons. The nonusers include individuals who prefer to deal in cash and firms without promising investment projects. From a policy makers' viewpoint, nonusers do not constitute an issue since their non-use is driven by lack of demand.

Figure 12: Access to financial resources

FINANCIAL RESOURCES

YES 13%

NO 87%
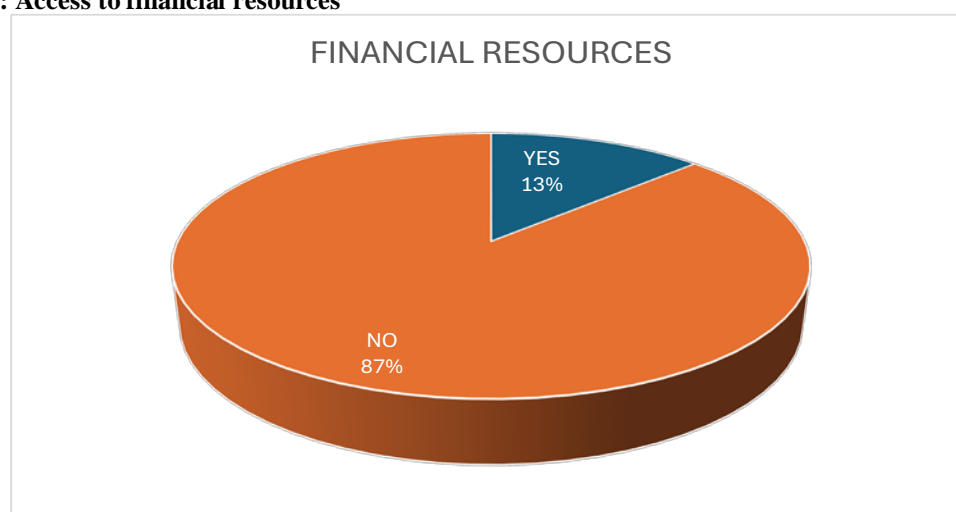
The overwhelming majority (87%) indicated that they do not have access to funding to start or expand their businesses. Key Informants also mentioned this challenge as one of their barriers to effective implementation of their policies. There could be a plethora of reasons for this statement. It could be that there are limited budgets allocated to government departments which are available for access by self-help organisations, or the most likely one is that government departments do have funds, but access is the challenge. There could be various reasons why access can be a challenge. Some of them together with proposed solutions are depicted in the table below:

Table 14: Reasons for lack of funding access and proposed solutions

REASON FOR LACK OF FUNDING ACCESS	PROPOSED SOLUTION
• Stringent criteria for funding access. These stringent requirements end up forcing entities to pay exorbitant fees to consultants with money they do not have just to meet the criteria. At the end of the day, they sometimes end up not getting the funding or procurement opportunities anyway or never even getting any feedback.	• Have varied criteria for funding access depending on amount and availability of markets which might be forfeited if funding delays. There must be flexibility in funding requirements. • Embedded in the application process, there must also be an element of assisting applicants who need assistance especially for start-up or seed funding applicants.
• Miscommunication or silo mentality between government departments. An example is the Central Supplier Database (CSD) which would sometimes determine if the entity will be given a procurement or funding only if it shows a compliance status. The entity might have already filed all the necessary returns, and the SARS system shows compliance, but the CSD system only updates after about 7 working days. By the time the entity is compliant, the procurement or funding opportunity would already have expired.	• The government systems must be fully integrated in real time and there must be constant communication and breaking of barriers between demand side and supply side measures.
• Very long turnaround times which might be linked to bureaucratic processes; under resourcing of implementation offices or	• This could be resolved by cutting down on the red tape, sufficient staffing and relevant training being provided to

| incompetent staff without the required etiquette. | officials including customer care and business etiquette. |

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6.3.4.2.   TRAINING

Youth skills development plays a pivotal role in promoting social cohesion and stability. When young people are given the tools to succeed, they are less likely to engage in criminal activities or fall into the cycle of poverty. Education and skills training provide a sense of purpose and direction, helping to build a more inclusive and equitable society. On an individual level, skills development is transformative. It empowers young people to take control of their futures, make informed decisions and pursue their dreams. Skills training enhances self-confidence, fosters independence and opens a world of possibilities

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For many young South Africans, especially those from disadvantaged backgrounds, access to skills development programmes can be a lifeline. It offers a pathway out of poverty, providing opportunities to break the cycle of deprivation and build a better life.

Figure 13: Access to training
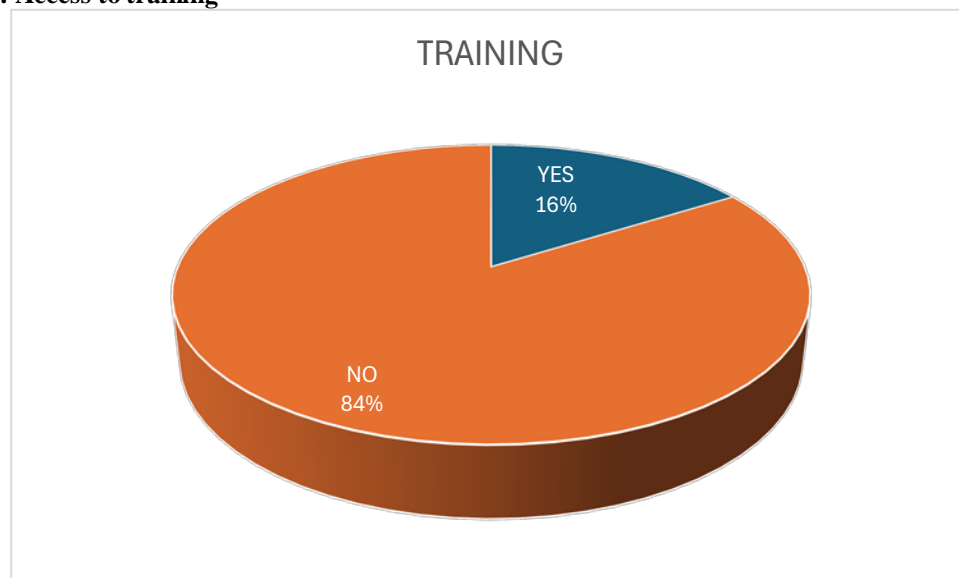
The overwhelming majority (84%) of respondents indicate that they never received any training support. It is always advisable to offer training even prior to funding entities because they need to be trained on how to use the funds.

6.3.4.3. TYPE OF TRAINING

Types of training that were mentioned by survey respondents are varied including training in agriculture including Cattle Management, Poultry Management and Plant Production, entrepreneurship, financial wellness, cooperatives development, safety management, environmental community service, small enterprise start-up course, ECD training and policy development. They were trained by institutions like the Department of Agriculture, Department of Small Business, Provincial Departments of Economic Development and Social Development, NDA, Bank SETA SEDA, the NYDA, Department of Small Business, Municipalities of TVET Colleges.

6.3.5. ECONOMIC ACTIVITIES AND INCOME

6.3.5.1. PRIMARY INCOME SOURCES

Income is the cornerstone of any successful business and, as with many aspects of financial management, diversifying can be key. Having multiple money-making streams is a good way of safeguarding a business against a downturn in any one of them, giving the business stability and more opportunities to grow. Primary income represents the return that accrues to institutional units for their contribution to the production process, or for the provision of financial assets or from renting natural resources to other institutional units. It comprises compensation of employees, investment income and other primary income.

Figure 14: Primary income sources of respondents
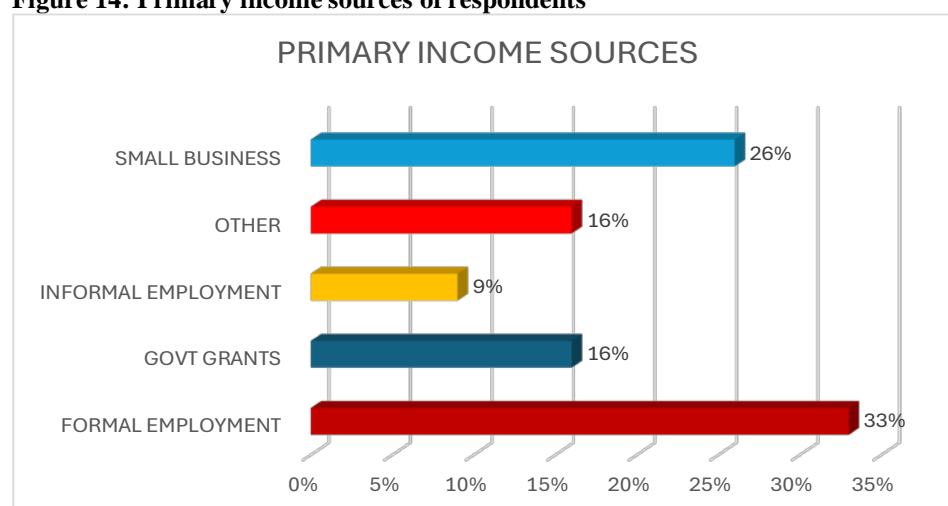
In line with the fact that most respondents indicated that they are employed, the majority (33%) of respondents indicated that they derive their income from formal employment, followed by those that operate their own small businesses for income purposes (26%) and equal share (16%) of those that derive income from government grants and those that derive it from other sources with the least share (9%) being those who are in informal employment.,

Household income generally refers to the combined gross income of all members of a household above a specified age. Household income includes every member of a family who lives under the same roof, including spouses and their dependents.

The incomes of everyone count even if they are not all used to support the household. Household income also includes anyone living in that home even if they are not related. Household income is an important risk measure used by lenders for underwriting loans and is a useful economic indicator of an area's standard of living. Monthly household income is prorated to determine annual household income level.

Figure 15: Monthly household income of respondents
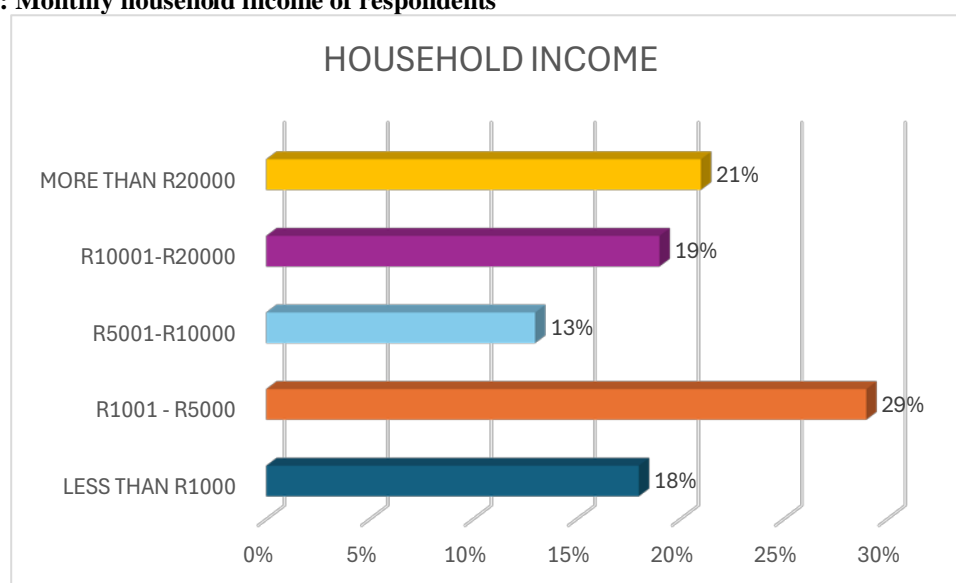
As depicted in the above figure, many respondents (29%) indicated that their household income is within the range of R1000 to R1500 a month, followed by those who receive more than R20000 (21%) followed by those who receive who receive between R10001 and R20000 (19%), closely followed by those who earn less than R1000 (18%). This is a disappointing funding because it shows that there are a few respondents who were in formal employment but are learning less than R10000 a month, depicting prevalence of low-income jobs.

