

# **Rhodes University students' experiences of living as students on National Student Financial Aid Scheme (NSFAS) funding**

A thesis submitted in fulfilment of the requirements for the degree of Master of Arts  
(Cwk/Thesis)



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## Abstract

This study explores Rhodes University students' experiences of living as students on National Student Financial Aid Scheme (NSFAS) funding. The Marxist theoretical framework critique of neoliberalism and welfare systems is used. The Marxist theory is the main theory that underpins the study. Eighteen participants were involved in an in-depth interview process. Out of 18 participants, one is a staff member at Rhodes University Financial Aid Office. The key findings of this research revealed the unfavorable circumstances of students on NSFAS at Rhodes University. Secondly, it was discovered that students shared similar sentiments as NSFAS and DHET: They recognize the major areas that need to be addressed by NSFAS. Thirdly, NSFAS had to some extent made a positive contribution to the higher education sector. Suggestions have been made on how my study may be improved to yield even better results.

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“But those who hope in the LORD will renew their strength. They will soar on wings like eagles; they will run and not grow weary; they will walk and not be faint.” (Isaiah 40:31). I would like to give Glory to God for he carried me thus far. To my supervisor Prof. Michael Drewett I am grateful that you agreed to help me through this journey. Thank you to my family for the love and support even though you did not understand why I must do this. Thank you to my prayer warrior Azile Mgwili. Thank you to Namhla Bhenxa, Ndivhuwo Makhari and Babalwa Sali for continuous words of encouragement, support and love. Lastly, I would like to pass my sincere gratitude to all the participants of this study, without you all, none of this would have been possible.

## List of acronyms

CHE – Council on Higher Education

DHET – Department of Higher Education and Training

HESA – Higher Education South Africa

HBU - Historically Black University

HWU - Historically White University

IDT - Independent Development Trust

MoE - Ministry of Education

NPHESA - National Plan for Higher Education of South Africa

NSFAS – National Student Financial Aid Scheme

TEFSA - Tertiary Education Fund of South Africa

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## Chapter 1: Introduction

Democratic South Africa faces critical challenges in its social, political and economic development process attributable largely to the indelible legacy of colonialism and apartheid. No doubt, the post-apartheid government is blameworthy for the major deficiencies, constraints and challenges that are experienced today. This study explores Rhodes University students' experiences of living as students on National Student Financial Aid Scheme (NSFAS) funding. NSFAS is central to the discussion on the funding of higher education. NSFAS is not only financially constrained by corruption, accounting irregularities, poor leadership, inefficiency, poor and lack of timely distribution of adequate funding to deserving students and institutions, but poor repayments of loans have continued to bedevil the scheme since its inception in 1996.

Available evidence emphasizes the decline in government funding of higher education and a challenge of sustaining higher education funding over the long term (HESA, 2008). The enrolment of poor students in the higher education sector far exceeds the available government subsidies (Bokana, 2014). As a result, students are faced with huge debts and financial exclusions. Access to funding in higher education is one of the major barriers to academic success for the majority of the previously excluded, marginalized and disenfranchised black youth, thereby limiting the transformative potential of higher education especially in bridging the gap between the rich and the poor. This questions the commitment enshrined in the Preamble of the Constitution of the Republic of South Africa to 'healing the divisions of the past and establish a society based on democratic values, social justice and fundamental human rights ... improving the quality of life of all citizens ... and building a united and democratic South Africa' (The Constitution of the Republic of South Africa, 1996).

A major milestone in the debate on higher education funding was captured in the 2015/16 student protests known as #FeesMustFall that highlighted major fault lines in the higher education sector, particularly, exorbitant increases of tuition fees, and inefficiencies of the funding model and lack of transformation. Calls were made for free higher education, prompting the government to institute the Commission of Inquiry into the Feasibility of making Higher Education and Training Fee-free in South Africa.

## 1.2 Objectives of the study

This thesis focuses specifically on Rhodes University in Makhanda, a city under the local Makana Municipality and the district-level Cacadu. The primary objective of the study is to explore Rhodes University students' experiences of living as students on NSFAS funding.

Secondary goals include:

- To explore students' perceptions and experiences of NSFAS at Rhodes University
- To explore the perceptions of various interested and affected stakeholders on NSFAS and the funding question in general

## 1.3 Research methodology

This is a qualitative study using semi-structured in-depth interviews to collect data. The qualitative approach focuses on the way people interpret their experiences as well as their surrounding environment (Mason, 2002), and is advantageous for this study as it required an account of people's perceptions and their lived experiences regarding NSFAS. According to Kothari (2005: 110), in-depth interviews help to explore the needs, desires and feelings of the respondents. They were advantageous for this study because popular opinion tends to dominate, therefore, as opposed to a focus group; in-depth interviews allow informants to share their opinions without influence from other informants (Manuel, 2019). The semi-structured in-depth interview allows the researcher to have a checklist of questions to be addressed, however, it allows the informant to speak in his/ her terms. Questions, therefore, tend not to be too specific to allow a range of responses (Harvey, 2012-2019)

The sampling method used is the snowball method, which is commonly used in qualitative sociological studies. It yields a study sample through referral of people who share or know others who share certain features required by the researcher for the research purpose (Biernacki & Waldorf, 1981: 141). Furthermore, the method is even more suitable when the study is on private or sensitive matters (Biernacki & Waldorf, 1981: 141). This was a better sampling method for this study because the study required information and perspectives of people on an issue concerning their financial and academic life. The study involved past and present NSFAS student beneficiaries. Some might deem that as a sensitive or private matter, as it to some extent reveals one's socio-economic status. The population sample was 17 Rhodes University

students, and one available stakeholder from the university Financial Aid Office that dealt with NSFAS inquiries and administration. The duration of each interview varied from 10-30 minutes at Rhodes University, Grahamstown in September 2019.

There were a few challenges: Firstly, the researcher had initially aimed to interview two informants from the Financial Aid Office however, only one was able to avail himself for the interview. The Financial Aid Office has only three permanent employees a researcher could approach, the other two potential informants could not avail themselves due to their busy schedules and study leaves in between. Secondly, student informants often cancelled interview sessions, and it was hard to find times that suited both the researcher and the informants. Thirdly, it was even more difficult to get interviews from postgraduate students as they complained about their intense research schedules, as a result, the postgraduate students interviewed are fewer than the undergraduates. That is a challenge because most postgraduate students were more informed about NSFAS than most undergraduates. Fourthly, finding a venue for the interviews was a challenge because most students wanted to meet during the day in between their lecturers and that is when most venues in Rhodes University are fully booked. As a result, most interviews took place at the Oppidan Common room, which was a bit noisy as it is a student leisure space more than an academic space.

