From access to impact: evaluating the W&RSETA bursary scheme as a pipeline for South Africa's future retail workforce

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ABSTRACT

South Africa's wholesale and retail sector is a major employer of young people, yet e-commerce, data analytics, and artificial intelligence are changing the competencies it requires. Sector Education and Training Authorities, funded through employer levies, finance bursaries to widen access and build sector skills. This study evaluates how well one such scheme, administered by the Wholesale and Retail Sector Education and Training Authority (W&RSETA), converts that funding into completed qualifications and work-ready graduates. An explanatory sequential mixed-methods design was employed. Phase one analysed the scheme's recipient database for 2021–2024, covering 5 806 unemployed recipients. Phase two comprised online surveys and virtual focus groups with recipients, employers, and post-school education and training institutions, analysed thematically. Funding was concentrated in accounting and business management qualifications, rather than the digital, analytical, and supply chain fields the sector identifies as priorities. Participants attributed the difficulty associated with the bursary scheme to less the size of the bursary than to what does or does not accompany it. For example, disbursements were late and unpredictable, and academic tutoring and mentoring – named by 82.20% of respondents as the support most needed – were frequently unavailable. Bursary values fell below the total cost of attendance, work placements were scarce, and qualification certificates were withheld when institutions were paid late. For the retail sector, the findings indicate the scheme will supply its future workforce only if funding shifts from general commerce qualifications towards digital, analytical, and supply chain competencies, and if retail employers co-design curricula and work-integrated learning, instead of acting as recipients of graduates.

Keywords: Bursary schemes, Qualification completion, Work-integrated learning, Wholesale and retail sector, Retail skills, Retail talent pipeline

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1. INTRODUCTION

The wholesale and retail (W&R) sector is one of South Africa's largest sources of employment. The trade industry, with W&R at its core, employed 3.25 million people (over a fifth of the country's workforce) in 2023 (Wholesale and Retail Sector Education and Training Authority [W&RSETA] 2023a). The sector is also the primary entry point into employment for young people. In the first quarter of 2025, the trade industry accounted for 24.5% of employed youth, more than any other industry (W&RSETA 2025). However, the competencies the sector requires are changing. E-commerce, automation, and artificial intelligence (AI) are reshaping retail operations (Grewal et al. 2025), and the sector's skills planning now prioritises occupations, such as data analysts, software developers, digital marketing practitioners, and supply chain specialists, alongside persistent shortages in retail supervision and buying (W&RSETA 2023a). How the sector develops these competencies matters beyond retail. With 60.9% of 15–24-year-olds and 40.6% of 25–34-year-olds unemployed (Statistics South Africa 2026), the sector's capacity to train young people as skilled employees is central to the national response to youth unemployment.

Established in 2011, the W&RSETA bursary scheme was designed to fund disadvantaged students to study sector-related qualifications at universities, universities of technology, and technical and vocational education and training (TVET) colleges, with the stated aim of developing a pool of potential employees in scarce and critical skills areas (W&RSETA 2020). Its design logic is familiar from international literature, where the more effective schemes treat labour market responsiveness as a starting assumption, rather than a later adjustment (Tomlinson 2017).

The scheme's own reporting has been candid about where it falls short. The W&RSETA (2023b) reported that bursary targets were missed, that stakeholder uptake of the grant allocation was poor and, more revealingly, that the available statistics were insufficient to determine whether funded bursary recipients had completed their qualifications. An earlier impact evaluation of the bursary and placement funding model reached similar conclusions, tracing dropout to late and low stipend payments and to weak absorption into employment – both among graduates lacking workplace experience and those enrolled in qualifications the sector was not hiring for (Redflank 2022). These findings are not unique to the W&R sector. A substantial body of work has established that paying a student's fees alone does not produce a graduate (Mabunda et al. 2022; Naidoo and McKay 2018; Wildschut et al. 2020). Therefore, the question is no longer whether bursaries widen access, but whether they end in a relevant sector qualification and a job within the sector.

What counts as a relevant qualification is being redefined by technological change in retailing. Digital technologies are shifting retail demand towards data, digital marketing, and logistics roles and changing the competencies required in frontline roles (OECD 2026; Woods et al. 2022), and the W&RSETA's priority occupations now include data analysts, digital marketing practitioners, and supply chain specialists (W&RSETA 2023a). Hence, for a sector bursary scheme, relevance can no longer be judged by whether a qualification is commerce-related, but by whether it develops the competencies required by technology-infused retail work. Whether the scheme's funding has followed this shift has not been examined.

The most recent comprehensive assessment of the scheme covered the 2016–2017 to 2020–2021 cycles (Redflank 2022), which predates both the revision of the funded qualification list to prioritise these occupations (W&RSETA 2023a) and much of the technological change described above. Whether the revised list is affordable, deliverable, and matched to demand has not been empirically explored. Evidence has also been drawn mainly from administrative records and recipients, even though the scheme operates through a three-way relationship in which post-school

education and training (PSET) institutions administer the bursaries and employers absorb the graduates (W&RSETA 2020). No known study has yet brought all three perspectives together, allowing this study the opportunity to demonstrate how various stakeholders play a role in bursary schemes.

This study makes three contributions. First, it combines the scheme's administrative records for 2021–2024 with the perspectives of recipients, PSET institutions, and employers. This allows the funding patterns observed in the records to be explained by the experiences of those who administer, receive, and absorb the bursaries, and for each group's account to be checked against the others. Second, the study extends human capital theory's account of skills funding to a levy-funded sector scheme. Drawing on the distinction between general and sector-specific human capital (Becker 1993; Neal 1995), it argues that the composition of funded qualifications, rather than the volume of funding alone, determines whether a sector's investment in bursaries is likely to return to it as usable skills. Third, by integrating human capital theory, the Tinto (1975) model of student departure, and the Tomlinson (2017) graduate capital model, the study traces the sequence from what is funded, through what enables completion, to what builds employability in retail work, and identifies where along that sequence the scheme loses value. For the retail sector, the study shows whether its main collective instrument for developing young talent aligns with the digital, analytical, and supply chain competencies it now requires.

2. LITERATURE REVIEW

This section reviews literature on retail workforce transformation and changing employer competency requirements, sector bursaries as skills-supply instruments, the limits of financial support for completion, and work-integrated learning (WIL) as the link between funded study and retail employment.

2.1 WORKFORCE TRANSFORMATION AND CHANGING EMPLOYER COMPETENCY REQUIREMENTS

Research on retail work shows that digitalisation changes not only which occupations retailers need, but also what they expect of employees within existing roles. In stores, handling digital devices and in-store technology has become part of frontline work, and employees depend on organisational support (e.g., IT assistance and learning from co-workers) to cope with it (Bäckström 2023). However, technology alone does not upgrade retail jobs. Tilly and Carré (2026) found little evidence digital transformation enhanced retail work and limited evidence that it displaced workers.