6.3.5.3.   INCOME CHANGE

In South Africa with its high levels of racial inequality, inequality in income distribution is especially large and persistent. It is common to ascribe South African inequality and even poverty to racial discrimination and to apartheid. Research on income distribution in South Africa has, focused on interracial (inter-group) income distribution. p. Data on income distribution remain scarce, so that it remains difficult to obtain the full picture about changes in income distribution. Rises in black unemployment and in black wages have had inequality-inducing effects on black incomes. These income distribution patterns also have considerable implications for the growth and evolution of the South African consumer market.

Figure 16:Income change of respondents
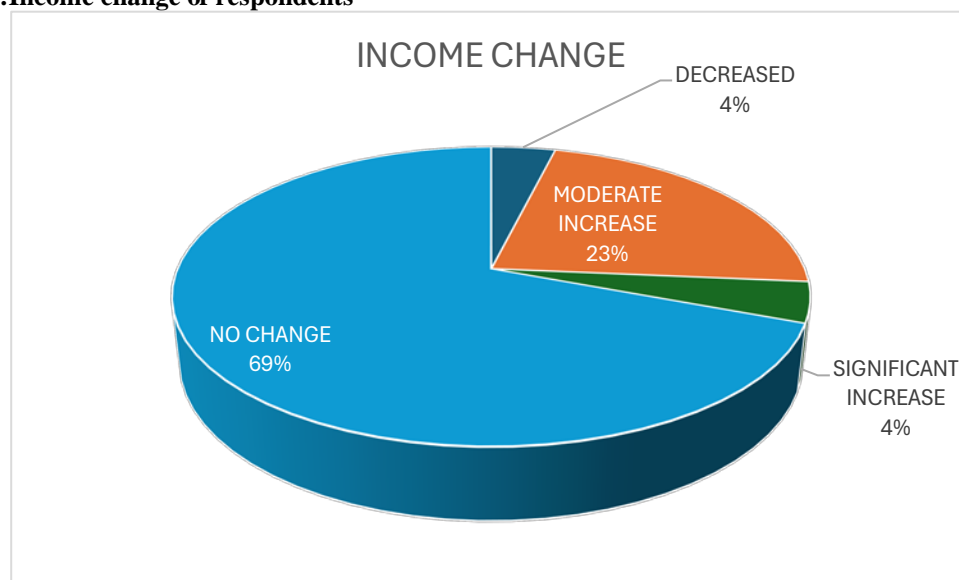
The disappointing finding is that, despite the presence of good government policies, an overwhelming majority (69%) indicated that they have not seen an income change compared to the previous five years, followed by those who indicated that their income has moderately increased (23%) with the least share being those who have experience significance increase and a decrease (4% each).

6.3.6. ECONOMIC SELF-DEPENDENCE

6.3.6.1.   ABILITY TO BE SELF DEPENDENT

Self-dependence is an important aspect of life. It is the ability to rely on oneself to accomplish tasks, make decisions, and pursue personal goals. Self-dependence is not about being selfish

or refusing help from others, but rather it is about having the confidence and skills to take care of oneself and contribute to society. Being self-dependent means taking responsibility for one's life and not waiting for others to solve problems. It means being proactive in finding solutions to challenges and taking action to achieve personal goals. This requires a willingness to learn new skills, take risks, and overcome obstacles.

Self-dependence is also important for personal growth and development. When individuals rely on themselves, they develop self-confidence, self-esteem, and a sense of accomplishment. They also learn from their mistakes, and through perseverance and determination, they become more resilient.

Being self-dependent does not mean that one should isolate oneself from others. In fact, self-dependence often requires collaboration with others to achieve common goals. However, the ability to work with others is only possible when individuals have the skills and knowledge to contribute meaningfully to the group. Self-dependence is also important for societal progress. When individuals are self-dependent, they become productive members of society who can contribute to the economy and society's development. Self-dependence also leads to independence, which reduces the burden on social welfare systems and strengthens the overall economy.

Figure 17: Ability to become self-dependent
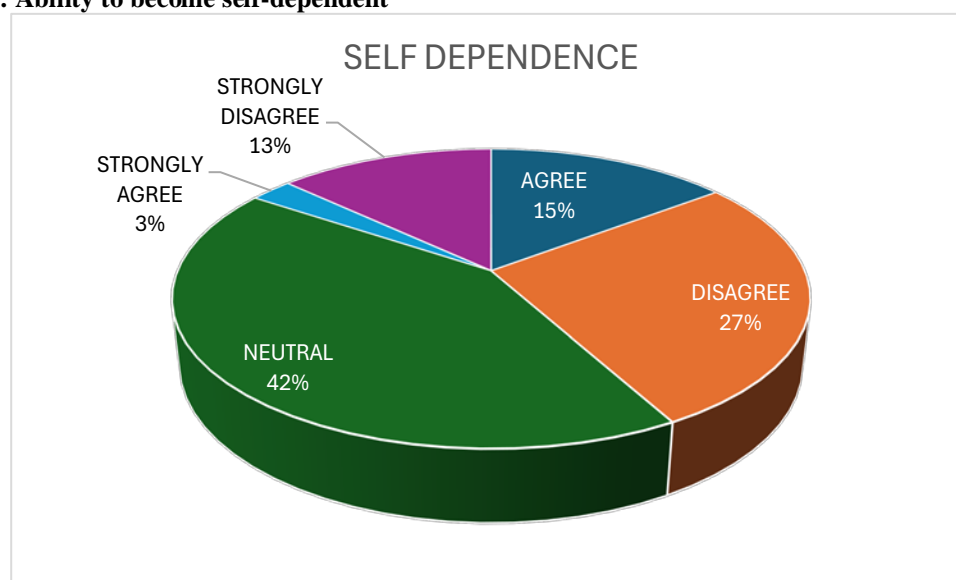
Asked whether they believe government policies have assisted them to become more economically self-dependent, the majority (42%) neither agree nor disagree with the statement, followed by those who disagree (27%) and those who agree (15%) and those who strongly disagree (13%) with the least being those who strongly agree (3%).

6.3.6.2. IMPACT OF GOVERNMENT POLICIES

When policymakers seek to influence the economy, they have two main tools at their disposal—monetary policy and fiscal policy. Central banks indirectly target activity by influencing the money supply through adjustments to interest rates, bank reserve requirements, and the purchase and sale of government securities and foreign exchange. Governments influence the economy by changing the level and types of taxes, the extent and composition of spending, and the degree and form of borrowing. economic conditions often inform the policy changes that governments elect to enact. Specifically in the United States, government policy has always had a large amount of influence on economic growth, the creation of new business entities, and the success of financial markets.

In the broadest sense, a country's economic activity reflects what people, businesses, and governments want to buy and what they want to sell.

Figure 18: Perceived impact of government policies
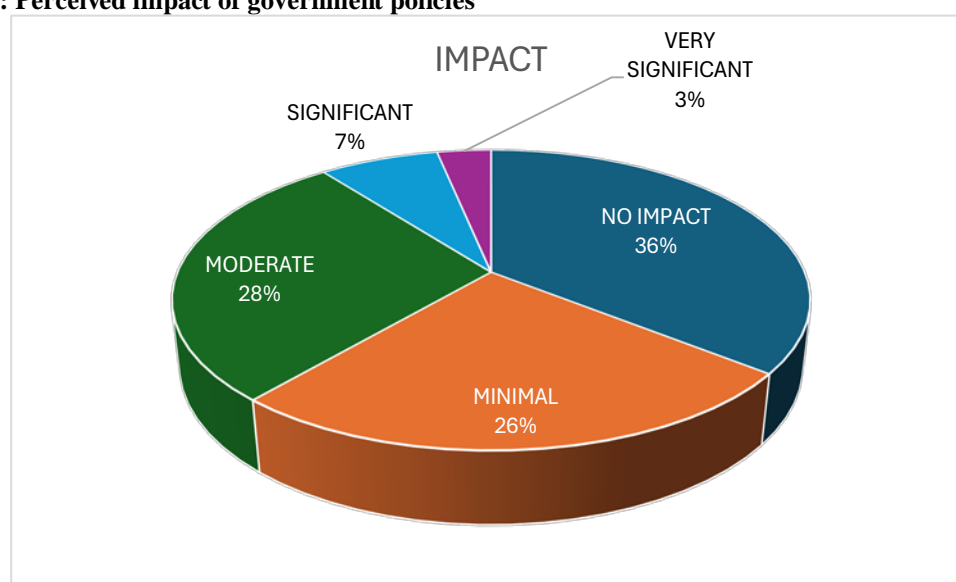
The majority (36%) of the respondents' indicated that government policies have no impact in their economic self-dependence, followed by those who indicated a moderate impact (28%) and those who indicated minimal impact (26%) and those who indicated that the impact was significant (7%) and only 3% indicated a very significant impact.

6.3.6.3. ROLE OF SOCIAL GRANT IN SELF-DEPENDENCE

Social grants are means-tested, unconditional on employment status, and well-targeted, with approximately one in three South Africans being a direct beneficiary of social grants. Amid high poverty, inequality, and unemployment, grants have supported livelihoods of the most

vulnerable, including during the pandemic. Social grants are estimated to reduce the poverty rate by between 10 and 40 percentage points.

