digital

THEMBISA

BULLETIN

Issue 2
2025

THE WORLD BANK
IBRD • IDA | WORLD BANK GROUP

cITIEs SUPPORT PROGRAMME

City of Ekurhuleni

Schweizerische Eidgenossenschaft
Confédération suisse
Confederazione Svizzera
Confederaziun svizra

Foreword

By Caiphus Chauke

Adopting digitalization is no longer a choice but a necessity. Digital transformation is fast becoming the foundation that holds the potential to shape a more inclusive, more resilient and sustainable future world.

It is opening up new possibilities for innovation and efficiency, creating real benefits and different opportunities for individuals, organizations as well as communities. Digital development is ushering in an era where digital and complementary technologies are driving significant changes in the way people communicate and access information, and mostly the profound transformation of economies and societies.

> **“The city’s vision is to achieve operational excellence through ICT investment that will integrate digital technology use into society, businesses, public administration and governance ”**

Widespread access to fast internet, improved digital literacy, affordability and dependability of technology systems should significantly increase prospects for rapid economic growth and reduction in poverty. This has however not been the case in South Africa where the advancement and distributional impact of digital transformation has been disproportionate across the cities.

As the City of Ekurhuleni, we acknowledge there has been some recognisable progress in responding to the urgency of advancing digital development through; reforming or consolidating policies and regulations; resourcing solid investment in infrastructure rollout; implementing initiatives to improve digital literacy levels and; providing the right support to promote innovation among the youth and women. The pace of effective internet usage may indeed be very modest, but the city’s vision is to achieve operational excellence through ICT investment that will integrate digital technology use into society, businesses, public administration and governance.

In this regard the city needs to fortify the existing policy framework to enable increased private sector participation and investment. The city appreciates the immense work the private sector role players are doing in the advancement of broadband infrastructure and in shaping the local digital economy, despite the sometimes-difficult conditions.

Now that the assessment of the extent of digital transformation in Thembisa has been completed, and the voice of the community has been heard, it is important that their views define the formulation of a robust Digital Development Strategy that will rapidly turn around the current status of internet usage. Effective usage, not only confined to the range of applications that enable communication and information exchange, but as a tool to drive enterprise growth and improvement of livelihoods.This transformative journey requires a concerted and unified approach in conditions that promote the development of the broadband infrastructure and a society capable of adopting and adapting to technology. The work of the city is well cut out and its determination will be tested in providing leadership to shape a future where digital technologies will elevate citizens’ quality of life.

The journey to create a sustainable digital ecosystem in Thembisa and CoE as a whole, will not be without challenges and lessons to learn. However, with a clear approach, renewed determination and hard work, these will be overcome. A vibrant digital ecosystem with a thriving economy will be achieved in a progressive society that is in tune with the rapid pace of digital revolution. The groundwork has been laid to build on. Substantial investment efforts have been made in digital infrastructure and ancillary digital elements. Despite the challenges and frustrations on the ground, the urgency is clear, so the city must, more than ever before, redouble efforts to lead the development path towards inclusive digital transformation. We must set an example for many cities to follow in our footsteps!

A Brief Reflection On Digital Economy Preparedness

The diagnosis of the state of the digital ecosystem in Thembisa has been completed and the Thembisa Township Digital Economy Baseline Report of 2024 gives an overview of the state of preparedness through the lens of the World Bank Group's Digital Economy for Africa (DE4A) analytical framework. Central to the findings are challenges around the availability and accessibility of quality digital infrastructure and its ability to support the other digital elements of the ecosystem. The other critical issues identified are the level of awareness of these digital assets; their affordability to the people who use them; the ability or competence to use them; and whether the existing regulations and policies can support the innovation and free enterprise.

Key Insights From Baseline Study

Enabling Environment

There are very robust regulations and policies guiding operations in the City of Ekurhuleni. Gaps however exist in their implementation to effectively develop a sustainable digital ecosystem.

Despite these various regulations and policies aligning with the broader national and provincial institutional set up, they seem fragmented and lack cohesion in their application. They are not harmonized to adequately collaborate to deliver or to catalyse, incentivize and promote the development of a vibrant digital economy.