Employers' competency requirements have shifted accordingly. Retail skills increasingly combine digital, interpersonal, and traditional retail competencies, rather than substituting one for another (Woods et al. 2022). South African evidence points the same way. Apparel merchandising professionals rank communication and other soft skills alongside technology and retail operations knowledge as "must-have" competencies (Jacobs and Karpova 2023). Human resources specialists at major retailers prioritise self-leadership, adaptability, communication, and customer centricity, whereas advanced retail programmes at public universities emphasise theoretical knowledge and analytical skills (Frazer and Hewitt 2026). The W&RSETA's own planning identifies digital fluency, e-commerce management, data analytics, and agile supply chain coordination as emerging competencies, and notes that training systems lag behind them (W&RSETA 2025).

The gap between provision and demand is compounded by retail's weak attraction for graduates. Heidig et al. (2017) found that retail management was the only qualification in their study that consistently failed to reach full enrolment, with over 40% of enrolled students preferring other careers. For a sector bursary scheme, these findings imply that alignment cannot be judged only by which qualifications are funded. It also depends on whether funded

programmes develop the hybrid competencies retail employers now require, which makes it a question of curriculum co-design and funding (Jackson et al. 2022).

2.2 SECTOR BURSARIES AS SKILLS-SUPPLY INSTRUMENTS

Bursary schemes in developing economies widen access to higher education and develop sectoral skills pipelines (Chiramba and Ndofirepi 2023). South Africa's two main public funding instruments weight these functions differently. The National Student Financial Aid Scheme (NSFAS) is primarily an access instrument: it funds students who meet a household income threshold and are registered for a funded programme at a public university or TVET college (Lewin 2024). Contrastingly, SETA bursaries are financed through the skills development levy paid by employers (Republic of South Africa 1999) and are intended to supply the occupations identified in each Sector Skills Plan (SSP) (Department of Higher Education and Training [DHET] 2019). The W&RSETA scheme aims to develop a pool of potential employees in scarce and critical skills areas for the W&R sector (W&RSETA 2020). Its funded qualifications are meant to follow the SSP, whose priority occupations include data analysts, digital marketing practitioners, and supply chain specialists (W&RSETA 2023a). This design holds the scheme to a different standard from an access instrument. Its value to the sector that funds it depends not only on how many students it reaches, but on whether recipients complete qualifications that match the sector's skills needs and enter its workforce ready to work. Where funding decisions emphasise enrolment over completion and employment outcomes, a sector bursary scheme may widen access without supplying the skills its levy-paying employers need. Whether this is the case for the W&RSETA scheme is what this study examines.

2.3 COMPLETION BARRIERS AND THE LIMITS OF FINANCIAL SUPPORT

A substantial body of evidence challenges the assumption that financial access translates into completion (Mabunda et al. 2022; Naidoo and McKay 2018; Wildschut et al. 2020). In health return-of-service bursary schemes, 1%–30% of beneficiaries were reported to default on their contracts, including through non-completion (Mabunda et al. 2022). Wildschut et al. (2020), analysing over 29 000 undergraduates at two South African universities, found that NSFAS funding status was only weakly related to academic performance. Within the W&RSETA scheme, stipend payment delays, capped funding, and limited non-financial support have been identified as primary drivers of dropout (Redflank 2022). The mismatch between institutional financial year-ends (December) and the W&RSETA's fiscal closure (March) also produces structural payment disruptions that fall hardest on unemployed students with no financial buffer (W&RSETA 2022).

Personal and socio-economic pressures, including family responsibilities, limited peer networks, and low academic self-efficacy, add to the risk of attrition, particularly in the first year (Yusof et al. 2023). The transition from school to tertiary study also brings adjustment demands that funding does not mitigate (Engelbrecht et al. 2020). Therefore, evidence points to structured academic support, alongside timely funding, as a condition for retention among funded students (Ontong and Smit 2023).

2.4 WORK-INTEGRATED LEARNING AND EMPLOYMENT READINESS

WIL is the principal mechanism linking funded study to employment. The W&RSETA (2023b) reports that 60% of unemployed learners who completed workplace-based learning in 2023–2024 were subsequently employed. In an earlier evaluation, 70% of employers considered the bursary and placement programme to have increased the number of qualified entrants to the sector (Redflank 2022). However, employer participation is constrained by documentation requirements and administrative complexity (Ngonda et al. 2024). International evidence indicates that WIL outcomes

improve when employers co-own programme design from the outset, rather than receiving placements at the end (Jackson et al. 2022). Co-design is particularly relevant in retail, where the competencies employers value most, such as communication, adaptability, and customer centricity, are those that theory-orientated programmes develop least (Frazer and Hewitt 2026).

2.5 THEORETICAL GROUNDING

This study draws on three complementary theories that underpin the key research problem related to W&RSETA bursary funding, completion, and employability within the W&R sector. The combined application of these theories is well suited to framing the W&RSETA bursary scheme's design, delivery, and outcomes and, by extension, the main aim of the study outlined in section 3.

2.5.1 Human Capital Theory

Human capital theory provides the foundational rationale for skills-funding schemes. Becker (1993) posited that investment in education and training enhances students' knowledge and skills, thereby increasing their productivity and employability and contributing to economic growth. Bursary schemes, such as that of the W&RSETA (2023b), are a direct expression of this logic, channelling public investment into qualifications on the premise that graduates will enter and strengthen the sectoral workforce. The theory posits that returns on such investment are realised only when the skills developed align with predominant and emerging labour-market skills demand (Marginson 2019). Becker (1993) further distinguished between general human capital, which raises a worker's productivity across many employers, and specific human capital, whose value is largely confined to the employer that develops it. Neal (1995) showed that some skills are specific neither to a firm, nor to the labour market as a whole, but to an industry. The distinction matters for a levy-funded sector scheme. Where funding concentrates on general qualifications, the resulting skills are portable across sectors, and the sector that pays for them has no assurance of capturing the return, whereas qualifications orientated towards sector-specific competencies are more likely to be retained within and benefit the W&R workforce. Nevertheless, human capital theory has been critiqued for assuming a straightforward alignment between qualifications and labour-market returns, while underplaying the question of which skills are actually funded (Marginson 2019). Therefore, this study examines not only whether bursary funding is directed towards the competencies the sector requires, but also whether it builds human capital that the sector is positioned to retain.

2.5.2 Student Integration Model

The Tinto (1975) student integration model frames the conditions under which funded students persist to completion. Tinto (1975) argued that student retention depends on the degree to which learners achieve academic and social integration within their institutional environment – where integration is weak, the likelihood of dropouts increases. Later scholarship extended this model by incorporating external financial, personal, and employment pressures as significant determinants of attrition (Bean and Metzner 1985). The model has been challenged for favouring institutional integration, while insufficiently accounting for the external financial and structural barriers facing non-traditional students (Bean and Metzner 1985). These barriers are what this study aims to empirically uncover. The student integration model foregrounds that financial provision alone is insufficient to secure student success, and that institutional support structures are central to completion (Ontong and Smit 2023).