Any research study has ethical issues that need to be considered. The research process creates tension between the aims of research to generalize for the good of others and to maintain the privacy of the participants. Ethics, therefore, relates to doing well and avoiding harm (Orb *et al.*, 2001). According to Flick *et al.*, 2004 (cited in Brasher, 2016: 49), in qualitative research, research ethics, therefore, refers to the ethical guidelines that are followed in the interaction of the researcher and the participant. The ethical approval of this study was granted, therefore the research adhered to Rhodes University ethical guidelines.

Before the researcher started conducting this research, the proposed study received approval from the Rhodes University Ethical Standards Committee (RUESC). The researcher thereafter found relevant research participants. The participants were asked to volunteer to participate in the study based on their free will. In turn, the researcher approached a few potential participants and asked them if they wanted to participate or refer the researcher to other potential participants. Contact was then made between the researcher and possible participants via WhatsApp texts to arrange a meeting whereby the researcher explained the aims of the study and participation guidelines, such as consent, anonymity and privacy.

During the research, the researcher received informed consent from participants before conducting interviews. Informed consent is a voluntary agreement to participate in research (Rose *et al.*, 2009). Furthermore, the participants were made aware of their right to withdraw from the study in case they no longer feel comfortable or do not want to answer certain questions. Additionally, participants were assured of confidentiality. Confidentiality according to Marvasti 2004 (cited in Brasher, 2016: 50) includes non-disclosure of personal information of participants to anyone that is not part of the research. The participants were informed that their names would not be used without their consent. As a result, two participants asked for their names not to be revealed, hence in the data analysis they are referred to as anonymous one and anonymous two. Other participants gave consent to use their real names. Lastly, an audio recorder was used during the interviews. The participants were made aware of this prior to the interviews and were also assured that the recordings would not be given to anyone else, as they are for the researcher to transcribe. To maintain anonymity, confidentiality and privacy, the recordings were transcribed and deleted.

The above-mentioned information was listed on the consent form signed by me; the researcher and the participants.

## 1.4 Thesis outline

The second chapter starts with a broad overview of the contextual background of higher education during and post-apartheid. It further comprises of a discussion on NSFAS and the notion of free higher education, the funding question and funding mechanisms of higher education in other African countries and the theoretical framework of this study, a Marxist critique of neoliberalism and welfare system policy. Chapter three examines and analyses the experiences of students living as NSFAS students at Rhodes University. Lastly, chapter four consists of conclusions, findings, limitations and improvements of the study.

## Chapter 2: Context and theoretical framework

### 2.1 Introduction

The legacy of inequality in South Africa can be traced back to colonization and the policy of apartheid, which discriminated against black people both legally and systematically in all spheres of life. During the apartheid years, black people were not allowed to own property nor reside in specific places reserved for whites (Abrahams *et al.*, 2018: 1). Black people were further denied senior job positions and access to schools and universities; civic amenities such as forms of transport, public parks, libraries and shops were also restricted for black people, in turn, poor facilities were provided separately for them (Smith, 1992:32).

### 2.2 Higher education in South Africa: A historical overview

Under apartheid, the notion of separate development permeated the higher education system dividing it into two parts; one reserved for whites and another one for black people. A total number of nineteen higher learning institutions were designed for whites, two including the University of the Western Cape for coloured, another two including the University of Durban-Westville for indians and six for black people (Ebrahim, 2009). Higher education under the Bantu Education system offered different programmes in different institutions (Bozalek & Boughey, 2012: 961). The programmes offered were defined by apartheid beliefs deemed appropriate for a certain social group. For example, an institution designed for black people, (now known as an HBU) was more likely to offer a nursing qualification than medicine (Bozalek & Boughey, 2012: 961). Only 4.8 % of black students were enrolled in universities in the 1940s at the beginning of the apartheid government (Reddy, 2004:10). By 1993 gross participation rate for whites were 40.4% and 12.1 for Blacks (Muluh, 2012:16).

Executives and councils that supported the apartheid government ran white institutions (now referred to as Historically White Universities). The HWU leaders submitted to government ideology of higher learning institutions belonging to the government, as a result, their main function was to act in a manner desirable by the state (Bunting, & Cloete, 2004: 40). The HWUs students' enrolment consisted of 96% whites in 1990 and 89% in 1993 (Bunting, & Cloete, 2004: 40). A few attempts were, however, made to permit the system to admit black students in white campuses. A permit system allowed a white institution to apply for government permission to allow for enrolments of black students in programmes that were not available in black institutions. The few black students enrolled in white universities were more likely to be

postgraduates who did not have to attend classes on campus (Bunting, & Cloete, 2004: 40). Nonetheless, most black students had common experiences in white universities: they directly encountered the humiliation of white superiority attitude, while all suffered legal discrimination. Their common positions of inferiority ameliorated by contact with white students, therefore, created relations that formed the foundation for their political mobilization (Badat, 1999:78).

The higher education system was designed in ways that entrenched the power as well as the privilege of the white minority (Bunting, 2006). Furthermore, the students were not only racially divided, the quality of education received differed (Bozalek & Boughey, 2012: 961). Black people received education below average in institutions designed for blacks (Manuel, 2019:3). The higher education sector under the apartheid system was characterized by unequal access of students concerning sex and race, undemocratic system favouring the white minority, production of graduates not competent for social transformation and government funding that did not consider the needs of the disadvantaged (Odhav, 2009: 21).

Numerous other conditions such as governance of black institutions, restrictive rules, segregated facilities and amenities were evident within HBUs. Students' conditions were not conducive for learning and they had no freedom (Badat, 1999: 73). This is seen through restrictions in movement to and from campuses, being denied visitors in residences, the prohibition of alcohol and other social amenities, and controlled meetings of students (Badat, 1999: 73). Considering that, most students were probably young adults and not young children, these conditions may be argued to have been humiliating. On top of all these undesirable conditions, black institutions were further mainly located in rural areas, which led to them being known as 'bush colleges' (Badat, 1999: 73).

Bantu education was a system of education developed by Eiselen's Commission in 1951 (Giliomee, 2009: 193). It was created to enforce the aforementioned inequalities of education in both secondary and higher education. The Commission was tasked to investigate ways to develop a certain kind of individual through the higher education system (Giliomee, 2009). The main aim was to create individuals who had a sense of inferiority and subordination to the white minority, who would further be subordinate to the superior race, i.e. the whites (Council of Higher Education, 2004: 12). The views expressed in the Eiselen Commission report (1951) reflected these sentiments as evident in H.F. Verwoerd's statement: "We should not give the native an academic education as some people are prone to do ... If we do this, we shall later be

burdened with a number of academically trained ... non-Europeans ... and who [then] is going to do the manual labour in the country?" (le Roux, 1945: 4552).