Digital Infrastructure

Thembisa has existing broadband infrastructure and its further development by both the city and private sector players is ongoing. This aligns with existing development plans and policies. More needs to be done to bring cost-effective investment alternatives into the rapid roll out of digital infrastructure to offer affordable options for internet connectivity and improve on the existing deficiencies in accessibility and reliability.

Moreover, local businesses and citizens alike need to be sensitized about the existence of such infrastructure. The scourge of vandalism and theft of digital assets poses the greatest threat to the advancement of digital deployment and requires community-led measures to be considered to mitigate.

Digital Platforms

The extent of digital platform use in Thembisa is limited, mainly because they are difficult to access or navigate. Their use is also affected by low levels of digital literacy and high costs of internet access. This diminishes their effectiveness in delivering services and spurring economic participation.

The levels of awareness of the existence of digital platforms are low among the locals and issues of trust, security and privacy also play a role in the lack of adoption. The most debilitating reason for lack of public platform use is that they are not user-friendly by design and mostly unresponsive to offer resolution to queries. Equally, the lack of technological skills means digital platforms are not utilized appropriately or effectively, if

Digital Financial Services

Internet access and smartphone use are gradually growing in Thembisa but cash transactions remain the preferred medium of exchange due to existing financial literacy gaps and high transactional costs. The digital financial services and inclusion landscape are characterized by factors such as awareness; digital and financial literacy; and cultural attitudes or skepticism towards technology and formal financial systems.

The inclination towards cash transactions is high especially among the formal and informal traders who lack access to digital options and limited appreciation of the benefits of digital financial transactions. While some formal businesses offer various payment options, the ability to reserve digital transac-

tions remains a major concern. Another common concern among small business owners is the financial strain of maintaining formal banking arrangements due to high transaction fees and service charges.

Digital Skills

The levels of digital literacy and proficiency are generally low in Thembisa across the ecosystem to support effective digital participation. This despite there being a sound policy approach, however fragmented, to develop skills, especially to support digital skills development and ICT in mainstream education. By and large, the community in Thembisa lacks the range of digital skills required to navigate an increasingly digital society.

The picture is similar across the local SMMEs sector of the ecosystem. Numerous formal and informal businesses reported being ill-equipped or/and inadequately skilled to effectively participate in a progressively dynamic digital environment. This lack of aptitude and digital tools means that small businesses or entrepreneurs cannot leverage technology to exploit opportunities to innovate, build, scale and sustain their enterprises.

There is however fundamental interest for basic digital skills; a steadily growing adoption of digital-oriented activities; awareness and acceptance of the importance of technology, especially among entrepreneurs. The entrepreneurs incubated at the eKasi Labs are showing the greatest appetite for digital innovation and are actively seeking to develop skills to design marketable products and services.

Digital Entrepreneurship

There is an emerging vibrancy in the growing digital entrepreneurship scene in Thembisa despite reported shortcomings in funding opportunities, compliance barriers and infrastructure challenges continuing to hinder growth and innovation.

Thembisa is home to a lively mixture of formal and informal businesses, some small digital startups and conventional businesses. The emergence of technology-based solutions to local socio-economic challenges is noteworthy. Innovation in transactional, informational and operational technologies to grow e-business, facilitate communication and physical automation to improve production processes, is apparent.

Aspiring entrepreneurs are facing challenges in accessing financial support to expand current operations or to start other businesses. The general sentiment towards government funding institutions is negative because of red tape. Linked to this is the state of readiness and compliance levels of digital entrepreneurs to access funding due to lack of requisite business management skills and mentorship.

Apart from those businesses offering digital services or products and digital entrepreneurs housed at eKasi Labs, most businesses exhibit less adoption of digital technologies. This is due to the lack of skills and the high costs of hardware and software.

Overall, the findings highlight critical challenges in achieving universal adoption of technology in Thembisa. They emphasize the need to adopt a tailored, ecosystems-oriented development approach to bring about the desired foundations of a sustainable digital ecosystem.

Summary Of Key Considerations

The concept of digital economies denotes how digital technologies and complementary technologies impact productivity, commerce, interaction and the consumption of goods and services. It is phenomenon in constant evolution. It is transversal and highlights technology as the core of the symbiotic relationship among various sectors or groups.