2.5.3 Graduate Capital Model

The Tomlinson (2017) graduate capital model connects education to employability outcomes. Tomlinson (2017) contended that employability is not conferred by qualifications alone, but by the accumulation of multiple, interrelated

forms of capital, including human, social, cultural, identity, and psychological. Such capital is developed through experiences like WIL, mentorship, and industry engagement (Jackson et al. 2022). As the value of these capitals depends on whether employers recognise them, employability is judged against the requirements of a particular kind of work, rather than in general. In retailing, those requirements increasingly combine digital, interpersonal, and traditional retail skills (Woods et al. 2022). Therefore, a graduate' s human capital is assessed partly by the capacity to work across omnichannel operations and to use data in merchandising, pricing, and supply decisions (OECD 2026). The other forms of capital are equally sector-bound: social capital lies in networks with retail employers, cultural capital in familiarity with the norms of customer-facing and store-based work, and identity capital in whether graduates regard retail as a career of choice, which many South African students do not (Heidig et al. 2017). Thus, the model implies that a retail bursary scheme builds employability only where it gives recipients access to retail workplaces and retail employers during their studies. However, it offers limited guidance on how funders, such as the W&RSETA and PSET institutions, should develop these forms of capital in practice. This study addresses that limitation by examining how the scheme might be redesigned and which institutional practices could be scaled.

3. RESEARCH PROBLEM, PURPOSE, AND RESEARCH QUESTIONS

This section presents the study's research problem, purpose, and questions.

3.1 RESEARCH PROBLEM

A central objective of the W&RSETA is to provide equitable access to education and training for previously disadvantaged and missing-middle individuals. Missing-middle individuals are those whose household income exceeds the eligibility threshold for government-funded financial assistance, but remains insufficient to cover the costs of higher education, leaving them with limited access to financial support (Garrod and Wildschut 2021). The W&RSETA (2020) Strategic Plan for 2020–2021 and 2024–2025 emphasised that, alongside the shift towards free education, it must review and enhance its bursary delivery model to close scarce skills gaps. The literature review revealed that the bursary scheme, while structurally sound in its policy alignment, faces implementation challenges that collectively undermine the skills pipeline (Redflank 2022).

Three interrelated gaps emerged. First, qualification funding remains orientated towards the W&R sector's historical skills profile, rather than its digital, data, and e-commerce identified scarce skills (W&RSETA 2024a). Second, support for qualification completion is confined largely to financial provision, neglecting academic, administrative, and career development dimensions (Chiramba and Ndofirepi 2023). Third, WIL is treated as supplementary to the funding model, rather than a structural component, with limited employer co-design (Van der Merwe et al. 2026).

These gaps align directly with the study's aim of reviewing the scheme to inform future funding, prompting questions about what funding patterns prioritise, how the model might be redesigned for next-generation skills, which barriers influence qualification completion, what qualification shifts are needed, and which institutional practices could be scaled.

3.2 RESEARCH PURPOSE

The purpose of the study is to investigate the extent to which the W&RSETA bursary scheme, as a levy-funded pipeline for the W&R workforce, translates financial investment into completed, sector-relevant qualifications and work-ready graduates.

3.3 RESEARCH QUESTIONS

The study's main research question is: *To what extent does the W&RSETA bursary scheme contribute to qualification completion and to graduates' work readiness for the W&R sector?* To address this question, the following sub-questions were developed:

RQ1: How do the 2021–2024 funding patterns reflect the priorities embedded in the bursary scheme, and what skills profile do they build for the W&R sector?

RQ2: What shifts in funded qualifications are needed to align with emerging skills demands of the W&R sector?

RQ3: In what ways do barriers experienced by bursary recipients influence qualification completion and job readiness for work in the sector?

RQ4: How might the funding model be redesigned to develop next-generation skills for the W&R sector and strengthen recipients' employability?

RQ5: Which institutional practices are associated with more recorded qualification completions and can be scaled across the sector?

4. RESEARCH METHODOLOGY

The methodology was structured according to the Lappeman et al. (2021) steps for conducting market research including: identifying and defining the research problem (section 3); establishing research objectives (section 3); designing the research; sampling and data collection; analysing and interpreting data (section 5); and reporting the findings (section 5).

4.1 RESEARCH DESIGN

An explanatory sequential mixed-methods design was employed (Creswell 2021), whereby quantitative data collection and analysis precede qualitative data collection to explain and expand upon the initial results (Toyon 2021). This design is most suitable when quantitative results require further explanation to interpret statistical trends (Creswell 2021), aligning with the study's aim of first analysing bursary scheme data and subsequently exploring stakeholders' underlying perceptions. Thus, mixed-methods research combines quantitative and qualitative data to provide a more comprehensive understanding of the research phenomena than either approach in isolation (Taherdoost 2022). Integration occurred at three points (Fetters et al. 2013). First, phase one results informed the design of the survey instruments – for example, the funding bands and qualification profile identified in the database shaped the survey items on funding adequacy and qualification relevance. Second, survey results were used to formulate research propositions that structured the focus group guide. Third, findings from all data sources were merged at the interpretation stage for each research question, indicating where the qualitative data confirmed, expanded, or diverged from the quantitative results.

The study proceeded in two phases. Phase one analysed the W&RSETA bursary recipient database to identify trends, patterns, demographic profiles, and the effectiveness of funded qualifications. Phase two explored the challenges, opportunities, and implications of the bursary scheme, using phase one findings to inform subsequent data collection.

4.2 DATA COLLECTION

Both secondary and primary data were used. Phase one reviewed secondary data that comprised the W&RSETA bursary scheme database (2021–2024), provided by the W&RSETA with permission for analysis. The database was shared via Microsoft Excel, with a briefing meeting held in August 2024 to clarify all fields and categories.

Primary data were collected in phase two through online surveys and virtual focus groups. Online surveys enable data gathering within a relatively short period, reach geographically dispersed audiences, and allow respondents to participate at their convenience (Sammut et al. 2021). Two surveys were developed using Google Forms: one targeting bursary recipients and another targeting PSET organisations and employers. Each survey combined closed- and open-ended questions informed by phase one findings. Subsequently, virtual focus groups enabled deeper exploration of stakeholder (including recipients, PSET organisations, and employers) attitudes and perceptions (Willemsen et al. 2023), offering a platform to validate or challenge survey findings (Creswell 2021). The virtual format accommodated participants across South Africa, regardless of geographic location (Keen et al. 2022), as the W&RSETA targets all South African provinces. Participants were incentivised through a random lucky draw for retail gift vouchers and were informed that participation was unrelated to the likelihood of receiving an incentive.