Figure 19: Role of social grants in self-dependence

ROLE OF SOCIAL GRANT IN SELF-DEPENDENCE
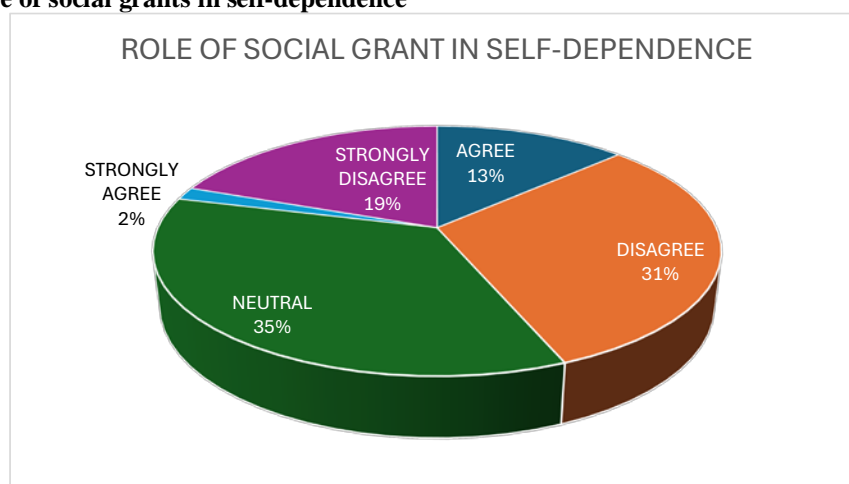
The figure above depicts that the majority (35%) indicated that they neither agree or disagree with the statement on whether the social grants have helped them to become self-dependent; followed by those who indicated that they disagree (31%) and those who indicated they strongly disagree (19%) and those who agree (13%) with those who strongly agree being only 2%. This shows that only 15% agree that social grants have assisted to become self-dependent.

6.3.6.4.   USE OF SOCIAL GRANT FOR BUSINESS

Social grants improve both the welfare of recipients and the households in which they reside. They support the investment in productive capital, both human and capital. Money left over from food and fuel purchases are expenditure, used for education including school fees, transport, uniforms and stationery.

Figure 20: Use of social grant for business

USE OF SOCIAL GRANT FOR BUSINESS

YES 23%

NO 77%
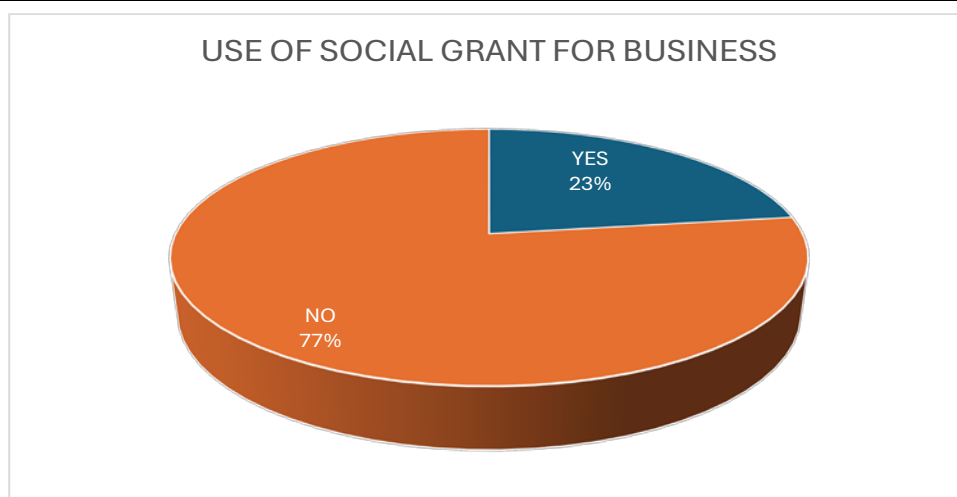
Asked whether they have used their social grant to invest in their income generating activities, the majority (72%) indicated that they have not done so. While the remaining 28% indicated that they have used their grants for business purposes.

6.3.6.5. TYPE OF BUSINESS ACTIVITIES

Promoting smallholder market participation is an important pathway towards poverty reduction, economic growth and development in developing countries. Smallholder agriculture contributes more to rural livelihoods if it breaks out of the subsistence trap into commercial agricultural production. As a result, the transition from semi-subsistence to commercialised agriculture has been a core theme of rural development initiatives for many years across the developing countries. Social grants can be an important complement to the smallholders' commercialisation agenda, as the extra income may relieve the credit and liquidity constraints of farm households, enabling them to overcome the transaction costs they face

Figure 21: Type of business activities funded through social grants

TYPE OF ACTIVITY

SKILLS TRAINING 9%

AGRICULTURE 15%

EDUCATION 30%
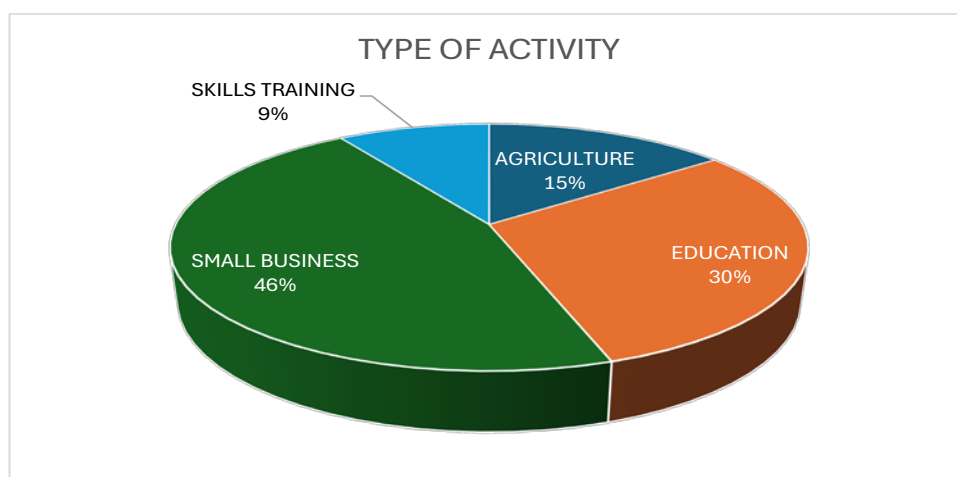
SMALL BUSINESS 46%

Most (46%) of those who have used their social grants for income generating projects indicated that they have used the money for their small businesses, followed by those who have used it for education (30%) and those who have used it for agriculture (15%) and skills training got the smallest share (9%).

6.3.6.6. EFFECTIVENESS OF INCOME-GENERATION ACTIVITIES

The success of the income-generating groups relates to abstract needs, such as the individual member's motivation, self-esteem gained through participation in decision-making processes and the implementation of projects. Skills are acquired in the process of participation in which abstract and concrete needs are addressed. The failures of the groups are because of lack of funding, unavailability of resources, lack of appropriate support and training, lack of co-operation and some unhealthy competition among groups in the area which results in the groups not being economically viable.

Figure 22:Income generation effectiveness
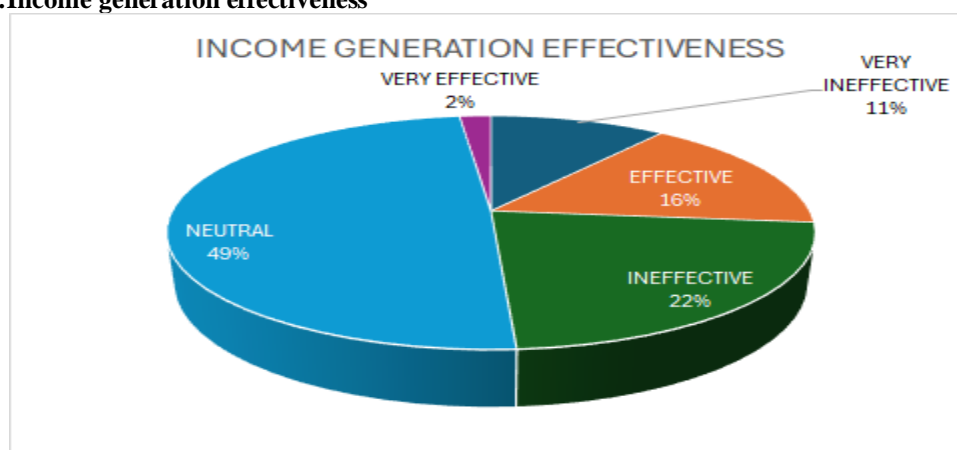
Asked whether their income generation projects were effective, the majority (49%) indicated that they neither agree nor disagree with the statement, while 22% indicated that they are ineffective and 16% that they are effective followed by 11% that indicated that they are very ineffective, while 2% indicated that they are very effective. In essence only 18% believe their income generation projects are effective.

6.3.7. OVERALL WELL-BEING

6.3.7.1. ECONOMIC WELL-BEING COMPARED TO PREVIOUS 5 YEARS

Economic wellbeing means people have their most basic survival needs met and have sustainable income and assets so they can prosper. During and after crises, people may be

forced to make short-term decisions to survive—such as pulling children out of school to work—that will have long-term negative consequences.

Figure 23: Overall economic well-being of respondents compared to 5 yrs ago
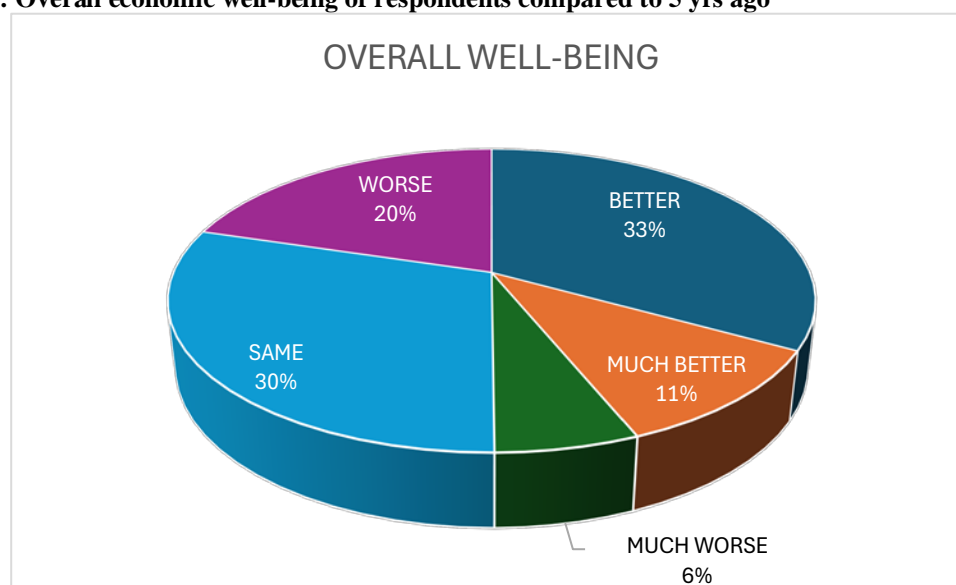
Asked about their overall well-being in comparison to 5 years ago, the majority (33%) indicated that their well-being is much better, followed by those who indicate that it is still the same (30%) and those who indicate it is worse (20%), while 11% believe it is much better and the least number of respondents (6%) indicate that it is much worse.

6.3.7.2. OPTIMISM ABOUT THE FUTURE

Optimism is a mental attitude characterized by hope and confidence in success and a positive future. Optimists tend to view hardships as learning experiences or temporary setbacks. Even the most miserable day holds the promise for them that "tomorrow will probably be better."