On the one hand, the application of technologies by enterprises enhances business models, products and transactions; yet on the other, Government and citizens apply them for inclusive growth and to improve welfare. It

is therefore critical that the diffusion of digital and complementary technologies, products or services, skills and competencies across various sectors facilitate societal transformation and economic growth.

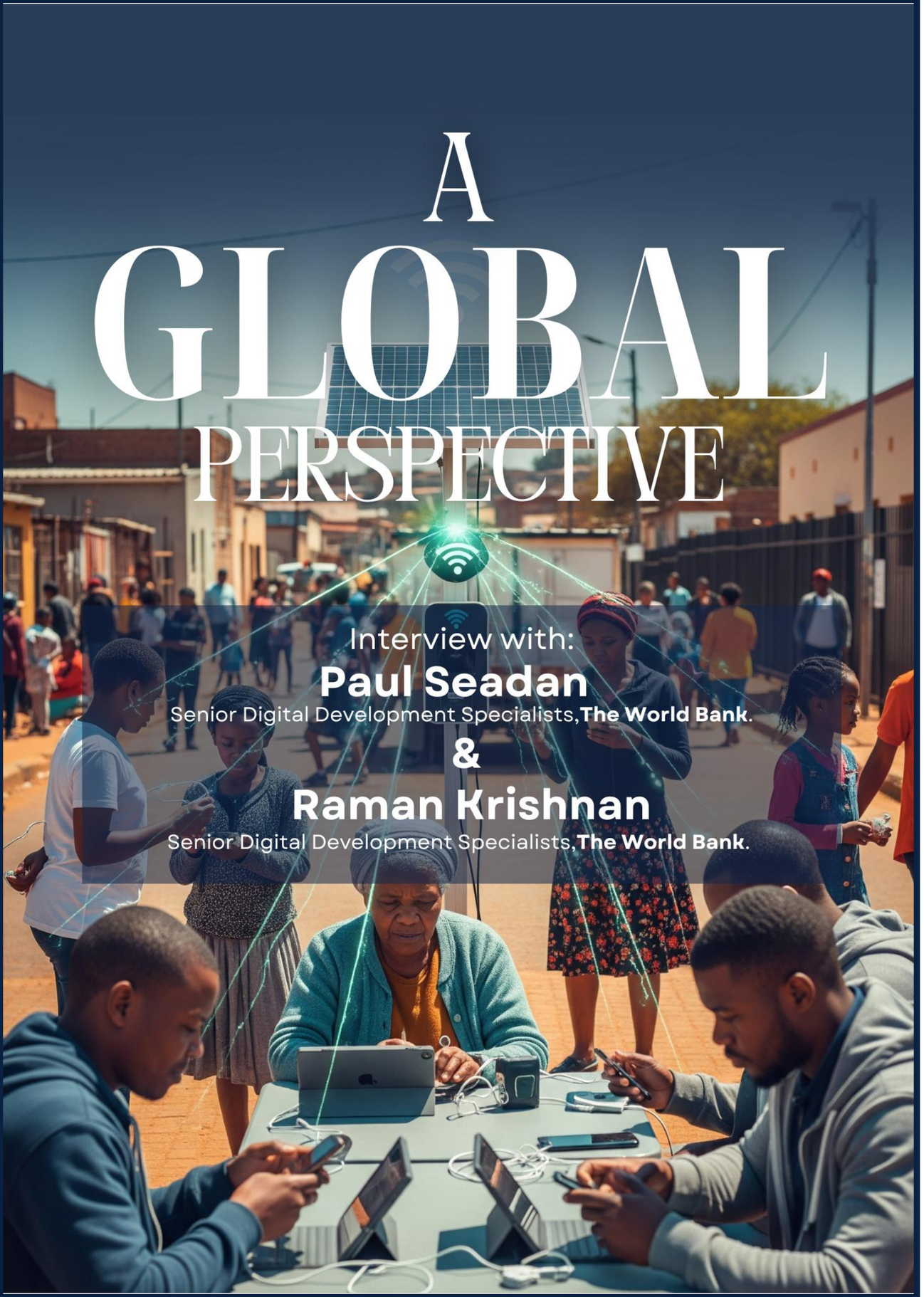
For Thembisa, the achievement of this ideal can be driven by acknowledging the following considerations or deductions from the diagnostic analysis.