4.3 SAMPLING

Non-probability purposive sampling was used, selecting participants based on inclusion criteria relevant to the research (Rahman 2016). Eligible participants comprised: unemployed W&RSETA bursary recipients funded in 2021–2024; W&R sector employers who had interacted with recipients; and PSET institutions with direct involvement in the W&RSETA bursary scheme. Screening questions at the start of each survey ensured that only eligible respondents participated. For the online surveys, the target samples were 1 000 unemployed bursary recipients (from a population of 5 806), 50 employers, and 30 PSET institutions. For the focus groups, six groups of four to six participants were planned: three with bursary recipients and three with PSET and sector representatives. This number was informed by evidence that more than 80% of themes are typically identified within two to three focus groups, and 90% within three to six (Guest et al. 2017). As guided by Nyumba et al. (2018), a 15% contingency was added to accommodate non-attendance, giving a target of 21 participants for each stakeholder type and 42 in total. The achieved samples and response rates are reported in Table 2 (section 5.2).

4.4 DATA ANALYSIS

Phase one data were cleaned (removing duplicate and incomplete responses and screening for outliers) and coded in Microsoft Excel, then analysed using Power BI to summarise data, generate visualisations, and calculate descriptive statistics. Once imported into Power BI, the cleaned dataset was structured through the data model, where fields like gender, age, province, home language, qualification, and funding amount were assigned appropriate data types and, where necessary, grouped into categories or bins (e.g., age ranges and funding bands). Measures and calculated columns were then used to compute frequencies and percentages, which were visualised through bar and pie charts, and summarised in tables to reveal the demographic, funding, institutional, and completion patterns.

In phase two, survey data were cleaned by removing duplicate, incomplete, and ineligible responses, and closed-ended responses were analysed descriptively in Power BI. Qualitative data from the open-ended survey responses and the focus groups were analysed together using a single codebook, following the Saldaña (2021) two-cycle approach to coding. Focus group recordings were transcribed verbatim by the research team. In the first cycle, in vivo coding was used to retain participants' language (Saldaña 2021). In the second cycle, axial coding was used to relate

these codes to one another and group them into categories, which were then organised by research question and refined into themes. Two members of the research team coded the data independently and compared their coding, a third member reviewed the coded data, and disagreements were discussed and resolved by the team. The codebook was revised iteratively as coding proceeded, and coding was managed manually in Microsoft Excel.

Saturation was assessed against the five themes per data source (Guest et al. 2017). Among recipients (*n* = 236), all codes underpinning the barriers (RQ3) and redesign (RQ4) themes emerged within the first 59 survey responses; later responses added only isolated codes within existing themes. Among PSET institutions and employers (*n* = 18), all barrier categories were present by the seventh response. In the recipient focus groups (*n* = 13), new codes declined from 12 to three, with neither group producing a new theme, and the single PSET and sector focus group (*n* = 3) added no new codes to the study. Saturation was less certain for RQ1, RQ2, and RQ5, which relied on the database and the smaller PSET and employer sample. A summary of saturation is presented in Table 1.

TABLE 1: ACCUMULATION OF NEW CODES AND THEMES BY DATA SOURCE

Data source	Stage	New codes (*n*)	Cumulative codes (*n*)	Notes
Recipient survey (*n* = 236)	Responses 1–59	25	25	All codes raised by five or more respondents
	Responses 60–118	1	26	Raised by one respondent
	Responses 119–177	5	31	Each raised by one respondent
	Responses 178–236	5	36	Each raised by one or two respondents
PSET and employer survey (*n* = 18)	Responses 1–7	All barrier categories	–	Structural, personal, skill-based and practical barriers
	Responses 8–18	1	–	Access to work placements
Recipient focus groups (*n* = 13)	Group 1 (four participants)	12	12	–
	Group 2 (nine participants)	3	15	Codes absorbed into RQ3 and RQ4
PSET and sector focus group (*n* = 3)	Single group (three participants)	0*	15	Affirmed codes from the survey

Source: Own conceptualisation

Note: Themes for RQ1, RQ2, and RQ5 drew mainly on the database and the PSET and employer data. Survey counts use the consolidated theme columns, with combined labels split and non-substantive entries excluded.

4.5 TRUSTWORTHINESS AND REFLEXIVITY

Trustworthiness was addressed using the Lincoln and Guba (1985) criteria. Credibility was supported by triangulation across three stakeholder groups and two qualitative data sources, by independent coding with consensus resolution, by peer debriefing with colleagues not involved in the study, and by in-session member checking. At the end of each focus group, the facilitator summarised the main points raised and asked participants to confirm, correct or add to them. Corrections were recorded and incorporated before coding. Preliminary findings were also presented to the W&RSETA for stakeholder validation. Dependability and confirmability were supported by an audit trail comprising successive versions of the codebook, the coding spreadsheets, and records of coding decisions. Transferability was supported by reporting the study context and participant characteristics.

The study was commissioned and funded by the W&RSETA, which also provided the bursary database. The research team is based in the W&RSETA Research Leadership Chair at the University of Johannesburg (UJ), which is funded by the W&RSETA. This ongoing relationship with the funder was a further potential source of bias, in addition

to the commissioning of the study. The independent double coding, peer debriefing with colleagues outside the Chair, and the audit trail described above were intended partly to limit this influence, and the critical findings on payment delays, qualification alignment, and support gaps are reported as participants expressed them. UJ is one of the PSET institutions administering W&RSETA bursaries. To avoid undue influence, no participants were recruited from the research team's classes and UJ participants were interviewed by independent facilitators only.

The W&RSETA had no role in data analysis or interpretation and did not review the manuscript before submission. As an evaluation commissioned by the body that administers a scheme may be expected to favour positive findings, several safeguards were applied: focus groups were facilitated by an independent research agency, participants were assured their responses would not affect their bursary status, and feedback from the W&RSETA on preliminary findings was used to check factual accuracy, not to revise interpretations.

4.6 ETHICS

Ethical clearance for this study was obtained from the UJ School of Consumer Intelligence and Information Systems Research Ethics Committee [2024SCiiS084]. Informed consent was secured from all participants via a Google Form prior to their participation. Anonymity and confidentiality were maintained throughout data collection, analysis, and reporting: survey exports and focus-group transcripts were fully de-identified, and no identifying information was retained at any stage of analysis. Where participant excerpts are presented in the findings, pseudonyms are used to preserve anonymity: "R" implies bursary recipient, "E" implies employer, "P" implies PSET participants, and "PE" implies a participant in the combined PSET and sector (employer) focus group. Participation was voluntary and respondents could withdraw at any point without consequence. Given the study's online nature, care was taken to ensure secure data handling and to minimise the risks associated with digital participation. All data were stored in encrypted files accessible only to the researchers.

