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Building the movement

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Acknowledgements

- This **Economic Activity Survey & radio programme series** has been made possible through the collective effort of many people and partners
- We thank **Shelly Moroto**, our long-standing colleague and field manager in Mamelodi, whose dedicated work in piloting Wakamoso continues to lay the foundation for each new step forward
- We acknowledge **Malusi Mazibuko**, candidate attorney, long-term community development practitioner & member of the Wakamoso team, for bringing legal and social justice perspectives into the discussion and DJ **Sam Nkogatse** from Mams Talk on Mams Radio 92.9, for bringing energy and a strong local voice to the airwaves
- We are grateful to the **Wakamoso Trailblazers in Mamelodi** who completed this survey and shared their lived experiences - their voices are what make Wakamoso a living data commons, guiding both the questions we ask and the future we build together
- We also recognise the wider **Wakamoso community of partners** - companies, NGOs, universities, municipalities & development agencies - who have supported us in this journey of community-based research and innovation
- Finally, a special thank you goes to **DSTI/EUD**, whose support has been instrumental in enabling this work to grow from pilot to scale



Executive Summary

Mams Radio 92.9 and Wakamoso Joins Forces

- This **Economic Activity Survey**, conducted with Wakamoso Trailblazers in partnership with Mams Radio 92.9, offers an early view into the realities of money, work & business in Mamelodi
- These findings reflect the voices of engaged community members who are helping to shape a new digital commons
- While not representative of the whole community, their experiences highlight both resilience under pressure and a strong appetite for opportunity

Introduction

- The 2nd of 26 bi-weekly radio programmes with Mams Radio 92.9 on 24 September 2025
- This week's Community Voices survey is about money, work and business opportunities in Mamelodi
- The answers to this survey help us understand local challenges and ideas while shaping the discussion on Mams Radio 92.9
- The 2nd show featured Malusi Mazibuko from the Wakamoso team, a candidate attorney and community development champion, together with DJ Sam Nkogatse from Mams Talk
- This comprehensive report now captures all responses and insights from the ECONOMIC ACTIVITY survey

Methodology

- Over the past year Wakamoso was piloted in Mamelodi with our long-standing colleague and field manager, Shelly Moroto, who has tirelessly driven local testing and community engagement
- This groundwork gave us the base to launch the radio series, showing that only teamwork makes a digital movement possible
- The Economic Activities survey was distributed via the Wakamoso platform, with participants completing it on WhatsApp
- In addition, links were shared on Mams Radio's social media pages and in select community WhatsApp groups, widening access and encouraging broad participation

Survey Results

- These findings reflect the voices of Wakamoso Trailblazers - people already registered on the platform in Mamelodi who joined the 2nd survey, along with others who believe that making their voices heard is essential in an increasingly digital world
- We are working towards a full community analysis, but these are early days and the results do not yet represent the complete picture
- Over the 26 radio episodes, we aim to grow the sample and build a Wakamoso Wellbeing Index that reflects local experiences and aspirations
- The survey began by asking early adopters about ...

Happiness Index

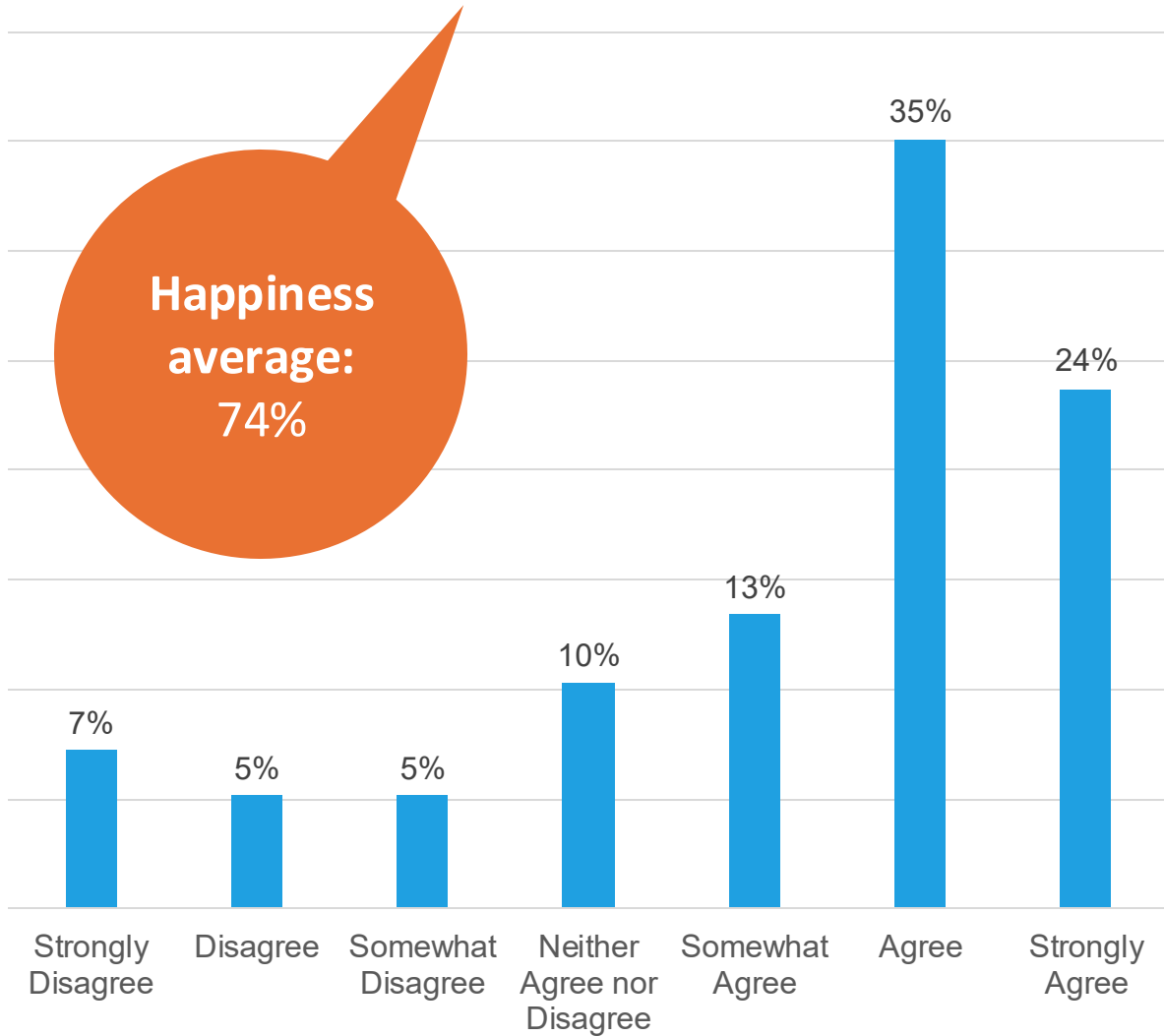
Wakamoso's emphasis on building digital CVs, side-hustle visibility & micro-income opportunities matters:

more income streams =
more security =
more happiness

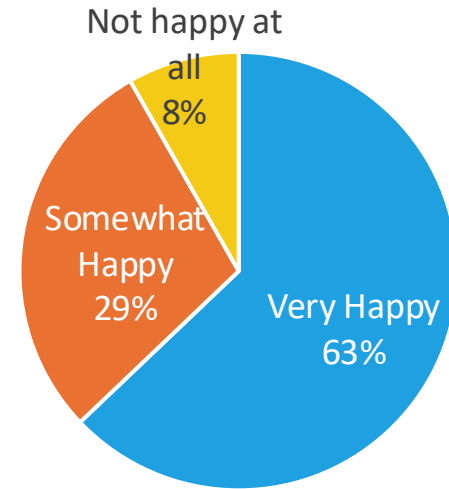


Happiness

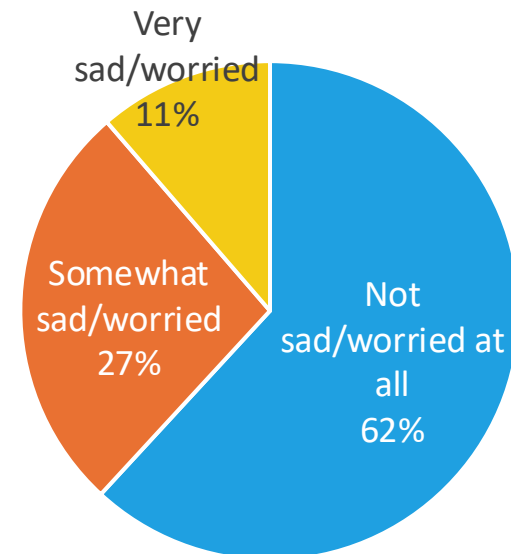
"You are leading your best life possible"



Yesterday, did you feel happy?



Yesterday, did you feel worried or sad?



Does Economic Activity Influence Happiness?

Employment and Happiness

- People in full-time or stable jobs tend to report higher happiness scores and lower sadness/worry
- The unemployed, especially those actively searching, often report being less happy and more worried/sad
- Employment is not just about money—it also brings structure, dignity and a sense of purpose

Number of Income Streams

- Respondents with multiple income sources report higher wellbeing
 - Having more than one stream cushions shocks and reduces financial stress
- Those with only one irregular source (often grants or casual work) are more vulnerable and show lower happiness

Side Hustles & Micro-Income

- Side hustles & micro-jobs are strongly linked with resilience - even if they don't generate much, they give people a sense of agency
- Respondents who engage in micro-jobs (selling, childcare, recycling, surveys) tend to score themselves slightly happier than those without any side hustles
- Micro-income opportunities like airtime/data rewards for small tasks are widely valued, suggesting that small, regular wins contribute positively to mood and optimism

Income Sufficiency and Basic Needs

- Key driver of sadness: When income does not cover basic needs (food, electricity, rent, school fees)
- In contrast, even modest but reliable income that covers basics correlates with significantly higher happiness

Business Ownership

- Those who own or run a small business (spaza, vending, services) often report mixed emotions: they enjoy independence (linked to happiness), but also carry stress from barriers like funding, markets and protection fees (linked to sadness/worry)

INSIGHT

- Happiness in our Trailblazers is closely tied to economic security & diversification
- Employment, multiple income streams & access to side hustles or micro-jobs all reduce sadness and increase wellbeing
- By contrast, unemployment, single or irregular incomes and inability to cover basics are strongly associated with unhappiness and worry

Employment & Livelihoods

Most respondents are unemployed, actively looking for work, with very few in full-time jobs or self-employment

Lack of jobs nearby, the cost of job-seeking & limited skills or networks remain major barriers

Income = FRAGILE with nearly half relying on grants, while others depend on remittances, stipends or small side hustles
76% have no regular income & most say their earnings do not cover basics like food, rent, electricity, transport and school costs

Side hustles are common, but they are often survival strategies rather than growth opportunities

Insight

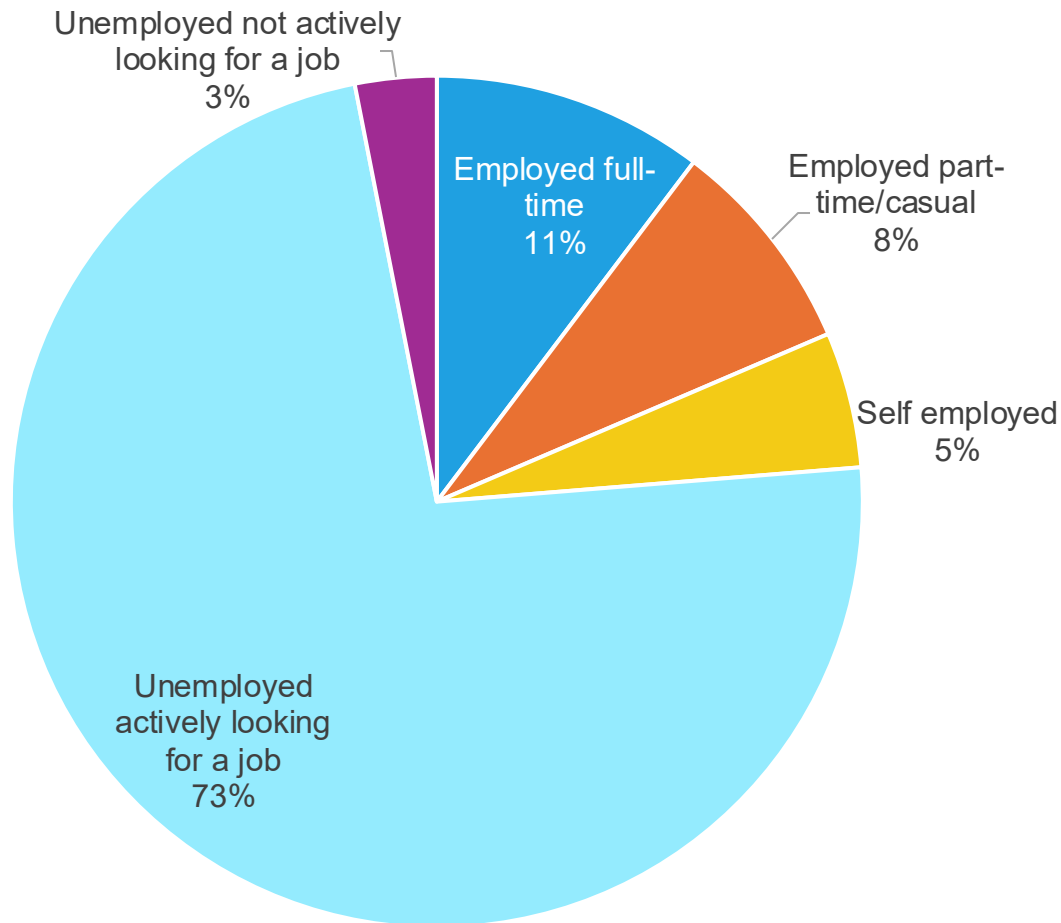
Work and income in Mamelodi are precarious & people are piecing together livelihoods through grants, hustles & family support

Covering basic needs remain out of reach for most



Employment

How would you describe your employment status?