- Accelerating digital transformation by promoting consistency in regulations and policies.
- Harmonizing their implementation to attract investment to finance the development of digital infrastructure and build skills, competency and human capacity.
- Increasing access and boost broadband internet penetration by expanding and improving digital networks and services through targeted planning.
- Ensuring affordability of broadband internet by implementing initiatives that will reduce costs associated with internet access such as device and services prices.
- Improving usage of digital financial services by creating awareness of their benefits in safety and security as well as of productive digital trade and digital payment systems.

Equitable access to digital and complementary technologies must enable the citizens, businesses and Government to effectively take part in the digital economy.

This universal integration into the digital ecosystem will generate inclusive social and economic growth; stimulate opportunities for jobs; narrow the digital divide; and improve the lives of communities.

Photo by: Kaboompics.com: https://www.pexels.com/photo/person-holding-black-digital-device-5239883



Q. From the work that you have done on digital development, how would you describe a digital economy? How does it impact digital ecosystems and communities in general?

Paul: The digital economy refers to the several separate areas that combine well to form the digital ecosystem. These discrete areas range from the supply side, infrastructure focused pieces to interventions which are geared towards skills and support for digital entrepreneurship or services.

To be more specific, we are looking at areas like digital connectivity or the maturity of the telecommunications infrastructure present in-country, the level of connectivity of populations and the affordability of services.

We also look at the type and maturity of digital services offered to people; the level of basic digital skills or literacy as well as advanced digital skills and how those are integrated into the education system.

Other areas include how mature digital businesses are to support the startup and entrepreneurship activities. All these areas can be viewed as constituting a digital economy.

South Africa presents an interesting case study, being the most advanced economy in sub-Saharan Africa yet there are marked disparities in connectivity levels and affordability of services between metropolitan cities and underserved areas like townships or rural populations. It will be useful to try to understand the underpinning policy levers to fill in the gaps, especially the affordability area.

The other piece that is pertinent and being developed under the G20 agenda is the Digital Services Roadmap. A lot of work is going on to improve the services that the Government offers its citizens using digital platforms.

Raman: My view of the digital economy is much broader and refers to economic activities that are driven by digital technologies such as the Internet, AI and cloud computing. It can have a wide impact on society, encompassing the delivery of e-commerce to consumers and how digital banking services are used. Introducing elements of smart cities is essential because smartness of services can spur economic activities in that digital platforms and services need to be enhanced to reach the underserved areas. Businesses can also leverage the digital tools to improve productivity, efficiency and generate new revenue streams. Opportunities for entrepreneurship, jobs, digital services or online education can be created to contribute to economic development.

Q. Given these socio-economic disparities, how critical is digital development in assisting with bridging the digital gap between the more advanced areas and the underserved communities?

Raman: These issues are common in most societies. Firstly, the digital development approach needs to identify the underlying reasons for the digital divide and then promote awareness of existing digital services including targeted digital training or skilling.

The services and solutions delivered need to be accessible and affordable to ensure reasonable uptake. It is important to create a balance in pricing these services to accommodate the city needs as well as the interests of private business partners.

Paul: My perspective is that a digital development strategy is critical for a township like Thembisa because it anchors what might be a much higher-level national strategy for digital transformation, focusing on the specific and contextual issues for that area. Having a local strategy on the ground will assist in effecting actual change as the interventions will be framed uniquely to fit the context of those areas.

> **“It is important to engage on the needs and not the fact that it is a digital project or strategy”**

Q. The strategy has been formulated using the WB Digital Economy for Africa (DE4A) framework. In your use of this framework, would you say there are some elements of digitalisation that it misses in order to be fully adaptable to the context that it is applied?

Paul: The DE4A methodology is broad and usually focuses on digital diagnostics at a national level, hence it loses some of the detail at a local level. It is important to make it more focused in the way the Thembisa Digital Development Strategy has been formulated. It is less about the gaps in the framework but more about how it is translated into interventions.

Raman: One area that is not amplified enough is digital entrepreneurship as applicable to certain municipal or city contexts. When it is done at a national level, it may be challenging to promote digital entrepreneurship as part of a strategy but there is a better chance of creating impact at city level. The framework is valid, there may be opportunity to make it more focused on entrepreneurship to generate sustainable jobs. If the strategy is focused on creating jobs, then digital entrepreneurship will be the pillar to activate in this context.