5. RESULTS

The findings presented in this section are divided per phase. Phase one findings contribute to addressing RQ1, RQ2, and RQ3, as outlined in section 3, and phase two findings address all five research questions.

5.1 PHASE ONE FINDINGS

The database analysis using Power BI revealed that the 2021–2024 funding patterns predominantly reached young women comprising 65.85% of unemployed recipients, aged 20–23, indicating a prioritisation of youth entering or early in higher education study. Access was geographically uneven, concentrated in Limpopo (18.22%) and the Western Cape (13.83%), while the Northern Cape (2.20%) remained underserved. Recipients spoke nine of South Africa's 12 official languages, led by isiXhosa, Sepedi, and isiZulu, confirming broad African-language representation. Collectively, these patterns reflect an equity-orientated reach, yet expose gaps in provincial coverage and limited penetration among older, mid-career individuals.

Funding prioritised access for first-time entrants (39.27% at higher education institutions, 32.55% at TVET colleges), clustered around R80 000–R89 999, and concentrated at specific institutions and regions. Funded qualifications were dominated by accounting and business management, revealing a profile aligned to the sector's historical skills base, rather than emerging demands in data analytics, digital marketing, e-commerce, and supply chain. The database recorded 297 qualification completions among the 5 806 recipients funded between 2021 and 2024. This figure is not a completion rate – most recipients were first-time entrants whose minimum qualification duration had not elapsed

when the data were extracted. In addition, the database did not distinguish recipients who were still studying from those who had discontinued or whose status was unknown. Therefore, the scheme's completion outcome cannot be determined from its administrative records – a gap the W&RSETA (2023b) has acknowledged.

These findings advance the study's descriptive research questions and motivate for deeper insights derived in the qualitative phase. In addressing RQ1, the findings show that funding patterns prioritise first-time access, yet distribute financial support unevenly, revealing disparities in who is adequately supported. Moreover, phase one findings speak to RQ2 by exposing a qualification profile concentrated in accounting and business management, potentially inhibiting emerging W&R competencies. Most critically, it foregrounds RQ3: the database records few completions relative to the number of recipients funded, but cannot show whether those not recorded as completing had dropped out or were still studying, signalling barriers the database alone could not explain. By surfacing these unresolved questions of disparity, misalignment, and attrition, the study establishes the rationale for phase two that involved deeper stakeholder exploration.

5.2 PHASE TWO FINDINGS

Table 2 reports the achieved samples. The recipient survey achieved 23.6% of its target, or 4.1% of the 5 806 recipients, and the PSET and employer survey achieved 22.5%. Employers were the least represented group: seven of the targeted 50 responded to the survey, and none took part in the focus groups. Of the six planned focus groups, three were held: two with recipients (13 participants) and one with three PSET and sector representatives. Three survey respondents identified as both PSET staff and employers and are counted in both groups. No responses were removed during data cleaning. Although the saturation analysis indicated that further data were unlikely to yield new themes (Table 1), the limited employer representation meant that the findings on employers' needs drew mainly on PSET and recipient perspectives, and should be considered with this in mind.

TABLE 2: ACHIEVED SAMPLES IN SURVEYS AND FOCUS GROUPS

Data source	Stage	Target (*n*)	Achieved (*n*)	Achieved versus target (%)
Recipient survey	Responses 1–236	1 000	236	23.6
PSET and employer survey	Responses 1–18	80 (30 PSET; 50 employers)	18 (14 PSET; seven employers)	22.5
Recipient focus groups	Two groups	21 (three groups)	13 (two groups)	61.9
PSET and sector focus group	One group	21 (three groups)	Three (one group)	14.3

Source: Own conceptualisation

Following the two-cycle coding process described in section 4, the themes developed for each research question are presented below.

RQ1: What the Funding Patterns Reveal About Who Is Supported and What Is Prioritised

Phase two interpreted the descriptive patterns established in phase one. Bursary awards concentrated at a narrow set of institutions, notably Bakhoana Management and Business College, while recorded completions were concentrated at Sol Plaatje University and Vaal University of Technology (VUT), pointing to structural regional disparities in allocation, rather than deliberate targeting of high-performing environments. Employers affirmed the sector rationale behind this concentration, observing that recipients "are from poor and missing middle background"

(E7). Funding was predominantly allocated to qualifications in accounting (38.98%) and business management (11.44%), concentrated at institutions like the University of the Free State (UFS), University of Fort Hare (UFH), and the University of Mpumalanga, as affirmed by industry partners who "frequently struggle to find qualified individuals to fill junior roles" (E7) in accounting and business management specifically.

Consequently, the main theme in relation to RQ1 revealed that the W&RSETA bursary scheme prioritises traditional, commerce qualifications at specific institutions and while equitable in intent, the funding is distributed in ways that do not consistently follow the factors driving completion. This descriptive picture alluded to tensions that the remaining research questions probe.

RQ2: What Shifts in Funded Qualifications Are Needed to Match Emerging Skills

Employers and PSETs were explicit that the funded qualification profile does not align with the W&R sector's trajectory. While bursaries are provided to conventional accounting, business management, and finance qualifications aligned to established roles, participants called for a deliberate pivot towards data analytics, digital marketing, e-commerce, and supply chain management, urging that "The W&R sector should broaden its scope and adapt to the evolving demands of running a retail business" (E20). Recipients tied relevance to curriculum design, emphasising "developing a curriculum that aligns with students' career goals" (R226) and "hands-on learning in the curriculum" (R59). A PSET participant illustrated how alignment works in practice: "We work closely with retailers to align our curriculum with industry demands and address the skills gaps they face" (P7). Participants further called for the scheme to "broaden the pool of funded qualifications" (R7) and to provide "additional funding for soft skills training and holistic student development" (P12).

This constitutes a qualification-alignment gap in the findings and the main theme identified for RQ2 – the scheme funds the sector's history, rather than next-generation skills aligned with the scarce skills mandate in the National Skills Development Plan (NSDP) and SSP. For retailers, the implication is that their levy currently builds general commerce capability that is transferable to other sectors, rather than the digital, analytical, and supply chain capability their own skills plan prioritises. Unless employers take part in deciding what is funded and how it is taught, the scheme will continue to supply graduates for the sector's established roles, instead of those hard-to-fill vacancies requiring scarce skills (W&RSETA 2023a).

