



South Africa Siyasebenza

A Decade of Innovation and Partnership

LESSONS AND INSIGHTS ON FUNDING SUSTAINABLE JOB CREATION





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Government Technical Advisory Centre, National Treasury
Pretoria
Republic of South Africa

www.jobsfund.org.za
jobsfund@treasury.gov.za

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A DECADE OF INNOVATION AND PARTNERSHIP

Lessons and insights on funding sustainable job creation



South Africa *Siyasebenza*

This publication is dedicated to the team at the Jobs Fund, our esteemed partners, the Technical Evaluation Committee, the Investment Committee, Minister Enoch Godongwana, Director-General Duncan Pieterse, Ms. Ronette Engela, Acting Head of GTAC, and everyone who has contributed to our mission of fostering sustainable job creation in our country.

Your unwavering dedication, tireless efforts and commitment have been the driving force behind our success. Together, we have achieved remarkable milestones and made a tangible impact on the lives of countless individuals and communities across our nation.

I am humbled and inspired by the collective passion and determination demonstrated by each member of our team. Your resilience has propelled us forward, even in the face of unprecedented challenges. Without your hard work, expertise and unwavering support, none of our achievements would have been possible. Together, we have proven that with a shared purpose and collaborative spirit, we can create meaningful change. Let us continue to make a lasting impact on the lives of those we serve.

Najwah Allie-Edries



South Africa Siyasebenza

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FOREWORD BY THE MINISTER

Transforming futures: The impact and innovation of the Jobs Fund

The country has suffered severe economic shocks in recent financial years, exerting tremendous pressure on businesses and the fiscal system. A poorly performing economy lacks the capacity to generate sufficient value for global competitiveness, hindering the creation of job opportunities.

Innovative thinking stimulates economic growth. The Jobs Fund has encouraged innovation by employing a challenge fund instrument, which encourages sustained public-private partnerships by sharing risks with large scale investments. Innovators find the prospect of risk-sharing with a grant provider such as the Jobs Fund particularly appealing because it encourages them to test cutting-edge solutions on a larger scale.

When we reflect on our current environment, government is tasked with an enormous challenge: address pre-COVID-19 issues while minimising the impact of the pandemic and implementing measures to accelerate a productive and thriving post-COVID-19 economy.

Economic and social crises often provide fertile ground for creativity, and innovation typically emerges after economies have suffered their worst depression. The post-pandemic economic landscape is ripe for the incubation of novel ideas and initiatives to stimulate the demand for and supply of labour. This is an area in which the Jobs Fund has demonstrated tremendous success and can continue to facilitate innovation. Fundamental to this is the collaboration of the public, private and non-profit sectors in a way that will ensure long-term stability. It is with this stability that South Africa will be able to weather unpredictable storms more effectively in the future.

Innovators find the prospect of risk-sharing with a grant provider such as the Jobs Fund particularly appealing because it encourages them to test cutting-edge solutions on a larger scale.



Enoch Godongwana
Minister of Finance

Navigating economic challenges: The role of innovation and collaboration in South Africa's recovery

During a period characterised by significant challenges, including high levels of unemployment, the Jobs Fund was established as a beacon of optimism amid adversity. Its mission: to catalyse sustainable job creation through inventive partnerships with the private sector, non-profit organisations and government agencies.

Embracing innovation, the Fund pioneered a funding mechanism that transformed public investment into a magnet for additional, mainly private, capital. It is therefore pleasing to see others within government recognising and adopting the challenge fund mechanism as a financing model. With foresight, the Jobs Fund has balanced the need for immediate support through public employment programmes with a visionary strategy for long-term economic resilience.

The focus was twofold: uplift skills development to empower the unemployed, with a particular focus on women and youth, and invigorate the economy by nurturing enterprise growth. This dual approach was designed to establish a strong foundation for the ongoing generation of employment opportunities.

The intent of the Fund was not only to create jobs, but to promote sustainable livelihoods that bring dignity and independence to our communities – amplifying the social impact of the Fund's initiatives. After a decade, an enduring legacy of vision, integrity and success exemplifies what government can achieve through powerful collaborations.

Unwavering leadership and passionate teamwork, bolstered by strong alliances with the private sector and non-profit organisations, have led to these triumphs.

This publication captures the narrative of the Jobs Fund – a story of transformational impact and informative lessons on successful job creation models that could improve government's allocative efficiencies in supporting future sustainable employment programmes.



Dr. Duncan Pieterse
Director-General:
National Treasury



In establishing the Jobs Fund, the National Treasury recognised the versatility and potential of the challenge fund approach. It can be used to address a wide range of social and economic challenges, by rallying the private sector to help solve development and social challenges, and by encouraging innovation.

An enduring vision to find solutions

I have had the honour and privilege of being a member of the Jobs Fund's Investment Committee from its inception in 2011. The Fund was driven by an enduring vision of trying to find solutions that can unlock job creation and contribute to more inclusive economic growth.

When the Fund was established, economic conditions, more specifically labour market conditions, presented pressing social challenges and government had to act. Women and youth bore the brunt of staggering levels of unemployment and poor economic growth. Over a decade later, the economic and labour market conditions are worse. Growth has continued to decline with each economic or political hurdle. This challenge of unemployment requires various stakeholders to work together to effectively solve it.

In establishing the Jobs Fund, the National Treasury recognised the versatility and potential of the challenge fund approach. It can be used to address a wide range of social and economic challenges, by rallying the private sector to help solve development and social challenges, and by encouraging innovation.

The Fund's foremost distinguishing feature is its transparent and rigorous partner selection process against predetermined criteria. As a member of the Investment Committee, I've seen the Fund's team of highly skilled personnel comb through volumes of applications, applying international best practice approaches to successfully identify opportunities for innovation, job creation and wider social impact. The assessment of additionality (i.e., would this have happened without the Fund's support?) has been a key characteristic of Jobs Fund appraisal processes, and it has enabled the Fund to break new ground in areas such as youth employment and SMME funding. Through crowding in private, public and non-state sector funding, the Jobs Fund has multiplied the value of funds available for job creation; leveraged technical expertise to augment government capacity; broadened its reach to the unemployed through established intermediary networks and channels; and helped build institutional capability to strengthen job creation ecosystems that stimulate demand and future job growth.

The Fund's foremost
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predetermined criteria.

The Fund's intermediary networks have facilitated deeper reach, resulting in support to more than 74,000 majority black-owned SMMEs and more than 19,447 black emerging farmers. Many of these initiatives have successfully enabled grant recipients to participate in established value chains.

Value for money and risk sharing have been cornerstones of the Fund's approach, and the Fund has had success in piloting a range of job creation models that are ready to be scaled and replicated. These include the Harambee Youth Employment Accelerator Programme, the Unjani Clinic initiative, the Ashburton guarantee mechanism and the A2Pay spaza shop support programme.

The Jobs Fund has a strong performance tracking and evaluation ethos. Over the past decade, the Fund has accumulated a formidable knowledge base, which both private and public sector stakeholders can learn from and build on. Given the extent of the challenges the country faces, initiatives such as the Jobs Fund should be supported to promote further innovation, partnerships and collaboration across all sectors of society.



JJ Njeke

Jobs Fund Investment
Committee Chairperson



“Public service is not just a job – it is a calling, a burning desire to shape a better world. We are dedicated to crafting opportunities, and forging a path toward a vibrant, inclusive economy, all in service of a nation brimming with potential.”

– *Najwah Allie-Edries*

INNOVATING FOR CHANGE: HARNESSING JOB CREATION FOR SOCIAL PROGRESS

Job creation is the foundation of a thriving economy and sustainable development. A job can empower an individual, catalyse social mobility and bestow dignity, self-worth and a sense of belonging. For these reasons, job creation is a key requirement in building a nation.

As we navigate an increasingly complex global landscape, marked by rapid technological advances, demographic shifts and mounting environmental challenges, the need to promote job creation has never been more urgent. In the face of automation, business process outsourcing and economic uncertainty, governments, businesses and civil society must collaborate to create employment.

The challenge of job creation in South Africa is about more than the number of jobs created; it is about prioritising quality, inclusivity and sustainability. Meaningful work must have a meaningful impact and not only provide individuals with a source of income but also offer personal growth and develop skills. Inclusive job creation ensures

that marginalised communities are not left behind in our efforts to reduce inequality and foster social integration.

As we continue this journey of exploration and innovation, let us heed the lessons of the past while embracing future opportunities. We must prioritise human wellbeing over profit, nurture entrepreneurship and creativity, and harness the full potential of our country's diverse talents and resources.

We all have a role to play – from employers, trainers and funders, to entrepreneurs pioneering new services, to businesses and workers in search of new and marketable skills. Through thoughtful analysis, empirical evidence and visionary thinking, let us continue to work towards a future where every individual can contribute meaningfully to our society and where opportunity is shared equitably. It is my hope that these pages will inspire innovation, nurture partnership and catalyse positive change.

Najwah Allie-Edries
Head of the Jobs Fund



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AN APPETITE FOR INGENUITY AND INNOVATION

Despite the burden of a brutal history with its legacy of socio-economic disparities and challenges, South Africans have an endless appetite for innovation and ingenuity. The Jobs Fund is the first challenge fund in South Africa and demonstrates how to revolutionise entrepreneurship and job creation.

After attempting several job creation programmes, the South African government acknowledged that these were not delivering the radical changes and outcomes that the country needed. Following an announcement at the State of the Nation Address on 10 February 2011, the Jobs Fund was successfully launched by the Minister of Finance in June 2011, to explore and develop innovative solutions to the country's employment crisis.

It was established within the Development Bank of Southern Africa, with Frans Baleni serving as its first chairperson. Thereafter the management of the Fund was transferred to the National Treasury and administered through GTAC with Brian Whittaker then JJ NJeke serving as the chairperson.

At the time of its establishment the Jobs Fund adopted an unprecedented approach to employment creation in South Africa. Up until this point, the challenge fund approach was untested in South Africa and

those responsible for its establishment had to visualise a completely new strategy.

A capable team led by the National Treasury was assembled to conduct research and develop a clear management framework underpinned by rigorous systems to ensure impeccable operation. While the team still had to formulate the finer procedural detail, they had a distinct value system characterised by integrity, transparency and accountability and were guided by the vision to deliver an impactful solution.

Distinct in its approach to addressing the downward spiral in employment rates, the Jobs Fund invests in job creation models that harness entrepreneurial innovation and ingenuity to deliver measurable social or environmental outcomes. With a broad mandate to experiment, take risks, innovate and demonstrate success, the Jobs Fund pursues alternative approaches to creating jobs by improving the match between demand and supply in the labour market.

Risky business

An appetite for risk, above skill and expertise, sets entrepreneurs apart. But traditional investors minimise risk with security requirements that frequently exclude the emerging market. This usually comes at the expense of innovation. Having the resources and abilities to move beyond the fear of failure enables entrepreneurs to realise immense potential with a combination of relevant insights, the right support and, of course, access to finance. This was the dream behind the Jobs Fund: a unique tool that would reshape the approach to entrepreneurial development and employment creation.

Defined as those who are willing to risk loss in order to make money, entrepreneurs are typically up for a challenge. But it takes more than a huge risk appetite to start and stay in business. It requires access to finance, ingenuity and innovation, along with the desire to continuously learn and seize new opportunities.