Optimists expect good things to happen, whereas pessimists instead predict unfavorable outcomes. Optimistic attitudes are linked to several benefits, including better coping skills, lower stress levels, better physical health, and higher persistence when pursuing goals.

Figure 24: Optimism about the future

OPTIMISM

EXTREMELY OPTIMISTIC 9%
VERY OPTIMISTIC 17%
NOT OPTIMISTIC 20%
SLIGHTLY OPTIMISTIC 25%
MODERATELY OPTIMISTIC 29%
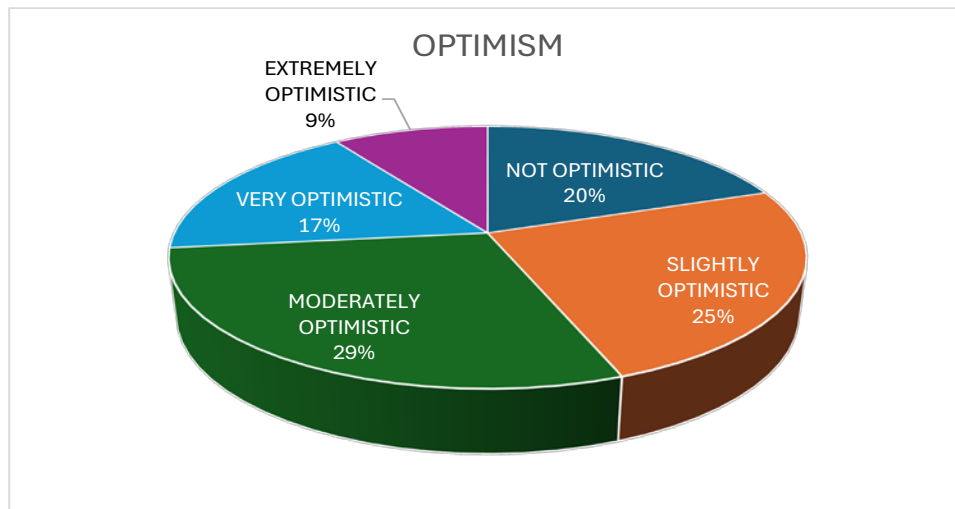
Despite perceived ineffectiveness of South African government policies, the majority (29%) of respondents indicated that they are moderately optimistic about the future, followed by those who are slightly optimistic and those who are not optimistic at all (20%) and those who are very optimistic being 17% while those who are extremely optimistic being 6%. In essence 80% of respondents are still optimistic about the future despite the challenges they are facing.

6.3.8. POLICY BENEFITS

6.3.8.1. BENEFITING FROM GOVERNMENT POLICIES

The importance of government and its Policy cannot be overstated, as they play a crucial role in shaping the functioning and well-being of societies. Here are some reasons why government and its Policy are important:

- Government policies are developed to ensure that the essential services are provided efficiently and effectively and that they are accessible to all citizens.

- Governments are responsible for maintaining law and order within their jurisdictions. Policies are developed to ensure that laws are enforced fairly and that citizens are protected from harm. This includes Government and Policies related to law enforcement, criminal justice, and national security.

- Government policies are developed to ensure that the economy is stable, efficient, and equitable and that businesses and individuals can thrive.

- Government policies are developed to ensure that natural resources are used responsibly, and that future generations can enjoy a healthy and sustainable environment.

Likewise, the government and its policies are important because they provide public goods and services, maintain law and order, regulate the economy, and protect the environment. These functions are essential for ensuring the well-being of citizens and the long-term sustainability of societies.

Figure 25: Benefits of government policies by respondents
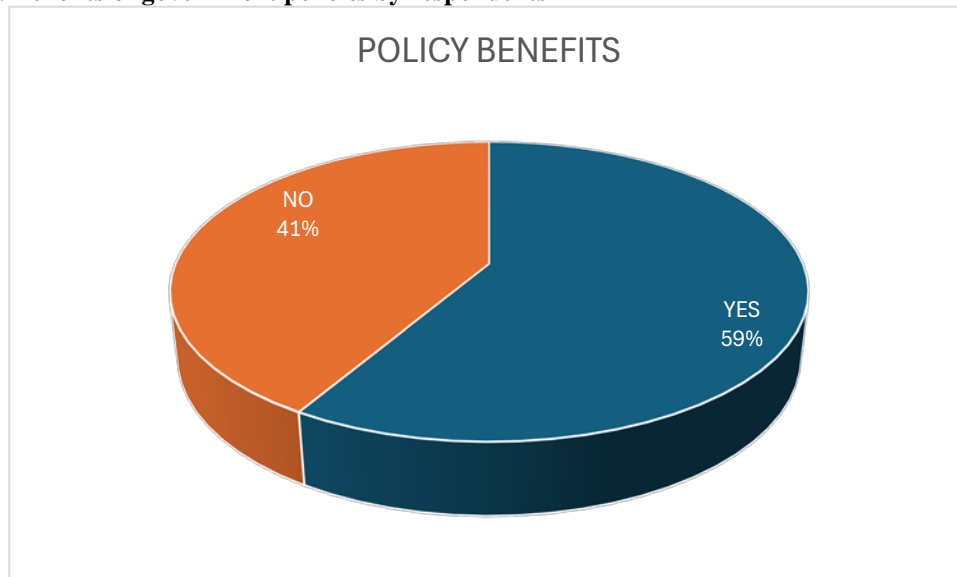
Asked whether they or any of their family members have benefited from government, the majority (59%) of the respondents answered to the affirmative while the remaining 41% indicated they never benefitted.

6.3.8.2. POLICIES BENEFITTED FROM

Government policy undoubtedly influences business productivity. While some policies support growth, others present challenges. While there is a consensus on the importance of stability, clarity, and consistency in policies, the current fragmented and short-term nature of many policies often falls short.

A well-coordinated and strategic approach to policymaking can significantly contribute to fostering economic growth. Investing in institutional structures that promote collaboration, coherence, and long-term planning will be crucial steps towards achieving sustainable business productivity.

Figure 26: Benefitted Policies

POLICIES BENEFITTED

Category	Value
SOCIAL GRANTS	73%
SKILLS DEVELOPMENT	7%
OTHER	6%
JOB CREATION PROGRAMS	9%
COMMUNITY DEVELOPMENT	5%
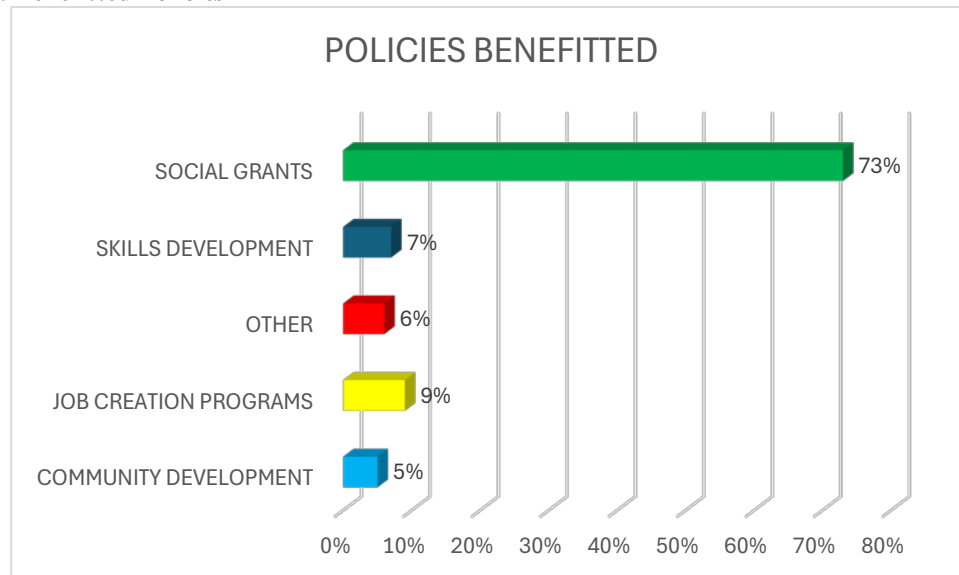
The majority (73%) indicated that they have benefitted from social grants while all other policies including skills development, job creation programmes, community development and others share the remaining 27%.

6.3.8.3. PERCEIVED EFFECTIVENESS OF GOVERNMENT POLICIES

Figure 27: Perceived effectiveness of government Policies

PERCEIVED EFFECTIVENESS

Category	Value
VERY EFFECTIVE	4%
EFFECTIVE	22%
NEUTRAL	45%
INEFFECTIVE	19%
VERY INEFFECTIVE	10%
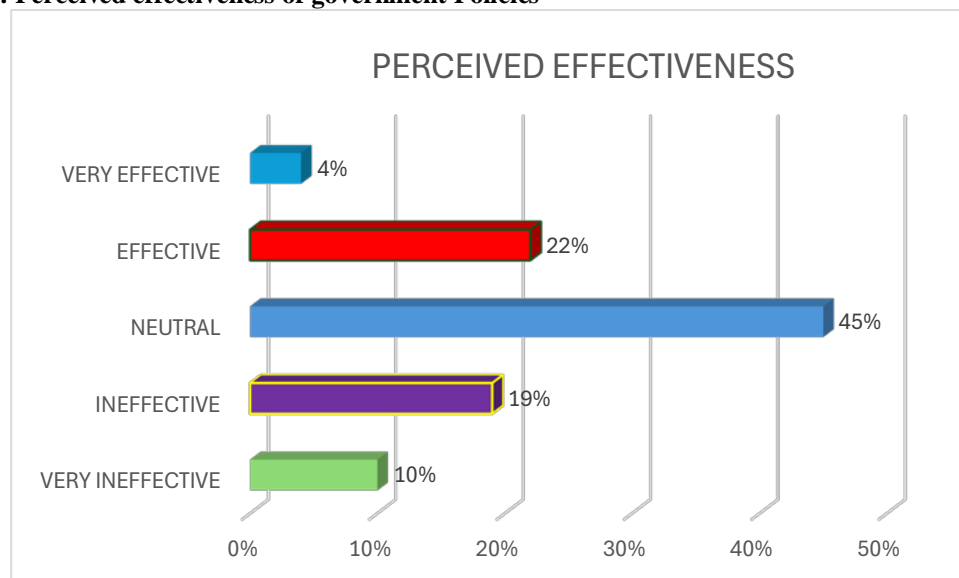
Asked about the perceived effectiveness of government programmes, the majority (45%) of respondents reserved their comments about the effectiveness of government programmes while 22% believe that they are effective and 19% believe they are ineffective and 10% believe that they are very ineffective and the remaining 4% believe they are very effective.

6.3.8.4. ASSISTANCE WITH SELF-DEPENDENCE

Self-reliance promotes enhanced mental health by fostering autonomy and self-sufficiency. When individuals are self-reliant, they have a greater sense of control over their lives, leading to reduced feelings of helplessness and anxiety. Autonomy is a fundamental component of well-being, and individuals who are self-reliant are more likely to experience greater life satisfaction and psychological well-being. By taking ownership of their actions and decisions, self-reliant individuals develop a sense of mastery and competence, which contributes to their overall mental health and resilience in the face of challenges.