RQ3: Which Barriers Influence Qualification Completion and Job Readiness

The findings to this research question pertained to the study's central argument, namely that dropout was described not as a single failure, but as an interlocking set of financial, academic, structural, and personal barriers. Delayed and unpredictable disbursements produced acute financial uncertainty, with one recipient recounting "the anxiety that comes with the delayed payments…. Payments to our landlords almost led to me being kicked out" (R37). Another captured how payment timing directly undermined stability:

> This year has been very emotionally taxing on me and school hasn't made it easier. Additionally, W&RSETA continuously pays us at the end of the year, instead of throughout the year, so it's very hard to remain financially stable as I am constantly asking for money from my parents. (R16)

Focus-group recipients reinforced the link between delays and academic performance: “Delays really impacted me so bad because some of the resources that I needed to excel, I didn’t have” (FG:R2). Furthermore, support gaps spanned academic, administrative, and socio-emotional dimensions with 82.20% of respondents identifying academic tutoring and mentoring as the most critical unmet need. A recipient noted, “At my school, students don’t really get the required academic support, there are no tutors in place; this affects the success rates” (R120), and another claimed that “The success rate of bursary students is affected by a student’s emotional well-being or mental health” (R49). Mid-range funding specifically (R80 000–R89 999) failed to cover tuition, materials, accommodation, and living costs, directly constraining completion.

Job readiness suffered from parallel structural barriers, including scarce work placements, weak institution-employer collaboration, and administrative bottlenecks. Participants pointed to “late payments result[ing] in the withholding of the qualification certificates of graduates that makes it near impossible to enter the job market” (R14), and to a persistent theory-practice divide as one employer mentioned that graduates “have good theoretical knowledge but do not know how to apply it” (E8). These payment delays also reach retailers directly. Where institutions withhold certificates because SETA payments are late (R14), graduates whom the sector has funded are delayed in entering its workforce. Administrative delay was seen as its own barrier with one PSET participant reporting it “took more than 12 months for them to settle whatever after we have signed everything” (FG:P3). Together, these voices from various stakeholders demonstrate that the main theme in relation to RQ3 was that funding provision alone cannot resolve the cumulative barriers that recipients described as threatening their completion.

RQ4: How the Model Can Be Redesigned for Next-Generation Skills and Employability

Redesign recommendations centred around a more integrated, student-centric model. On progression, a PSET participant proposed “designing bursary programmes that support seamless progression through the National Qualifications Framework [NQF] levels, ensuring students can advance from certificates to diplomas, advanced diplomas, degrees, and postgraduate studies” (P17), alongside recognition of prior learning initiatives, bridging programmes, and a learner-tracking system linking completion to employment. On employability, mentorship and internships were seen as a way to bridge theory and practice, with one PSET participant stating that “internships help bridge the gap between theory and practice, giving us hands-on experience in the field” (FG:P5). Employers alluded to developing a mutual benefit where they “can build a talent pool, while graduates gain the work experience needed to become highly employable” (FG:E18). Underpinning both progression and employability, participants framed timely and holistic support as design principles, rather than add-ons, urging that “bursaries should be received earlier, and the living allowances given to students so that the only focus will be on school work” (R23), and that programmes “provide a full help network … includ[ing] academic assistance, mental health resources, and mentors who can guide and encourage students” (R41). A noteworthy finding that emerged was a distinct entrepreneurship thread that called for embedded entrepreneurial modules, incubators, and sustainable funding to position “self-employment as a route to reducing unemployment” (FG:E5).

Thus, the theme identified in relation to addressing RQ4 was rethinking the W&RSETA bursary funding model not as a discrete financial award, but as an integrated, student-centric system that couples funding with seamless NQF progression, embedded mentorship and internships, timely and holistic academic and mental-health support, and entrepreneurial pathways. For retailers, the gap between graduates’ theoretical knowledge and its application is a cost transferred to the workplace in the form of longer onboarding and retraining. Placements built into funded qualifications,

and hosted by retailers in the sector's priority roles, would move part of that learning into the study period, when the levy funds the qualification, rather than the employer's payroll.

RQ5: The Institutional Practices that Are Associated with More Recorded Qualification Completions and Could Be Scaled

Institutions with more recorded completions, such as Sol Plaatje University and VUT, and those named in survey feedback, namely UFS, North-West University (NWU), and UFH, present practices that might offer scalable models. Recurring features included industry-stakeholder collaboration, integrated practical learning, WIL, and qualifications tailored to workforce demand. A focus-group participant illustrated that a more holistic model appears to support completion:

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

Employers positioned their own visibility and collaboration as a scalable driver: "The W&RSETA needs to work more closely with us. They should be more visible. That will actually help to bridge most of the gaps that we are identifying now" (FG:E1), advocating a "needs analysis" as a starting point for aligning provision with demand (E11). Findings also flagged institution-specific weaknesses worth learning from, such as administrative bursary challenges and payment delays, reinforcing that both strengths and failure points inform best practice.

This evidence supported the main theme in relation to RQ5, namely to adopt a needs-analysis-driven approach that benchmarks and scales the practices of high-performing institutions across the W&RSETA bursary scheme. Table 3 sets out how the database, survey, and focus-group findings were integrated for each research question, and whether the qualitative findings confirmed, expanded or diverged from the quantitative results (Fetters et al. 2013).

TABLE 3: SUMMARY OF INTEGRATION OF PHASE ONE AND PHASE TWO FINDINGS

Research question	Phase one: database	Phase two: survey	Phase two: focus groups	Integration
RQ1: Funding patterns	65.85% of recipients were women, mostly aged 20–23; concentrated in Limpopo (18.22%) and Western Cape (13.83%), with the Northern Cape (2.20%) underserved; funding clustered at R80 000–R89 999; funding mostly for accounting (38.98%) and business management (11.44%)	Employers affirmed the equity rationale (E7) and reported difficulty filling junior accounting and business roles (E7)	Nothing mentioned	Confirms and expands: qualitative data confirmed the equity-orientated reach and explained employer support for commerce qualifications
RQ2: Qualification shifts needed	Funded qualifications dominated by accounting and business management; few in data analytics, digital marketing, e-commerce or supply chain	Employers and PSETs called for a shift to digital, analytical, and supply chain fields (E20); curriculum alignment and hands-on learning (R226, R59, P7); broader funded list and soft skills (R7, P12)	Nothing mentioned	Expands: explained why the database profile is a misalignment, from the employer and PSET perspective

Research question	Phase one: database	Phase two: survey	Phase two: focus groups	Integration
RQ3: Barriers to completion and job readiness	297 recorded completions among 5 806 recipients; mid-range funding band (R80 000–R89 999)	82.20% named academic tutoring and mentoring as the most-needed support; late payments (R37, R16); absent tutoring and well-being (R120, R49); certificates withheld (R14); theory-practice gap (E8)	Payment delays undermine performance (FG:R2); administrative delays of over 12 months (FG:P3)	Expands: identified the financial, academic and administrative barriers the database cannot show
RQ4: Redesigning the funding model	Qualification profile and completion pattern pointed to the need for redesign	NQF progression pathways (P17); earlier payment and living allowances (R23); a full support network (R41)	Internships bridged theory and practice (FG:P5); employers gained a talent pool (FG:E18); entrepreneurship pathways (FG:E5)	Expands: added the redesign principles the quantitative phase could not supply
RQ5: Scalable institutional practices	Recorded completions concentrated at Sol Plaatje University and VUT	Survey named UFS, NWU, and UFH as good-practice institutions; needs analysis proposed (E11)	Holistic support (nutrition, academic, psychological) at UWC (FG:PE3); closer W&RSETA-employer engagement (FG:E1)	Partly diverges: participants named institutions that do not stand out in the database

Source: Own conceptualisation

6. DISCUSSION

The findings reveal a W&RSETA bursary scheme structurally sound in policy intent, yet constrained in execution – a pattern literature anticipated, but that this study evidences empirically at scale. The five themes move from a descriptive account of what the W&RSETA bursary scheme prioritises, through a diagnosis of why outcomes fall short, to interconnected principles for redesign, extending the three theories grounding this study by providing the empirical grounding each has been critiqued for lacking.