An alternative approach

The Fund is not a mass employment programme and does not tackle the long-term, structural causes of low growth and unemployment. There are other government initiatives directed at those challenges. Instead, it serves as a laboratory for testing alternative risk-sharing and co-funding approaches to creating employment, supporting enterprises, fighting poverty and delivering broader social benefits, fostering innovation and bolstering entrepreneurial activity. This is how the Fund uncovers successful job creation models that can be scaled or replicated in the South African economy.

The Jobs Fund adheres to international best practice, operating on challenge fund principles. This involves matching financial resources, typically grants, with contributions from private sector partners to mitigate risk. Utilising a competitive process, the Fund identifies and backs businesses with promising solutions. Grant funding is then provided to these supported businesses, enabling them to employ innovative approaches to tackle predefined challenges. This approach has facilitated the piloting of diverse projects and encourages healthy competition throughout the process.

What is a challenge fund?



Challenge funds invite companies, organisations or institutions to compete for support for good ideas and creative solutions. They encourage the private sector to run and invest in projects that address social and environmental issues, alleviate poverty and encourage social development by:

- Leveraging technology in poorer communities
- Stimulating investment in high-risk markets
- Providing access to finance for people in poverty

- Encouraging entrepreneurship and small business development
- Providing services in underserved communities.

Proposals are assessed against transparent and predetermined criteria. Projects that meet and share the Fund's objectives are awarded grants on a matched funding basis so that cost, commitment and risk are shared. In addition to financial support, the challenge fund may provide technical and other forms of support to its project partners.

Some of the key factors influencing the work of the Jobs Fund include a focus on:



*Achieving
scale*



*Innovation
and systemic
change*



*High-
potential
sectors*



*A portfolio
approach*



*Women
and
youth*



Sustainability



*Learning
and
knowledge
dissemination*

Since inception, the Jobs Fund has delivered a catalogue of successful job creation projects. It is well placed to continue this work into the future.

A change of course

Despite a clear management framework and a broad mandate to experiment, take risks, innovate and demonstrate success, early funding rounds had their challenges. Even with careful plans in place and adequate funding, all aspects did not proceed smoothly. It was initially difficult to find good quality applicants and innovative ideas. The focus on quality disbursement and a rigorous vetting process led to protracted project implementation and fund distribution.

Things had to change. The initial manual paper-based application process was inefficient, so an end-to-end (application, implementation and close-out) electronic platform was developed – the Grant Management System. The strategy for attracting well-suited partners was refined and future funding rounds were more targeted at specific focus areas.

As an instrument of government, the Fund needed to establish itself as a credible and reliable development partner in the market. With solid work, the right expertise and a willingness to evaluate and improve processes, the Fund was able to establish its reputation. Given its proven capability to deliver, it started attracting more suitable applicants and highly capable partners.

Unconstrained by the low-risk approach of other government funding programmes, the Jobs Fund has a significant advantage to pursue more ambitious results. Yet, it became evident that the Fund's location within the Development Bank of Southern Africa restricted its ability to assume the level of risk originally envisioned. The regulatory environment and institutional systems were not compatible with the flexibility that challenge funds need for innovation. To experiment with alternative approaches and attract bold risk takers, there must be willingness to take on higher risk. This led to the mutual decision to move the Jobs Fund from the Development Bank to the National Treasury.

During its time at the National Treasury, under the Government Technical Advisory Centre (GTAC), the Fund has established itself as a stronghold of integrity and a governmental tool with proven implementation capability.

The Jobs Fund has achieved exceptional operational efficiencies and maintained its ethos of public service.

RIISING TO THE CHALLENGE

The Jobs Fund operates as a game-changing challenge fund, using competition to find and support the most groundbreaking approaches to employment creation. It has proven to be an effective instrument for attracting widespread partnership to achieve broader social impact.

With an open and transparent appraisal process, private, non-profit and public sector organisations step forward with innovative proposals to address specific social and economic challenges, backed by their ability to share the financial risk. It is a dynamic approach to job creation that harnesses the expertise, skills and financial resources of the private sector. Experienced intermediaries invest significant amounts in the projects and use their expertise and networks to access and support targeted grant recipients. This enables the Jobs Fund to co-fund ambitious projects that might not meet institutional financing requirements but hold tremendous potential for success. Sustainability is driven through the co-creation of shared value between parties, building initiatives that have social and developmental impact while achieving commercial returns to remain viable in the long term.

By focusing on outcomes and embracing an exploratory approach to innovation, the Jobs Fund has to date leveraged a further R14 billion of largely private sector funding, off R6.9 billion invested by government, with significant social impact.

The Jobs Fund partners with a wide array of impactful initiatives, spanning four funding windows: infrastructure investment, support for workseekers, institutional capacity building and enterprise development. With a long-term approach to employment creation, the focus is on cultivating sustainable employment and equipping individuals with skills to thrive in the workforce.

“One of our primary challenges lay in convincing the private sector of the Fund’s stability and trustworthiness.

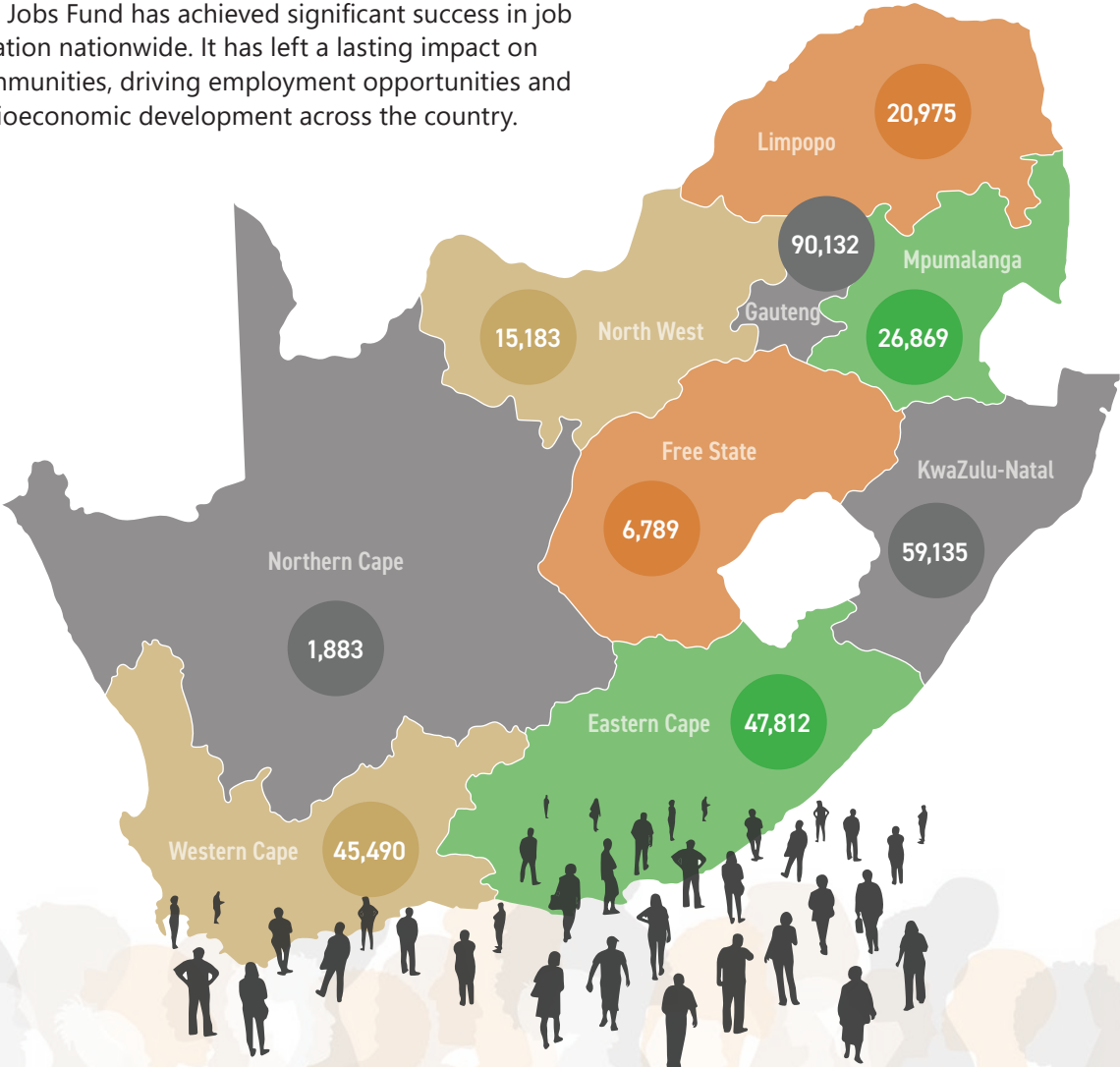
Establishing trust with potential applicants was crucial. Through our consistent reliability and solidity, we’ve earned respect for our processes, firmly positioning the Fund as a bastion of integrity.”

**– Najwah Allie-Edries,
Head of the Jobs Fund**



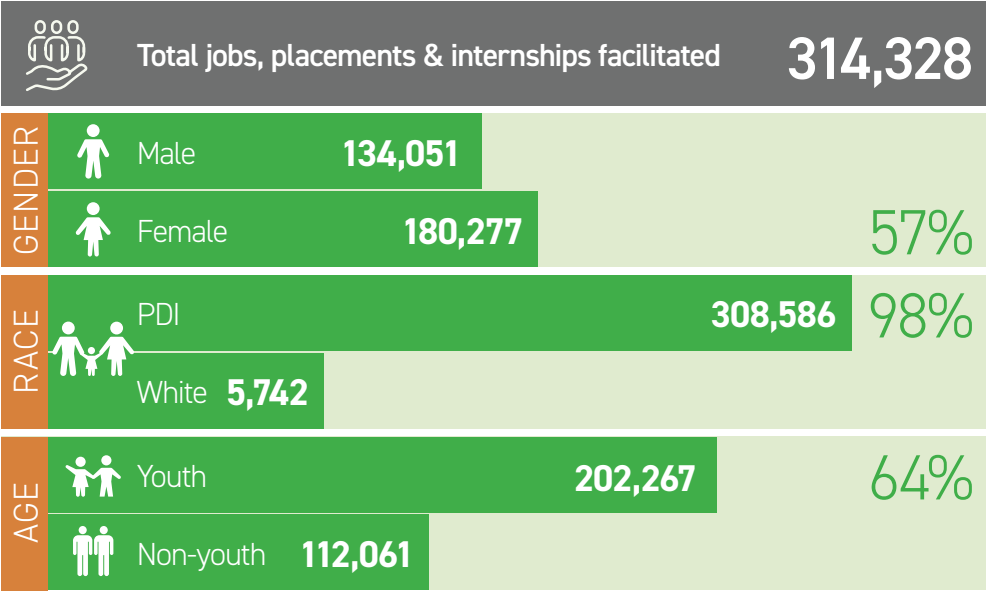
Job creation by province

The Jobs Fund has achieved significant success in job creation nationwide. It has left a lasting impact on communities, driving employment opportunities and socioeconomic development across the country.



Source: Jobs Fund Database (showing actuals reported by projects as at December 2023)

As of December 2023, a total of 314,328 jobs had been created, with a significant majority of these roles being filled by previously disadvantaged individuals. Of these roles, 57% were filled by women. This demonstrates the Jobs Fund’s concerted effort to promote inclusivity and diversity in the workplace, addressing both historical and gender inequalities. It reflects a multifaceted approach to tackling employment challenges across various demographics.