Q. Any insights to share regarding effective implementability and implementation of digital development strategies at municipal levels?

Raman: It will be super critical for the municipality to have a 'nodal or apex agency' with a mandate to take the strategy implementation forward and be accountable for the initiative. This will be important in ensuring that the strategy translates into execution.

The agency will also be an interface for private sector partnerships and other sectorial departments within the city as well as aligning with the national framework. Another point is ascertaining the level of digital maturity and readiness of the community in question to absorb or adopt the digital interventions. This could be through stakeholder or beneficiary engagements to assist with designing interventions that match their state of readiness.

Paul: Municipal or local level strategies are very clear on the interventions needed and the most effective strategies will make it clear how to lead these interventions into implementation.

While macro-level national strategiesare more high-level, local strategies need to be very detailed and specific around issues and challenges pertaining to that particular area, then set up the framework that leads easily to the view of what the interventions are that can deliver on the objectives of the strategy.

It is easy to develop action plans for interventions leading from a detailed implementation focused strategy, which will deliver on goals. Additionally, having underlying data which backs up the strategic objectives is key for tracking and monitoring if interventions are delivering in key strategy areas.

Q. Part of the challenges in developing the strategy was the level of maturity or readiness due to lack of digital skills and literacy. This highlighted the level of scepticism, reluctance or resistance to adapt to digital change. Is this challenge common in other areas you have worked in and what would be the best approach?

Paul: It is a common challenge in many of the projects and being able to design interventions that address need and the aspect of digital literacy is key. People need to see an intervention that they deem useful and valuable to them. The digital intervention should be more about the issues it is addressing and adding value to the lives of the people.

Raman: Change management is critical from both the provider and consumer sides. Important to be deliberately conscious in introducing change management activities to ensure that even within Government, the civil servants responsible for delivering the services understand the impact on end-users. For the consumer side, some form of outreach, awareness and skilling activities must be built into the delivery of the e-services. In instances where there has not been adequate change management on both sides, the e-services delivered are usually less sustainable. Awareness building, capacity building and outreach must be maintained to keep end-users aware of benefits. In addition, these activities must be accompanied by accessibility and affordability.

Q. How would a digital development strategy fit into an environment of limited resources where delivering on its objective would appear to be competing with the delivery of core municipal services such as water, waste management etc.?

Paul: A good strategy should offer a level of prioritisation to issue areas that it highlights. It should exist within a much broader view of priorities so that it is not in competition with other key issues but part of the solutions. Cities are unlikely to be able to deliver on all of their issues and needs in one go, it has to be done in pragmatic way.

Raman: In other similar places like India, Smart City programmes on core sectorial services are underway and are leveraging the power of digital technologies and tools to help solve some of the pain points. The view on some of these issues should be broad to integrate technology into the remedies. Cities should consider digitalising a variety of sectors such that they are able to effectively promote and support the digital economy.