The theme emerging from RQ1 establishes the descriptive foundation. The 2021–2024 funding patterns reveal a scheme prioritising traditional, commerce qualifications, dominated by accounting and business management, channelled through an established institutional base. This distribution extends access to previously disadvantaged and missing-middle recipients, predominantly young, female, and drawn from provinces like Limpopo and the Western Cape, consistent with the dual access-and-skills function bursaries perform in developing economies (Chiramba and Ndofirepi 2023). Given youth unemployment of 60.9% among those aged 15–24 (Statistics South Africa 2026), this dual access orientation is necessary. Nevertheless, funding does not consistently flow to the institutions or conditions associated with a higher number of recorded completions, signalling that allocation logic and success logic diverge (W&RSETA 2024a). These patterns confront human capital theory's central limitation – that is, its assumption of straightforward alignment between qualifications and returns (Marginson 2019). Showing the composition of what is funded, not merely the volume, determines whether investment yields sectoral value.

The theme addressing RQ2 increases the abovementioned tension as the W&RSETA bursary scheme funds the sector's history, rather than its future. The concentration of bursaries in conventional qualifications reflects the sector's historical profile at a moment when e-commerce, automation, and AI are reshaping the retail skills landscape (Grewal et al. 2025). Employers and PSETs echoed the priority occupations the SETA identifies, including data analysts, digital marketing practitioners, and supply chain specialists (W&RSETA 2023a). However, these qualifications remain underfunded (Redflank 2022) – a misalignment documented years earlier (Heidig et al. 2017). Addressing this misalignment does not imply that the list of funded qualifications must be extended, but a rethinking of the curriculum co-design between institutions and industry, thereby operationalising the corrective demands of human capital theory.

Marginson (2019) affirmed that such returns depend on continuously realigning funded skills with emerging, rather than historical demand.

RQ2 identifies what is funded as misaligned and RQ3 demonstrates that how students are supported is equally consequential. Although the administrative data cannot yet establish a completion rate, recipients' accounts confirm that financial access does not translate automatically into completion (Mabunda et al. 2022; Naidoo and McKay 2018; Wildschut et al. 2020). Delayed disbursements produced acute financial uncertainty (Redflank 2022; W&RSETA 2022), increasing the negative effect of academic support gaps and socio-emotional strain, with 82.20% of respondents naming tutoring and mentoring the most critical unmet need (Engelbrecht et al. 2020; Ontong and Smit 2023). For the sector, the support gap is not only a student welfare issue. A recipient who leaves without a qualification represents levy investment that produces no graduate, and mentoring – the support recipients most requested – is one provision that retail employers are well placed to contribute by linking students' studies to the work they are preparing for. In evidencing these external financial and structural pressures, the findings address the principal limitation of the student integration model (Tinto 1975), namely the undermining of the material barriers facing non-traditional students (Bean and Metzner 1985), confirming that funding alone cannot untangle this disadvantage.

RQ4 offers the constructive resolution of reconceptualising the W&RSETA bursary funding model not as a discrete award, but as a student-centric system integrating funding with seamless NQF progression, embedded mentorship and internships, holistic support, and entrepreneurial pathways (Ontong and Smit 2023). Since 60% of learners completing workplace-based learning were absorbed into employment (W&RSETA 2023b), repositioning WIL as structural, rather than supplementary to the funding model, with employer co-ownership (Jackson et al. 2022), confirms the type of capital required that the graduate capital model theorises but does not clearly specify (Tomlinson 2017). RQ5 thus provides the key to implementation through variability for a higher number of recorded completions across institutions, which indicates that effective practices already exist but remain localised, warranting a needs-analysis-driven approach. This finding addresses the shared limitation of Tinto (1975) and Tomlinson (2017) and specifies how such conditions are practically built across a system.

Moreover, these findings carry a forward-looking implication for the retail skills pipeline. As bursaries awarded now produce graduates several years later, the current qualification mix largely determines the skills the scheme will supply before the end of the NSDP planning horizon in 2030 (DHET 2019). If that mix persists, the scheme will continue to supply general commerce skills, while the sector's anticipated demand shifts towards e-commerce, data analytics, and digitally enabled supply chains (OECD 2026; W&RSETA 2023a). Omnichannel retailing and AI-enabled retail technologies are already central to retail practice and research (Grewal et al. 2025), and even frontline roles now require digital alongside interpersonal skills (Woods et al. 2022). However, technology alone does not upgrade retail work (Tilly and Carré 2026); the capability to use it must be developed and a levy-funded bursary scheme is one of the few instruments through which the sector can do so collectively. Hence, realigning the scheme is a question of the sector's future capability, not only of bursary administration.

Together, the themes form one argument, moving from human capital theory's what to fund, through Tinto's what enables completion, to Tomlinson's what builds employability. For the W&RSETA, enhancing the bursary scheme requires moving beyond who and how much towards what for and how to support. For retailers, the same argument implies a change of role: from funders who receive graduates at the end of the pipeline to co-designers of what the pipeline produces. This approach embeds funding within a responsive, integrated, and continuously benchmarked system that supplies the competencies the sector will need, rather than those it needed in the past.

7. PRACTICAL AND MANAGERIAL IMPLICATIONS

This study set out to establish how well the W&RSETA bursary scheme converts bursary recipients into qualified, work-ready graduates, and what would need to change for it to do so more reliably. On the evidence presented above, the success constraint lies not in the size of the bursary, but in what the bursary is not accompanied by. The implications are set out below for the three stakeholders whose actions determine that outcome: the W&RSETA, PSET institutions, and retail employers.

7.1 FOR THE WHOLESALE AND RETAIL SECTOR EDUCATION AND TRAINING AUTHORITY

Accounting absorbed 38.98% of funding and business management a further 11.44% – a profile reflecting the W&R sector's historical skills base, rather than the digital, analytical, and logistical competencies that employers and PSET participants described as urgent, and which the sector's planning identifies as priorities (W&RSETA 2023a). The W&RSETA should ring-fence a defined and rising share of the annual bursary allocation for qualifications in data analytics, digital marketing, e-commerce, and supply chain management. Regular qualification reviews, run jointly with employers and PSET institutions and benchmarked against the SSP, would keep the list current. Retail employers should have a formal role in these reviews, rather than being consulted only after the list is set, since their levy funds the scheme and their vacancies are the roles the qualifications are meant to fill.