Being self-reliant enhances decision-making skills and personal accountability. When individuals rely on themselves for guidance and support, they develop the confidence to make independent decisions and take responsibility for the outcomes.

Self-reliance encourages individuals to trust their judgment and intuition, leading to more informed and confident decision-making processes. Moreover, self-reliant individuals are less likely to blame external factors for their challenges and setbacks, as they recognize their role in shaping their own lives and outcomes.

Figure 28: Policies enable self-dependence
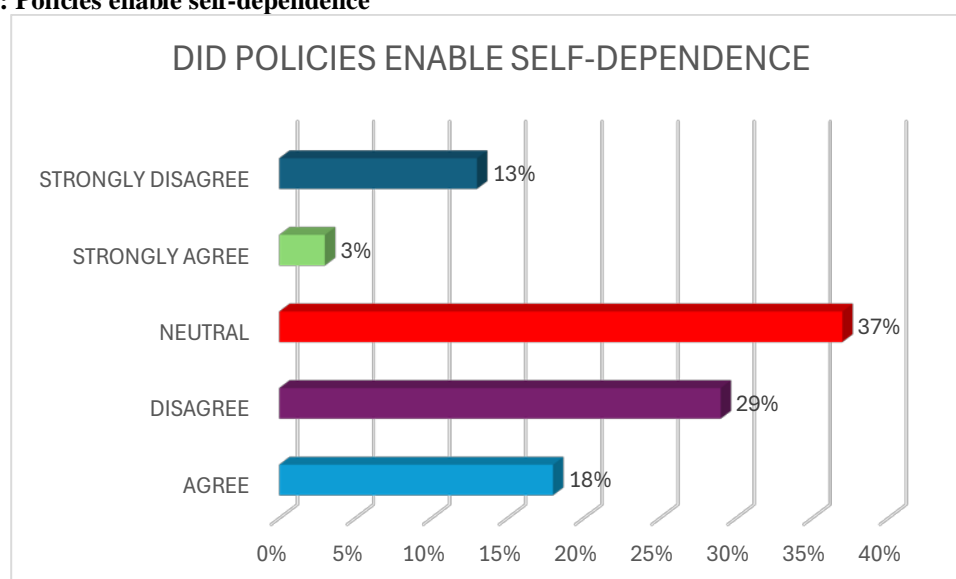
Asked whether they agree with the statement that government policies have enabled their economic self-dependence, the majority (37%) of the respondents indicated that they neither agree nor disagree, while 29% indicated that they disagree, followed by those who agree (18%) and those who strongly disagree (13%) and the least share (3%) is for those who strongly agree.

6.3.9. BARRIERS AND CHALLENGES

6.3.9.1. BARRIERS

Implementation is the process of turning policy into practice. However, it is common to observe a 'gap' between what was planned and what actually occurs as a result of policy implementation. Interpretation of policy directives requires the translation of knowledge on interventions into the particular local context.   Barriers limit effective policy implementation.

Figure 29: Barriers to Policy implementation
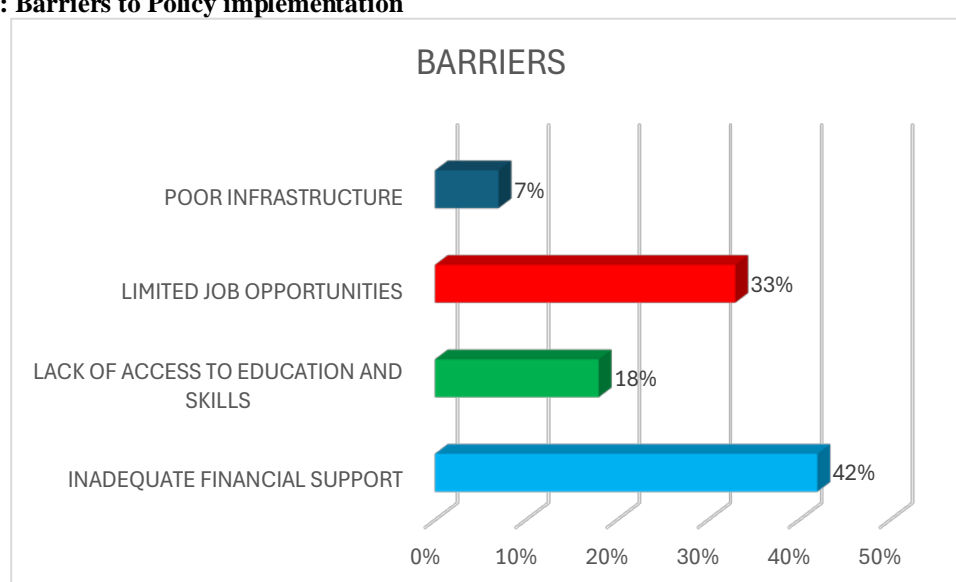
The most cited barrier mentioned by the majority (42%) of respondents is inadequate financial support, followed by lack of job opportunities (33%) and lack of access to education and skills development support (18%). The least mentioned barrier is poor infrastructure (7%).

6.3.9.2. SIGNIFICANCE OF BARRIERS

The identification of potential barriers to implementing policy options is often done informally and in implicit and unsystematic ways. More structured approaches can help to ensure that important barriers are not overlooked and that unimportant barriers are not given undue attention. This requires the use of a framework to systematically consider potential barriers and the identification and appraisal of evidence of the extent of potentially important barriers. Barriers to change and enablers of change are referred to in different ways, including 'moderators and mediators', 'problems and incentives' or 'barriers and facilitators' – terms which reflect subtle variations in meaning. In this guide, we have chosen to use the terms 'barriers and enablers' to describe all factors that might inhibit or facilitate the implementation

of a policy option. Barriers and enablers are often the mirror image of each other. In this guide the term 'barriers' is used to describe 'barriers and enablers. It should be remembered that both enablers and barriers must be considered when implementing policy options.

Figure 30: Significance of barriers
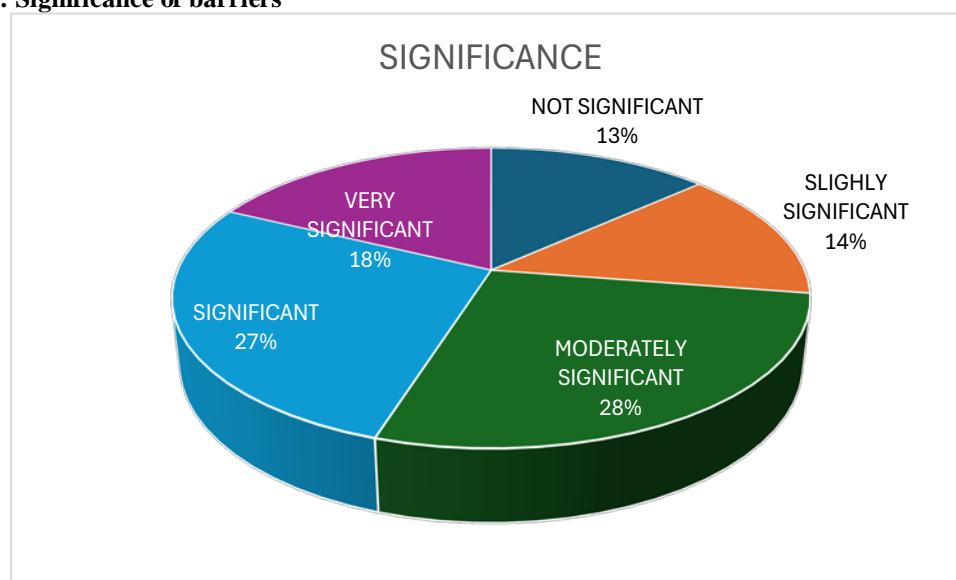
Asked about the significance of the barriers to their own situations, the majority (28%) of respondents indicated that the barriers are moderately significant, followed by those who indicated they are significant and those who indicated they are very significant (18%) with those who indicated that they are slightly significant being 14%. Those who indicated they are not significant represent only 13%.

6.3.10.   RECOMMENDATIONS TO POLICY MAKERS

6.3.10.1. PROPOSED IMPROVEMENTS

Reasons for Policy Change may include one or more of the following factors:

- Changes in societal dynamics
- New policies may contradict or invalidate an existing policy.
- The legality or constitutionality of a policy is challenged.
- Technological changes alter the feasibility or relevance.
- New discoveries or revelations alter public support.
- Economic and political conditions change.
- Power shifts due to election results.
- The problem is solved.
- Implementing agencies may lack the skill to manage the policy.

- Once implemented, policy defects become apparent.
- Target groups refuse to comply with or mobilize against the policy.

Figure 31: Proposed Policy Improvements
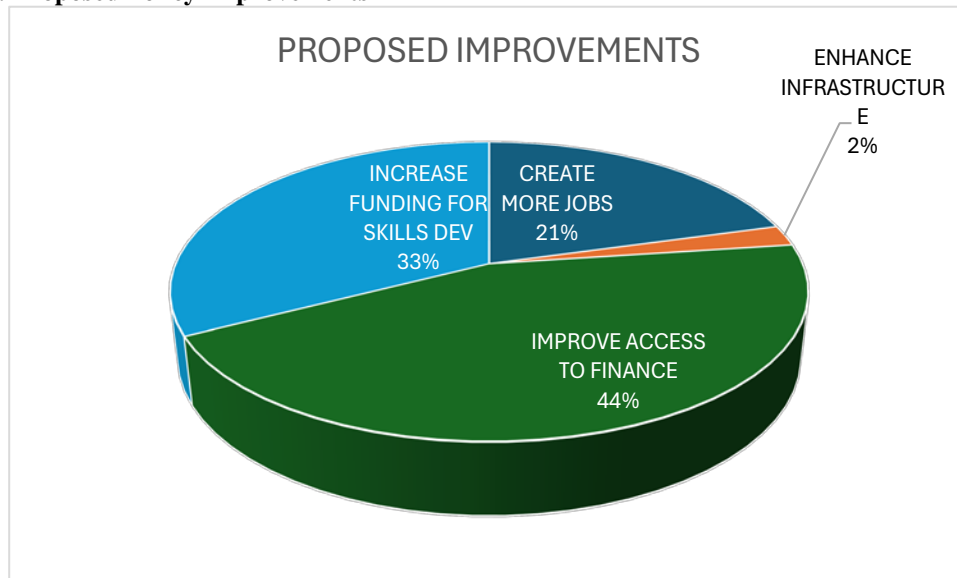
The most proposed improvement mentioned by 44% of the respondents related to improvement of access to finance. Followed by increase in funding for skills development (33%) and creation of more jobs (21%), while the least mentioned intervention is enhancement of infrastructure.