Source: Jobs Fund Database (showing actuals reported by projects as at December 2023)



Infrastructure investment

This funding window co-finances investments in enabling infrastructure to improve the business environment. The grant funding aims to lower the cost and barriers that inhibit innovative enterprise models, partnerships and ideas.

NUMBER OF PARTNERS: **10**

NUMBER OF PROJECTS: **10**

TOTAL GRANT FUNDING: **R804,097,515**
AT 31 DECEMBER 2023

TOTAL CONTRACTED MATCHED FUNDING:
R2,188,961,183 AT 31 DECEMBER 2023



Support for workseekers

Even with tertiary qualifications, many young people struggle to find jobs because they lack certain skills. The support initiatives focus on developing future-fit skills, especially for previously disadvantaged youth, women and people living with disabilities, and labour resources for the digital economy.

NUMBER OF PARTNERS: **32**

NUMBER OF PROJECTS: **37**

TOTAL GRANT FUNDING:
R1,360,395,299 AT 31 DECEMBER 2023

TOTAL CONTRACTED MATCHED FUNDING:
R2,594,977,113 AT 31 DECEMBER 2023



Institutional capacity building

Institutional capacity building projects strengthen and improve the ability of institutions to create jobs. Through internship and mentorship programmes, enterprises and large firms or purchasing networks, and community-based projects improve their capabilities and deepen market reach to influence sustainable job creation.

NUMBER OF PARTNERS: **6**

NUMBER OF PROJECTS: **6**

TOTAL GRANT FUNDING: **R179,313,795**

AT 31 DECEMBER 2023

TOTAL CONTRACTED MATCHED FUNDING:
R958,275,682 AT 31 DECEMBER 2023



Enterprise development

Entrepreneurs are trained in areas that are crucial to business success, enhancing their capabilities to expand their operations and offer employment. They gain access to vital technical training, business support, access to market and previously unavailable financial services, enabling them to penetrate markets and value chains that were previously inaccessible.

NUMBER OF PARTNERS: **94**

NUMBER OF PROJECTS: **110**

TOTAL GRANT FUNDING: **R4,599,779,921**

AT 31 DECEMBER 2023

TOTAL CONTRACTED MATCHED FUNDING:
R8,209,803,988 AT 31 DECEMBER 2023



A competitive edge

An open, competitive and transparent funding process is expressed in regular funding rounds through which the Jobs Fund invites the market to submit competitive and innovative job creation ideas.

Funding rounds are structured around current labour demand and supply needs in the market as well as social impact considerations.

The requirements for each round are informed by extensive research and analysis. They are set out in term sheets, which specify the challenge to be addressed and the eligibility criteria, among other things.

There is a general call for proposals that states the time frame for applicants to submit proposals through the online Jobs Fund platform.

Once applications have closed, an appraisal process prioritises the most innovative and robust approaches to meet the challenges of job creation.

The application process usually consists of two stages. The first stage seeks to establish the “big idea” and the second assesses the plausibility and viability of the proposal, after conducting comprehensive due diligence on the applicant and its partners.

A team of financial, legal and evaluation and monitoring experts assesses the applications, co-ordinated by a project manager.

Applications, for both stages of the approval process, go through an independent Technical Evaluation Committee (TEC) and the Jobs Fund Investment Committee (JFIC). The TEC comprises primarily private sector members with the technical expertise to evaluate submitted applications. These recommendations are then sent for approval to the JFIC, which is independent from the Jobs Fund Project Management Office and makes the final allocative decisions.

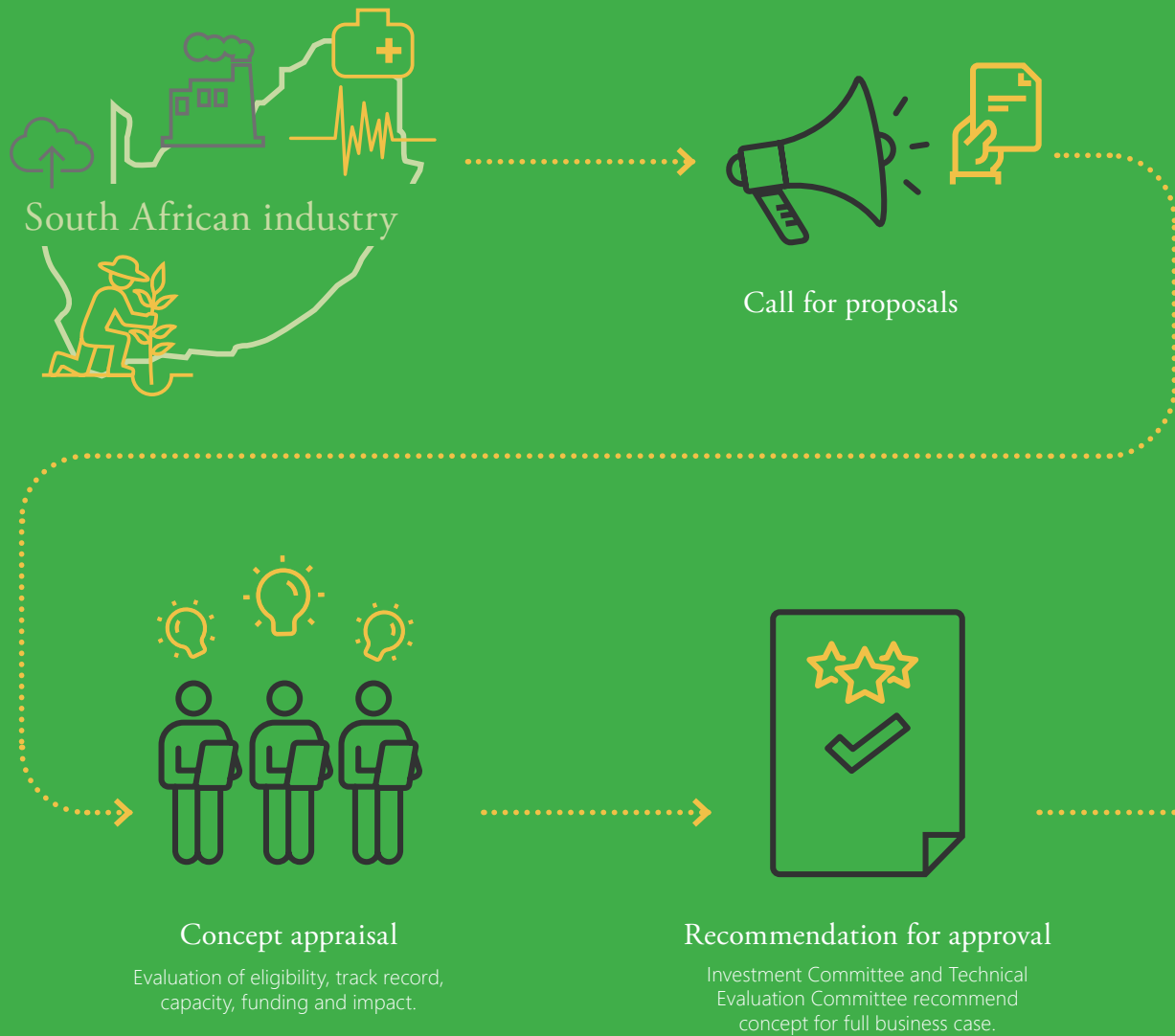
Prospective partners must have good governance practices, minimum standards for services and effective monitoring systems in place.

Partnerships are formalised through a comprehensive legal contract that encompasses all aspects of project implementation, such as targets, performance indicators and payment schedules. Throughout the project’s implementation, grant disbursements adhere to the Jobs Fund Disbursement Framework and are linked to completed project activities. Grant funds are disbursed to a Jobs Fund partner’s dedicated project bank account only after the

Projects undergo continuous monitoring, with corresponding payments made after each reporting phase.

PHASE 1

JOBS FUND PROJECT CYCLE



PHASE 2





“We are here to create long-lasting job creation solutions with our partners. These relationships bring together a host of resources, including funding, technical expertise and established governance frameworks, which all contribute to the delivery of initiatives that create the desired social impact. When we partner with an organisation, we are invested in making sure the funded initiative is a success – we are in it together.”

– *Najwah Allie-Edries*

PRINCIPLED PARTNERSHIPS



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By cultivating strategic partnerships across sectors, the Jobs Fund not only amplifies the impact of its initiatives but also distributes entrepreneurial investment risks. These partnerships operate on a matched funding approach, encouraging collaboration from private and non-state sectors to support alternative job creation models. Projects are overseen by seasoned partners with profound sector knowledge, technical and financial expertise and extensive networks to engage targeted participants. By leveraging the skills, expertise and financial resources of the private sector, the Jobs Fund addresses South Africa's social and development challenges. This approach not only alleviates the strain on public funding but also ensures sustainable growth for employment and businesses beyond the Jobs Fund's intervention.

Governments cannot single-handedly address all the social and development challenges in the country. Private and non-state actors are key stakeholders to co-create and implement solutions to job creation challenges.

Often, there is a tendency to underestimate the resources required to efficiently manage an intervention and its funding resources. The capacity to conceptualise and effectively implement new and innovative programmes remains a critical growth area for government.

Partnerships must be mutually beneficial. Since its inception, the Jobs Fund has built a strong network of intermediaries with a national footprint, overseeing the implementation of over 160 job creation projects.

“Employment creation is still South Africa's defining social and economic challenge, central to both sustainable growth and a more inclusive development path. There is a firm platform on which to build in lessons from an extraordinary diversity of Jobs Fund implementation partners, and in the expertise and dedication to public service that characterise the administrative work of the Jobs Fund team.”

– Andrew Donaldson,
Jobs Fund Investment Committee
Deputy Chairperson, former Deputy
Director-General of Public Finance
and former Acting Head of GTAC



IMPACT



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An exponential return on national investment

The Jobs Fund walks a fine line between risk and reward in its mission to change the South African employment landscape. Its unique approach helps transform perceptions of risk and entrepreneurship and promotes a level of sustainability that lasts beyond numerous interventions across several sectors.

What started out as a short- to medium-term investment in job creation has yielded some surprising returns. The Jobs Fund is an example of how government, the private sector and civil society organisations can work together to deliver high-impact solutions to the unemployment crisis. Operational efficiency, underpinned by discipline, transparency, accountability and the necessary expertise, is behind the confidence in its ability to deliver.

Fundamental to this success is understanding that genuine, sustainable impact is possible when social benefits are prioritised alongside economic benefits. The Jobs Fund has catalysed some replicable models for job creation and has shown that the Fund is an effective instrument for sustainable job creation in both government and the private sector. Its model can be adopted locally and in other countries that face similar socio-economic and fiscal challenges.

The Jobs Fund is an example of what South Africa needs to create meaningful growth and development: honesty, integrity, efficiency and commitment to the country and its people. Impact must be measured by tangible markers such as jobs created, but when one focuses on the human element, the stories behind the numbers and how people's lives have changed, the value of the Jobs Fund's work becomes immeasurable.

Here is a selection of stories that prove the value of partnership.

“Our partnership with the Jobs Fund has been instrumental on this journey. We are creating jobs, but this is by no means a three-year project; this is a legacy that is going to last a lifetime.”

**– Stephen Goold,
Manager of Learning and Development,
Mercedes-Benz South Africa**



A2Pay drives innovation that supports South African entrepreneurs, who stimulate economic growth and contribute to the overall dynamism and resilience of the economy.