Regardless of the poor provision of education in black universities, some of the country's leaders were a product of these universities. For example, University of Fort Hare's prominent alumni includes Oliver Tambo, Nelson Mandela, Govan Mbeki, Mangosuthu Buthelezi, Zimbabwean former president Robert Mugabe and the first black Zimbabwean medical doctor Tichafa Samuel Parirenyatwa. This shows that despite the efforts of the apartheid government and its systems to provide inferior education for blacks, these historically black universities made a positive impact on the lives of the blacks. This is creditable considering the aims and objectives of Bantu Education, which included but was not limited to the creation of inferior individuals with no sense or goals of transformation (critical analysis). These HBUs were fertile ground for the development of resistance/liberation movements against repressive regimes such as apartheid.

### 2.3 Funding of universities under apartheid

The racially divisive policies and practices manifested themselves in funding, which accrued to universities. The funding mechanism granted white institutions access as well as the deciding power of government subsidy, setting the tuition fees, the number of staff to be employed, however, Historically Black Universities, Technikons and colleges relied on the government to approve its expenditure and any financial matters (Bozalek & Boughey, 2012: 961). This funding mechanism was loosely called negotiated funding (Edward, 2010: 2). As a result, black institutions had little say on how funds were spent.

The system ensured that there was an unequal allocation of financial assistance among education departments and higher learning institutions (Edward, 2010: 2). This is evident in the estimated education expenditure in the 1966/67 financial year when R27 156 500 was spent on Bantu Education, whereas R168 000 000 was spent on education for whites (Maarrman Steyn & Wolhuter, 2006:298). These allocations were, amongst other things, for maintenance and day-to-day running of the institutions of learning. It can be argued that the unequal allocation of financial assistance made it hard for black students to access higher education.

The gap between whites and blacks was considerably higher in terms of education received. The period between 1990 and 1994, however, noted a considerable amount of positive changes within the higher education sector. This period saw an increase in enrolments of black students

in both historically black universities and historically white universities. Black students' enrolments increased by 37% in HBUs and 100% in HWUs (Jansen, 2018: 298). The increase in enrolments of black students was and is still a desired outcome of the government in the higher education sector, however, it brings with it, further issues such as the incapability of the state to finance higher education (Jansen, 2018:298).

## 2.4 An Overview of higher education in post-apartheid South Africa

1994 marked a major milestone in the history of South Africa. It saw the demise of apartheid and the beginning of democracy. The new democratically elected government made educational transformation one of its priorities. The debate around the transformation of education was centered on two broad social goals: to achieve equity in higher education sector and strengthening of the role of higher education and achieving national reconstruction and development (Ebrahim, 2009: 14). This was, therefore, a period of expansive policy-making that looked at redressing the inequalities at the individual and institutional level to address and achieve these goals (Bunting & Cloete, 2004: 53).

This was a period of major changes and structural reforms aimed at opening access and participation of previously disadvantaged groups in higher education (Tjabane, 2010: 66). These changes were steered by the National Commission on Higher Education (NCHE), Higher Education White Paper of 1997, as well as the Higher Education Act No 101 of 1997. Strategic political processes driven by the Council for Higher Education Act of 2000, the National Plan for Higher Education (NPHESA), among other transformation policies (Reddy, 2004), followed these. These transformation policies served slightly different purposes, but their main objective was opening higher education for previously disadvantaged groups (NPHESA, 2001).

Cloete *et al.*, (2002) argued that the transformation policies still left imbalances between HBUs and HWUs unresolved. To address this concern, then Minister of Education Kader Asmal incorporated HBUs previously referred to as "bush colleges" as regional campuses of major established South African Universities (Cloete *et al.*, 2002). This was aimed at balancing the HBUs and HWUs as well as increasing the standard of education in HBUs. It can be argued that this merging increased the standard of higher education to a certain extent, however, HBUs still to date suffer from the problem of insufficient funding.

Minister Asmal's higher education mergers are one of the major milestones of the post-apartheid transformation policies. These mergers were primary means of addressing the prevalent binary divisions in society. According to Baloyi (2015: 31), "the binary divisions manifested themselves in the legitimization of perceived racial superiority on the one hand, and epistemological hegemony on the other." This is to say that HWUs were established to be more advanced and excellent compared to HBUs. Higher institution mergers were further aimed at facilitating transformation and improving black students' access to higher education and financial support (Ministry of Education, 2002: 7). The mergers are said to have not achieved the desired outcome as the higher learning institutions today are still marked by differences in material, culture as well as social positions of their separate histories (MoE, 2002). Even after the mergers, there are still universities that are ranked higher than others and those that are more progressive than others are.

## 2.5 What came out of the transformation policies?

### 2.5.1 Differentiated access

The reform mechanisms undertaken by the government to widen the access of previously disadvantaged students led to universities comprising approximately 84% previously disadvantaged students (Blacks, Indians and Coloureds) by 2015 (Dhunpath & Subbaye, 2018: 92). Seemingly, the reforms made a positive difference in the higher education sector. This is evident in the decreasing racial barriers to admission in higher institutions and higher enrolments of black students (Ebrahim, 2009: 18). After the reforms and policies of the new government, students could be admitted to the institutions of their choice, even in those that were previously designed for whites (Ebrahim, 2009: 18). The higher education sector saw a significant increase in enrolments of black students in universities; with black student enrolments increasing from 32% in 1990 to 60% in 2000 (Bunting, 2006). The PMG on HESA review briefing of 2015 reported that by 2004 70% of university students were black while 31% were white. The aforementioned data, therefore, suggest that the post-apartheid government has moved towards equity in higher education (Ebrahim, 2009: 19).

According to the study conducted by Cardak & Givon in 2004 (cited in Ebrahim, 2009: 6), regardless of the increase in enrolments of blacks as a previously disadvantaged group, economically disadvantaged groups remain underrepresented in tertiary education. In the post-apartheid South Africa students from socio-economically disadvantaged backgrounds are still educationally disadvantaged in accessing higher education (Njoko, 2018: 174). Scholars such

as Herman (1995) concluded that this is mainly due to the inequalities in the distribution of schooling in developing countries. In South Africa particularly, disadvantaged communities, mostly in rural areas, still live according to the legacy of apartheid inequities (Njoko, 2018: 174). As a result, the on-going transformation of widening the access of previously disadvantaged students in higher education has left out traditionally disadvantaged communities, such as low-income households, ethnic minorities and rural areas populace (Njoko, 2018: 174).