6.3.10.2. PARTICIPATION IN NEW GOVERNMENT PROGRAMMES

A more expansive concept of government as provider is the social welfare state: government can cushion the inability of citizens to provide for themselves, particularly in the vulnerable conditions of youth, old age, sickness, disability and unemployment due to economic forces beyond their control. As the welfare state has evolved, its critics have come to see it more as a protector from the harsh results of capitalism, or perhaps as a means of protecting the wealthy from the political rage of the dispossessed. At its best, however, it is providing an infrastructure of care to enable citizens to flourish socially and economically in the same way that an infrastructure of competition does. It provides a social security that enables citizens to create their own economic security.

The future of government builds on these foundations of protecting and providing. Government will continue to protect citizens from violence and from the worst vicissitudes of life. Government will continue to provide public goods, at a level necessary to ensure a globally competitive economy and a well-functioning society. But wherever possible, government

should invest in citizen capabilities to enable them to provide for themselves in rapidly and continually changing circumstances.

Figure 32: Participation in new government programmes
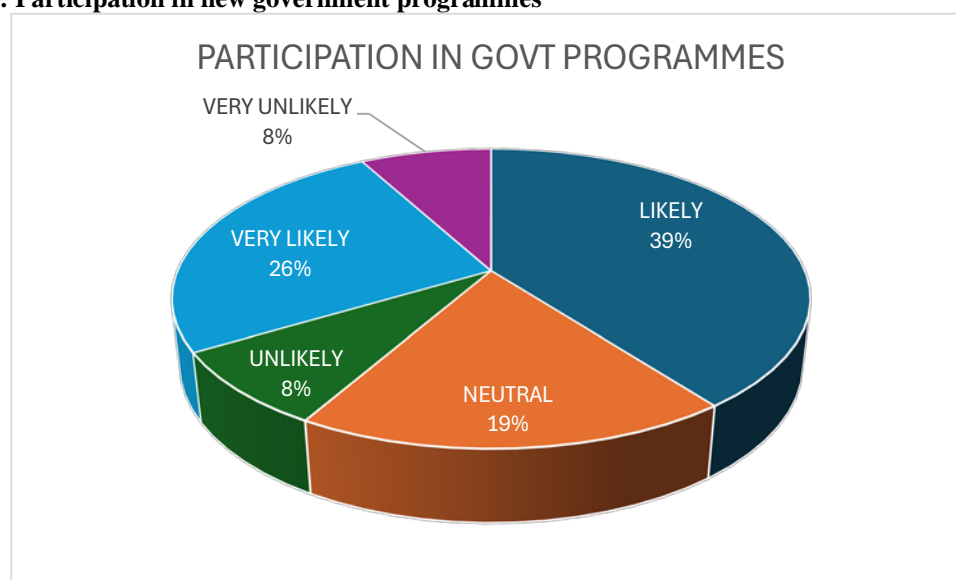
The majority (30%) of respondents indicated that they are likely to participate in new government; followed by those who are very likely (28%) and those who are neutral (19%). Only 8% are very unlikely to participate in new government programmes.

6.3.10.3. IMPORTANCE OF COMMUNITY INVOLVEMENT

Community engagement helps governments improve the efficiency, legitimacy and transparency of their decision making. By embracing and encouraging participation, it enables policy makers to make more informed decisions by engaging with, and carefully mapping out the needs, opinions and visions of local communities on issues that matter to them. It promotes sustainable decisions by recognizing and communicating the needs and interests of all participants – including decision makers. This increases acceptance of decisions and community commitment to outcomes as local knowledge from diverse groups shapes and creates inclusive, effective solutions.

Figure 33: Importance of Community Involvement
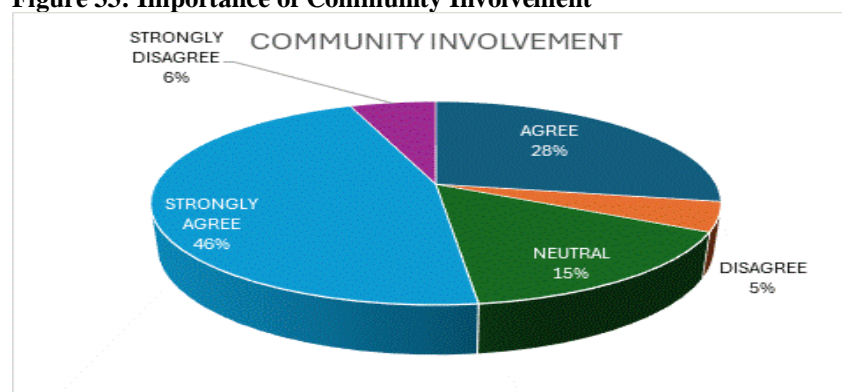
Asked whether they believe that community involvement is crucial for government policies, the majority (45%) of respondents indicated that they strongly agree, followed by those who agree (28%) and those who are neutral (15%) and those who strongly disagree being 6% while those who disagree represent only 5%.

6.3.11.   FEEDBACK AND SUGGESTIONS

6.3.11.1. OTHER SUPPORT NEEDED

Respondents were asked if they need any other support except for the ones mentioned in the above sections. Issues that were mentioned included the following:

- Assistance with bankable business plans and start-up funding including grants and low-interest or interest free loans and also ensure ease of access to funding for small businesses.
- Enhancement of affordable education especially in underdeveloped areas including entrepreneurship, technical education, financial literacy,
- Ensure access to affordable healthcare and social services and enabling individuals to focus on economic development.
- Promoting research and innovation.
- Promoting coaching and mentorship programmes in order to discourage small business mindset and instead focus on underscoring scalability of their businesses.
- Access to procurement opportunities without having to pay bribes.
- Improve access to high-speed internet in rural and underdeveloped areas, enabling more people to participate in the digital economy.

- Government should teach in school subjects that education students on becoming entrepreneurs rather than teaching them how to work for a company when chances of employment are this slim anyway.
- Holding government officials accountable so they can ensure proper administration without corruption and favouritism.
- Streamlining the process of starting and registering a business to reduce barriers to entrepreneurship.
- Promoting business incubation programmes
- Offering job placement assistance, career, counselling and resume building support, introduce mentorship programs, pairing individuals with experienced mentors in their desired field for guidance and support.

6.4.   PREDICTIVE STATISTICS

Correlation, the statistical measure of relationships between variables, illuminates how changes in one variable correspond with changes in another. Expressly, a positive correlation signifies that as one variable increases, so does the other, reflecting a direct connection. There are certain relationships that have been mentioned in the study especially by key informants, which are currently being tested including the relationship between geographical areas and effectiveness of government policies and educational levels and employment levels. Others include income levels and income sources.

6.4.1. CORRELATION INTERPRETATION

The correlation coefficient is the specific measure that quantifies the strength of the linear relationship between two variables in a correlation analysis. The coefficient is what we symbolize with the r in a correlation report.

Correlation Coefficient can easily be interpreted using the following table.

Table 15: Correlation interpretation

Size of Correlation	Interpretation
1	Perfect Positive/Negative Correlation
± .90 to ± .99	Very High Positive/Negative Correlation

± .70 to ± .90	High Positive/Negative Correlation
± .50 to ± .70	Moderate Positive/Negative Correlation
± .30 to ± .50	Low Positive/Negative Correlation
± .10 to ± .30	Very low Positive/Negative Correlation
± .0 to ± .10	Markedly Low and Negligible Positive/Negative Correlation

It is important to note that correlation does not provide any information about cause and effect. The correlation does not speak of the influence one variable has over the other. It is important to remember that correlation is not equal to causation.

6.4.2. CORRELATION SIGNIFICANCE

Statistical significance refers to the claim that a set of observed data are not the result of chance but can instead be attributed to a specific cause. Statistical significance can be considered strong or weak. When analysing a data set and performing the necessary tests to discern whether one or more variables affect an outcome, strong statistical significance helps support the fact that the results are real and not caused by luck or chance. Simply stated, if a p-value is small, then the result is considered more reliable. Researchers use a measurement known as the p-value to determine statistical significance; if the p-value falls below the significance level, then the result is statistically significant. The p-value is a function of the means and standard deviations of the data samples. The p-value indicates the probability under which the given statistical result occurred, assuming chance alone is responsible for the result. If this probability is small, then the researcher can conclude that some other factor could be responsible for the observed data.

6.4.3. RELATIONSHIPS

6.4.3.1. RELATIONSHIP BETWEEN GEOGRAPHICAL LOCATION AND POLICY AWARENESS

Investigate relationship between geographical location and policy awareness.

Hypotheses:

Null hypothesis (H0): There is no significant relationship between geographical location and policy awareness.

H1: There is a significant positive relationship between geographical location and policy awareness. In this case the hypothesis is that people residing in urban areas are more aware of government policies promoting self-help that those who dwell in rural areas.

H2: There is a significant negative relationship between geographical location and policy awareness. In this case the hypothesis is that people residing in rural areas are more aware of government policies than those who reside in urban areas.

Results

Pearson and Spearman product correlation of geographical location and policy awareness was found to be markedly low and negligible negative and statistically insignificant ($r = -.062$, $p > .001$).   Hence the null hypothesis was true and H1 and H2 were not statistically supported. This means that there is no significant relationship between policy awareness and geographical area.

On the policy front, this means policy awareness campaigns should not only target specific areas.

Table 16: Spearman Correlation between Geographical Area and Policy Awareness

			6. Geographic Location	Awareness
Spearman's rho	6. Geographic Location	Correlation Coefficient	1,000	-0,062
		Sig. (2-tailed)		0,202
		N	429	429
	10. Are you aware of any South African government policies aimed at promoting eco1mic self-dependence?	Correlation Coefficient	-0,062	1,000
		Sig. (2-tailed)	0,202	
		N	429	429

Table 17: Pearson Correlation between Geographical Area and Policy Awareness

		6. Geographic Location	Awareness
6. Geographic Location	Pearson Correlation	1	-0,062
	Sig. (2-tailed)		0,200
	N	429	429
10. Are you aware of any South African government policies aimed at promoting eco1mic self-dependence?	Pearson Correlation	-0,062	1
	Sig. (2-tailed)	0,200	
	N	429	429

6.4.3.2. RELATIONSHIP BETWEEN GEOGRAPHICAL LOCATION AND POLICY EFFECTIVENESS

Investigate relationship between geographical location and policy effectiveness

Hypotheses:

Null hypothesis (H0): There is no significant relationship between geographical location and policy effectiveness.

H1: There is a significant positive relationship between geographical location and policy awareness. In this case the hypothesis is that people residing in urban areas believe that government policies promoting self-help are more effective that those who dwell in rural areas.

H2: There is a significant negative relationship between geographical location and policy awareness. In this case the hypothesis is that people residing in rural areas believe that government policies are more effective than those who reside in urban areas.

Results

Pearson and Spearman product correlation of geographical location and policy awareness was found to be markedly low negative and statistically insignificant (r =- .028 (Spearman's and -.033 Pearson, p > .001).   Hence the null hypothesis was true and H1 and H2 were not statistically supported. This means that there is no significant relationship between policy effectiveness and geographical area.