A2PAY CREATING ENTREPRENEURS IN NON-URBAN COMMUNITIES

Problem

Limited access to retail services such as electricity, airtime and insurance products in peri-urban and rural areas means that residents are forced to spend money to travel long distances to urban centres to purchase these services and transfer money to family members all over the country. The costs of public transport to access these financial services often outweigh the benefits, adding to the burden.

Solution

A2Pay developed a solution to empower and grow informal South African retailers (such as spaza shops) within the domestic market through fixed and mobile vending machines (called Biz Boxes). These Biz Boxes dispense various utility services online and enable vendors to sell a variety of virtual products such as airtime, money remittances, national lottery tickets and prepaid electricity. This creates sustainable employment by passing on the technology to small, medium and micro retailers. It harnesses and grows small business owners' talent and leadership abilities, enabling them to generate greater income and deliver a service that many city dwellers take for granted.

JOHANNESBURG, GAUTENG

PROJECT IMPLEMENTATION: NATIONAL



Results

The Jobs Fund partnered with A2Pay and launched the "Community Access to Wireless Retail Project" in 2013. The project recruited young, unemployed men and women in the country's rural areas and informal settlements to run micro retail outlets that would sell prepaid and insurance products. Because entrepreneurs struggle to access finance through traditional institutions, financial arrangements were put in place to give them access to the required equipment along with technical training to operate it.

Participating entrepreneurs were then provided with a pre-selected site and kiosk, equipped with all the technology required to run and manage a fully functional, efficient business. Through a mentorship programme they were trained in business basics, business administration and customer services. They learnt how to track, monitor and manage stock and make informed decisions about managing their business. The three-year implementation period gave A2Pay and the grant recipients sufficient time to test and refine their strategy. A2Pay grew their offering and linked vendors to service providers, such as Eskom and airtime and data providers, that they wouldn't have been able to access on their own.

Impact

This boost fired up the entrepreneurial spirit of many micro vendors. As their customer bases grew, some extended their businesses into spaza shop operations and sold household goods. Others were so successful that they had to expand their shop space to accommodate more stock.

Some participants are even considering opening more shops or have expanded their businesses and employed more staff. In this way they fulfil the Jobs Fund's vision to create replicable employment models and jobs that are sustainable long after the Jobs Fund's involvement in the projects.

The success of the A2Pay project is an example of the impact that can be achieved when innovation and insight are combined. Based on the success of the first project, A2Pay was able to apply for further funding from traditional funders to scale their initiative and assist more informal economy business owners. In turn, the participants – spaza shop owners – were able to apply for further funding to expand their businesses and improve their lives.

TOTAL GRANT
FUNDING
DISBURSED

R454,596,700
as at 31 December 2023

TOTAL MATCHED
FUNDING
LEVERAGED

R404,380,789
as at 31 December 2023

“The increased revenue has transformed our spaza shop into a thriving small business, which has allowed us to build a decent home and afford much-needed medical care.”
– David Manyaka, A2Pay grant recipient

Problem

Small, medium and micro enterprises (SMMEs) are the backbone of the South African economy. They make up a staggering 98% of businesses in South Africa. Including both formal and informal enterprises, they employ up to 60% of the active workforce and contribute a substantial share of private sector job growth.

Unfortunately, without enough funds and investors, SMMEs struggle to grow and thrive. Traditional funders have considered them risky to invest in as they often lack collateral, credit history, financial literacy or formal financial records, and their business ideas may not yet be proven as viable.

Solution

While risky, using impact investing to support SMMEs is a meaningful way to boost the economy and society. Catalytic capital investors accept greater risk and lower returns to achieve positive social or environmental outcomes. In 2014, Atlantic Asset Management (AAM) proposed a catalytic investment fund. To encourage investors and protect retirement funds, it needed a guarantee.

JOHANNESBURG, GAUTENG

PROJECT IMPLEMENTATION: NATIONAL



Results

The Jobs Fund agreed to provide this guarantee and partnered with AAM to develop what became the Ashburton Credit Enhanced Fund I (ACEF I) to lend to entrepreneurial, innovative intermediaries and medium-to-large corporations (investees), who would further invest in SMMEs. One example is the Small Enterprise Foundation (SEF), which provides their clients with access to capital to start microenterprises.

ACEF I was launched in October 2014. By 2019, the Fund had leveraged R679 million in private funding, backed by the R68 million guarantee grant. Over 9,000 new permanent jobs had been created.



Following the success of ACEF I, ACEF II was launched in 2016. A total of R900 million was raised; funds were successfully invested in 18 corporations and had created an additional 7,130 jobs by 2022.

Impact

Both of the ACEF funds are ongoing. As of 2022/23, the combined funds had attracted over R1.6 billion of capital since inception, helping companies create more than 16,000 jobs – with 75% in underserved provinces such as the Eastern Cape, Limpopo and

**TOTAL GRANT
FUNDING
DISBURSED**

R250,651,124

as at 31 December 2023

**TOTAL MATCHED
FUNDING
LEVERAGED**

R1,584,264,813

as at 31 December 2023

the North West province. Over 91% of the new jobs are held by women, and most jobs created span a variety of sectors (business services, transport, trade, utilities and construction) across South Africa.

ACEF has successfully raised awareness and investment in a new asset class, leading to increased investor interest. The Jobs Fund grant was a key catalyst for crowding in pension fund investment, and other fund managers have launched similar funds.

“These investments have generated positive, measurable social impacts without sacrificing financial returns.”

**– Rob Nagel,
Ashburton fund manager**



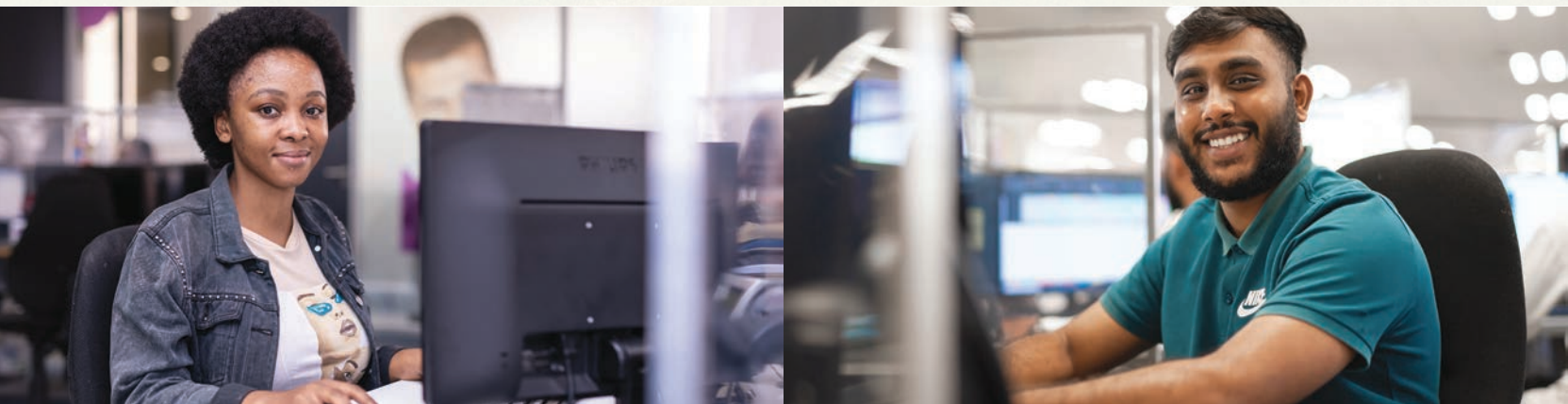


The Small Enterprise Foundation (SEF) serves over 156,6630 clients, predominantly women, across seven provinces. SEF's mission is to empower women by providing them with access to capital that enables them to start microenterprises and lift themselves out of poverty.





Through CCI, young people joining the BPO sector are given exposure to diverse industries and opportunities for career growth, skills development, professional advancement and global networking.



Problem

In South Africa, more than one in three young people are unemployed. The workplace is rapidly evolving and young people must meet the demands of a changing employment landscape to thrive. Many young people are despondent and discouraged by their inability to pursue further studies or to secure employment. And though academic skills and textbook theory are still important, those who have tertiary qualifications struggle to find employment too – the workplace requires a much wider range of skills. Effective communication, critical thinking, flexibility and teamwork have always been important in the workplace. However, they are even more crucial for current workseekers.

Solution

Business process outsourcing (BPO) is a global service industry that offers customer services and communications support through call centres and contact centres. As a rapidly growing sector it has lacked sufficient skills and human resources. CCI South Africa, a leading business process outsourcer, had several domestic and international partners that required contact centre services. Its leaders recognised that by providing opportunities for training

KWAZULU-NATAL

PROJECT IMPLEMENTATION: GAUTENG,
KWAZULU-NATAL, WESTERN CAPE



and advancement, they could expand their business, while also guiding young people towards new career prospects.

CCI developed CareerBox, a non-profit company, to recruit, train and place previously unemployed, unskilled and inexperienced youth and women from previously disadvantaged communities to expand the much-needed skills in the BPO sector and reduce unemployment in the country.

Results

In 2016, the Jobs Fund partnered with CareerBox and provided grant funding

of R52,400,000 to train young people. Over the next three years, the Jobs Fund CCI–CareerBox partnership produced a total of 3,048 jobs, exceeding its initial target of 2,561 by 20%. This addressed the skills shortage in a growing sector and created training opportunities for those who lacked the resources to further their education.

More importantly, opportunities for further growth and development continued to be made available as CCI offered additional training to keep pace with its growing network and expanding operations and services.

Impact

In 2019, CCI SA and the Jobs Fund partnered again to establish a Workforce Development Centre (WDC) to help unemployed people in townships with socio-economic, financial, skill-level and geographic constraints. The WDC project has produced over 1,570 jobs and trained over 1,660 grant recipients.

Although the partnership between the Jobs Fund and WDC concluded in early 2023, the project has continued to bear fruit.

Not only had it reached its job creation targets at the time, but grant recipients continue to evolve and keep pace with sector-related requirements. Many young people now feel inspired by the prospects for their future, excited by the opportunities for professional growth within a company that continues to grow both nationally and internationally.



“CareerBox is facilitating genuine grassroots economic development by offering people a chance to get on the career ladder without any regard for their background or wealth – just their skills and talent.”

– Sadiq Mohammed,
Partner at CCI Global (2016)

TOTAL GRANT
FUNDING
DISBURSED

R75,116,596

as at 31 December 2023

TOTAL MATCHED
FUNDING
LEVERAGED

R86,099,993

as at 31 December 2023

Problem

As the world continues to modernise and evolve, businesses have to stay up-to-date with technological advancements to attract customers and remain competitive. Ongoing digitalisation creates a huge demand for skills in the information and communications technology (ICT) sector, which is considered one of the fastest-growing sectors, rich with job opportunities. There is a huge demand for digital skills but, unfortunately, South Africa has a huge deficit and faces great challenges in this area. As technology rapidly transforms the world of work, more and more jobs go unfilled due to a lack of skills.

Solution

South Africa has a pool of young talent, potential trailblazers and change-makers who can lead in an unprecedented way if they can overcome the skills barrier. CapaCiTi is a full-time tech career accelerator that facilitates relevant work-related training in a variety of ICT skills. In 2018, the Jobs Fund partnered with CapaCiTi on an initiative that strongly resonates with the Fund's aim to support workseekers.