Economically disadvantaged students are a product of poverty, which is closely associated with unemployment (National Centre for Children in Poverty, 2007:1). South Africa has one of the highest unemployment rates in the world (Mzizi, 2017:11). Unemployment results from the inability of the economy to accommodate an increase in the economically active population, which is mostly youth and graduates (Graham, 2015). Unemployment, therefore, result to increase in low-income households trapped in poverty. That, therefore, leads to the inability of low-income earners to afford higher education (Ebrahim, 2009: 22).

### 2.5.2 Higher learning institutions today

Prior to 1994 access to higher education for black students was opened in some HWUs. They could be admitted in both HBUs and HWUs. The increased access to higher education brought attention to the unpreparedness of students. As a result, from the 1980s academic support programmes were introduced to enhance students' success in tertiary and address historic and still existing imbalances between black and white students (Tanyanyiwa, 2014: 36). Studies show that black students are more likely to drop out without having a qualification more than their white counterparts (Nomdo, 2017) have. About 15% of black students entering higher education enter through academic support programmes such as academic development programmes and extended curriculum programmes that extend the undergraduate study by a year (Nomdo, 2017).

These programmes have been praised for having helped many students enter higher learning institutions since 1994. Nonetheless, these programmes have harmed black students' identity (Nomdo, 2017). Most participants of these programmes in HWUs are black students who therefore feel excluded in HWUs as they get to be classified as different because of their enrolment in extended programmes. This thereafter defeats the democracy purpose of promoting inclusion of previously disadvantaged students in the higher education sector. This,

therefore, suggests that as much as there is an increase of previously disadvantaged students in higher education, the exclusion is still prevalent.

## 2.6 National Student Financial Aid Scheme

In terms of NSFAS, the middle class are people who earn an income above the NSFAS threshold, and the working class are those who earn below the NSFAS threshold (NSFAS, 2017). Economically speaking the former, is the social group between the working class and the upper class, the latter is the social group employed for wages (Wolff & Zacharias, 2007). Historically, the need for funding higher education is a long-standing unresolved issue, particularly for the black majority. Access to funding has political undertones with its exclusionary and discriminatory bias in favour of the ruling class. For the black majority, limited access to funding denied them entry into post-secondary/ tertiary institutions. It was through the sacrifice of black families that allowed their children to access institutions of higher learning. Effectively, the system of funding higher education was characterized by injustices, inequalities, imbalances, with opportunities and privileges skewed because of racial and gender-biased policies, structures and practices (Department of Education, 1996: 5).

In the 1980s, a need for a scheme that would assist needy students to enter higher education was recognized (de Villiers, 2012: 5). South Africa at that time had no financial structure of this nature in place. As a result, institutions of higher learning had to take on the responsibility of assisting needy students to enter higher education (Kean, 2009). Higher learning institutions, therefore, sought assistance from private donors, and they had to allocate a portion of their general budget allocation towards financial aid (Wakeford, 1997). The institutions were financially constrained, and students faced high debt due to rising costs of tuition (Wakeford, 1997:3). In response to these concerns, the Independent Development Trust (IDT) provided R50 million for financial aid for the 1991 and 1992 academic years (Wakeford, 1997:3). It is important to mention that IDT was an organization established by the government in 1991 to address three key areas: health, housing and education (DHET, 2015: 10).

The IDT was therefore instrumental in the establishment of the first financial aid scheme in South Africa. It was through IDT donation that Tertiary Education Fund of South Africa (TEFSA) was founded in 1991 (DHET, 2015: 10). The IDT aimed to provide financial aid to black students to be able to access higher education. The IDT further provided funds to different Non-Governmental Organizations to loan to students. The loan agreements were drawn

between students and either IDT or the NGOs. These loans were distributed through TEFSA, which was officially registered in 1993 as a non-profit company in terms of Section 21 of the Companies Act (DHET, 2015:10). TEFSA, therefore, started operating as the primary public lender to historically disadvantaged students throughout the 1990s. In 1995, the scheme introduced the bursary-conversion system, whereby TEFSA converted up to 40% of loans of academically successful students to non-repayable bursaries. TEFSA, however, could not grow into a national financial aid scheme due to its incapacity to fund the growing number of financially needy students, due to unavailability of sufficient funds (Wakeford, 1997:3). This system therefore failed to meet the needs of disadvantaged students. After 1994, TEFSA therefore collaborated with government resulting in the birth of NSFAS incorporating TEFSA (Kean, 2009).

NSFAS then became one of the funding mechanisms used by the state as a reform mechanism to address past inequities and open access of poor students to higher education (Kean, 2009). These students mainly black found it difficult if not impossible to afford tuition fees required by various institutions. NSFAS, therefore, came up as a recommendation of the National Commission on Higher Education to serve as a remedy for the limited access to higher education for poor students (Lebeau, 2012: 140). In 1999 the government, therefore, established NSFAS in the form of the income-contingent loan scheme: repayable loan upon attainment of employment and earnings above a certain threshold. This scheme came into effect in 2000 incorporating its predecessor Tertiary Education Fund of South Africa (TEFSA) (Wildschut *et al.*, 2018: 1). NSFAS's main aim is to ensure that poor but academically deserving students can gain access to higher education. It funds public institutions such as universities, universities of technology, technical vocational education training and colleges, as well as community education and training colleges (DHET, 2013). One of the benefits of this financial aid is that students are granted an opportunity to convert about 40% of their study loan to a bursary should they do well academically. Nonetheless, poor academic performance could result in the loan being revoked (Lebeau, 2012: 141), which affects students who come from inferior school backgrounds, mainly black students who perform poorly due to several factors including the poor secondary education received.

### 2.6.1 Legislative framework

NSFAS operates within the constitutional policy and legislative frameworks of the NSFAS ACT no. 56 of 1999 that was executed by the democratic government when it started the

journey of transformation in the country. NSFAS is a state agency that administers funds to help poor students pay for higher education. It further helps students with accommodation, study material, travelling and food allowances (NSFAS, 2000). The South African Human Rights Commission requires the government to ensure the accessibility and availability of education to all South Africans (Dibela, 2018:24). Therefore, NSFAS was executed to provide for management, governance and administration of the scheme, grant and administer loans and bursaries to qualifying students, and to recover loans (NSFAS, 2000). The legislative framework that guides NSFAS is based on:

- The Bill of Rights of the Constitution of the Republic of South Africa Act no.108 of 1996, section 29 (1) which states that everyone has a right to a basic education, which can include adult basic education, and further has a right to further education, which as the state is responsible for making available and accessible (DHET, 2015: 10). This, however, makes no explicit commitment to funding in any manner.
- The White Paper (Notice 1196 of 1997) which encourages the provision of higher education especially for previously disadvantaged groups and communities. The White Paper encourages the development of individuals through higher education for them to fulfil their learning needs and take advantage of available opportunities to better their lives (DHET, 2015:11).
- Higher Education Act no. 101 of 1997 which seeks to redress apartheid inequities and encourage equal access to higher education, to develop quality and ensure that institutions have a sense of self-governance, however, are held responsible and accountable for their actions, to provide favourable learning opportunities for all and to promote and maintain education that is beneficial to the society as a whole (Odhav, 2009).
- Public Finance Management Act no. 1 of 1999, Accordingly, "As a public entity, NSFAS is also subject to the Public Finance Management Act (PFMA), Act 1 of 1999, in terms of which NSFAS is listed as a Schedule 3A entity" (DHET, 2015: 13).