Table 18:Spearman's Correlation between geographic location and policy effectiveness

	6. Geographic Location	27. On a scale of 1-5, how would you rate the effectiveness of

				these programs in improving your economic situation?
Spearman's rho	6. Geographic Location	Correlation Coefficient	1,000	-0,028
		Sig. (2-tailed)		0,557
		N	429	429
	27. On a scale of 1-5, how would you rate the effectiveness of these programs in improving your economic situation?	Correlation Coefficient	-0,028	1,000
		Sig. (2-tailed)	0,557	
		N	429	429

Table 19: Pearson Correlation between geographical location and policy effectiveness

		6. Geographic Location	27. On a scale of 1-5, how would you rate the effectiveness of these programs in improving your economic situation?
6. Geographic Location	Pearson Correlation	1	-0,033
	Sig. (2-tailed)		0,500
	N	429	429
27. On a scale of 1-5, how	Pearson Correlation	-0,033	1
	Sig. (2-tailed)	0,500	

would you rate the effectiveness of these programs in improving your economic situation?	N	429	429

6.4.3.3. RELATIONSHIP BETWEEN GEOGRAPHICAL LOCATION AND EDUCATIONAL LEVELS

Investigate relationship between geographical location and educational levels

Hypotheses:

Null hypothesis (H0): There is no significant relationship between geographical location and educational levels.

H1: There is a significant positive relationship between geographical location and educational levels. In this case the hypothesis is that people residing in urban areas are more educated than those who dwell in rural areas.

H2: There is a significant negative relationship between geographical location and educational levels. In this case the hypothesis is that people residing in rural areas are more educated than those who dwell in urban areas.

Results

Pearson, Kandall's tau b and Spearman product correlation of geographical location and educational levels was found to be low positive and statistically significant (r = .357 (Pearson,0.334 Kendall and .382 Spearman's p < .001).   Hence the null hypothesis was not true and H1 was statistically supported. This means that there is a significant positive relationship between geographical location and educational levels. In this case the hypothesis supports the statement that people who reside in urban areas are more educated than those who dwell in rural areas.

On the policy front; government policies focusing on skills development should be intensified in rural areas. More importantly, efforts to improve entrepreneurial skills will assist in curbing rural/urban migration.

Table 20: Pearson Correlation between education and geographic location

		3. What is the highest level of education you have completed?	6. Geographic Location
3. What is the highest level of education you have completed?	Pearson Correlation	1	,357**
	Sig. (2-tailed)		0,000
	N	429	429
6. Geographic Location	Pearson Correlation	,357**	1
	Sig. (2-tailed)	0,000	
	N	429	429

**. Correlation is significant at the 0.01 level (2-tailed).

Table 21: Kandall's tau b and Spearman's Correlation on Geographic location and Educational levels

			3. What is the highest level of education you have completed?	6. Geographic Location
Kendall's tau_b	3. What is the highest level of education you have completed?	Correlation Coefficient	1,000	,334**
		Sig. (2-tailed)		0,000
		N	429	429

	6. Geographic Location	Correlation Coefficient	,334**	1,000
		Sig. (2-tailed)	0,000	
		N	429	429
Spearman's rho	3. What is the highest level of education you have completed?	Correlation Coefficient	1,000	,382**
		Sig. (2-tailed)		0,000
		N	429	429
	6. Geographic Location	Correlation Coefficient	,382**	1,000
		Sig. (2-tailed)	0,000	
		N	429	429

**. Correlation is significant at the 0.01 level (2-tailed).

6.4.3.4. RELATIONSHIP BETWEEN GEOGRAPHICAL LOCATION AND EMPLOYMENT STATUS

Investigate relationship between geographical location and employment status

Hypotheses:

Null hypothesis (H0): There is no significant relationship between geographical location and employment status.

H1: There is a significant positive relationship between geographical location and employment status. In this case the hypothesis is that people residing in urban areas have more sustainable employment (permanent employment and business) than those who live in rural areas (unemployed and informal employment).

H2: There is a significant negative relationship between geographical location and employment status. In this case the hypothesis is that people residing in rural areas have more sustainable employment (permanent employment and business) than those who live in urban areas (unemployed and informal employment)..

Results

Pearson, Kandall's tau b and Spearman product correlation of geographical location and employment status was found to be markedly low and negligible positive and statistically insignificant (r = .027 Pearson,0.025 Kendall and .027 Spearman's p >.001).   Hence the null hypothesis was true and H1 and H2 were statistically not supported. This means that there is no significant positive relationship between geographical location and employment status. In this case the hypothesis does not support the statement that people who reside in urban areas have more sustainable jobs than those who dwell in rural areas.

On the policy front; government policies focusing on employment creation should not be intensified in specific areas but in the country whether in urban, peri-urban or rural areas.

Table 22: Pearson Correlation between geographic location and employment status

		4. Employment status	6. Geographic Location
4. Employment status	Pearson Correlation	1	0,027
	Sig. (2-tailed)		0,582
	N	429	429
6. Geographic Location	Pearson Correlation	0,027	1
	Sig. (2-tailed)	0,582	
	N	429	429

Table 23: Spearman and Kendall's tau b correlation between geographical location and employment status

			4. Employment status	6. Geographic Location
Kendall's tau_b	4. Employment status	Correlation Coefficient	1,000	0,025
		Sig. (2-tailed)		0,575
		N	429	429
	6. Geographic Location	Correlation Coefficient	0,025	1,000
		Sig. (2-tailed)	0,575	
		N	429	429
Spearman's rho	4. Employment status	Correlation Coefficient	1,000	0,027
		Sig. (2-tailed)		0,577
		N	429	429
	6. Geographic Location	Correlation Coefficient	0,027	1,000
		Sig. (2-tailed)	0,577	
		N	429	429

6.4.3.5. RELATIONSHIP BETWEEN GEOGRAPHICAL LOCATION AND INCOME SOURCES

Investigate relationship between geographical location and income sources.

Hypotheses:

Null hypothesis (H0): There is no significant relationship between geographical location and income sources.

H1: There is a significant positive relationship between geographical location and income sources. In this case the hypothesis is that people residing in urban areas have more sustainable income sources (formal employment, business) than those who dwell in rural areas (grants; informal employment).

H2: There is a significant negative relationship between geographical location and income sources. In this case the hypothesis is that people residing in rural areas have more sustainable income sources (formal employment, business) than those who dwell in urban areas (grants; informal employment).

Results

Pearson, Kendall's tau b and Spearman product correlation of geographical location and income sources was found to be very low positive and statistically significant (r = .202 Pearson, 0.205 Kendall and .235 Spearman's $p < .001$). Hence the null hypothesis was not true and H1 was statistically supported. This means that there is a slightly significant positive relationship between geographical location and income In this case the hypothesis supports the statement that people who reside in urban areas have more sustainable income sources than those who dwell in rural areas.

On the policy front; government policies focusing on creating self-employment opportunities should be intensified in rural areas. These efforts will assist in curbing rural/urban migration.

Table 24: Pearson Correlation on geographical location and primary income sources

		6. Geographic Location	15. What is your primary source of income?
6. Geographic Location	Pearson Correlation	1	,202**
	Sig. (2-tailed)		0,000

			429	429
15. What is your primary source of income?	Pearson Correlation		,202**	1
	Sig. (2-tailed)		0,000	
	N		429	429

**. Correlation is significant at the 0.01 level (2-tailed).

Table 25: Kendall's and Spearman's correlation between geographic location and primary income sources

			6. Geographic Location	15. What is your primary source of income?
Kendall's tau_b	6. Geographic Location	Correlation Coefficient	1,000	,205**
		Sig. (2-tailed)		0,000
		N	429	429
	15. What is your primary source of income?	Correlation Coefficient	,205**	1,000
		Sig. (2-tailed)	0,000	
		N	429	429
Spearman's rho	6. Geographic Location	Correlation Coefficient	1,000	,235**
		Sig. (2-tailed)		0,000
		N	429	429
	15. What is your primary source of income?	Correlation Coefficient	,235**	1,000
		Sig. (2-tailed)	0,000	
		N	429	429

**. Correlation is significant at the 0.01 level (2-tailed).

6.4.3.6. RELATIONSHIP BETWEEN GEOGRAPHICAL LOCATION AND INCOME LEVELS

Investigate relationship between geographical location and income levels.

Hypotheses:

Null hypothesis (H0): There is no significant relationship between geographical location and income levels.

H1: There is a significant positive relationship between geographical location and income levels. In this case the hypothesis is that people residing in urban areas earn higher incomes than those who dwell in rural areas.

H2: There is a significant negative relationship between geographical location and income levels. In this case the hypothesis is that people residing in rural areas earn higher incomes than those who dwell in urban areas.

Results

Pearson, Kendall's tau b and Spearman product correlation of geographical location and income sources was found to be ow positive and statistically significant (r = .417 Pearson,0.341 Kendall and .411 Spearman's p < .001).   Hence the null hypothesis was not true and H1 was statistically supported. This means that there is a low significant positive relationship between geographical location and income levels. In this case the hypothesis supports the statement that people who reside in urban areas earn higher incomes than those who dwell in rural areas.

On the policy front; government policies focusing on creating high earning opportunities should be intensified in rural areas. These efforts will assist in curbing rural/urban migration and also improve livelihood standards for rural people.

Table 26:Pearson correlation between geographical areas and income levels

		6. Geographic Location	16. On average, what is your monthly household income?
6. Geographic Location	Pearson Correlation	1	,417**
	Sig. (2-tailed)		0,000
	N	429	429
16. On average, what is your monthly household income?	Pearson Correlation	,417**	1
	Sig. (2-tailed)	0,000	
	N	429	429

**. Correlation is significant at the 0.01 level (2-tailed).

Table 27: Kendall's and Spearman's correlation between geographic location and income levels

			6. Geographic Location	16. On average, what is your monthly household income?
Kendall's tau_b	6. Geographic Location	Correlation Coefficient	1,000	,349**
		Sig. (2-tailed)		0,000
		N	429	429
	16. On average, what is your monthly household income?	Correlation Coefficient	,349**	1,000
		Sig. (2-tailed)	0,000	

			N	429	429
Spearman's rho	6. Geographic Location	Correlation Coefficient	1,000	,411**
		Sig. (2-tailed)		0,000
		N	429	429
	16. On average, what is your monthly household income?	Correlation Coefficient	,411**	1,000
		Sig. (2-tailed)	0,000	
		N	429	429

**. Correlation is significant at the 0.01 level (2-tailed).

6.4.3.7. RELATIONSHIP BETWEEN GEOGRAPHICAL LOCATION AND ACCESS TO RESOURCES

Investigate relationship between geographical location and access to resources.

Hypotheses:

Null hypothesis (H0): There is no significant relationship between geographical location and access to resources.