WESTERN CAPE

PROJECT IMPLEMENTATION:
EASTERN CAPE, GAUTENG,
KWAZULU-NATAL, WESTERN CAPE



The project, Catalysing and Stimulating Tech Job Creation Programme, focused on young, previously disadvantaged people who are driven, determined and keen to acquire or further develop digital and technical skills. It demonstrated the desired demand-driven approach informed by what the job market required. CapaCiTi's extensive network provided the capacity to effectively match workseekers with employers.

Results

The programme targeted unemployed information technology (IT) graduates, previously disadvantaged unemployed young people and digitally marginalised youth aged between 18 and 35. Training included technical and theoretical business skills such as collaboration and critical and creative thinking so that graduates were workplace ready and could quickly add value to the organisations they joined.

IT graduates received the equivalent of a postgraduate diploma in software development, while grant recipients who had no tertiary education received various SETA-accredited and NQF-aligned training, which included business and system analysis and software development.

Impact

CapaCiTi implemented two projects with the Jobs Fund, facilitating the training of over 3,000 young people, with 97% of those trained finding employment. By 2020, graduates had been placed at more than 180 established companies in South Africa.

TOTAL GRANT
FUNDING
DISBURSED

R121,361,979
as at 31 December 2023

TOTAL MATCHED
FUNDING
LEVERAGED

R177,739,833
as at 31 December 2023

The current project, Inspiring Economic Growth through Digital Skills, began in November 2022. This initiative aims to address the lack of access to the digital economy experienced by digitally marginalised youth from poor communities. The project will endeavour to address the scarcity of skilled market-ready technology employees in the ICT industry, including the biotechnology sector, where there is significant growing demand.

The initiative plans to train and place participants with two key focus areas: digital skills and biotechnology skills.

The CapaCiTi programme and approach effectively demonstrated what the Jobs Fund means by catalysing innovation, partnering effectively with organisations and implementing local job creation solutions.

“We have a deep understanding of the digital value chain and what it takes to train and enable our talented youth to take their rightful place in the digital economy. We are dedicated to making an impact on the unemployment and skills crisis in South Africa whilst building a digital talent pipeline for the tech ecosystem, but we can’t do that without our valued partners.”

– **Fiona Tabraham,**
Chief Executive of CapaCiTi

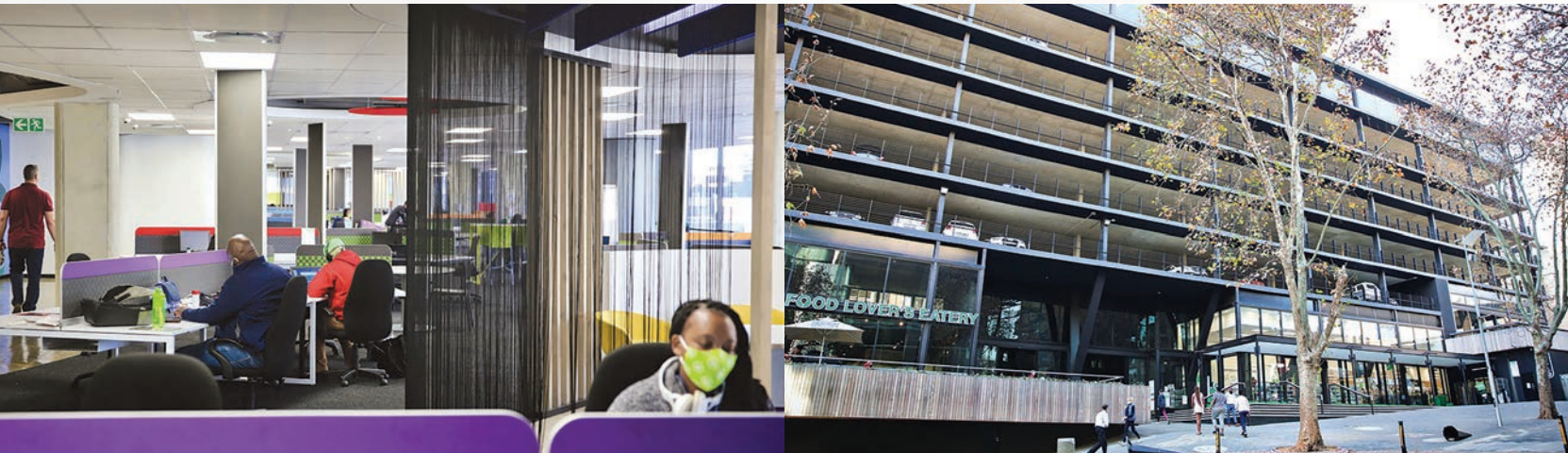


CapaCiTi helps young people in South Africa to acquire digital skills that are essential to access employment opportunities, participate in the global economy, bridge the digital divide and drive innovation and economic growth.





Harambee's youth employment initiatives are vital for reducing poverty and fostering economic growth among our youth. Harambee empowers young people and contributes towards a stable and prosperous future for South Africa.



Problem

Job creation is an important element for economic and social stability. South Africa's youth unemployment crisis continues to place a significant burden on our society and its growing impact reverberates across the spectrum of national wellbeing. One of the core factors driving this dilemma is the mismatch between skills produced by schooling and the demands of the workplace.

Solution

There is no one-size-fits-all solution for job creation. It demands the attention and resources of government, civil society and the private sector. The Harambee Youth Employment Accelerator, a non-profit social enterprise, was founded in 2011 to address the youth unemployment crisis by matching skills with business requirements. Swahili for "we all pull together", Harambee works to mobilise all sectors to establish a job creation community: a group of organisations to partner and solve youth unemployment in disadvantaged and marginalised communities. Their core business is to understand how to match youth to work and keep them employed – ultimately to develop an informed, yet dynamic, solution.

JOHANNESBURG, GAUTENG

PROJECT IMPLEMENTATION: NATIONAL



To do this, Harambee builds relationships with employer partners to develop an understanding of what employers need and what their recruitment challenges are. Harambee then recruits unemployed youth from local, marginalised communities, assesses them on a number of criteria and puts them through a rigorous bridging programme tailored to partner employers' needs. Additionally, Harambee considers factors such as potential employees' proximity to work and their travel costs to ensure that it is possible for employees to find and stay in jobs closer to their homes.

Results

With this well-considered and thoughtful approach, which aligns very closely with the Jobs Fund's objectives, the partnership between the Jobs Fund and Harambee focused on building this capacity for job creation.

The three projects trained 59,164 grant recipients in work readiness and employer-specific skills development, slightly below the target by 29. A total of 22,938 grant recipients were employed in permanent positions. Among these appointments, 12,420 were with project partners, while 10,518 were with other employers. Out of the remaining 24,646 placements, 23,387 comprised new short-term jobs, with 1,259 completing time-bound internships.

Impact

Through thousands of placements, Harambee has demonstrated that workseekers with no prior work experience can succeed in formal-sector jobs. Harambee has far exceeded its targets and its business models continue to evolve.

**TOTAL GRANT
FUNDING
DISBURSED**

R191,476,180
as at 31 December 2023

**TOTAL MATCHED
FUNDING
LEVERAGED**

R1,203,655,808
as at 31 December 2023



It has resulted in four projects in partnership with the Jobs Fund that provide support for workseekers and meet employer partners' requirements. The Jobs Fund investment crowded in further funding from the private sector, which allowed Harambee to scale its model and increase its capacity to train and place candidates.

“We needed a solution that was inclusive, sustainable and built for scale.”

**– Sharmi Surianarain,
Chief Impact Officer, Harambee**

Problem

In South Africa, small-scale and emerging farmers who want to enter and sell to the market face numerous barriers. They often lack access to additional finance, have insufficient working capital and inadequate or poor infrastructure to guarantee that they are able to deliver to market under unpredictable and harsh farming conditions. They are hard hit by poor yields and low productivity, and struggle to remain sustainable, much less grow their operations.

Solution

The Deciduous Fruit Exchange was established in 1926 by individual deciduous fruit producers and exporters. The organisation made several name changes to reflect its evolving mission, becoming Hortgro in 2013.

In November 2007, Hortgro created a special division called the Deciduous Fruit Development Chamber South Africa (DFDC-SA). Its mission is to transform the deciduous fruit industry through mutually beneficial initiatives that also work to include black owners, farmers and stakeholders.

WESTERN CAPE

PROJECT IMPLEMENTATION:
EASTERN CAPE AND WESTERN CAPE



In 2015, Hortgro proposed a project to provide all the resources required to enable a group of 24 black deciduous fruit growers to graduate to commercial status over a four-year period. Selected commercial farmer partners mentored the farmers and developed their skills so they could run competitive, sustainable farms, employing hundreds of people, all without creating crippling debt.

Results

This aligned with the Jobs Fund's objective to focus on entrepreneurs and develop sustainable enterprises. Three parties contributed a total of R120 million in funding: the Jobs Fund provided R60 million, with further cash contributions coming from the Western Cape Department of Agriculture (R46 million) and the Deciduous Fruit Producers Trust (R20 million). This investment assisted 21 black farmers in establishing 310 hectares of pome and stone fruit on their farms.

With a focus on improving productivity at the farm level, the programme delivered crucial financial investment and operational support: mentoring farmers, developing their technical skills, replacing or expanding their orchards, facilitating market access, assisting with quality standards and production inputs, and providing the required machinery and equipment.

The implementation of the multi-year programme was managed through Hortgro and DFDC with the support of various strategic and technical partners.

**TOTAL GRANT
FUNDING
DISBURSED**

R162,667,118
as at 31 December 2023

**TOTAL MATCHED
FUNDING
LEVERAGED**

R294,705,482
as at 31 December 2023

Impact

Based on the success and learnings from the Hortgro project, a new Jobs Fund project emerged to assist smallholder farmers with expansion capital, aimed at further solidifying black farmers' participation in the deciduous fruit value chain. In 2018, Hortgro launched Hortfin, a sustainable R600 million funding mechanism that offers farmers innovative financing products that match their income profiles.

The project targets farmers who are overqualified for grants but do not qualify for loans based on the policies and criteria of traditional lending houses. This provides access to capital at competitive interest rates, coupled with non-financial services that include market access, technical training and business support services. These non-financial services are part of the measures to reduce the risk profile of the farmers so that they can then access funding at competitive interest rates.

"We now have enough trained personnel for forklift driving, spray-operators, monitors, irrigating officers, first-aiders, quality-control officers, and an excellent administration and financial recordkeeping system."

– Errol April, winner of the deciduous industry's Novice Award 2017



Hortfin focuses on transforming the agricultural sector and provides crucial financial and operational support to enable farmers to expand their operations and improve their productivity and profitability.





The Mercedes-Benz Learning Academy creates opportunities for previously disadvantaged youth to develop sought-after and internationally recognised skills.



Problem

Foreign investment is particularly important for developing economies. Countries unable to attract international capital are usually at the mercy of poor skills, insufficient resources and lacklustre innovation. When South Africa experienced a decline in advanced technology training and skilled artisans in the automotive sector during 2014, it was a problem that had to be addressed.

Solution

Mercedes-Benz South Africa has always prided itself on highly advanced technologies and technical skills. However, due to its ageing infrastructure, the Mercedes-Benz Technical Training Centre (established in 1981) could no longer meet the company's goals and requirements for developing advanced artisans to maintain its status as a leading global competitor.