Wakamoso Trailblazers: Employment

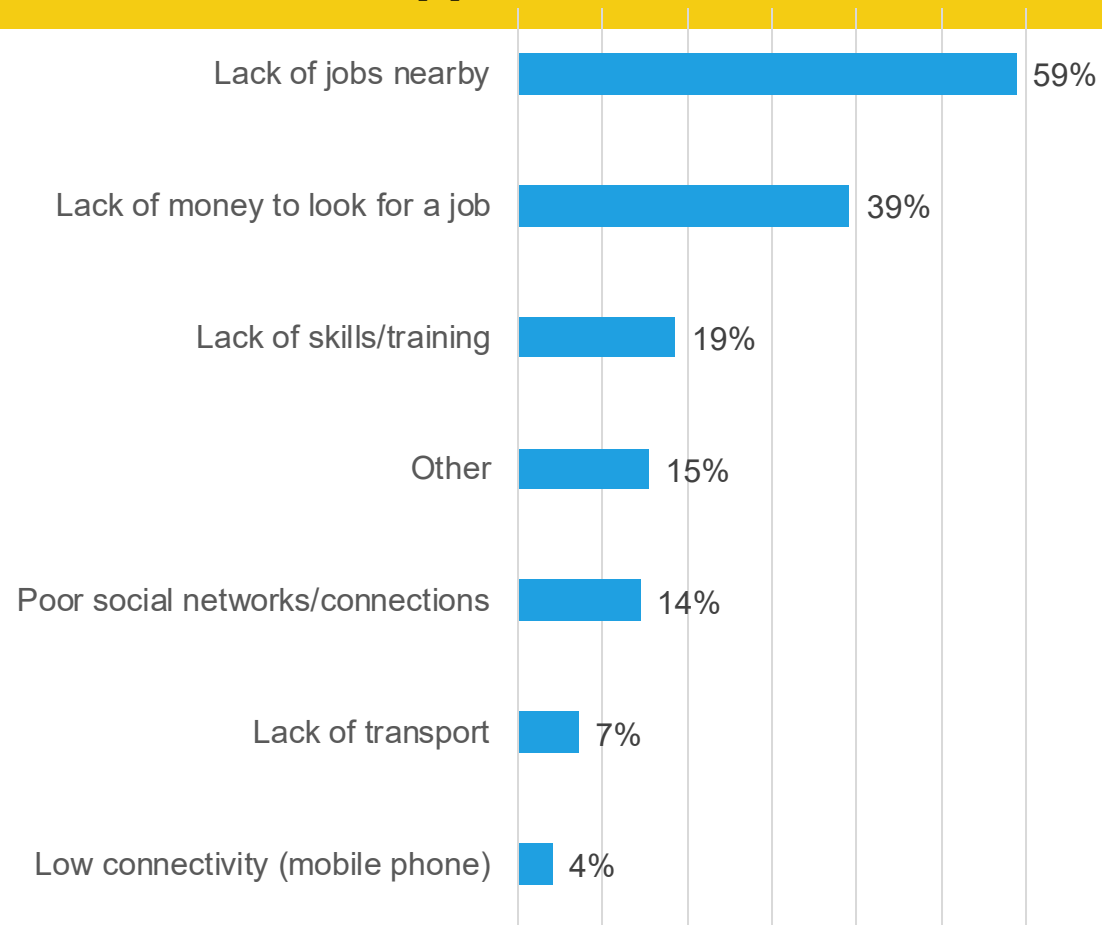
- High unemployment pressure: Nearly 3/4 respondents are unemployed but actively looking for work
- Low job security: Only 11% are in full-time jobs, with another 8% in part-time/casual roles
- Entrepreneurship remains small: Just 5% identify as self-employed, suggesting limited local business absorption

Barriers to Work & Income

- **Jobs are scarce:** The top barrier is simply a lack of jobs nearby (59%), pointing to structural unemployment
- **Cost of looking for work:** 39% highlight lack of money for transport, printing CVs and job-seeking as a blocker
- **Skills gap:** 1 in 5 respondents cite insufficient skills or training
- **Networks matter:** 14% mention poor social connections, underlining the role of who-you-know in job access
- **Other realities:** Respondents flagged age limits of the youth category, lack of matric, criminal records and unstable job tenure as major hurdles

Barriers to work/ income

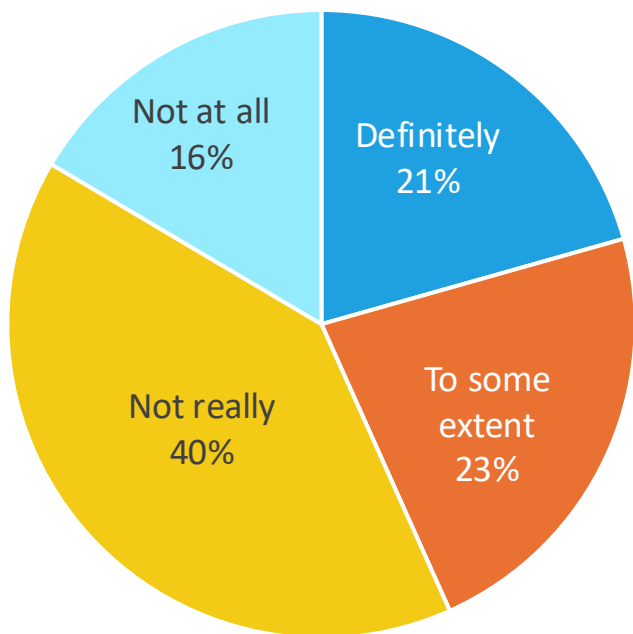
What are the biggest barriers you face when trying to find work or income opportunities?



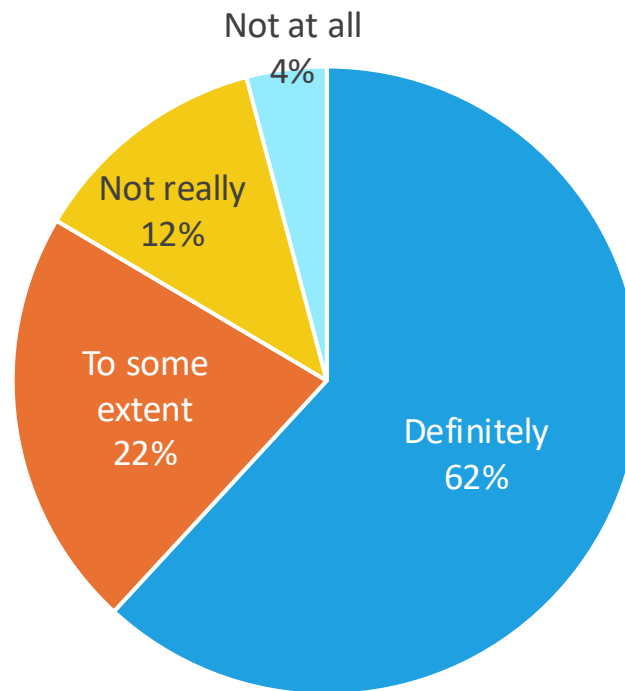
'Other' responses on barriers to finding work/income opportunities include:

- Age limit of youth
- Experience, opportunities
- Retired
- Did not pass matric
- Need for experience
- Was incarcerated (2010–2021), now struggling
- Losing jobs quickly / being replaced
- Still need a matric
- Currently employed but want to start own business
- Lack of jobs
- Lack of money to support family
- Lack of resources (e.g. CV)
- Applying but not finding jobs

Do you have access to decent work opportunities?



Do you feel that outsiders are taking jobs that could go to local people?



Access to decent work opportunities

- Only 1/5 people (21%) feel they really have access to decent work
- Over half the community do not see decent jobs available to them, which underlines why so many are looking to business ownership or side hustles as alternatives

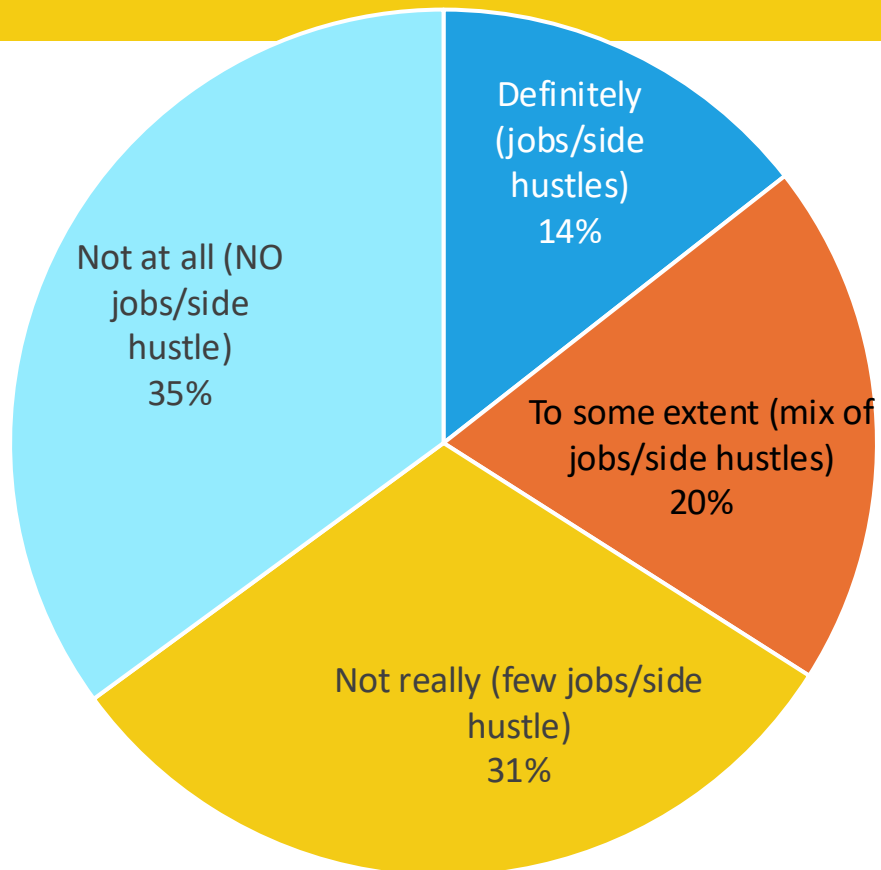
Outsiders taking jobs

- A strong majority (62%) believe that outsiders take jobs that could go to locals

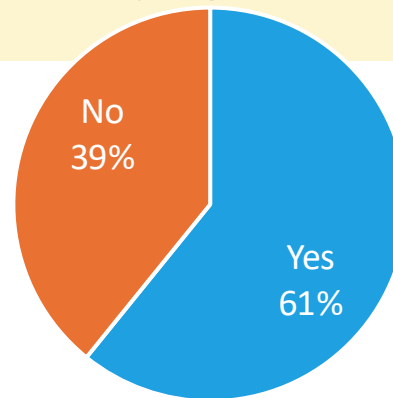
Insight: Together, these findings show a double frustration. People struggle to access quality work, while at the same time they feel competition from outsiders is squeezing opportunities further. This creates fertile ground for discussions about local hiring, skills development & entrepreneurship as alternatives.