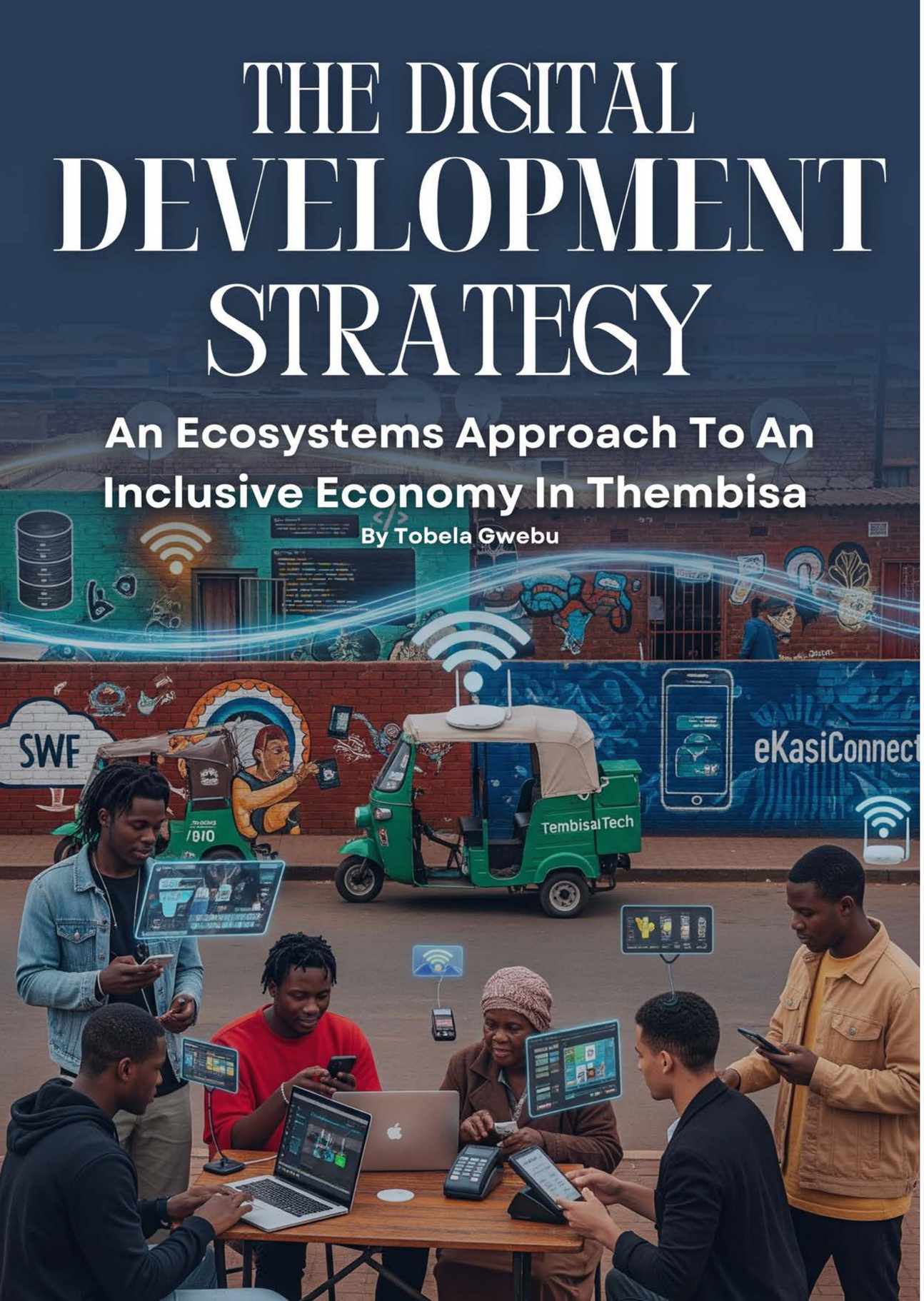
Q. What are some of the key opportunities that an initiative such as the development of digital economies present for cities to take advantage of?

Raman: Perhaps when the 'nodal agency' has been identified within the municipality, it may be important to advertise this to the wider community so that the stakeholders are aware of and become invested in the initiative. In the shorter term, focusing on proper messaging will be key, and in the long term, to maintain sustainable outreach to keep partners invested.

Paul: It is important to engage on the needs and not the fact that it is a digital project or strategy. Also critical to utilise the right communication strategy to highlight what the intervention seeks to achieve and painting that picture to the target population. Digital technology is the platform by which the issue or need is being addressed and that should come out more to amplify how what is being introduced will add value to their lives.

Paul Seadan
Senior Digital Development Specialist,**The World Bank**

Raman Krishnan
Senior Digital Development Specialist,**The World Bank**



An Ecosystems Approach To An Inclusive Economy In Thembisa

The strategy is a City of Ekurhuleni initiative led by the Department of Economic Development and the Department of Information, Communication and Technology. The World Bank Group is lending technical support to the process of developing the digital strategy. This collaboration is underpinned by the reality that digital technologies have become an important driver for inclusive social and economic growth and that the key to unlocking this potential growth lies in the institutional enablement of the proliferation of technology.

From Concept To Practice

Digital development is imperative, more so for areas like Thembisa where its prioritisation will have a far-reaching impact on the transformation of the socio-economic profile of its community. And to achieve a truly inclusive and digitally transformed ecosystem requires concomitant initiatives to drive it.

This strategy is one of them. It is premised on the theory of change proffered by the World Bank's Digital Economy for Africa Initiative (DE4A) initiative whose fundamental digital pillars purposefully guide it towards the needs of the broader community and SMMEs operating in Thembisa.