### 2.6.2 NSFAS administration

The Minister of Higher Education and Training receives a budget allocation from the national budget each financial year, the budget is thereafter allocated to the NSFAS head office, and another portion to higher education institutions (Dibela, 2018: 25). The NSFAS head office, therefore, distributes the funds to higher education institutions, using prescribed allocation

formulae that are based on institution fees and the number of previously disadvantaged students that include Blacks, Coloureds and Indians enrolled at the institution (Higher Education of South Africa, 2009: 22). NSFAS also make use of a means test. The means test is based on parents' income; it assesses the position of the family's income and the extent at which the parent can afford to contribute to the full cost of study (NSFAS, 2000). If the family's income is below a certain NSFAS threshold, the student is most likely to have NSFAS covering the tuition and all allowances, however, those who are above this threshold remain unfunded by NSFAS (NSFAS, 2000). Other than the NSFAS means test threshold, the NSFAS requires that potential applicants fulfil the following requirement: be a South African citizen, be accepted or registered at a public higher education institution in South Africa, be studying towards the first tertiary qualification, and of course be financially needy (de Villiers, 2007:5).

The mission statement of NSFAS is to assist financially needy and academically deserving students to meet their own development needs as well as South Africa's development needs through the labour market (NSFAS, 1999). Therefore, about ninety per cent of NSFAS awards are awarded to black students. The skewed allocation in favour of black students shows the government's commitment to promoting access for those who were previously excluded (Mouton, Louw & Strydom, 2013: 293).

## 2.7 An assessment of NSFAS performance record

The government has been praised for several success stories concerning NSFAS. The study conducted by de Villiers in 2012 (cited in Orton, 2014) noted a positive contribution of the scheme, not only on successfully breaking financial barriers for poor students but also praised the scheme for improved retention and performance rates, with NSFAS students passing at least 74% of registered courses. According to Research and Policy (2016: 4), NSFAS single-handedly provided funding to about 1.5 million students since its inception up to the 2015 academic year. Furthermore, 451 507 students were funded in the year 2016/17 (Wildschut *et al*, 2018: 2). Over the 25 years, NSFAS has given a chance to attend post-secondary education to more than 17 million students in the country. It is indisputable that the majority, if not all, of these students, would not have had the opportunity to attend higher education if it were not for NSFAS (Heher commission, 2017: 227). The allocation of funds is split equally between different groups and sexes (de Villiers, 2012:9).

According to a study done by de Villiers, van Wyk and van der Berg in 2012 (cited in De Villiers, 2012), NSFAS students are more successful than students who are not NSFAS funded. This is observed from the data acquired from Higher Education Management and Information System (HEMIS) that shows that a higher percentage of NSFAS students who obtain a qualification is higher than those who drop out without obtaining a qualification. It can be confidently argued that NSFAS has, to some extent made a difference in its contribution to making higher education accessible to previously disadvantaged students and poor communities (de Villiers, 2012:15). One should note that NSFAS mainly serves students from disadvantaged backgrounds who are usually the first generation in their families to enter higher institutions, the success of these students is therefore remarkable, and NSFAS has made this possible (de Villiers, 2012:15).

The problems associated with the scheme should therefore not lead to a complete criticism or rejection of the scheme. It is evident that many aspects – some of which are going to be discussed below – need to be addressed to minimize prevailing inefficiencies of the scheme (Heher commission, 2017). Nonetheless, NSFAS loans/bursaries lighten the financial burden for students, improve access to higher education, and widen the participation of students from poor backgrounds (Ntshoe & de Villiers, 2013: 80).

### 2.7.1 Restructuring of NSFAS

From its inception, NSFAS application processes have been administered by financial aid offices within institutions. In the 2013/14-year review, the transformation of NSFAS introduced a student-centred model of financial aid. The students' loan data was therefore transferred to the system of the new model, and experimentation of the new model was done with a few selected universities and colleges in 2014. This change was predicted to have an impact on the services NSFAS offer to students as it would provide NSFAS with an opportunity to measure the quality and timeliness of delivery to the main NSFAS stakeholders – the students – and further enables students to conclude and sign loan and bursary agreement forms online (NSFAS annual report, 2014: 9). The following quote implies that NSFAS had "achieved" some of its aims of introducing the new model; direct communication with students: "For the first time since the establishment of NSFAS, we have a direct relationship with students" (NSFAS annual report, 2014: 7). Under the previous system administered internally by the institution's financial aid offices, students had no direct communication with NSFAS

and vice versa. Students applied through the institutions and directed their queries to the Financial Aid Offices.

The second reason for NSFAS implementing the new model was efficiency. According to Sogayise, the then Chairperson of the NSFAS, the new model would enable NSFAS to "...ensure that financial aid is reaching the intended beneficiaries and to fully account for the financial aid provided to and used by these students" (NSFAS annual report, 2014: 7). This, therefore, suggests that NSFAS thought this model would improve transparency, fairness and efficiency, which is questionable considering the recent NSFAS issues of fraud, corruption and lost money. The article on NEWS24 stated that on 9 October 2019, three NSFAS employees in Cape Town were arrested for allegations of fraud relating to diverting students' allowances to their accounts (Evans, 2019).

The progress report by NSFAS (2018) acknowledges the problems that arose from the student-centred model. The consensus among NSFAS stakeholders was that regardless of its shortcomings, the new system remains; however, it needed to be changed and improved. One of the biggest problems with the new system was communication. NSFAS reported on the lack of communication between campuses and students and NSFAS was one of the failures that needed urgent intervention (PMG; NSFAS, 2018). Furthermore, DHET reported their issues with the student-centred model, these included: serious deficiencies in the system, business processes and NSFAS capacity, there were difficulties in managing concurrent processes and proper integration of data, delayed disbursements of funds. Professor Ahmed Bawa, the Chief Executive Officer of South African University stated that the student-centred model is not so student-centred, it was, however, a great idea that has not yet worked. He further stated that it has failed to play a role envisioned for it, it, therefore, needed to be relooked at and redesigned so that it works better for students (PMG, 2018).