Availability: Jobs & Side-Hustles

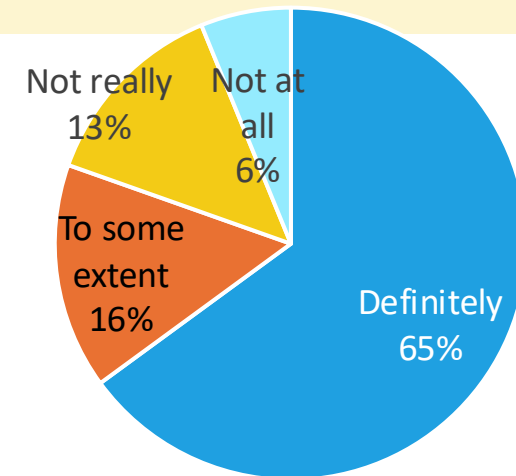
Are there jobs and/or side hustle opportunities near where you live?



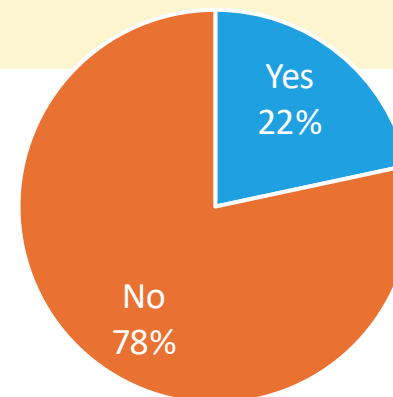
Have you done any **side hustles** or **part-time jobs** in the past month e.g. selling goods, childcare, recycling, construction, etc.?



Will it be valuable to be paid in **airtime** or **data** for completing small tasks?

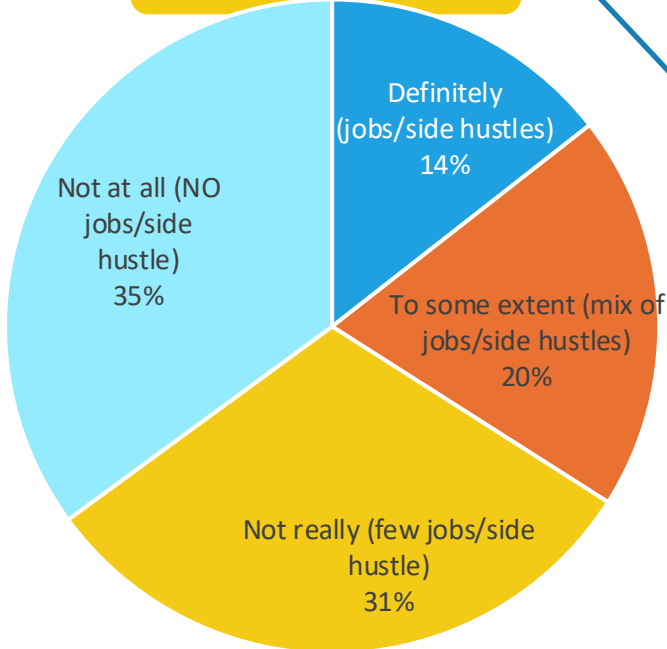


Have you **earned income** by participating in surveys or community data collection?





Availability of Jobs & Side-Hustles



Scarcity is real: More than 2/3 respondents say there are few or no jobs/side hustles in their area

Only 14% believe there really are opportunities
Very limited optimism about local labour markets **YET...**

Side-Hustle Participation

Despite this low availability response, 61% reported doing side hustles or part-time jobs in the past month (e.g. selling goods, childcare, recycling, construction)

This may reflect a shift towards informal and micro-income streams, even when formal jobs are missing

Income from Community Data

22% have already earned through surveys/data collection
Early proof that digital micro-income may be viable

Incentives Matter

A strong 65% say airtime/data rewards for small tasks would be valuable

This suggests micro-rewards can unlock participation and visibility, bridging people into digital ecosystems

Side Hustlers

What is different for Trailblazers engaging in side hustles?

Prevalence

- A notable share of respondents reported doing micro-jobs in the past month (selling, childcare, recycling, construction, etc.) - this indicates that side hustles are a mainstream survival strategy, not just an “extra” activity

Diversity of Activities

- Side hustles range from informal street vending to services (hair, repairs), recycling, tutoring, and even digital tasks like surveys, showing flexibility & adaptability in income strategies

Irregularity

- Most side-hustle income is irregular and unpredictable, which makes planning difficult. Even so, it provides critical stop-gaps between grant payouts or wages

Link to Skills

- Many side hustles are closely tied to practical or learned skills (cooking, childcare, gardening, repairs), others are low-barrier entry hustles (street vending, recycling) requiring little start-up capital but facing intense competition

Airtime/Data Payments

- Value in being paid in airtime or data for small tasks, showing that side hustles don't only have to be in cash - micro-incentives are also meaningful

Entrepreneurship Bridge

- Side hustles are a gateway to entrepreneurship - people who already run side hustles are more likely to express interest in starting a business

Constraints

- Barriers include lack of funding, mentorship, market access & business networks
- Those running hustles often feel “stuck” at a micro level because they can't scale up

Insight

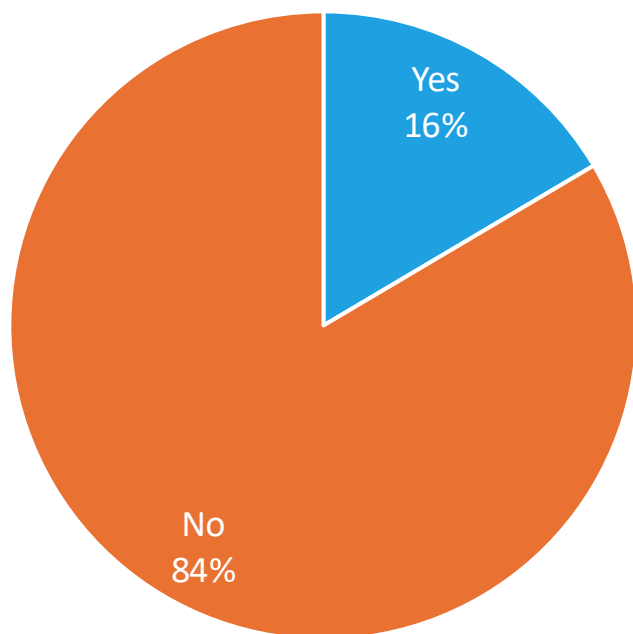
Side hustles are the **ECONOMIC BACKBONE** of many households

They provide flexibility, keep people active in the economy & build skills and confidence

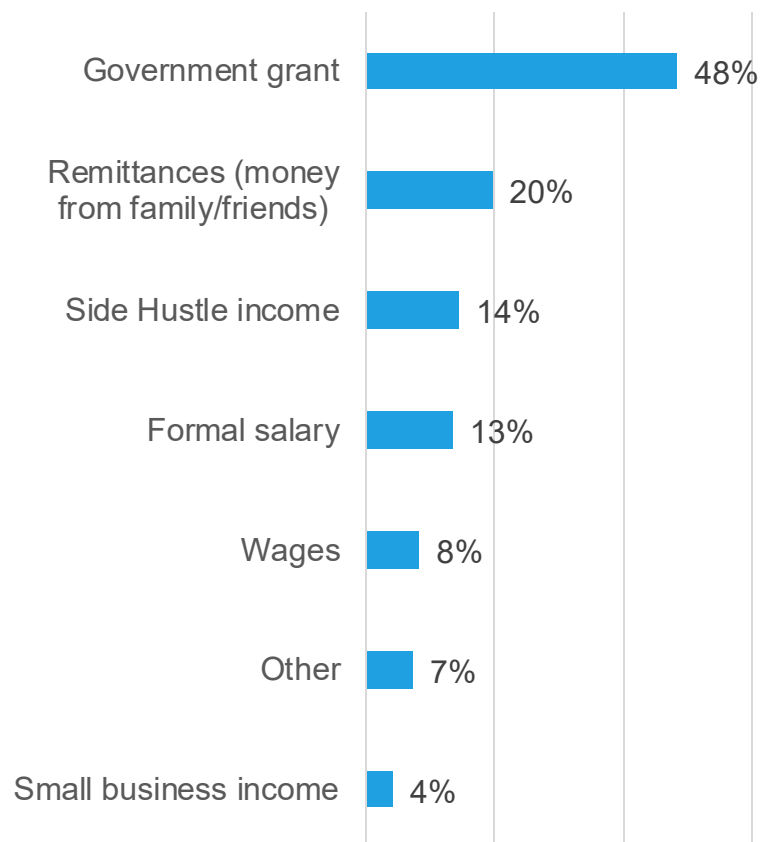
BUT without better support (funding, training, networks), most hustles remain survivalist rather than growth-oriented

Income & Income Sources

Do you have more than one source of income?



What are your sources of income?



'Other' sources of income listed...

- **Social support grants:** SRD SASSA grant
- **Family support:** Income provided by adult children who are employed
- **Stipends:** Possibly from training, internships or short-term programmes
- **Partner support:** Financial help from a fiancé
- **Micro-trading:** Selling sweets & ice

Aside from formal salary/wages, people are piecing together grants, family assistance, small stipends & informal sales to survive



Income & Income Sources

- Income in Mamelodi is fragile and narrow. Only 16% of respondents have more than one source of income
- Government grants (48%) are the backbone of household survival, followed by remittances (20%) from family and friends
- Formal salaries (13%) and small business income (4%) remain very limited
- The 'Other' category shows people depend on stipends, partner support, or micro-trading — reflecting how households' patch together survival strategies from multiple informal channels

Insight: Dependence on grants and family support underlines both the importance of the social safety net and the vulnerability of households to shocks

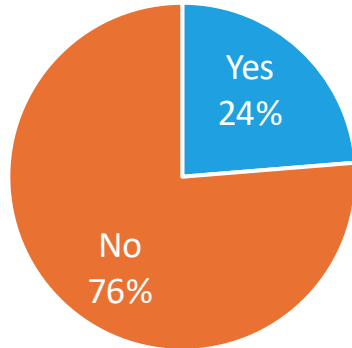
Income & Expenses

- Income insecurity is widespread: 76% do not have regular income
- Only 3% feel their income fully covers basic needs
- A majority (56%) say income does not cover basics at all
- The basics people struggle to afford extend beyond food: toiletries, clothing, rent, electricity, school costs, transport, and healthcare are all flagged
- Some respondents explicitly said “everything” - signaling total deprivation

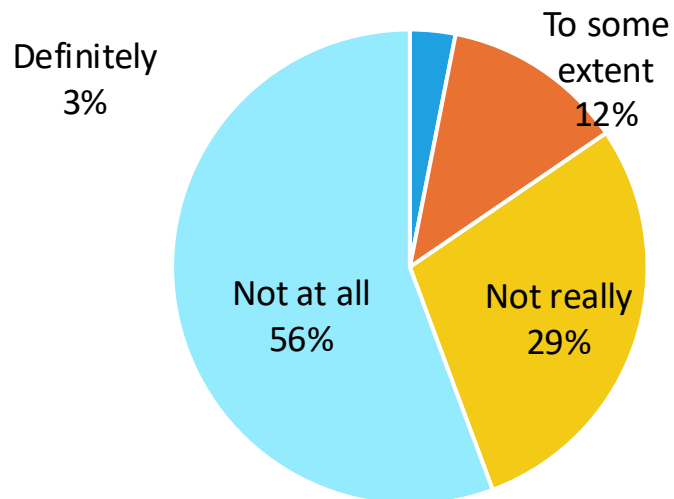
Insight: Poverty here is multi-dimensional. It is not only about food but also about dignity, access to education and the ability to keep households running with essentials like electricity, data and transport

Income & Expenses

Do you have regular income?



Does your income cover your households' basic needs?



What basics are you NOT able to afford?