H1: There is a significant positive relationship between geographical location and access to resources. In this case the hypothesis is that people residing in urban areas have more access to financial resources to start their businesses than who live in rural.

H2: There is a significant negative relationship between geographical location and access to resources In this case the hypothesis is that people residing in rural areas have more access to financial resources to start their businesses than those who live in urban areas..

Results

Pearson, Kendall's tau b and Spearman product correlation of geographical location and access to resources was found to be markedly low and negligible positive and statistically insignificant (r = .059 Pearson,0.054 Kendall and .058 Spearman's p >.001).   Hence the null hypothesis was true and H1 and H2 were statistically not supported. This means that there is no significant relationship between geographical location and access to resources.

On the policy front; government policies focusing on financial support should not be intensified in specific areas but in the country as a whole whether in urban, peri-urban or rural areas.

Table 28: Pearson Correlation between geographical location and access to resources

		6. Geographic Location	12. Do you have access to financial resources to start or expand a business?
6. Geographic Location	Pearson Correlation	1	0,059
	Sig. (2-tailed)		0,223
	N	429	429
12. Do you have access to financial resources to start or expand a business?	Pearson Correlation	0,059	1
	Sig. (2-tailed)	0,223	
	N	429	429

Table 29: Kendall's and Spearman's correlation between geographical location and access to resources

			6. Geographic Location	12. Do you have access to financial resources to start or expand a business?
Kendall's tau_b	6. Geographic Location	Correlation Coefficient	1,000	0,054
		Sig. (2-tailed)		0,233
		N	429	429
	12. Do you have access to financial resources to start or expand a business?	Correlation Coefficient	0,054	1,000
		Sig. (2-tailed)	0,233	
		N	429	429
Spearman's rho	6. Geographic Location	Correlation Coefficient	1,000	0,058
		Sig. (2-tailed)		0,233
		N	429	429
	12. Do you have access to financial resources to start or expand a business?	Correlation Coefficient	0,058	1,000
		Sig. (2-tailed)	0,233	
		N	429	429

6.4.3.8. RELATIONSHIP BETWEEN AGE AND ACCESS TO RESOURCES

Investigate relationship between age and access to resources.

Hypotheses:

Null hypothesis (H0): There is no significant relationship between age and access to resources.

H1: There is a significant positive relationship between age and access to resources. In this case the hypothesis is that older people have more access to financial resources to start their businesses than the youth.

H2: There is a significant negative relationship between age and access to resources. In this case the hypothesis is that young people have more access to financial resources to start their businesses than older people.

Results

Pearson, Kandall's tau b and Spearman product correlation of age and access to resources was found to be markedly low and negligible negative and statistically insignificant (r =- .032 Pearson, -0.024 Kendall and -.027 Spearman's p >.001). Hence the null hypothesis was true and H1 and H2 were statistically not supported. This means that there is no significant relationship between age and access to resources.

On the policy front; government policies focusing on access to resources should not be intensified for a specific age but for everyone in the country whether young or old.

Table 30: Pearson Correlation between Age and Access to Resources

		1. Age	12. Do you have access to financial resources to start or expand a business?
1. Age	Pearson Correlation	1	-0,032

				0,502
	N		429	429
12. Do you have access to financial resources to start or expand a business?	Pearson Correlation		-0,032	1
	Sig. (2-tailed)		0,502	
	N		429	429

Table 31: Kendall and Spearman's correlation between Age and Access to Resources

			1. Age	12. Do you have access to financial resources to start or expand a business?
Kendall's tau_b	1. Age	Correlation Coefficient	1,000	-0,024
		Sig. (2-tailed)		0,579
		N	429	429
	12. Do you have access to financial resources to start or expand a business?	Correlation Coefficient	-0,024	1,000
		Sig. (2-tailed)	0,579	
		N	429	429
Spearman's rho	1. Age	Correlation Coefficient	1,000	-0,027
		Sig. (2-tailed)		0,579
		N	429	429

12. Do you have access to financial resources to start or expand a business?	Correlation Coefficient	-0,027	1,000
	Sig. (2-tailed)	0,579	
	N	429	429

6.4.3.9. RELATIONSHIP BETWEEN GENDER AND ACCESS TO RESOURCES

Investigate relationship between gender and access to resources

Hypotheses:

Null hypothesis (H0): There is no significant relationship between gender and access to resources.

H1: There is a significant positive relationship between gender and access to resources. In this case the hypothesis is that males have more access to financial resources to start their businesses than females.

H2: There is a significant negative relationship between gender and access to resources. In this case the hypothesis is that females have more access to financial resources to start their businesses than males.

Results

Pearson, Kandall's tau b and Spearman product correlation of gender and access to resources was found to be markedly low and negligible positive and statistically insignificant (r = .056 Pearson, Kendall and. Spearman's p >.001).   Hence the null hypothesis was true and H1 and H2 were statistically not supported. This means that there is no significant relationship between gender and access to resources.

On the policy front, government policies focusing on access to resources should not be intensified for a certain gender but for all whether they are male or female.

Table 32: Pearson correlation between gender and access to resources

		2. Gender	12. Do you have access to financial resources to start or expand a business?
2. Gender	Pearson Correlation	1	0,056
	Sig. (2-tailed)		0,248
	N	428	428
12. Do you have access to financial resources to start or expand a business?	Pearson Correlation	0,056	1
	Sig. (2-tailed)	0,248	
	N	428	429

Table 33: Kendall's and Spearman's correlation between gender and access to resources

		2. Gender	12. Do you have access to financial resources to start or expand a business?

Kendall's tau_b	2. Gender	Correlation Coefficient	1,000	0,056
		Sig. (2-tailed)		0,248
		N	428	428
	12. Do you have access to financial resources to start or expand a business?	Correlation Coefficient	0,056	1,000
		Sig. (2-tailed)	0,248	
		N	428	429
Spearman's rho	2. Gender	Correlation Coefficient	1,000	0,056
		Sig. (2-tailed)		0,248
		N	428	428
	12. Do you have access to financial resources to start or expand a business?	Correlation Coefficient	0,056	1,000
		Sig. (2-tailed)	0,248	
		N	428	429

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6.5. FOCUS GROUP DISCUSSIONS

Focus groups discussions were held virtually on the 18th of September 2024. The morning session was held with beneficiaries who participated in research surveys from all nine provinces. The afternoon session was held with Key Informants who were interviewed and had filled the Key Informant questionnaires. Both sessions were attended by 10 participants. Discussions were around the research objectives and questions and were also about validating the study results. All discussions were aligned with Key Informant and beneficiary recommendations.

7. STUDY CONCLUSIONS AND RECOMMENDATIONS

7.1. STUDY CONCLUSIONS

From the literature review, secondary and primary data collection and analysis, it can be concluded that the process of poverty eradication is a multi-stakeholder effort which requires commitment from various stakeholders in all spheres. This therefore necessitates collective efforts among critical stakeholders including government, civil society, private sector and the international community. Some of the key conclusions in this regard can be summarised as follows:

- There are pockets of success when it comes to government policies supporting economic self-help and poverty reduction but there are no coordinated efforts to ensure tackling of the underlying challenges of poverty, unemployment and inequality.
- South Africa has a set of well-crafted policies, but they often encounter implementation challenges because of bureaucracy; capacity of implementing officers in terms of numbers or skills; insufficient funding and limited reach especially to remote areas.
- Most policies do not have clear implementation plans and Monitoring and Evaluation components embedded in them.
- Lack of coordination among government departments at all spheres and other key stakeholders may lead to ineffective use of available scarce resources
- Key lessons have been learnt from case studies which can be used to shape future policies or implementation thereof.
- Key informants have proposed a number of key areas for current policy amendments and new policy proposals that can enhance the effectiveness of government policies especially for vulnerable groups ensuring equitable access to these policies and resources.

- Empirical evidence from quantitative survey respondents have also revealed that the effectiveness of government policies is questionable in certain circumstances.

- Most respondents have mentioned that they have not benefitted from government financial support and training to start or expand their businesses, despite the fact that they are aware of the existence of such policies. There are various barriers that prevent them from accessing such support including bureaucracy, inflexible qualification criteria . Instead, the majority have benefitted from social grants and have not used their social grants for productive capacities. This finding confirms that the dependency on social grants is still very high, despite government efforts to implement policies that promote

- The most important policy recommendation is that there should be increased funding support and skills development programmes in critical areas. This will ensure increased self-dependence.

7.2.   STUDY RECOMMENDATIONS

Some of the recommendations proposed by key informants, survey respondents and focus group discussions include the following:

- **Regular evaluation and review of policies and programmes:** Policies should be reviewed and evaluated on a periodical basis to ensure that they still meet the needs of their targeted beneficiaries and also to align with the changing environment politically, economically, socially, technologically, legally and environmentally. This will also assist in ensuring alignment with other newer policies.

- **Promotion of self-independence and sustainability:** Policies and programmes should be geared towards making community-based self-help initiatives sustainable in the coming years.

- **Promotion of Accountability:** Government and the other key stakeholders should hold themselves accountable; and to do so policies, strategies and programmes should be supported by clearly defined workplans which include monitoring and evaluation strategies and have clearly defined indicators according to which they can measure their progress.

- **Increased Funding and Non-Financial Support for self-help initiatives**: For effective policy implementation in South Africa, increasing funding for self-help initiatives is an important step in the right direction. This could be done through dedicated fund for poverty alleviation programmes, ensuring consistent and adequate financing through government budgets, grants, micro-finance programmes, interest free loans and public-private partnerships.

- **Strengthening of Co-ordination and streamlined process:** It is essential to cultivate the mentality of collaboration among government departments and other spheres of government in order to ensure equitable distribution of scarce resources and to avoid duplication of efforts. Red tape reduction and flexible qualification criteria for different levels of enterprises to remove barriers and to increase access to finance for enterprises. By streamlining bureaucratic processes and enhancing collaboration between government departments, delays can be reduced, and programmes can run more smoothly.

- **Promotion of Transparency and curbing of corruption**: Develop and enforce strict anti-corruption policies, including transparency initiatives and regular audits to ensure funds are used appropriately and effectively. Overhaul of the government procurement system is necessary to ensure equitable access to procurement opportunities.

- **Creation of programmes that improve the quality of life:** Strengthen Workforce Development Programmes to provide more sustainable employment opportunities that can lead to improvement of the quality of life.

- **Capacity-building for government officials**: Invest in training and capacity-building initiatives for government staff and stakeholders involved in program implementation to improve management and service delivery.

- **Promotion of entrepreneurial culture**: Inculcating the entrepreneurial culture from a young age by building entrepreneurial education into the school curriculum and also encouraging children from a young age to consider the option of being employers rather than being employees can help promoting self-independence from a young age.

- **Promotion of mentorship and coaching:** The importance of mentorship and coaching programmes cannot be over-emphasised. These programmes can help build confidence and strengthen the entrepreneurial spirit among individuals and communities.

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