Noticing the absence of advanced technology training in South Africa and a shortage of skilled artisans in the Eastern Cape, Mercedes-Benz conceptualised the learning academy to develop a pool of sought-after technical automotive skills for South Africa to meet the increasing demand.

EASTERN CAPE

PROJECT IMPLEMENTATION:
EAST LONDON, EASTERN CAPE



Results

The Jobs Fund joined forces with the Mercedes-Benz Learning Academy to renovate and expand the existing training facility in East London. It was equipped with state-of-the-art technology and transformed into a world-class facility where young people from the communities in the Eastern Cape were given highly specialised training as millwrights, fitters and electricians. Once qualified, these young artisans would be absorbed into the Mercedes-Benz operation and into existing SMMEs.

The Jobs Fund allocated R80 million to the upgrade and expansion of the Mercedes-Benz Learning Academy.



Impact

The surge in innovation, skills upgrading and high-quality jobs for the sector resulted in further investment.

The collaboration with the Jobs Fund created 802 highly skilled permanent jobs and placements by 2021, surpassing the target of 639. Additionally, it generated 71 short-term jobs and successfully trained 1,172 participants. The academy continues to train apprentices, plant employees and industry partners, and to help learners develop skills, build livelihoods and obtain meaningful employment in the broader automotive industry, beyond the immediate needs of Mercedes-Benz. In 2018, Mercedes-Benz and South Africa's President Cyril Ramaphosa announced a further R10 billion investment in the expansion of the East London plant.

**TOTAL GRANT
FUNDING
DISBURSED**

R84,500,000
as at 31 December 2023

**TOTAL MATCHED
FUNDING
LEVERAGED**

R401,800,101
as at 31 December 2023

“I think this opportunity has done so much for this community because there are so many of us here who come from underprivileged backgrounds because of a lack of opportunity, finance and qualifications. Some of us can't finance our fees, but now we have an opportunity to work while we learn and earn a qualification. This academy has given us a great opportunity.”

– Wanda Kunjwa, Apprenticeship learner



Problem

Agriculture forms the backbone of human sustainability and economic development. It sits at the heart of South Africa's ongoing challenges around land ownership and empowerment. However, even when the issue of land ownership has been addressed in some way, living off the land isn't easy. Farming takes the right knowledge, lots of capital, determination and hard work. It requires strength to succeed in the most unpredictable and challenging working environment and a willingness to rise before the sun and work until it sets, for seven days a week. Farming isn't for the faint of heart. For many farmers in rural areas, farming is a way of life rather than a way to generate wealth. The tenacity to continue working long hours and many days is borne out of passion. It's an isolated existence aggravated by a struggle to access information and to secure funding. Many black farmers have been forced to rent out their land instead of farming on it. These hurdles severely constrain the immense potential of the sector.

Solution

In 2018, the Jobs Fund partnered with the Free State-based Sernick Group to boost inclusivity within the agricultural

FREE STATE

PROJECT IMPLEMENTATION:
KROONSTAD, FREE STATE



sector by focusing on developing existing black farmers into commercial farmers.

Established in 1982, the Group coordinates a comprehensive commercial cattle farming operation comprising stud farming, animal feed production, feedlots, red meat production and retail outlets. Farmers participating in the programme are given financial assistance, training and the necessary infrastructure and mentorship to succeed and sustain their businesses: a much-needed shoulder to lean on.

Results

The Sernick Emerging Farmers Programme adopted a phased approach to equipping inexperienced farmers with skills to operate fully functional farms.

During the first phase of the programme, participants underwent SETA-accredited training that they could apply on their farms to improve their farming methods. Through a cattle exchange programme, farmers were given the opportunity to exchange their poor-quality cattle with better stock to improve the value and quality of their herds. By the completion of the project (December 2022), 2,097 farmers and farm workers had been trained.

Impact

Farmers who showed potential to become successful commercial farmers qualified for specialised training to develop their own herds and feedlots. They were given options to rent herds and to access existing value chains such as abattoirs and wholesale outlets. With this growth, it became possible to create more jobs in the cattle-farming industry.



These farmers were also given the opportunity to acquire shares in Sernick Wholesale, a new company that was established to consolidate the Group's wholesaling operations. Farmers who could not afford high-quality livestock in the past now make up 40% of Sernick's clients.

Through partnering with the Jobs Fund, Sernick was able to help other farmers turn their passion into something more profitable, and their interest and investment continues to yield results.

**TOTAL GRANT
FUNDING
DISBURSED**

R189,697,394
as at 31 December 2023

**TOTAL MATCHED
FUNDING
LEVERAGED**

R347,824,966
as at 31 December 2023

**“These partnerships are key to the
success of the industry and to
correcting the injustices of the past.”**

**– Patrick Sekwatlakwatla,
Head of Transformation at Sernick**



Sernick's interventions in cattle farming help to upskill black South African cattle farmers. Their programme promotes inclusive growth, enhances the quality of farmers' stock and helps them to compete in the domestic cattle farming sector.





Through their early childhood development programmes, SmartStart improves the education of the youngest members of our society, promotes equality and fosters long-term socio-economic development.





SMARTSTART GIVING EVERYONE A HEAD START

Problem

The first 1,000 days of a child's life are crucial for their future potential, and by age 5, almost 90% of their brain is developed. Early childhood development (ECD) is essential to teach them healthy relationships; effective communication; and life skills including self-control, perseverance and flexibility that prepare them for school and the rest of their lives.

To thrive during these formative years, children need the right stimulation and guidance from a caring adult. However, millions of households cannot provide this and do not have access to ECD centres. Moreover, there is a shortage of thousands of learning practitioners and venues.

Solution

South Africa's education conundrum requires a comprehensive solution such as the one SmartStart provides. Established in 2015, SmartStart is South Africa's first national early learning delivery platform. It offers high-quality, standardised early learning programmes to young children, no matter their background. At the same time, it creates entrepreneurial and employment opportunities.

JOHANNESBURG, GAUTENG

PROJECT IMPLEMENTATION: NATIONAL



Collaboration is at the heart of SmartStart's approach, which fills critical gaps in society affecting young children, their parents and adults seeking work. SmartStart trains and supports practitioners through coaches and club networks to enable them to operate licensed early learning centres while receiving a stipend for 24 months.

Results

The Jobs Fund partnered with SmartStart to create the Early Learning Franchisee Development project in 2019. Sites were assessed and certified, and practice licences awarded to qualifying franchisees,



who attended business skills training to market and run their centres. They received health and safety packages with basic equipment to operate professionally. Stipends covered some of the operational costs (like meals for the children) during the early phase of each business.

Impact

By September 2023, 6,350 ECD micro entrepreneurs were issued with SmartSpace licences and had converted into new franchisees. They have successfully recruited children, found suitable venues for their ECD centres and implemented the SmartStart daily routine in their centres.

**TOTAL GRANT
FUNDING
DISBURSED**

R80,816,596

as at 31 December 2023

**TOTAL MATCHED
FUNDING
LEVERAGED**

R89,291,521

as at 31 December 2023

Since the beginning of the project, a total of 24,115 new children have been enrolled into SmartStart programmes. Additionally, 3,580 and 2,385 franchisees received child progress training and business skills training respectively. In total, 3,978 franchisees have been issued with health and safety packages to enable them to work towards securing government funding in the form of the child subsidy.

The formula is proving to be a successful engine to generate holistic development for families and communities. SmartStart aims to reach 1 million children by 2030.



“SmartStart is a family of activists and child rights enthusiasts who complement my commitment to change South Africa’s future, one child at a time.”

**– Rodgers Norho Hlatshwayo,
SmartStart Advocacy Lead**



TUHF

TUHF REBUILDING THE FUTURE

Problem

Crime, poverty and social problems severely affect the quality of life and safety of residents in the inner city. Most would leave if they could. Making deteriorating inner cities a decent place to live again is a risky and expensive but essential investment. As more people move to cities for economic opportunities, better services and infrastructure, there is a growing need for affordable housing. The construction of additional housing or revitalisation of existing debilitated buildings requires long-term commitment and collaboration from municipalities, businesses, the public and residents.

Solution

Refurbished infrastructure and well-managed housing help to rejuvenate areas and attract businesses and homeowners, who contribute to economic growth by paying municipal charges and tax revenues. When successful, the impact of such renewal projects is profound.

TUHF (pronounced "tough") is a commercial property finance company founded in 2003 to support property entrepreneurs in urban areas and townships. Acting as a

JOHANNESBURG, GAUTENG

PROJECT IMPLEMENTATION: NATIONAL



specialist real estate lender, TUHF provides loans, advice and support to responsible property owners, entrepreneurs and SMMEs, who develop affordable residential units for rental. It contributes to municipal revenue through rates and taxes and advocates sustainable building practices.

The company provides potential property owners with access to funding, along with support, guidance and risk management. The Jobs Fund partnered with TUHF on three projects: the TUHF Jobs Fund Leveraging project, the Intuthuko Property Empowerment Fund and the uMaStandi Property Empowerment Fund.

Results

The TUHF Jobs Fund Leveraging project has financed 200 SMMEs to purchase and construct an estimated 200 residential buildings with 7,600 residential units in the inner city of Johannesburg, where many buildings are abandoned, vandalised or run by slumlords.

The Intuthuko and uMaStandi Property Empowerment Funds develop township property entrepreneurs and transform the township property market so that it is more inclusive. These projects provide mortgage financing to people regarded as low-equity clients, in the townships, giving them an opportunity to increase the value of the properties and generate rental income. These developments range from rooms for rent to blocks of apartments.

The hypothesis being tested is:
Can inner city housing redevelopments stimulate urban regeneration in a manner that catalyses employment, economic growth and other socio-economic outcomes?

The answer so far has been YES.

TOTAL GRANT
FUNDING
DISBURSED

R261,532,373
as at 31 December 2023

TOTAL MATCHED
FUNDING
LEVERAGED

R1,569,535,102
as at 31 December 2023

Impact

TUHF's projects have increased employment in the construction industry and created sustainable jobs. After construction, staff (such as property managers, security guards, cleaning staff and caretakers) have been employed to maintain the day-to-day running of the premises. Several property entrepreneurs who were previously excluded from the market have emerged, and the potential for further growth and development remains unlimited. For municipalities, this means guaranteed income from rates and taxes that enables them to deliver better services and improve infrastructure. Ultimately, for communities this means reduced transport costs and safe, clean and high-quality affordable housing located near transport nodes, employment opportunities and amenities.





TUHF recognises that urban renewal is crucial for revitalising cities; improving infrastructure, housing and economic opportunities; fostering community development; and enhancing overall quality of life.





UNJANI CLINIC NURSING COMMUNITIES TO BETTER HEALTH

Problem

In a country where 80% of the population cannot afford private medical care, the South African public health system is responsible for over 40 million people. This constant high demand for primary and secondary health care is aggravated by an overwhelming disease burden. Government health facilities do not receive enough government funding to cope with patient loads and to deliver the required treatment and care.

Most healthcare facilities are located in urban areas. For people living in rural and semi-urban areas, this means travelling long distances by public transport and waiting for prolonged periods to receive medical care. It is a rather harsh experience for the sick, the elderly and pregnant women, worsened by travel costs, lost wages and the possibility of non-treatment. Providing more nurses and staff to handle the number of patients would not address the lack of facilities outside urban areas or the need to travel long distances to receive medical care.