Most Frequently Mentioned Basics

- Food & groceries: repeated by many, some noting food runs out before month end
- Toiletries & cleaning products: soap, washing powder, cosmetics, sanitary needs
- Clothing: especially for children, seasonal clothing (e.g. winter)
- Rent & shelter: rent often flagged as unaffordable
- Electricity & water: consistent mention of not affording prepaid electricity or basic utilities

Other Key Basics

- Education & school costs: school fees, uniforms, transport, extra classes
- Transport for jobs & school: i.e. costs for children's transport or to look for work
- Household items: furniture, household goods, "something in the house"
- Healthcare & life cover: medical expenses, life insurance
- Data & connectivity: mobile data, sometimes flagged as a necessity

Special Mentions

- Support for children (lunchboxes, extracurricular activities)
- Gas for cooking
- Occasional bigger needs (e.g. matric dance, renting a car, electronics)
- Some respondents said "everything" or "all of them," signaling total deprivation

People Struggling with Basics

Essentials Out of Reach

- Many respondents list food, electricity, rent, school fees & clothing as items they often cannot afford
- This is not about luxuries, it's about survival

Irregular & Insufficient Income

- Those who struggle with basics are usually dependent on a single, irregular source of income (e.g. casual work or one grant)
- Lacking the buffer of multiple income streams, make them very vulnerable

Employment Status

- A high proportion are unemployed or stuck in very low-paying informal work
- Even those with jobs sometimes earn so little that basics are not fully covered

Impact on Opportunities

- Lack of money itself becomes a barrier to finding work (no transport fare, no airtime/data to search or apply)
- This creates a cycle...
can't cover basics → can't look for better work → remain stuck

Psychological Pressure

- These respondents are more likely to report being worried or sad
- The inability to cover basics isn't only financial, it directly affects mental wellbeing and confidence

Community Implication

- When many households can't cover basics, the whole local economy suffers:
 - **Less spending power → weaker local markets**
 - **More reliance on grants/loans → indebtedness risk**

INSIGHT

- Struggle to cover basics is one of the most powerful signals of economic distress
- It shows how income insufficiency, unemployment & lack of side hustles translate directly into hunger, unpaid bills & stress
- **BUT** it also points to where interventions matter most: **small, reliable income streams & support for covering essentials first**

Aspiration & Perceptions: Starting and Owning your Own Business

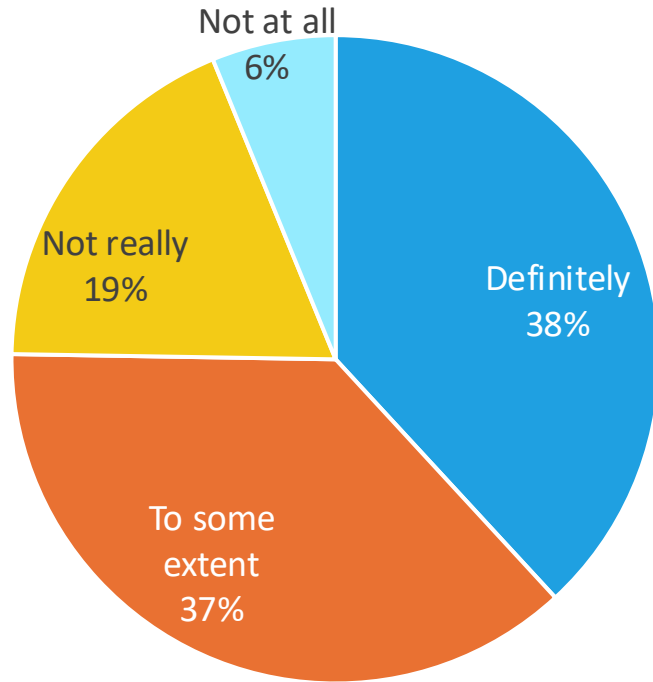
This section explores the realities of work, income & survival of our Trailblazers in Mamelodi

It highlights how most people face **high unemployment, fragile earnings & the daily struggle** to cover even the most basic needs. Alongside this, we see the **rise of side hustles & micro-income** as essential coping strategies, while **small business ownership reflects both aspiration and heavy constraints**

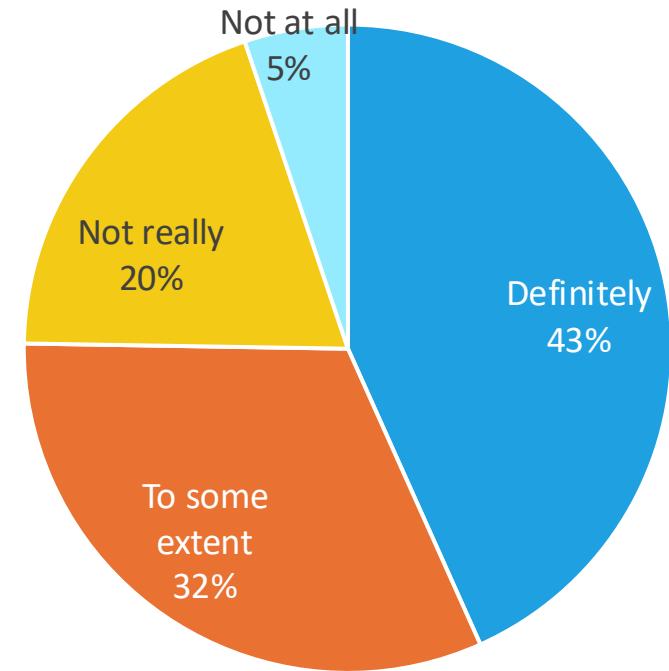
These insights paint a picture of **resilience under pressure**, where people piece together livelihoods through grants, hustles & community support, but remain eager for opportunities that can turn survival into stability and growth



Do you feel that people in your community are able to start and run their own businesses?



Do you think that a small business in your community can support a family?



Many people in the community believe in the potential of small businesses

Ability to start/run businesses: 3/4 see opportunities, even if not without challenges while 25% doubt that people can successfully run businesses, pointing to barriers like funding, skills & support

Ability to support a family: Confidence is even stronger here

Optimism & resilience: Despite the hurdles, people see **entrepreneurship as a real pathway to livelihoods and family support**

It also suggests that with the right ecosystem - funding access, mentorship, markets - community businesses could thrive & play a much larger role in local wellbeing

Do you feel that people in your community are able to start and run their own businesses?

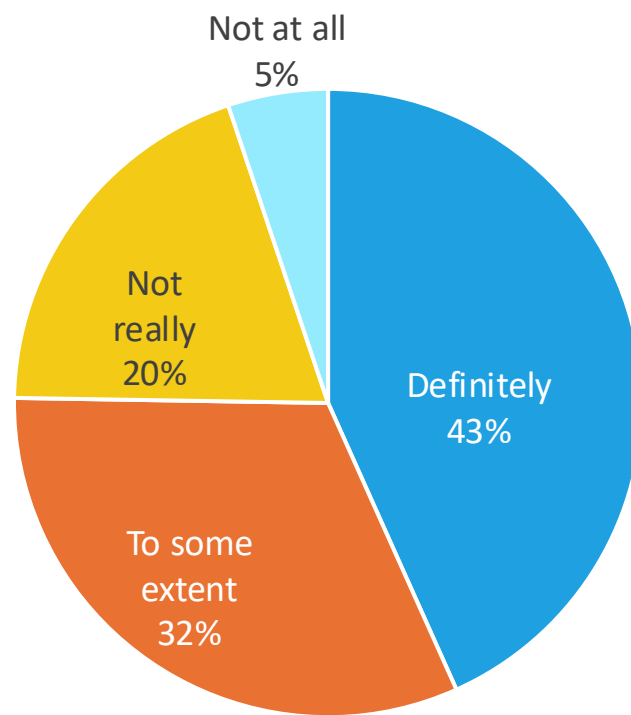
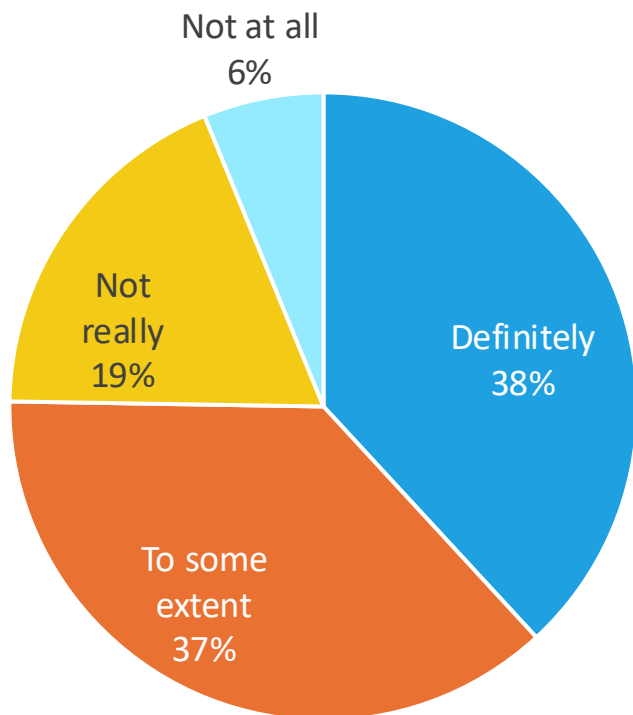
Do you think that a small business in your community can support a family?

These results show that many people in the community believe in the **potential of small businesses**

Ability to start/run businesses: Three-quarters of respondents see opportunities, even if not without challenges. 25% doubt that people can successfully run businesses, pointing to barriers like funding, skills and support

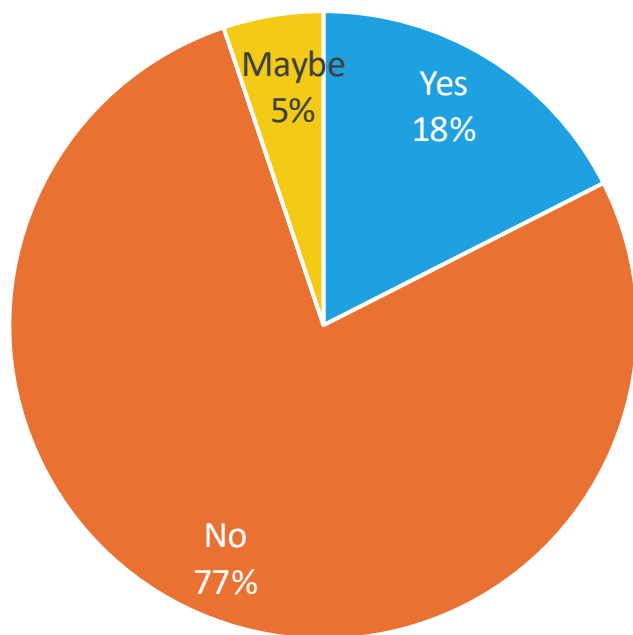
Ability to support a family: Confidence is even stronger here - 43% believe a small business can definitely support a family, while 32% say to some extent

Optimism & Resilience: despite the hurdles, people see entrepreneurship as a real pathway to livelihoods and family support. With the right ecosystem - funding access, mentorship, markets - community businesses could thrive & play a much larger role in local wellbeing

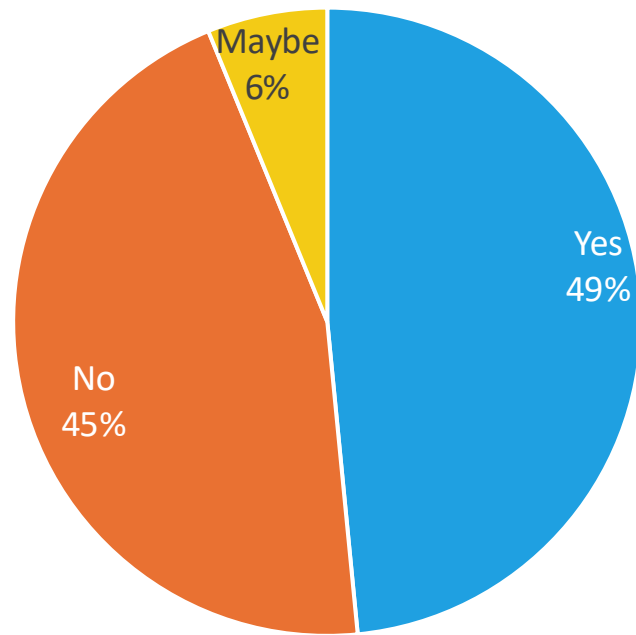


Running Businesses

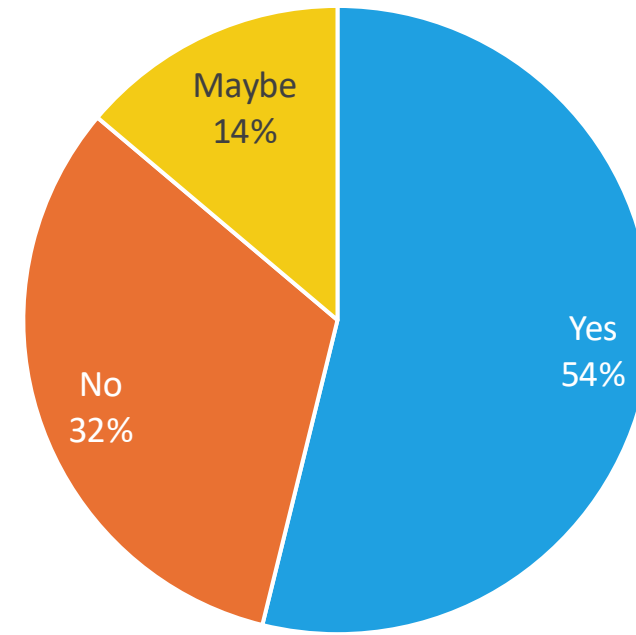
Does anyone in your family run their own business?