### 2.7.2 Underfunding and dropout rates

Funds that the government invest in higher education through NSFAS have proven to be insufficient due to the massive need for financial assistance (de Villiers, Van Wyk, & Van Der Berg, 2013). Consequently, the actual per capita funding declined between 2006 and 2014 (Parliamentary Monitoring Group, 2014). In 1996 223 000 students applied for funding and only 70 000 could be assisted through NSFAS (Van Der Berg, n.d:8). This number continued to grow over the years reaching over 135 000 NSFAS supported students by 2009. The rapid

growth of enrolments of poor students in higher education institutions exceeds available subsidies (Bokana, 2014). Therefore, a reduction in government subsidies led to an increase in tuition fees, leading to high dropout rates of poor students, who remained unfunded by NSFAS due to insufficient funds (Bokana, 2014).

Between the years 2000 and 2004, approximately 50% of undergraduate dropouts were recorded in the higher education sector. Most of these dropouts were among poor students (Letseka & Maile, 2008). More than 40% of students reportedly dropped out in their first year of study between the year 1993 and 2011, mainly due to financial constraints (Pather, 2018). South Africa is still in need of students who hold scarce skills and postgraduate qualifications. The drop out that results from underfunding of higher education results in lower graduate numbers (Styger, 2014: II). This, therefore, suggests that at a broader level of underfunding, there are other ramifications beyond student access and throughput since it decreases the availability of potential needed skills. It is, however, important to note that the higher education dropout rate of poor students is not always caused by lack of funding. It could sometimes be related to poverty issues, the unpreparedness of poor students for university, among other things. The argument of the researcher, however, emphasizes underfunding as the major obstacle of access to higher education.

The transformations within higher education aim to redress past inequalities. However, underfunding undermines these transformational goals as it counteracts these aims. For instance, with underfunding, previously disadvantaged universities cannot upgrade their facilities and infrastructures such as the libraries and the laboratories (Naidoo, 1998). When institutions do not have adequate quality facilities, they find it hard to produce their desired output, which is, to a large degree, high-quality graduates and good publication rates for universities. Mostly, underfunding is perceived as directly limiting students' access to higher education. While this is true, unavailability of infrastructure and facilities in institutions of higher learning also results from underfunding and can be detrimental to the production of tertiary students.

### 2.7.3 Top-slicing

As a response to NSFAS underfunding, institutions used top-slicing. This was before NSFAS centralization that started in 2016. Top-slicing was a prevailing distributive mechanism used by public higher institutions to be able to fund more students (NSFAS, 2016:7). Students get

allocated lesser than what is recommended by NSFAS (Cornerstone Economic Research, 2016: 48). The direct impact of top-slicing is the reduction of individual amount allocation, thus failing to meet students' overall academic needs (DHET, 2015). This, therefore, results in student debts, as students must find alternative sources of funding to fully cover their academic expenses (HEHER commission, 2017: 217-218). Furthermore, it results in student poverty, as students are not adequately funded to maintain their living costs, such as food and accommodation (Jansen, 2018). It is therefore argued that the top-slicing system is one of the areas that need to be addressed by NSFAS. Elimination of top slicing will, therefore, mean NSFAS loans are properly aligned to the full cost of study (Cornerstone Economic Research, 2016: 99). Top-slicing, therefore, threatens the viability of NSFAS as it leaves students underfunded and in debts (NSFAS, 2016).

#### 2.7.4 Incapacity of NSFAS to fulfil personal needs

It has been found out that even in cases where poor students are funded by NSFAS; they still face other financial challenges (Jones, Coetzee, Bailey & Wickham, 2008: 289). A study conducted by (McGhie, 2012) showed that there are instances whereby NSFAS funds students, but do not fully cover important aspects like textbooks. In cases where NSFAS may have covered standard costs, i.e. tuition, accommodation and books, students with no other means of income still need other expenses covered. These may include food, doctor visits, and transport costs for off-campus students, departmental field trip costs, sanitary towels and some money sent home to unemployed parents (Jansen, 2017: 180). A study conducted by (McGhie, 2012: 105) reported that poor students in higher learning institutions struggled, as they do not have money for their living expenses and food. These may be relatively small compared to tuition, but they present a challenging barrier for poor students (Jones *et al*, 2008: 290). Poor students only bring their academic talents in higher institutions; therefore, whatever is offered by NSFAS is never enough to cover academic and personal needs (Jansen, 2017: 180). Some institutions have come up with ways to assist poor students with personal costs, for example, a No Student Hungry programme at the University of Free State (Jansen, 2017: 180). The insufficiency of NSFAS implies that NSFAS can take poor students to university but cannot guarantee to keep them there until the end of their qualification, as further expenses pose as barriers to achieving the qualification (Machika & Johnson, 2014). Firfirey & Carolissen (2010: 991) argued in their study of "poverty in higher education" that the reason students benefit less on the financial assistance provided by NSFAS is that a huge fraction of that funding goes towards costs of the university degree.

Moreover, the personal needs of students have an impact on their academic success. According to a study conducted by CHE in 2016 (cited in Mngomezulu *et al*, 2017: 133), most households in South Africa are unable to financially support their dependents in higher institutions without assistance. This, in turn, forces students to be the ones supporting their families when they get funding such as NSFAS loan/bursary. A study conducted by Mngomezulu *et al* (2017) showed that impoverished students who are on NSFAS funding sometimes must support their families. Mngomezulu *et al* (2017) further reported that this, therefore, creates conflicting pressures for students, as they must decide on whether to priorities their family's financial needs or theirs. While redirecting funding allowances towards assisting family can be a student's "generous gesture", it, however, affects badly on students' financial resources that are allocated to support them through their academic lives (Mngomezulu *et al*, 2017: 138).