It is a collaborative effort occurring within the context of a local ecosystem requiring multi-stakeholder and cross-sectorial effort.

True to the theme of cooperation, the conceptualization of the strategy brought together critical role players such as the City of Ekurhuleni,The World Bank, National Treasury, Cities Support Programme and the community of Thembisa. Their collective inputs were important in shaping the core ideas of the strategy.

These ideas began to take form through the ongoing consultative processes or activities of stake-holder engagements that characterized the various stages of strategy formulation.

The focus group discussions, workshops and interviews were not only crucial but symbolized the journey towards inclusive strategy building, by knitting together essential inputs and insights of the various ecosystem participants.

The culmination of this was the all-encompassing World Bank Mission Week that assembled the different digital ecosystem players to reflect and validate the draft strategy before finalization and elevation towards Council approval.

Strategy Pillars, Objectives And Key Actions

The strategy is being developed to resonate with the City of Ekurhuleni's vision of being a *Smart, Creative Developmental City*. It is anchored upon the foundational elements of a digital economy and seeks to explore how they can enable the diffusion of digital and complementary technologies; products and services; skills and competencies; across the Thembisa ecosystem to facilitate societal transformation and economic growth across its various segments.

Pillar 1: Digital Infrastructure

The digital transformation journey must leave no one behind. The access divide can be narrow by expanding fast broadband reach. This is the bedrock of a vibrant digital economy. Mobilising short to medium term investment through incentivised private sector participation in the last mile capitalisation to achieve universal reach is key.

Objective: Achieve digital asset optimisation through targeted investment (PPPs) to

enhance deployment for universal access to high-speed, affordable and reliable internet.

Strategy Action 1: Investments via PPPs to extend optic fibre coverage.

Strategy Action 2: Community led initiatives to improve network security and protection against vandalism.

Pillar 2: Digital Skills & Literacy

This is the cornerstone of a dynamic digital ecosystem. Enhance digital capabilities across society including improving technical digital skills capacity within government institutions. Understand youth and gender barriers in the digital ecosystem and infuse gender-leaning initiatives into digital strategic planning.

Objective: Build a digitally capable society and a digitally competent workforce.

Strategy Action 1: Introduce digital literacy into the curricula of institutions of learning.

Strategy Action 2: Expand vocational digital training and online courses for youth and adults.

Strategy Action 3: Launch women-focused digital skills initiatives.

Pillar 3: Digital Platforms

These are the gateways, the arteries, the pathways to attractive and worthwhile digital use. For user-facing interfaces, prioritise robust digital ID system and interface useability to build platforms that support service access and delivery. Institutionally, strengthen training and skills on the transversal systems. Interoperability is crucial as pathways must seamlessly intersect.

Objective 1: Build digital platforms that are user-centric to meet the actual needs of the community and that they are universally adopted and trusted.

Objective 2: Strengthen e-Governance and access to digital markets for residents and local enterprises.

Strategy Action 1: Support the creation of an e-commerce platform for local businesses.

Strategy Action 2: Consolidate existing digital platforms into an integrated digital services platform.

Pillar 4: Digital Financial Services

This component makes the digital economy tick, move and go round. Its growth requires all the other elements to collaborate around enabling infrastructure and conducive regulations and policies. Injecting quality digital financial instruments and services that are inclusive and easy to use will boost confidence, fast-track acceptance and universal approval in the ecosystem.

Objective: Develop innovative financial products and services tailored to local needs to promote financial inclusion through digital payments and access to credit, savings or insurance.

Strategy Action 1: Partner with financial services companies to expand mobile banking and micro lending.

Strategy Action 2: Conduct financial literacy programmes targeting SMMEs and youth.

Pillar 5: Digital Entreprenuership And Innovation

Liberate the youth and women to innovate, create, re-engineer and introduce products and services into the ecosystem. This component feeds the digital economy, hence needs fertile ground to flourish. Conducive policies and regulations are as fundamental as the ability to set up digital enterprises, access to financial support and the need to develop the requisite digital and commercial acumen. Reduce barriers to entry into markets and enhance pathways to bigger enterprise. Platform-based enterprise or business is the gateway to the future of economies.