Does one of your neighbours run their own business?



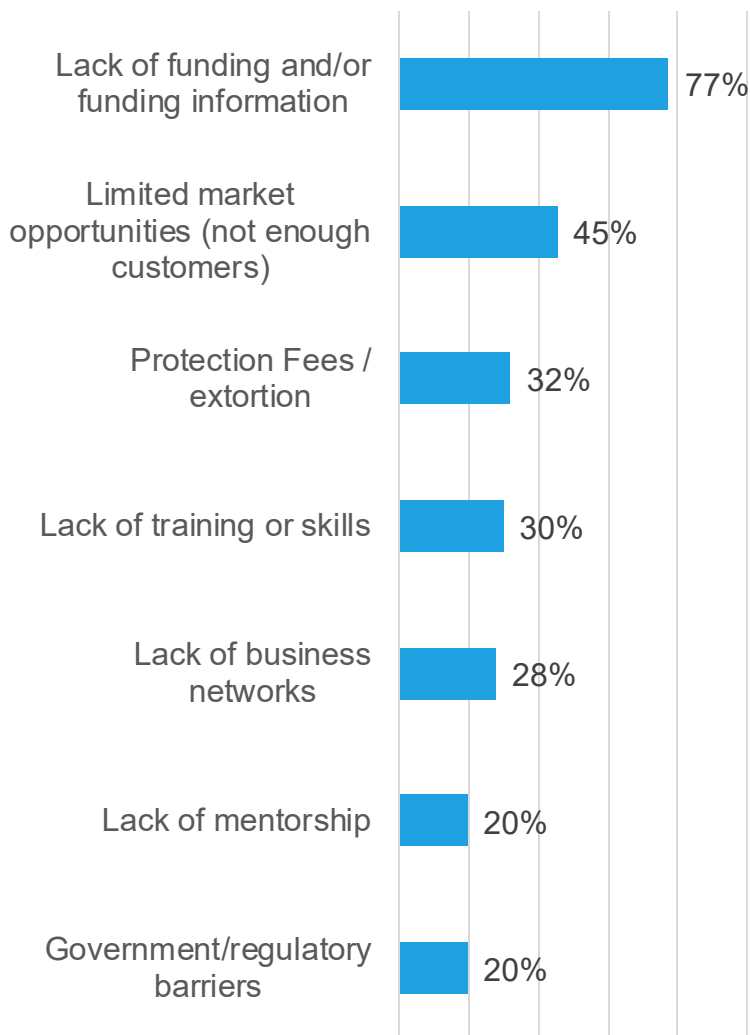
Do you know of someone who has a successful business where you live?



The message here is that role models matter

Even if few families run businesses themselves, people see entrepreneurship happening around them - especially successful ventures. This **visibility can inspire others to try**, but it also shows that support structures need to spread opportunities more widely so that business ownership isn't concentrated in only a few hands.

What are the biggest challenges people face when starting a business?



Other

- Infrastructure constraints e.g. electricity to operate fridges/electronics
- Support needs - requests for a marketing assistant or general support
- Human resource gaps: 'lack people' or not enough staff/partners

Highlights very practical day-to-day barriers (infrastructure, labour, marketing support) that go beyond the structural or personal confidence issues already reported
These illustrate the ground-level realities of small business struggles

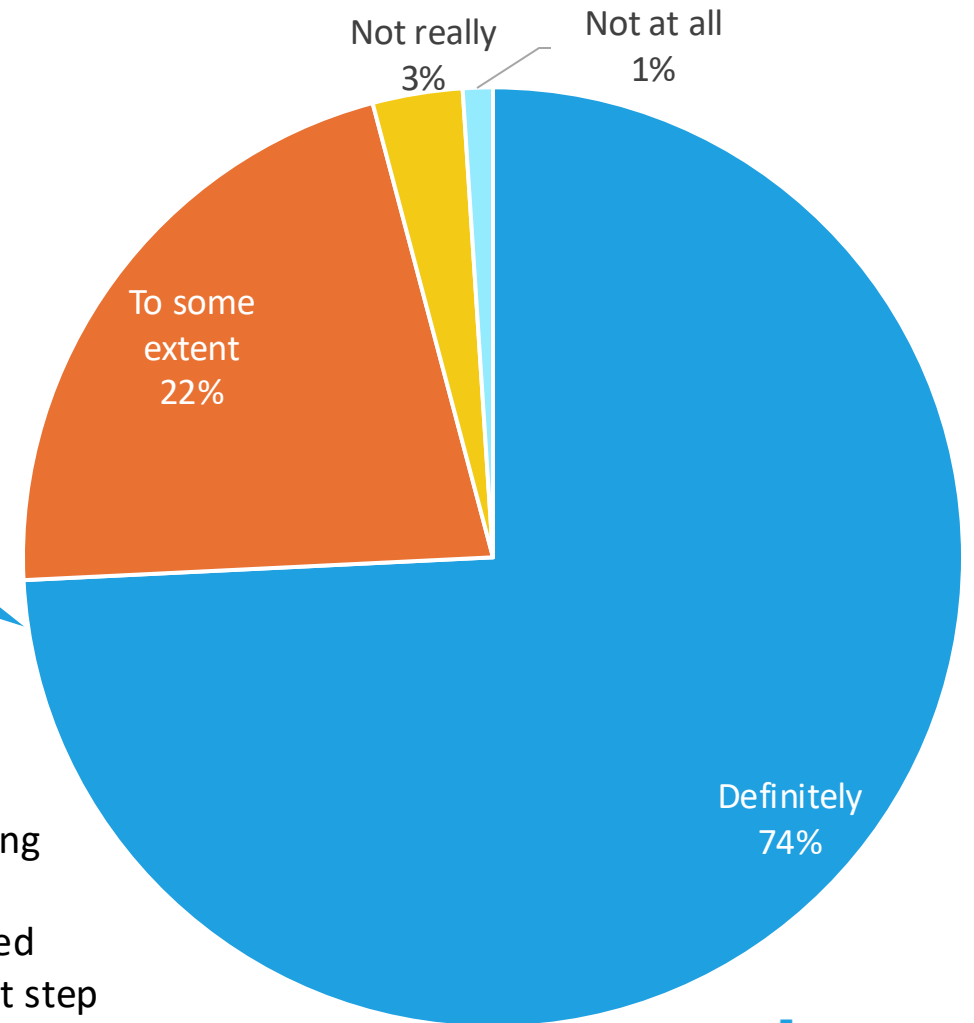
Insights

- Entrepreneurs who are not only blocked by finance & red tape, but also by basic operational challenges
- It underlines that supporting small businesses requires a **mix of policy solutions, training, safety, infrastructure and hands-on support** to make entrepreneurship truly viable

If a smartphone app could connect businesses to customers, would businesses use that information to help them offer more and better services?

People are ready for digital solutions like Wakamoso

There is trust that if businesses can access better information, they will respond by offering more relevant products, improved services & stronger customer relationships



INSIGHT

Hustlers & business owners see the app as a practical solution to existing problems (customers, markets, income visibility)

For others it is more an aspiration - a tool they could use if they entered business, but they need support (training, capital, mentorship) to take that step

Smart Phone App

People with Side Hustles & Small Businesses

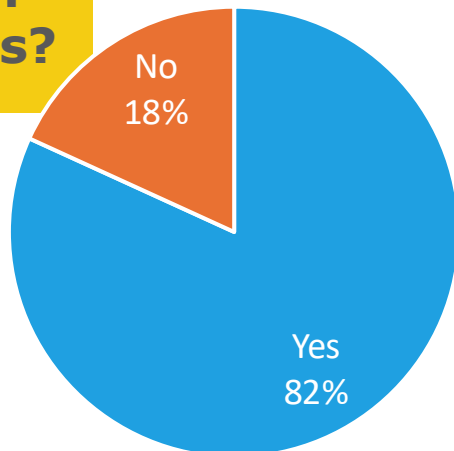
- **Readiness for Digital Tools:** Those already hustling or running small businesses are generally optimistic about a smartphone app as they see it as a way to reach customers, strengthen visibility & manage sales more efficiently
- Side hustlers could use it for micro-income matching (e.g. quick jobs, selling to neighbours, airtime rewards)
- Small businesses see apps as a way to expand markets & improve customer relations, especially where walk-in trade is limited
- **Challenges They Face:** These groups highlight that while they are eager, they often lack marketing support, mentorship & infrastructure (like reliable electricity and connectivity)
- **Insight:** For them, an app is not just a tool - it's a bridge to scale up from survival income to a more stable, growth-oriented livelihood

Other Community Members (Non-business Owners / Non-hustlers)

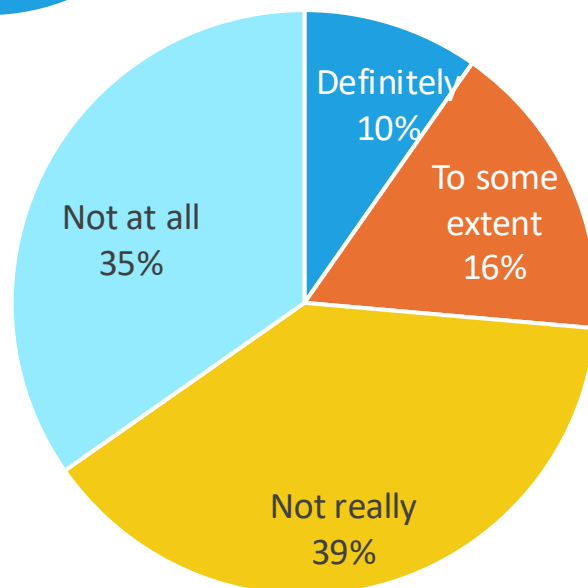
- **Curiosity, but Less Urgency:** People who do not currently hustle or own a business are less directly invested
- Many think an app could help others, but don't always see how it applies to them personally
- Their view shows the perceived value of entrepreneurship in the community, even among those not directly participating
- It highlights latent potential: many want to start businesses in future (82% would like to start one)
- For them, knowing such digital tools exist may lower the barrier to entry
- **Challenges They Face:** The main issue isn't whether an app could help, it's whether they have the skills, confidence or capital to take advantage of it if they tried to start something
- **Insight:** For non-hustlers, an app is a signal of opportunity, but might not solve their struggles today - represents a future pathway into the digital economy

Starting my own business

Would you like to start your own business?



Do you know where to get help to start your own business?