#### 2.7.5 Loan administration and students' debts

A key NSFAS requirement is the repayment of study loans granted to students for the duration of their academic careers. NSFAS recognizes that the low-interest rates and the 40% bursary conversion of NSFAS cannot sustain the scheme, which is why the scheme mainly relies on parliamentary allocations (DHET, 2009). It is also in the interest of the scheme for students to repay the loans so that NSFAS operates as a "revolving pool of funds" whereby previously funded students contribute towards the education of the next generation by repaying their loans. To meet the objective of "revolving pool of funds" the NSFAS Act allows NSFAS extrajudicial garnishee orders to employers of NSFAS borrowers compelling them to deduct repayments on the salary (DHET, 2009). This has, however, proven not only cumbersome for the administrators of NSFAS because of a high number of defaulters and difficulty in tracking them (Research and Policy, 2016: 14), but it is difficult and time-consuming to track the debtors between the time they finish higher education and their first job and beyond, and even more difficult to track students who fail or drop-out of higher education as NSFAS loses contact with them which makes the recovery of the outstanding debt difficult if not impossible (de Villiers, 2012: 10). This, in turn, threatens the sustainability of the scheme as it decreases the available funds. NSFAS stated that the sustainability of the scheme relies on the willingness and ability of the beneficiaries to repay loans (Matukane, 2017). The World Bank noted that cost recovery is a major problem for student loan programmes because such programmes offer excessively low-interest rates. (in NSFAS for example, the interest rates of repaying the loan varies from 3% up to 8%), and because grace periods for repayments of loans are too generous (Research Paper, 2016:15).

Like other student loan schemes, NSFAS's major weakness is its inability to recover the loans owed to the scheme. In 2014 only R388, 8 million was recovered from students who attained qualifications and employment. This amount declined to R247 million in 2015 (Matukane, 2017). Since its inception, NSFAS has disbursed over R50 billion to assist poor students, but in return, it has only been able to recover R4.6 billion (Matukane, 2017). Furthermore, borrowers are not educated on the obligations of their repayments (Research Paper, 2016:15). For student loan programmes to be viable and self-sustaining, they ought to at least charge an increment on interest rates. However, due to the nature and the goals of NSFAS, it is in no position to do that, which means NSFAS will remain dependent on the government. NSFAS loan recovery dropped from R636m in 2008 to R248 in 2014 (Matukane, 2017).

South Africa's public institutions are also faced with the problem of students' debts. A study by Steyn and de Villiers 2006 (as cited in HESA, 2008) argued that student debts are an obstacle to the attainment of financial stability for higher learning institutions. In six Historically Disadvantaged Universities, student debt rose from over R31 million in 2001 to about R58.5 million in 2003 (HESA, 2008). From 2010 to 2012 student debt rose from R2.6 billion to R3.4 billion across all South African higher education institutions, which amounted to approximately R20 billions of unpaid debt by 2017 (SABC, 2019). In August 2019 an NSFAS report stated that student debt is currently at R9 billion. It has been further argued that the issue of student debt is particularly severe in historically disadvantaged universities and universities of technology (SABC, 2019). Nonetheless, even though historically disadvantaged universities have a larger number of poor students, it remains unclear whether students' debt is a consequence of the combination of poor students and inadequate NSFAS support (DHET, 2013). However, regardless of the reason, high levels of student debt remain an obstacle to optimal gain from tuition revenue (DHET, 2013). Furthermore, another impact of student debt is that students are not able to receive their academic record, which therefore prohibits them from acquiring a job to repay the debts. Student debt leads to students discontinuing their studies as universities demand fees to be settled before a student can continue to the next level (NSFAS parliament, 2019).

### 2.7.6 Means test

The NSFAS means test is an important tool for identifying financial needy students among all the applicants. This is a commonly recognized subsidy tool for identifying the low-income families eligible for state financial support, tuition and accommodation fees (in this case). The NSFAS means test does not only identify the most financially needy students, but it also determines the amount of the award needed by a student (Research and Policy, 2016: 25). The means tests have been viewed as one of the central problems of NSFAS. It has been argued to be inappropriate, inequitable and needs to be revised as it excludes students whose families earn above NSFAS threshold, which is currently R350 000 (DHET, 2015: xxvi). Previously it was even worse – when the threshold was R122 000 (Manuel, 2019:27).

However, the matter at hand is that some students whose families earn above the NSFAS threshold are also unable to cover university fees. NSFAS therefore excludes these students, known as the "missing middle". NSFAS have, however acknowledged this exclusion and admitted that it is due to lack of funds; hence, the priority is for poorer students (NSFAS, 2017). The use of the means test is therefore undermined by two factors; first NSFAS learned that institutions disregard the means test when it results in too few students being funded, therefore leading to unrest by students within the institutions (DHET, 2015). Secondly, it was learned that many students apply under false pretenses to appear poor enough to be granted NSFAS funding (Heher commission, 2017: 482).

## 2.8 The notion of free higher education

The provision of free higher education is one of the most currently debated issues in South Africa (Bitzer, 2009). The media, corporate community and political dominions have joined in the debate. The main argument is how and who would fund free higher education, and whether the provision of free education is feasible in South Africa (Mlambo, Hlongwana & Mubecua, 2017: 51). "Free education," means receiving education at no cost to the individuals receiving it; this would be inclusive of tuition and other full costs of study such as accommodation, transport and food. Costs may, however, be consumed by either the public or private sector (Mlambo *et al*, 2017: 52). This definition of free education implies that free education is not free after all. As much as the receiver may not be personally required to pay, someone else is going to pay. This is where the debate stems from; who shall fund free higher education?

### 2.8.1 #Feesmustfall

A major milestone in the debate on free education is reflected in the #FeesMustFall (#FMF) protest in 2015/16. Located within the broader debate on transformation in higher education, this movement argued for free decolonized education for the 'missing middle' and the poor (Langa, 2017: 10). Furthermore, the movement was an uprising against the lack of access to, as well as financial exclusion from, higher education (Booyesen, 2016). One can argue that #FeesMustFall reflects the inefficiencies of NSFAS highlighted above. As aforementioned, NSFAS aims to include previously disadvantaged students in the higher education sector as well as to overcome the financial barriers of poor students as far as access to education is concerned. Nonetheless, one of the #FeesMustFall complaints was financial exclusion in higher education. This, therefore, implies that NSFAS did not entirely succeed in breaking the financial barriers of poor students.

The outbreak of student protests in the whole country advocating for the provision of free higher education led to the then-president Jacob Zuma establishing a commission in January 2016 (Heher commission, 2017). The commission was mandated to investigate and subsequently publish findings, reports and recommendations on the feasibility of free higher education in South Africa (Mlambo *et al*, 2017: 51). It is vital to note that inasmuch as access to quality education is important for a country like South Africa, it is still in the development process, and the unaffordability and expensive provision of basic and free higher education can be detrimental to the growth of the economy. It may be because South Africa has provided free basic education since 2006 that it was therefore anticipated that free higher education should follow (Mlambo *et al*, 2017: 51).