Objective 1: Promote innovation and ability to scale digital businesses for economic growth by supporting SMMEs incubation and digital enablement.

Objective 2: Provide a platform for informal businesses to reach broader markets and enhance revenue opportunities.

Strategy Action 1: Collaborate for sector-wide digital business incubators and accelerators for business and technical support, training, coaching, mentorship and funding.

Strategy Action 2: Facilitate investments in digital startups via PPPs.

Institutional Pillar: The Digital Economy Regulatory Environment

Regulations and policies are the core enabler of all the key enabling elements of digital transformation. Anchoring the digital economy on sound regulations, policies and dynamic strategies is key. Strategy harmony and coherence are fundamental. Strategy co-ordination is critical. Strategy implementation is paramount.

Objective 1: Ensure consistency in the regulatory and policy environment essential for investment in digital infrastructure to improve access to affordable, fast and secure broadband across demography, sector and gender.

Objective 2: Harmonize the implementation of existing and future policies / regulations and enable their coherent application to accelerate digital transformation.

Strategy Action 1: Foster a consistent regulatory and policy environment essential to warrant investment and financing of digital infrastructure to enable access to affordable, fast and secure broadband across demography and sector.

Strategy Action 2: Harmonize the implementation of existing and future policies and enable their coherent application to accelerate digital development.

Strategy Action 3: Create awareness around digital privacy; cybersecurity and data protection; and put counterbalances in place for safety and trust.

PROJECT INSIGHTS

Key Lessons to Learn

By The Project Team

Project Insights

This project has navigated several challenges in achieving its objectives. These challenges made for critical lessons to learn and set foundations for best practice. Below are some of the lessons from the Thembisa project for other cities and townships to learn.

Stakeholder Approach. It became evident early on that active participation and co-creation would be critical for local relevance and ownership. Allowing the wider ecosystem to play a role in crafting and championing the Digital Development Strategy ensured a greater commitment to understanding issues and shaping solutions.

Partnerships and Collaboration. The success of the project hinges on effective partnerships and collaboration among the key stakeholders. Integrating different knowledge and experiences into the project enriched the collective understanding and ensured alignment to progressive pathways. Going forward the partnerships will be instrumental in guiding effective decision making and implementation of development programmes.

Integration of Digital Technologies. The CoE recognises the importance of technology in implementing programmes and delivering services. It is critical that digital technologies are infused into the infrastructure development approach and governance processes, leveraging global benchmarks and best practices.

Contingency Planning In Project Design. Early project activities encountered challenges related to securing participation by relevant CoE officials. This led to holdups in achieving some project deliverables. Notably, securing meetings, interviews and approvals proved to be a pivotal challenge. It will be prudent for future projects to plan proactively for contingencies to mitigate their impact.

Alignment With City Governance Plans. To achieve harmony, project plans need to be aligned to city governance arrangements. It will ensure integration of project activities into existing city plans to enhance efficiency.

Digital Technology As An Enabler. Digital transformation is not only a matter of availability of robust infrastructure, but a people issue. To be effective, technology must be in the hands of people capable of solving different social and economic problems.

The Thembisa Digital Development Strategy programme is the first in a series of planned digital economy development interventions in other townships, making its success a critical benchmark for these future projects. Therefore, some of these important insights and lessons will become indispensable yardsticks and best practices to assist in steering future programmes through various challenges.

PROGRAMME CONTACT DETAILS

THE WORLD BANK
IBRD • IDA | WORLD BANK GROUP

Mr Lethu Masango

World Bank Task Lead | Urban Economist

cmasango@worldbank.org

www.worldbank.org

City of Ekurhuleni

Mr Caiphus Chauke

City of Ekurhuleni Lead | Head of Department- Development Planning & Real Estate

caiphus.chauke@ekurhuleni.gov.za

www.ekurhuleni.gov.za

national treasury
Department:
National Treasury
REPUBLIC OF SOUTH AFRICA

Ms Kgomosto Tolamo

National Treasury - Cities Support Programme (CSP) Lead

kgomotso.tolamo@treasury.gov.za

https://www.treasury.gov.za/

READ OUR PREVIOUS EDITIONS

https://www.flipbooklets.com/pdfflipbooklets/thembisa-digital-bulletin-issue-1#page1