Insights: Wakamoso Trailblazers

- Strong entrepreneurial spirit: A striking 82% of people would like to start their own business, showing real **appetite for self-employment and enterprise**
- But knowledge gap is clear: Only 10% know where to get help, while most respondents (74% combined) don't know where to turn for support

Insight

Big opportunity: People are motivated, but they lack access to information, networks & guidance

Bridging this gap with accessible advice, mentorship & practical resources could unlock significant local business growth

My Own Business

This section zooms in on our Trailblazers who identify as business owners in Mamelodi

These entrepreneurs, whether running spazas, vending stalls, services or creative ventures, see their work as more permanent than side hustles, yet they face heavy barriers to growth

Funding, market access, red tape & even protection fees weigh on their operations, while gaps in mentorship and networks limit their ability to expand

Despite these pressures, **business owners often carry the hope that their ventures can sustain families and provide jobs**, making them vital players in the local economy



Business Owners

- **Identity:** See themselves as running a defined entity (spaza, vending stall, service, farming)
- **Scale & Continuity:** Generally more permanent, though still often informal
- **Aspirations:** More likely to talk about growth, scaling & needing funding

Challenges

- Access to funding/loans
- Limited market opportunities
- Regulatory barriers & sometimes protection fees
- Need for mentorship & networks
- Household Role: A business is often seen as something that can sustain a family if conditions are right

Side Hustlers / Micro-Jobbers

- **Identity:** Do not necessarily view themselves as *entrepreneurs* - more about short-term or supplementary income
- **Scale & Continuity:** Typically irregular and seasonal; not always formalised
- **Aspirations:** Often want more streams of income, but don't always frame it as "a business"

Challenges

- Low & unpredictable earnings
- Dependent on immediate local demand (e.g. childcare, casual labour)
- Minimal start-up costs but also limited margins
- Household Role: Provides vital stop-gaps between grants/salaries; keeps people afloat rather than building long-term assets

Key Differences

Formality & Perception

- Business = a "thing I run" (even if small); Side hustle = "extra ways I earn"

Duration

- Business owners aim for continuity; side hustlers dip in and out as opportunities arise

Support Needs

- Business owners need funding, markets, mentorship; side hustlers need quick, low-barrier opportunities

Risk Appetite

- Businesses often involve more risk (stock, equipment, fees); hustles involve low investment and low risk

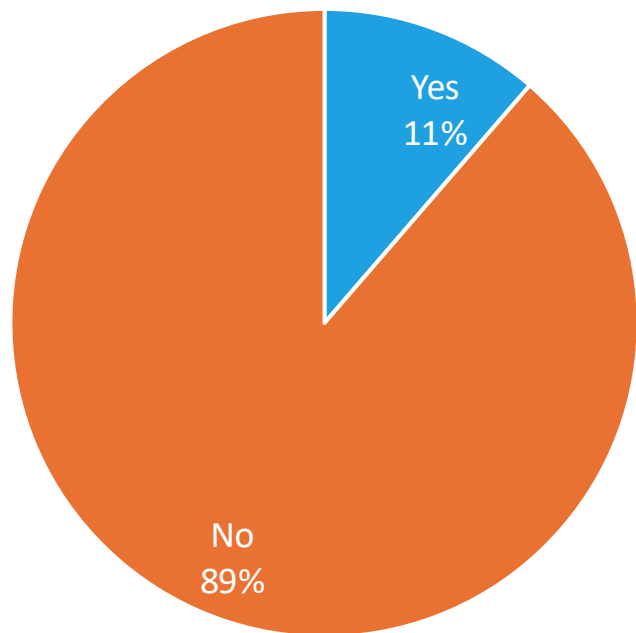
Insight for Wakamoso

- Business owners can benefit most from digital profiles, access to finance & market linkages
- Side hustlers can be activated with micro-income tasks, gig matching & flexible digital tools (like airtime/data rewards)
- Together, they represent **two ends of the same community** enterprise spectrum...

one about survival, the other about scaling up

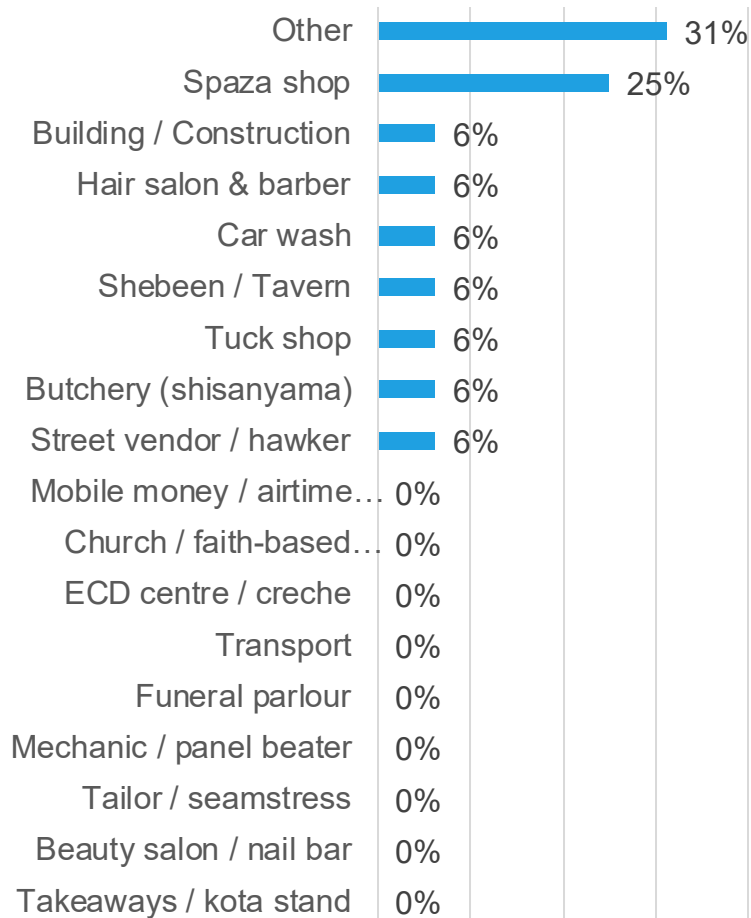
Own Business

Do you own or run a business?



- Other:
 - Creative and digital: A podcast
 - Sales/retail: I sell Avon
 - Community-focused: Training and community development
 - Specialist services: Car modifier company

What type of business is it?



Insight

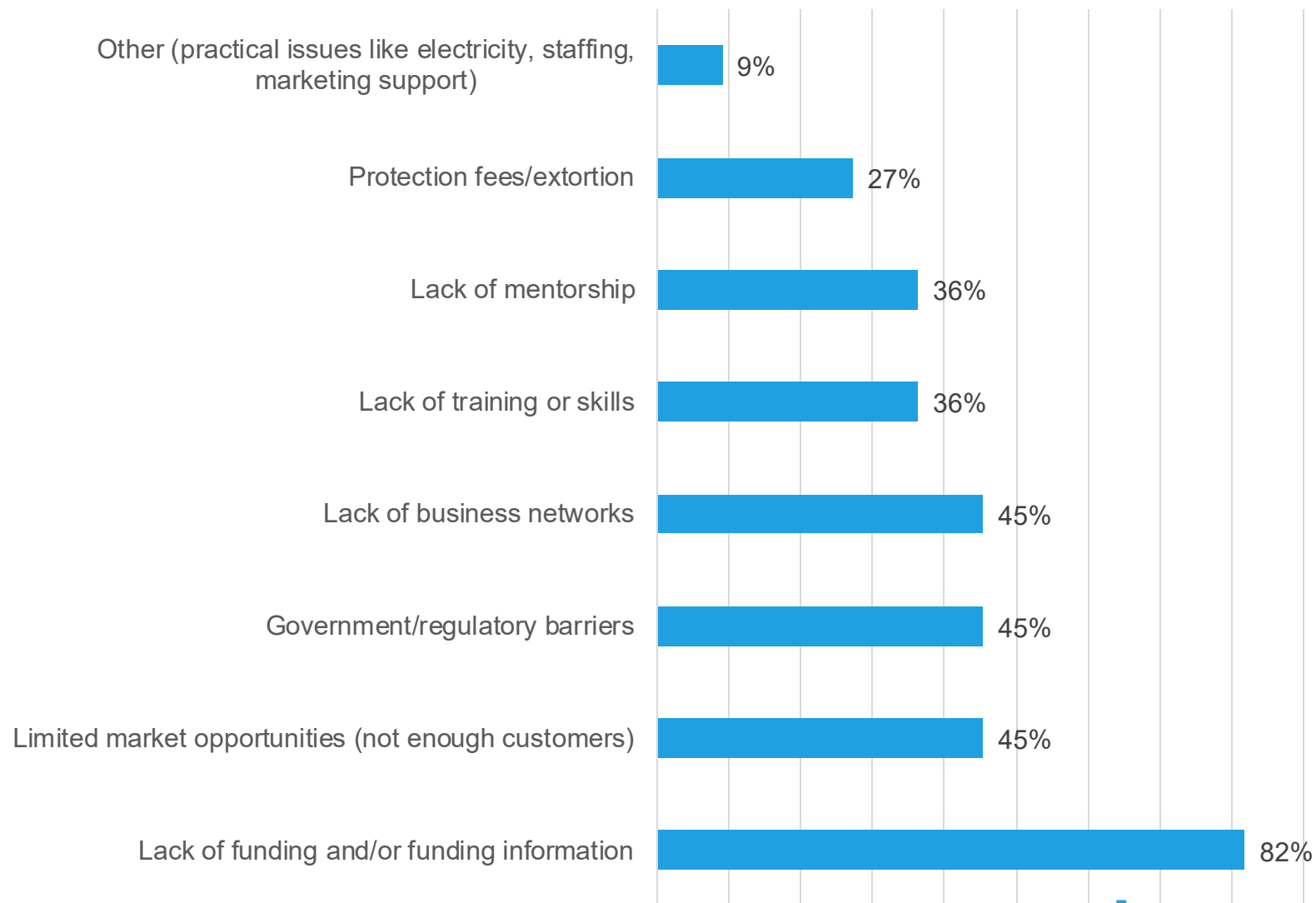
- This reflects both the traditional informal economy (spazas, taverns, vendors) & newer, more innovative directions (digital content, niche services)
- It suggests that if given the right support, local entrepreneurs could expand into modern, scalable opportunities alongside the familiar township businesses

Looking only at business owners, their biggest perceived barriers are...

Insight

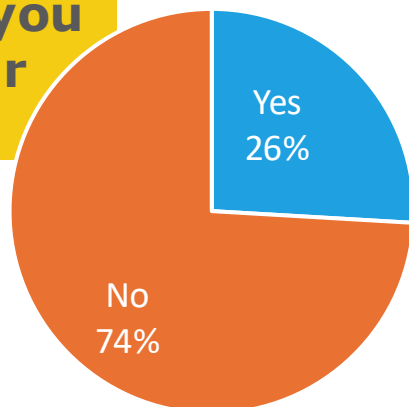
This shows that even among those who already run businesses, funding remains the number one obstacle, followed by markets, red tape & networks

Skills, mentorship & safety issues also weigh heavily

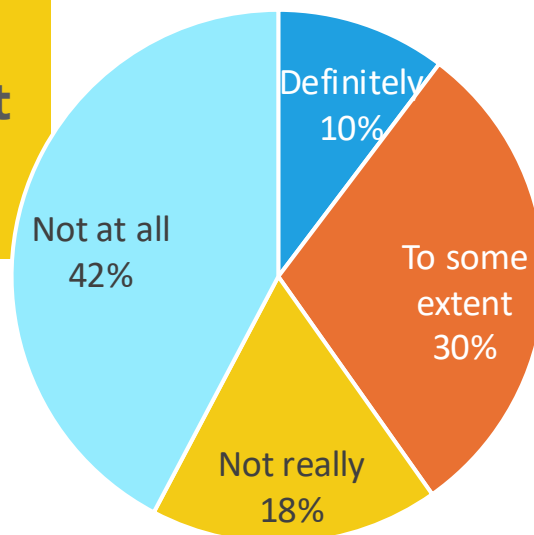


Insights: Trailblazer Business Owners

Are there enough customers near you to support your business?



Do local entrepreneurs create employment for the community in your area?