Solution

Unjani Clinic, a not-for-profit company, had a mindful approach to this problem. South Africa has a substantial pool of well-trained

PRETORIA, GAUTENG

PROJECT IMPLEMENTATION: NATIONAL



professional black nurses (mostly women) who can provide much-needed medical care within rural and semi-urban areas. This would relieve the burden on communities and supplement the public health system.

The plan empowers nurses to run their own clinics, housed in shipping containers converted into fully functional healthcare facilities. The nurses are helped to find suitable locations for their clinics and are trained in clinic management. Once their clinics are opened, they receive ongoing support in managing their businesses.

The Jobs Fund partnered with Unjani Clinic on two projects: Unjani Clinic project (2017 to 2020) and Expanding Primary Health Care Access project (began in 2023).

Results

The Unjani Clinic project has established a network of effective low-cost clinics in rural and peri-urban areas to assist professional nurses who do not have access to funding to own their own clinics in the communities in which they live.

The second Unjani Clinic project has built on the success of the previous model. Nurses who owned an Unjani Clinic were given the opportunity to apply for a loan to acquire a second clinic, based on a viable business plan to ensure they could repay the loan. In addition, 20 new Health Pods (mobile units) will be developed in 2024, allowing Unjani nursepreneurs to offer services beyond their clinics.

Impact

Since the partnership's inception, 179 people have been employed and 44 clinics have been established against the original target of 42. During the second project, 18 clinics had been approved for operation by its third quarter of implementation.

The investment has had exponential benefits and has helped several South African women to unlock their entrepreneurial potential. Some of the clinics have expanded to become health centres doing outreach work; some nurses have become active within the broader communities, while others have expanded their offering to include health foods and products. Like other Jobs Fund projects, the establishment of Unjani clinics went beyond creating jobs. The greater social impact derived from the combination of infrastructure, patient care and short waiting times has responded to a core societal need and alleviated the burden that so many sick and elderly people confront when they require medical care.

TOTAL GRANT
FUNDING
DISBURSED

R31,796,661
as at 31 December 2023

TOTAL MATCHED
FUNDING
LEVERAGED

R40,699,901
as at 31 December 2023

“Unjani Clinic demonstrates that you can create employment in a responsible way and have a meaningful impact.”

– Najwah Allie-Edries



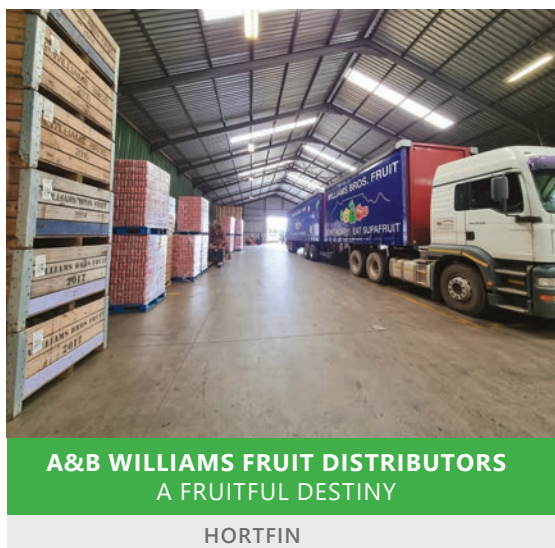
The Unjani Clinic project models responsible employment creation.
It creates employment that has meaningful social impact.



STORIES OF INSPIRATION AND CHANGE



South Africa Siyasebenza



A&B WILLIAMS FRUIT DISTRIBUTORS A FRUITFUL DESTINY

HORTFIN

When two brothers, Angus and Bevan Williams, and their wives, Danielle and Natalie, started their fruit distribution business in the little town of Grabouw, they embarked on continuing and expanding their father's legacy. Believing that "experience is something that money can't buy", Bevan credits his business acumen to his father.

Supported by employees from the local community, they packed and distributed fruit to local markets. Once their business was established, they found that seasonal fruit availability was restricting their operations, so they decided to build special controlled atmosphere rooms to store fruit, extend their operations and improve the quality of their products.

As their reputation for quality grew, so did demand for their services, which enabled them to expand into the retail and export markets.

Increasing demand meant they needed to construct their own additional storerooms (which would cost millions) and employ more people. The brothers approached Jobs Fund partner Hortfin for a loan to finance the construction. Recognising the great potential of their business, Hortfin provided both financial assistance and valuable and comprehensive post-investment support. The business began to implement reporting, financial and administrative systems and to conduct regular monitoring and evaluation audits, improving operational efficiency and enabling them to employ more people.

Additionally, Hortfin helped A&B Williams Fruit Distributors establish links with the Western Cape Department of Agriculture, which resulted in additional grant funding. With Hortfin's support, the business was able to access capital to keep expanding their flourishing business and continue creating sustainable jobs. This 25-year-old business now employs 200 people.

"Hortfin really walked the journey with us. They stood by me and supported me with my business plan and we are extremely grateful to them."

**– Danielle Williams,
A&B Williams Fruit Distributors**



MARIA TSWAI
TAKING THE BULL BY THE HORNS

SERNICK EMERGING FARMERS PROGRAMME

Maria Tswai cannot remember a time when she didn't love farming. She started cattle farming in 2000 on municipal land in Theunissen, a small town in the Free State, with very little knowledge of the commercial aspect of farming. She had fewer than 10 cattle, a donkey cart and no farming equipment.

In 2017, she applied for a farm from the Department of Rural Development and Land Reform. Maria felt like her dreams were coming true when she was granted a 30-year lease for the Scheerpan Farm and applied to join the Sernick Emerging Farmers Programme. Through dedication and hard work, she completed her NQF4 certificate and various other short courses. She has also become a shareholder in Temong, the Sernick Group's

development company and BEE partner.

These achievements have not been without challenges. Her biggest scare was a runaway veld fire in 2020, which ravaged her farm and decimated large areas of the south and west Free State, leaving it a disaster area. Fortunately, she was able to save her cattle and received assistance from Sernick, her neighbours and many other people, until the rainy season brought some relief.

Overall, Maria has flourished as a farmer and attributes much of her success to Sernick. She has grown her herd to 106 cattle and has diversified her farming practice by introducing sheep and goats. She also purchased a bakkie to make the day-to-day tasks more manageable.

In July 2021, Maria was awarded the title of Female Farmer of the Year 2020/2021 and Overall Farmer of the Year 2020/2021, a title she won again the following year. When asked about her future in farming, she smiles warmly and says that she will continue farming for many years to come. It's in her blood and is something she loves.

**"I plan on educating the young generation and instilling my love and passion for farming in all aspiring farmers, irrespective of race, gender or beliefs."
– Maria Tswai, grant recipient of the Sernick Emerging Farmers Programme**



Nosenzo Dladla is the sole provider for her two children and two siblings. She has always loved working with children, but being a single parent to four children at the age of 26 is very challenging. She was forced to work from an early age, and starting in 2016, she worked at various community childcare centres. With no formal training and little work experience, her primary role was childminding. But when she discovered the Jobs Fund–SmartStart Early Learning Franchise Development project, her perspective on childcare shifted completely. It opened her eyes to the importance of a more specialised and structured approach to this fundamental phase of children’s development, and the possibility of turning her passion into her own business.

Nosenzo completed the SmartStart training and in 2019 she was licensed as an ECD practitioner and started her own SmartStart franchise as a social microenterprise in Orange Farm. Besides the opportunity for personal development, it was an opportunity for Nosenzo to contribute to her community and make a positive impact on the future of the children there.

She also became a grant recipient of the Jobs Fund SmartStart Early Learning Franchise Development project and was able to generate an income through a combination of school fees, subsidies and stipends. During the COVID-19 pandemic, some parents were unable to afford childcare, but the support she received from the Jobs Fund allowed Nosenzo to keep her centre running.

Despite that setback, she is confident that her programme will continue to expand, and her hope is to employ other women from the community when it does.

“Before I joined SmartStart, I was very shy, but now I can approach my community members with confidence because I believe in the quality of my work and trust my programme. Even the parents are happy with the development of their children and are surprised to see them doing things they never thought they would be able to do at their age.”

– Nosenzo Dladla, Practitioner at SmartStart South Africa



Nyameka Tshangana is an electrical technical engineer at the Mercedes-Benz Learning Academy (MBLA) in East London. She was the first of almost 400 women who have completed highly advanced technology and artisan training at the MBLA. In a traditionally male-dominated industry, Nyameka has made her presence felt. After completing a National Diploma in Electrical Engineering, Nyameka joined the academy as an auto electrical apprentice in 2004. Within three years, she was appointed as a robot cell technician in the body-shop production department. She then moved to the maintenance department, where she became the first female specialist to train other robot cell technicians. Nyameka soon progressed to become the first female Specialist Electrical Technical

Instructor and teaches apprentices (who have completed a technical matric or are FET college graduates) to apply their knowledge of theory in a practical work environment.

Nyameka finds purpose and meaning in her work with future artisans and thrives on seeing their growth and development. She has initiated workshops to coach female apprentices at the academy to help them expand their belief in themselves and take their rightful place in the male-dominated space. She takes great pride in being part of the life-changing experience that the MBLA offers so many.

Nyameka is another example of how the Jobs Fund has been instrumental in helping women to venture beyond the traditional. She has proven to be a worthy recipient of the Jobs Fund's investment and has taken the initiative to empower others and contribute to the growth of so many others. Through partnering and supporting the right people, the benefits of the Jobs Fund's projects continue to ripple through communities and broader society.

"Seeing our candidates grow in confidence is what makes me wake up in the morning. It inspires me to come to work and gives me pleasure to know that I have contributed to their future."

*– Nyameka Tshangana,
Specialist Electrical Technical Instructor*



ORATILE PHEKONYANE
OVERCOMING OBSTACLES

HARAMBEE YOUTH EMPLOYMENT ACCELERATOR

On completing her schooling, Oratile Phekonyane was disappointed to discover that her future didn't hold as much promise as she had hoped. With little post-matric education and work experience, it was difficult to find a job. Like many matriculants, she found that irrespective of her talent and potential, she seemed to lack certain things that employers wanted.

Disillusioned by all the job adverts that require a degree or years of work experience, Oratile started losing hope. How would she gain experience without getting a job? But then she found out about the work readiness programme run by Jobs Fund partner the Harambee Youth Employment Accelerator and took the chance to enrol.

Through the rigorous bridging programme, she developed both the technical and soft skills required for the workplace: good communication and presentation skills; proficiency to speak, read and write in English; interview skills and preparation; numeracy and IT proficiency; as well as other key attributes such as punctuality, accountability and dependability. She was considerably more confident about entering the work environment. On completing the programme, Oratile was matched with potential work opportunities.

Her first interview was with Webhelp, a company specialising in business process outsourcing. She was appointed as a customer service provider and quickly progressed into a more senior role, before becoming an accredited trainer. This took determination and commitment and Oratile was not done yet. She aspired to even greater growth, moving on to work as a financial services consultant.

Through the Harambee Youth Employment Accelerator, Oratile was able to find more than employment. She found hope, self-belief and a positive vision for the future. She's an inspiration to other young people.

"As a product of Harambee, and knowing the knowledge and skills they have instilled in me, I strive to pass the torch to the younger generation. My message to them is simple: don't give up, persevere."