Late and unpredictable payments were the disruptions that recipients raised most consistently. Many institutions close their financial year in December, while the SETA closes its own in March, and students absorb the difference (Redflank 2022; W&RSETA 2022). The W&RSETA should publish a term-aligned disbursement calendar and release tuition and allowance tranches at the start of each academic period, not in arrears. Bursaries in the R80 000–R89 999 band routinely failed to cover tuition, materials, accommodation, and living costs. Therefore, bursary values should be set against the total cost of attendance, reviewed annually for inflation, and differentiated by institutional type and residence status, rather than being fixed as a flat band.

Embedding workplace experience also depends on reducing the documentation and administrative burden that currently deters employer participation in WIL (Redflank 2022). Finally, a learner-tracking system covering disbursement, progression, completion, and employment, with biannual progress reporting, would allow students at risk to be identified early and close the reporting gap (W&RSETA 2023b). It would also allow measurement of the completion and graduate destination outcomes that this study could not fully observe. A needs analysis and institutional benchmarking exercise would establish what institutions with more recorded completions, such as Sol Plaatje University and VUT, do differently and should draw on documented weaknesses elsewhere, including administrative bottlenecks and payment delays, since failure points are as instructive as successes.

7.2 FOR POST-SCHOOL EDUCATION TRAINING INSTITUTIONS

PSET institutions should be cautious of simply adding qualifications that sound relevant. Much of what employers want is missing from the content of the programmes students are currently enrolled in, which is an argument for curriculum co-design and review with retail employers, rather than creating new qualifications. A structured experiential component should be embedded in each qualification and identified when funding is approved, not sought once a student has graduated. Academic tutoring and mentoring were identified by 82.20% of respondents as the most-needed form of support. Funding agreements with the W&RSETA should specify a minimum support package covering academic and non-academic provision, which institutions should deliver as a condition of funding, given that limited peer networks, family responsibilities, and low academic self-efficacy contribute materially to attrition (Yusof et al.

2023). Where disbursement cannot be aligned with the academic calendar, bridging arrangements should be agreed with the W&RSETA in advance. Institutions should also release qualification certificates to recipients who have met all academic requirements, regardless of outstanding SETA payments, and settle arrears directly with the W&RSETA. Withholding certificates delays graduates' entry into employment and shifts institutional payment disputes onto students.

7.3 FOR RETAIL EMPLOYERS

Retail employers fund the scheme through the skills levy and are the intended destination of its graduates, yet the findings suggest they engage with it mainly at placement. WIL outcomes improve significantly where employer co-ownership is designed in from the outset, rather than added later (Van der Merwe et al. 2026). Hence, employers should partake in curriculum co-design and WIL planning from the point of funding approval, as employer participants proposed (FG:E1; FG:E18), and contribute to the needs analysis and qualification reviews described above (E11). Placements should include the digital, analytics, and supply chain roles the sector identifies as priorities (W&RSETA 2023a), so that bursary graduates develop the competencies the sector reports it lacks. Given the gap employers described between theoretical knowledge and its application (E8), structured onboarding and mentoring in the first year of employment would shorten the transition into productive work. As levy payers, retailers are also well placed to press for these changes through the W&RSETA's governance and SSP processes.

8. LIMITATIONS AND FUTURE RESEARCH

This study has several limitations. First, survey and focus-group participants were selected purposively, and those who chose to respond may differ from non-respondents. Therefore, the findings may be affected by self-selection and non-response bias, as recipients with particularly negative or positive experiences of the scheme may have been more inclined to respond than others. Thus, the findings cannot be generalised statistically to all recipients.

Second, the responses may also be subject to social-desirability bias, since the evaluation was commissioned by the body that administers the bursaries. Recipients may have been reluctant to criticise a funder on whom their studies depend, and PSET institutions and employers may have been wary of jeopardising their relationship with the W&RSETA. Several safeguards were applied to reduce this risk: focus groups were facilitated by an independent research agency, survey responses were anonymous, and participants were assured that their responses would not affect their bursary status.

Lastly, the administrative data were compiled by the W&RSETA for monitoring, rather than research purposes, which limited what they could show. In particular, the database did not include a completion-status field, so it could not distinguish recipients who were still studying from those who had discontinued their studies or whose status was unknown. As a result, the 297 recorded completions could not be expressed as a completion rate (see section 5.1). The database also did not record the minimum duration of each qualification and contained incomplete entries for some fields, which were removed during data cleaning, and did not link recipients to subsequent employment, so graduate destinations could not be traced. Moreover, recipients were at different study stages when the data were collected, and most were first-time entrants, so completion outcomes for recent cohorts could not yet be observed. Finally, the study examined a single SETA, whose funding model, qualification mix, and employer base may differ from those of other sectors, which limits the transferability of the findings.

Future research could address these limitations in several ways. First, to reduce self-selection and non-response bias, future studies could draw a probability sample from the full recipient database and follow up with non-respondents. Comparing respondents' gender, province, institution type, and qualification with those of the recipient population would also show how representative the achieved sample is and allow the findings to be weighted or generalised accordingly. Second, social-desirability bias could be reduced by studies commissioned and conducted independently of the W&RSETA. Self-reported experiences could also be compared with institutional records, such as actual payment dates and academic transcripts, to test whether participants' accounts understate or overstate the problems identified here. Third, longitudinal tracking of bursary cohorts, based on records that capture each recipient's registration status, qualification duration, and completion annually, would allow completion to be measured against the minimum duration of each qualification. Linking these records, with recipients' consent, to graduate destination surveys or employment records would show whether graduates enter and remain in the W&R sector, and thus whether the human capital the sector funds is retained. Beyond these limitations, comparative studies across SETAs would show whether the barriers identified here are specific to the W&R sector or common to levy-funded bursary schemes. Research with retail employers could also estimate the onboarding and retraining costs that arise when graduates lack work readiness, which this study inferred but did not measure.

9. CONCLUSION

The W&RSETA bursary scheme widens access to higher education for young South Africans, but does not yet function as a pipeline for the retail workforce. Funding remains concentrated in general commerce qualifications, Meanwhile, the digital, analytical, and supply chain competencies that e-commerce, data analytics, and AI now require remain underfunded. Recipients' progress is constrained less by the size of the bursary than by late payments, limited academic support, and scarce workplace exposure. For retailers, whose levies fund the scheme, the future skills pipeline depends on their involvement in deciding what is funded and how it is taught, not only on whom they recruit once qualified.

10. DECLARATIONS

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