Customer Base is Too Thin

- Only 26% of business owners feel there are enough customers to support their business
- The overwhelming 74% say there are not enough, showing how limited local demand constrains business growth

Job Creation is Weak

- When asked if local entrepreneurs create employment:
 - Only 10% said “Definitely”
 - 42% said “Not at all”, and another 18% “Not really”
- This suggests that while businesses exist, they are mostly one-person survival ventures, not enterprises that generate wider jobs

Implication for Business Owners

- Entrepreneurs are stuck in a small, overstretched market
- They can’t find enough customers to grow & without growth, they can’t create jobs for others
- This reinforces that most local businesses are fragile, survivalist, and inward-focused, rather than community employment engines

Business Ownership & Protection Fees

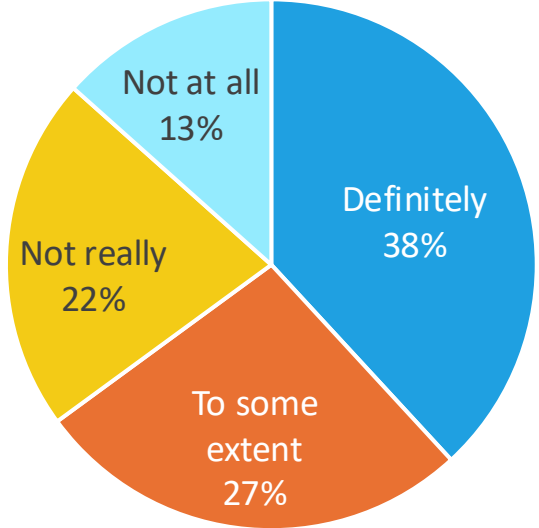
- All 11 people who said they own a business also reported that businesses in their area are paying protection fees:
 - “Definitely”: 5 business owners
 - “To some extent”: 3 business owners
 - “Not really”: 3 business owners

Insight

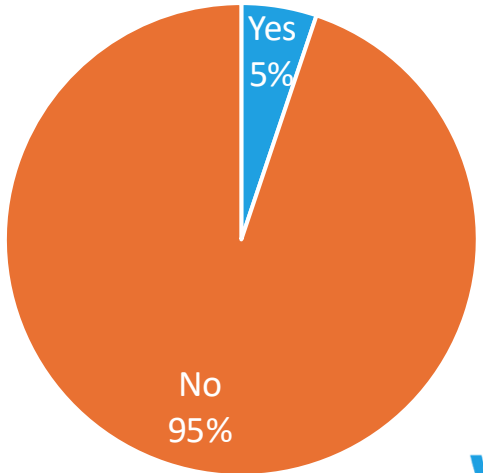
This suggests that **every single business owner** in the sample is **aware of or affected by protection fees/extortion** in some way

It highlights how deeply this issue is tied to the experience of running a business locally

Are businesses paying protection fees in your area?



Are you personally paying protection fees to anyone?





Business Owners vs Non-business Owners

Income sources

- Business owners show much more variety in their income
- Their responses include:
 - Small business income
 - Formal salary (sometimes combined with wages)
 - Side hustle income
 - Government grant
 - Remittances and even 'Other'
- Non-owners rely heavily on government grants and remittances, with far fewer reporting salaries, side hustles or small business income

Insight: Business owners are more likely to have multiple & diverse income streams, while non-owners are far more dependent on grants and family support

Access to Financial Services

In Mamelodi, most people are formally connected to the financial system, with 94% holding bank accounts and 60% depending on government grants

YET real financial inclusion is limited

Accounts are often passive, stokvel participation is low & access to fair credit is heavily constrained: over half cannot get bank loans, only 5% say they can, nearly 1 in 10 rely on mashonisas as risky last-resort lenders

Microcredit companies reach about a quarter of people, but often at high cost, leaving many trapped between exclusion from banks and predatory debt

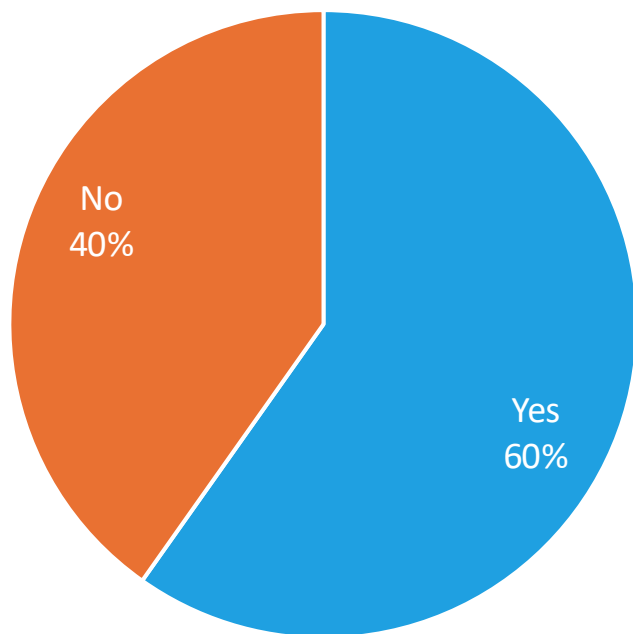
Mobile money services like e-wallets and Checkers transfers are used occasionally, with most people sending or receiving money monthly or rarely, reflecting fragile finances and irregular support from family networks

Overall, **financial access is wide but shallow** - people are banked but not truly included - leaving households vulnerable and side hustlers or small businesses locked out of the capital they need to grow

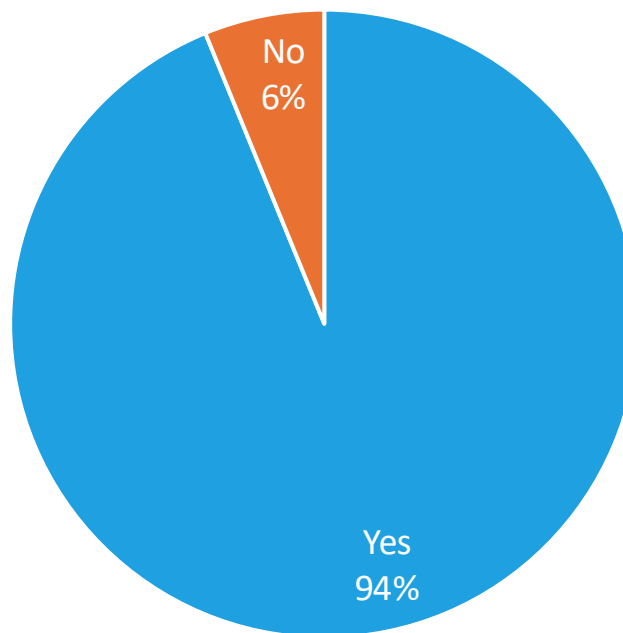


Financial Services

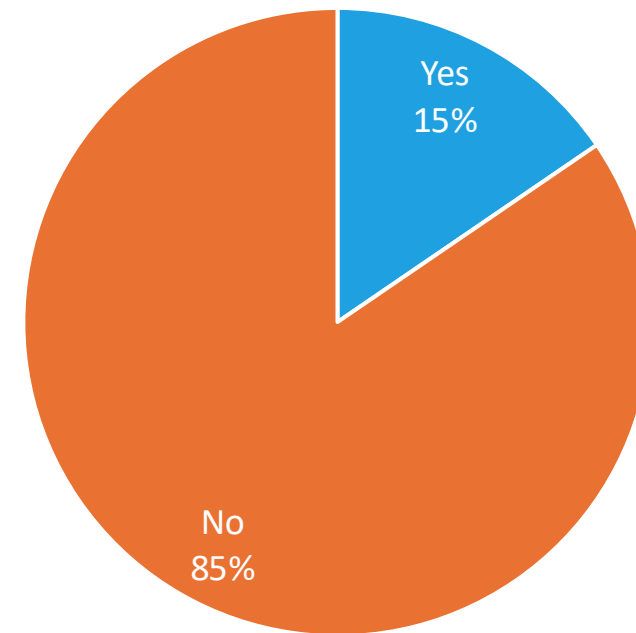
Do you receive a government grant?



Do you have your own bank account?



Do you belong to a stokvel?



Insights

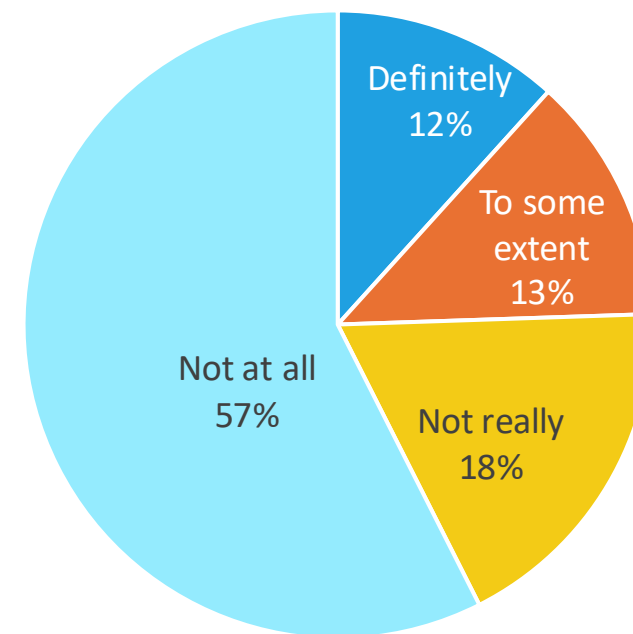
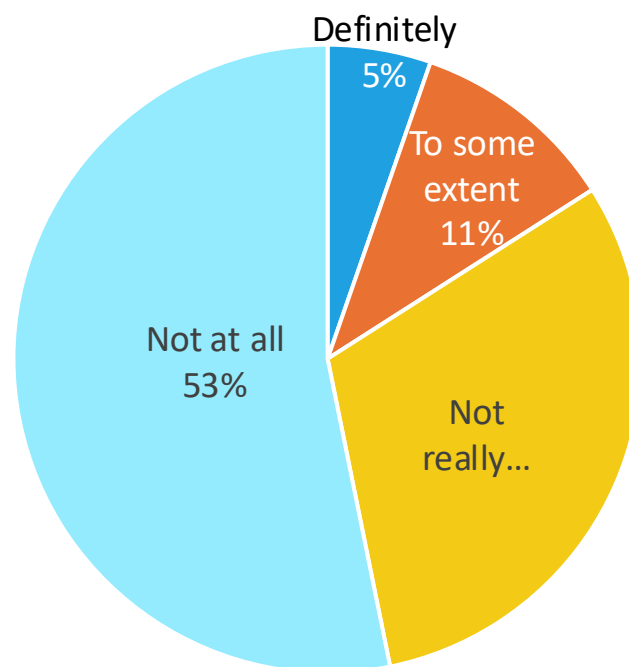
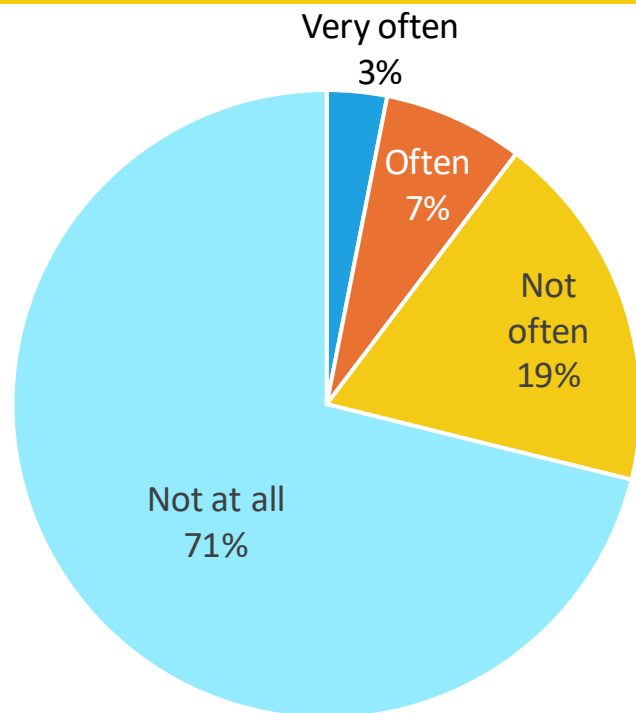
- People are financially connected (bank accounts, grants), but not necessarily financially empowered
- With so few in stokvels and so much reliance on grants, many are likely to turn to informal lenders (mashonisas) or predatory microcredit when in need - exposing them to unfair debt traps

Access to Credit

Do you use informal lenders to get credit/loans (e.g. a mashonisas where you live)?

Can you access credit/loans easily from your bank?

Can you access credit/loans from microcredit companies like Pepkor, Vodacom, Wonga, etc.?