– Oratile Phekonyane, Harambee Youth Employment Accelerator trainee



David Maluleka started his business in 2011 with R25 that he received from his aunt, selling cigarettes at a table on a street corner in Soweto. He added snacks and sweets and moved his growing spaza shop ("David's Munch") into his house, where he sold goods from the kitchen window. He expanded his business further by adding a public telephone service and selling airtime, becoming "David's Munch & Network".

As David was the sole breadwinner, in those early days his constant challenge was figuring out whether he needed to buy stock for his business or necessities for his family. In 2016, he received support from A2Pay. This included a point of sale (POS) device and the necessary training and support to use it to manage his business more effectively.

The POS device enabled David to access a business management system to ring up sales, track income and expenses, and monitor the purchasing patterns of his customers. This meant he could stock his store far more strategically than before, servicing queues of customers and generating greater turnover by ensuring that he always had the fastest-moving and most profitable items in supply. He no longer ran the risk of purchasing items that would sit on the shelves or spending money that he would not recover quickly.

"Every morning I check my stock levels so I know exactly what to buy because of what the machine has shown me."

As his business and profits grew, David needed more space to accommodate his stock. He applied for a loan from A2Pay, which financed the construction of what David calls his "real spaza", a well-stocked spaza shop, which he says "has everything!"

David has plans to expand his business and, given his achievements thus far, he is more than likely to achieve great success. Like so many other grant recipients, he is an inspirational chapter in the Jobs Fund's success story.

**"I want to teach my siblings the business that feeds our family so that we can grow a much bigger business than this."
– David Maluleka, A2Pay grant recipient**



What started out as a stokvel in 2015 has evolved into a full-time property entrepreneurship for three university friends whose ultimate dream is to acquire and manage a property portfolio.

Msizi Khoza joined a stokvel as a way to save some money while studying engineering at the University of KwaZulu-Natal. Along with two friends, he managed to raise some money and set their sights on turning it into an even greater investment through investing in property.

When they first started looking for property, Msizi came across TUHF, which guided them through the property selection process. With each property they considered, TUHF

highlighted key considerations regarding feasibility and pricing and assisted them in looking for a more suitable purchase. They looked at five other properties before finding the right one in terms of occupancy rates and marketability in July 2020.

Although Elvon Court had been badly neglected and needed a lot of work, it had great potential. With the equity built up through the stokvel, the partners were able to apply for a loan with TUHF to purchase the property. This loan was approved but there was still a shortfall, which was supplemented by the Intuthuko Equity Fund.

Within three months the building had been revamped and by May 2021, 80% of the units were occupied by tenants.

“At TUHF, we are passionate about spotting and unearthing potential. In declining areas, we see thriving property markets. In run-down buildings, we see the potential for families to live in a safe and secure environment. In people, we see well-run businesses, providing employment and multiplying our economy.”
– Paul Jackson, TUHF CEO

DEEPENING OUR IMPACT



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THE PRESIDENTIAL YOUTH EMPLOYMENT INITIATIVE

In 2020, President Ramaphosa initiated the Presidential Youth Employment Initiative (PYEI) to create 2 million jobs for young people by 2030. The Jobs Fund provided advisory support for the PYEI from 2022 to 2023 and was appointed its Fund Manager. The Jobs Fund also managed three of the PYEI programmes – the revitalised National Youth Service (on behalf of the National Youth Development Agency), the National Pathway Management Network (NPMN) and the NPMN Innovation Fund (on behalf of the Department of Employment and Labour).

The PYEI recognises that the unequal education system has left many young people with gaps in basic skills (such as numeracy and literacy) and in their readiness for work. They need support to catch up and to enter the labour market successfully and sustainably. With over a million young people entering the labour market each year, systems need to be in place to ensure that they have suitable skills to be employed, there are enough jobs or business opportunities to employ them, and the people with the right skills can be connected to the right job vacancies.

The PYEI aims to address these gaps and link young people to new and existing opportunities for education, employment and entrepreneurship in a rapidly changing world. It supports interventions that can transition young people into income-earning opportunities in the short term. While longer-term changes in the system take effect, the PYEI concentrates on two areas:

- Addressing current skills gaps and mismatches in priority sectors
- Matching young people with training opportunities and workplace experience.

The Jobs Fund has successfully incubated Round 1 of the revitalised National Youth Service programme and the NPMN Innovation Fund and is handing them over to the National Youth Development Agency and the Department of Employment and Labour respectively to manage from Round 2 onwards.

MESSAGES FROM KEY STAKEHOLDERS



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Brian Whittaker

Former Jobs Fund Investment
Committee Chairperson

The Jobs Fund has been a good investment. To date, over R6.9 billion provided by government has attracted an additional R14 billion from other sources. This has underscored the value of the challenge fund approach. The value of work supported thus increased from R6.9 billion to R20.9 billion. The investment has produced encouraging results. Just over 204,000 people have found permanent employment by placement in existing jobs or through the creation of new jobs, and some 316,565 have been trained.

Reflecting on my 10 years as first deputy chairman and later chairman of the Investment Committee, I am struck by the contribution the Fund has made in developing innovative responses to some of the job creation questions the country faces.

For example:

- How can young people find employment in existing jobs? The Harambee Youth Employment Accelerator showed that by creating a network of employers that supports job placement within the public and private sectors, some

59,164 young people received job-specific training, 22,938 were placed in permanent jobs and 24,646 were placed into short-term jobs and internships.

- Can the large funds managed by institutional investors be attracted to projects that support job creation? The Ashburton Credit Enhanced Fund showed how a properly structured credit guarantee facility can attract commercial investment from pension funds to stimulate job creation by small and medium enterprises.
- Ashburton attracted R1.58 billion of investment in high social impact projects, with a R251 million Jobs Fund grant used as a guarantee. This created 17,625 jobs and a model that could be scaled up.
- Can township economies be stimulated to improve services to residents and create local jobs? A2Pay showed how technology can be used to increase the services and turnover of spaza shops. Providing a point of sale device enabled the shop owners to expand their services



to include prepaid electricity, airtime, insurance products, DSTV and money remittances, while improving stock management. Over 13,150 jobs were created in peri-urban and rural areas.

- Can low-skilled young people be drawn into labour-absorbing work? Several projects in the agricultural sector showed how this could be done and how emerging farmers could be included in established value chains by addressing the collateral constraints they have. Over 80,300 jobs were created in the agricultural sector.

Finding good projects takes hard work and careful judgement. The project management unit established by GTAC in the National Treasury built a team of skilled professionals who did the hard work. The Investment Committee drawn from the public and private sectors demonstrated the value of this kind of partnership.

The challenge now is to make sure that the lessons (which go well beyond the few described above) are well communicated and the successes replicated.



Andrew Donaldson

Jobs Fund Investment
Committee Deputy
Chairperson & former
Acting Head of GTAC

The Jobs Fund was established in 2011, in the wake of the global recession that saw South Africa's broadly defined unemployment rate rise from 28% to 32% in just two years. Its goal was "to co-finance innovative public- and private-sector employment projects", complementing the youth employment subsidy also introduced that year, along with stepped-up support for agricultural development, housing and small enterprise promotion.

The Jobs Fund has operated through formal requests for proposals and a rigorous evaluation process. Both "co-funding" and "innovation" are hard to get right. The Fund's administrative team has had to develop detailed and probing assessment procedures and technical capacity in a wide range of disciplines: finance, project management, skills development, cost accounting and sectoral expertise from agriculture to information technology. A difficult balance has had to be found between building on evidence and experience and encouraging disruptive and novel ideas.

Not all projects have succeeded, and not all targets have been met. There are valuable lessons both in the successes and the failures. As should be expected of an innovation-focused programme, there are a handful of projects that stand out for charting new paths towards meeting workseekers' needs, improving the impact of enterprise financing, or building the infrastructure needed to create local work opportunities in townships and rural villages.

Building on a decade of Jobs Fund experience, the time has come to scale up the institutional innovations that have proved themselves, and to reproduce programmes that meet the tests of sustainability, affordability and social impact. This is underway through several initiatives of the Presidential Employment Stimulus and through the business sector's Youth Employment Service, among others. While giving greater impetus to programmes such as these, there is still a need to support innovation and new forms of public-private partnership.

Employment creation is still South Africa's defining social and economic challenge, central to both sustainable growth and a more inclusive development path. There is a firm platform on which to build in lessons from an extraordinary diversity of Jobs Fund implementation partners, and in the expertise and dedication to public service that characterise the administrative work of the Jobs Fund team.



Maryana Iskander

Former Harambee CEO
and current CEO of
Wikimedia Foundation

As countries and societies across the world continue to struggle with the challenge of youth unemployment, important lessons can be learnt from successful public-private partnerships in Africa – specifically, the track record developed by the Jobs Fund. This challenge grant programme provided critical support to scale one of the most successful job creation programmes in the country, called the Harambee Youth Employment Accelerator.

The Jobs Fund provided matched funding that incentivised both the private sector and social partners to come to the table with financial and other contributions. It was critical for these funding partners to see government as an early investor in the Harambee model. This collaborative financing approach led to Harambee's ability to scale up – from supporting 40 young people in 2012 to now over 3 million young South Africans in their journey from learning to earning. The Jobs Fund was an innovative partner that provided ongoing support with an uncommon agility that most people would

not associate with government aid. This was driven by its own mandate of supporting a broader ecosystem of partners that could build sustainable approaches long past its own funding – a testament to what is needed from more governments around the world.

The Jobs Fund also created a network of learning partners that shared sector-specific insights, key challenges and shared solutions. This learning objective has been critical to its success across a number of different areas of the economy and to organisations of all sizes with a demand-driven approach. The focus on “demand” (where the jobs are) has also been critical to the Jobs Fund's design and success, particularly in a field with so many “supply”-side programmes. Finally, the willingness to be data-driven has been another important aspect of how the challenge fund was conceptualised and it speaks to a commitment to ensure that evidence-based solutions can rise to the top. There are many lessons to learn from the journey of South Africa's Jobs Fund.

CHARTING A COURSE FOR THE FUTURE



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Narrowly defined as a job creation programme on its inception, the Jobs Fund has evolved into a nation-building tool that has restored dignity, inspired ubuntu and unleashed South African talent. Driven by its mandate to innovate, experiment and take risks, the Jobs Fund has demonstrated success and delivered impact that has rippled throughout the fabric of South African society. It has made a tangible difference to the lives of thousands of previously unemployed people. For these grant recipients, the Jobs Fund brings hope: it is the opportunity to gain not just a job, but a renewed sense of purpose and dignity. More importantly, it acknowledges the plight and problems of poorer communities and lifts their shared burdens.

The Jobs Fund's story shows the transformative impact of a committed team, a transparent and efficient funding model, and a relentless appetite for ingenuity among the people of South Africa. It can inspire social partners in South Africa and other countries battling unemployment and poverty around the world. Its projects are models for employment creation that can be replicated throughout the public and private sector, illustrated by its trusted public-private partnerships.

The Jobs Fund has earned a reputation as an accountable, disciplined and effective government programme that enlists capable partners to join it in solving the unemployment crisis. As it enters its second decade of existence, the Jobs Fund is ready to build on its successes and share its expertise. It will continue to serve the people of South Africa with honesty, integrity, efficiency and commitment.



This collection of insights on the role of job creation in nation building illustrates its enduring importance in societal progress and individual empowerment. Throughout history, gainful employment has been synonymous with dignity, stability and prosperity. As we navigate an increasingly complex global landscape, let us continue to forge a future filled with opportunities, where every individual can contribute meaningfully to their society and live with dignity and hope.





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