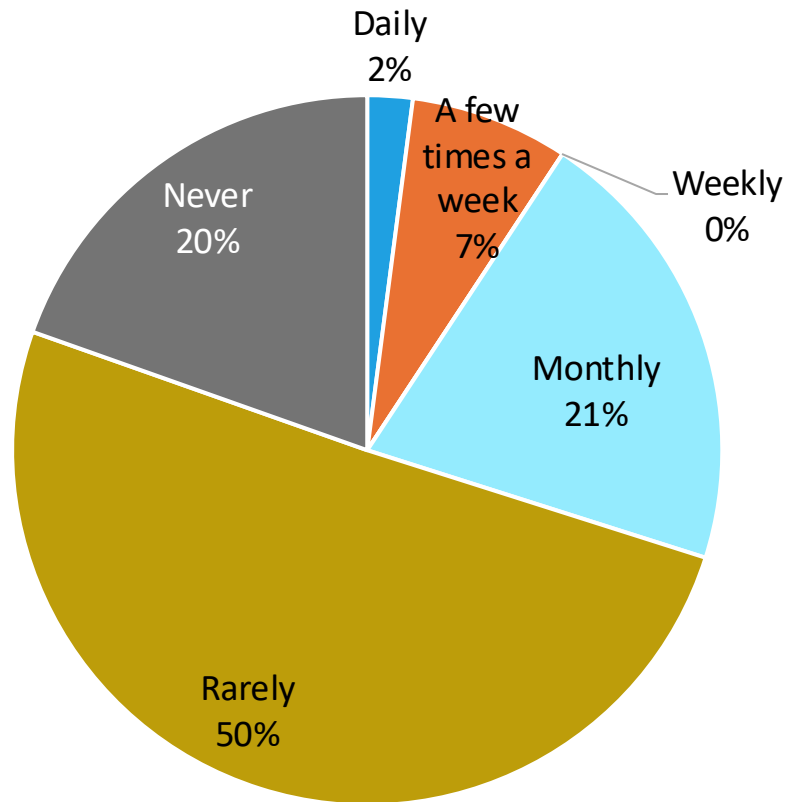
Insights

People are trapped between extremes - predatory mashonisas on one side and exclusion from banks on the other

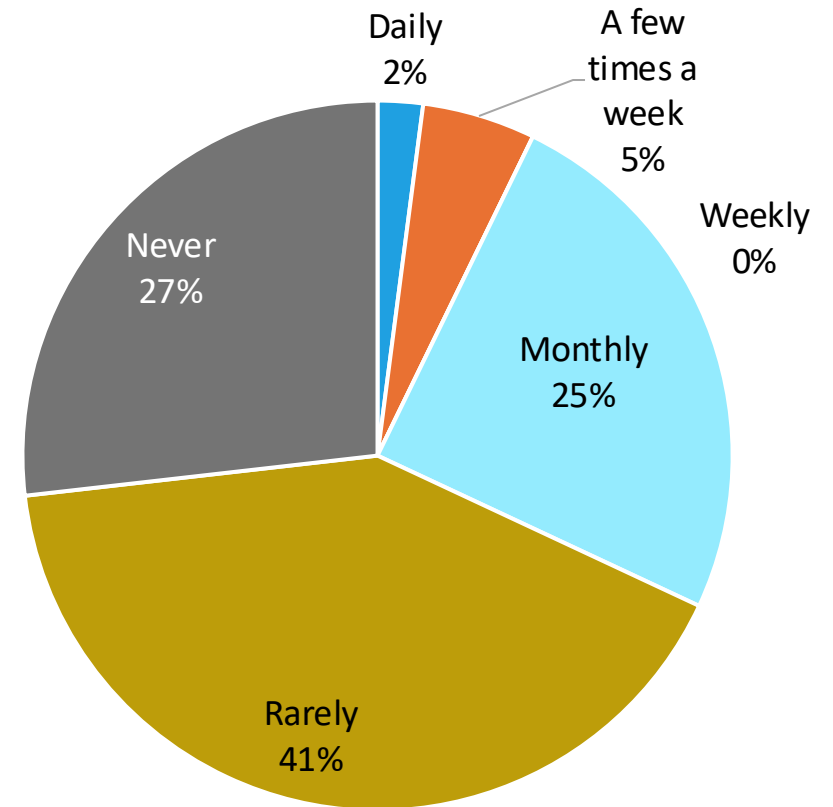
Microcredit fills the gap but often deepens household vulnerability

For side hustlers and small businesses, lack of fair credit is a critical barrier: without the means to borrow for stock, equipment or expansion, they remain stuck in survival mode instead of building sustainable livelihoods

Do you use mobile money services to RECEIVE money from family/friends easily (e.g. Checkers, e-wallet, etc.)?



Do you use mobile money services to SEND money to family/friends easily (Checkers, e-wallet, etc.)?



Insights

Mobile money is part of people's financial toolkit, but not something they use every day
Most people only send or receive money occasionally, often monthly, when salaries or grants come in
This shows both the value & the limits of family support networks: they help, but they are not strong or regular enough to replace stable income

Personal Development & Aspirations

Beyond day-to-day survival, Trailblazers in Mamelodi are thinking about their futures - what skills they need, what opportunities they want to pursue & how they can contribute to their community

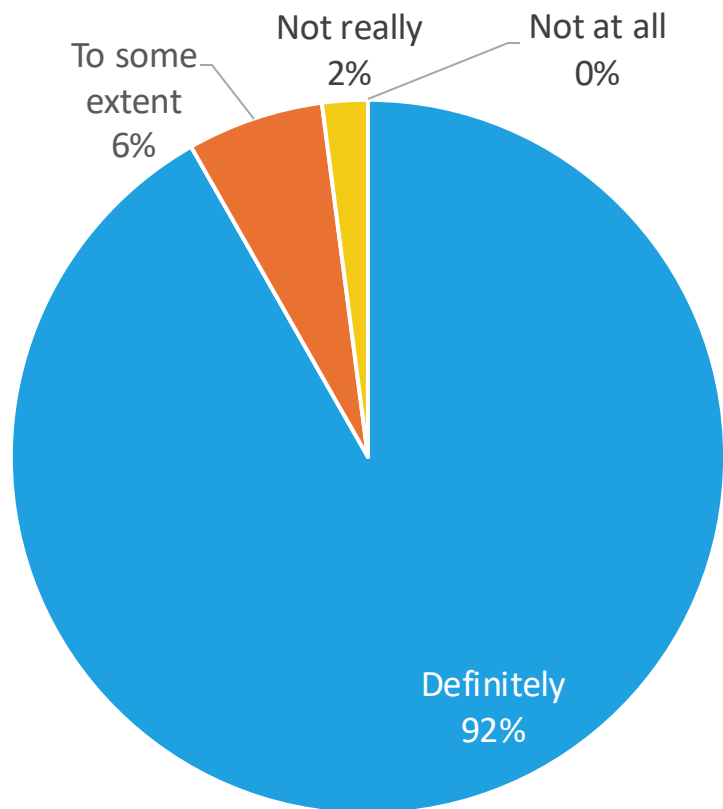
This section looks at personal development & aspirations, showing a strong appetite for training and education, alongside ambitions to start businesses, find jobs and even create organisations that support others

It highlights not only the struggle for income today, but also the vision and determination to build better livelihoods and stronger communities tomorrow

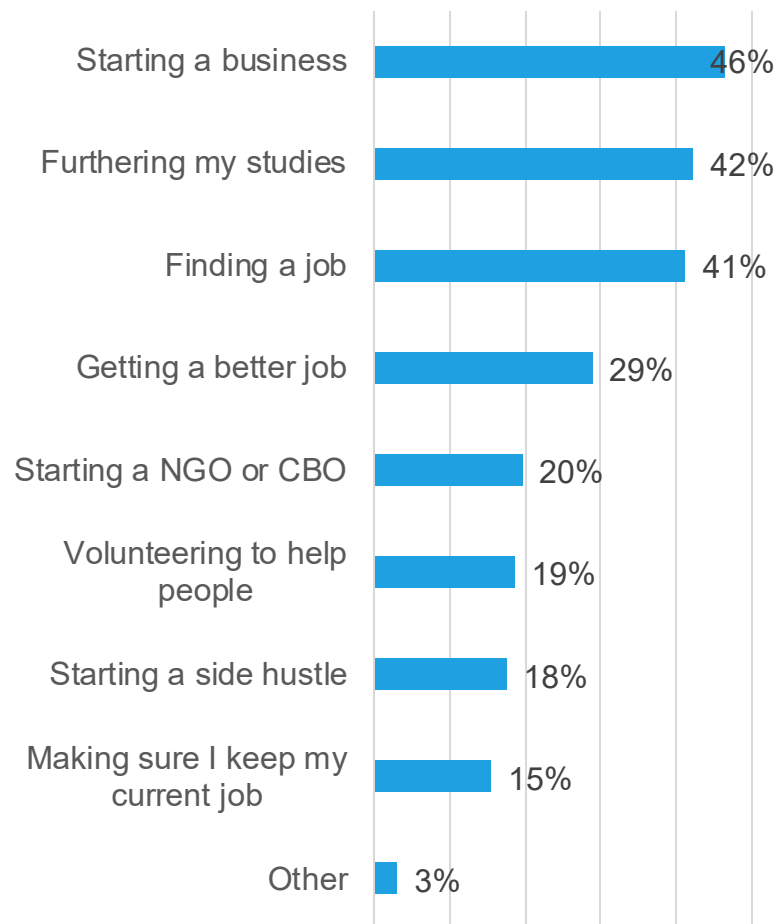


Personal Development

Would you be interested in training, apprenticeships, or bursaries?



What are your aspirations for the future?



'Other' aspirations listed...

- Growing my business → highlights that existing business owners are not only trying to survive, but also thinking about scaling up & expanding
- Starting a NGO or CBO → points to a strong community-oriented vision, where people want to create organisations that support others, not just themselves

Insight: While many dream of starting businesses or side hustles, others are looking at growth & community impact, signaling leadership potential within the community



What three skills will likely earn you an income close to where you live?

- **Food & small sales:** Selling scones, fruit and vegetables, popcorn, fast food, perfumes, tuck shops, internet cafés
- **Household & care services:** Childcare, cleaning, laundry, caregiving, home-based services
- **Construction & manual trades:** Car wash, welding, carpentry, plumbing, bricklaying, civil/architecture skills
- **Beauty & creative services:** Hairdressing, nails, make-up, sewing, fashion design, photography, videography
- **Business & digital skills:** Marketing, digital marketing, web development, project management, social media management, computer literacy
- **Community-focused & soft skills:** Counselling, facilitation, leadership, communication, problem-solving

Insight: This mix shows that people link income to very practical, everyday services, but there is also a clear awareness of digital and professional skills that could unlock higher-value opportunities

What skills would you like to learn?

- **Practical trades:** Welding, carpentry, plumbing, construction, bricklaying, artisan skills
- **Food & hospitality:** Cooking, baking, barista, catering, agro-processing
- **Beauty & personal services:** Hair styling, nail techniques, cosmetology, fashion/sewing
- **Digital & professional skills:** IT/coding, software development, data analysis, cybersecurity, digital marketing, business management, administration
- **Creative/media skills:** Videography, photography, content creation, creative writing, public speaking
- **Community service:** Childcare, social work, health & safety NGO/CBO leadership, fundraising

Insight: People's aspirations stretch from basic survival skills (cooking, sewing) to modern career pathways (data science, coding, AI)

There's a strong blend of practical, digital and community-oriented learning goals

Personal Development & Aspirations

- Personal growth & future opportunities are front of mind for Mamelodi Trailblazers
- An overwhelming 92% are eager to access training, apprenticeships or bursaries, showing a deep hunger for learning & self-improvement
- When asked about aspirations, the top goals are starting a business (46%), furthering studies (42%) & finding a job (41%), with many also wanting to secure better jobs or launch NGOs/CBOs that support their communities
- Highlights both individual ambition & a collective vision for community upliftment
- The skills people link to earning income are often practical & survival-based - food sales, childcare, construction or beauty services - yet their learning aspirations stretch further, into digital, professional and creative fields like IT, software, marketing, videography and AI
- While people want to meet immediate needs through everyday services, they also recognise the importance of building future-facing skills that open higher-value opportunities

Insight

Mamelodi's trailblazers are not passive

They want training, skills & opportunities to move from survival into stability and growth

Their ambitions show strong entrepreneurial energy, combined with a desire for education & community impact

There is a powerful signal of untapped talent & leadership potential

wakamoso. Thank You.

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