The logic behind #FMF movement was that no tuition means access to higher education for every student who meets the academic requirements of tertiary institutions (de Fenoyl, 2017: 2). In principle free education means that poor students will access higher education with no financial barriers, therefore education would be a common commodity. An increase in higher education participation would result in positive outcomes for a country like South Africa that is characterized by high-income inequalities, higher crime rates and skills shortages (Wangenge-Ouma & Cloete, 2008: 915). Based on research from elsewhere in Africa and Latin America it can be argued that free education is more beneficial to the richer, than it is to the poor (Motala, 2017:21). Students from higher socio-economic backgrounds tend to have attended high-quality schools hence their domination in the higher education participation

(Wangenge-Ouma & Cloete, 2008: 915). Free education would therefore unfairly benefit the rich who can afford to pay a portion of their education. Again, through taxation, the poor will subsidize education for the rich (Archer 2015 cited in Motala, 2017). Furthermore, providing free education, without increasing public funding, would result in an environment whereby the wealthy would send their children to private and overseas higher institutions. Higher education would, therefore, create further class divisions and inequalities (Badat, 2016).

Free education is argued to have further implications for higher education institutions. Badat (2016:1) argues that because South Africa is faced with a challenge of declining government subsidies, provision of free education would further worsen this challenge, as more funds would be required. Furthermore, these additional expenses for the sake of free education could be at the expense of other socio-economic issues, such as poverty, job creation, health, housing, etc. (Badat, 2016:1).

## 2.9 The funding question and funding mechanisms in other countries: African countries.

The cost versus available funding for higher education is a widespread problem. Higher education enrolments have increased globally from 1.8 million to 36.3 million between 2000 and 2008 (Teferra. 2013: 20). Furthermore, these enrolments were predicted to increase from 241.1 million in 2015 to 250.7 million by 2020 (Calderon, 2018). As a result, higher education learning institutions are highly challenged on a financial level. These problems are evident even in industrialized countries; however, the extent of the problem is greater in African countries (Teferra. 2013:20). The funding problems are due to the expansion pressures of African higher learning institutions' systems, economic problems in most African countries, which makes it difficult to provide increased funding for higher education, the inability of students to afford tuition, maladministration and misallocation of available funds among other factors (Teferra. 2013:20). Nonetheless, students have resorted to protests in countries like South Africa.

Countries like Kenya have invested as much as they possibly can in higher education by increasing the higher education budget. This proved to be progressive as their higher education sector grew from 3.1% in 2005/6 to 7% 2009/10 (Tereffa, 2013: 24). Uganda also saw huge increments in enrolments accompanied by a decline in government funding. Zimbabwe faces a similar issue; underfunding of tertiary institutions (Tereffa, 2013: 24). To counter this,

different countries have moved towards cost-sharing funding models, which involve sourcing a portion of the contribution from students, parents, and government and private donors. Different funding models are used in different countries; these include student system loans, bursaries, scholarships, donors and crowdfunding (News& Media, 2018).

The funding models used can be in the form of a Student Centered-Model, whereby students are regarded as being primarily responsible for the costs of their studies. Secondly, a Parent-Centered Model, whereby the role of parents is emphasized as far as the children's education costs are concerned (Dibela, 2018). Thirdly, an Independent-Centered Model that suggests that students are not very dependent on their parents to pay their fees and provide for their financial needs. Lastly, the Compromising Model, whereby "tuition and support policies of the country reflect a compromise between making students financially independent, and having parents share in costs" (Dibela, 2018: 30). NSFAS is in a form of a Compromising Model.

Countries like Australia, Brazil, Botswana and Namibia share similar features with South Africa in two ways. First, they all have a portion of their populace that is in the low socio-economic brackets and they make use of higher education funding models similar to that of South Africa to assist the low-social economic populace. For example, Botswana has a funding model known as the Botswana Student Placement and Welfare Fund (BSPW) which is an independent Student Model (Dibela, 2018), Brazil has Fundo de Financiamento ao Estudante do Ensino Superior, which is a combination of both the Independent Student and Compromising Models. Meanwhile, Namibia has a funding model known as the National Student Financial Aid Scheme Fund that is a Compromising Student Model just like the South African model. The prevailing pattern that emerges from the above-mentioned countries is the need for higher education financial assistance for poor students, declining government subsidies that are meant to be assisting, and the increase in enrolments of these students.

## 2. 10 Neoliberalism and Marxist critique thereof

This section seeks to discuss South African welfare system (of which NSFAS is a part) and neoliberalism and critique it from a Marxist perspective, which is the theory that underpins this study. The aim is to demonstrate how the government attempts to address inequality through a welfare system, and how Marxist theory provides a critique of this. The study falls within the discipline of the sociology of education.

Mosesi defines neoliberalism as a "radical approach to free-market capitalism" (Mosesi, 2019: 12). This approach perceives that human interaction should be controlled by its productivity. The term "neoliberalism" can be traced back to the 1980s. It was a term used to describe a movement for deregulation of the market, privatization and withdrawal of welfare (Mosesi, 2019: 12). The neoliberal approach also has its roots in Adam Smith's free-market school of economics, it further stems from "a reaction to the Keynesian economic programmes of post-World II era up to the 1970s" (Narsiah, 2002, 3). It resulted from the failure of Keynesian programmes. "Neoliberalism to be precise emerges as a dominant set of ideas and norms; it shapes what constitutes legitimate behaviour and what it means to be a legitimate member of the international community. By adopting the discourse of neoliberalism and making it their own, South Africa—and the developing world, for that matter—has embraced this basic world view and the ideas that follow from it" (Becker, 2008: 141). Under the leadership of former president, Mbeki, South Africa adopted the ideas of neoliberalism (Becker, 2008). "The articulation of neoliberalism through development policy is being facilitated through a series of measures among which are fiscal austerity, export-oriented production and privatization of public sector service." (Narsiah, 2002:3). The term neoliberalism in Africa is mostly linked with globalization. Scholars such as Harvey contested this view, arguing that referring to neoliberalism as globalisation mask the realities of the capitalist system (Narsiah, 2003).

The features of neoliberalism may include, but not limited to fiscal austerity, deregulation and privatization (Narsiah, 2002, 3). According to Narsiah (2003), "there is a distinct withdrawal/shrinking of the state and a transfer of competence to the private sector." The intervention of the state in a form of a welfare system is seen by neo-liberals as an "enemy of freedom intervening on the 'natural' mechanisms of the free market /capitalism" (Hall 2011 cited in Mosesi, 2019: 12). Neoliberals argue that welfare states further "dictate to free individuals how to dispose of their private property (through taxes), regulate a free-market economy, or interfere with the individual's right to make profits and amass personal wealth" (van der Walt, 2017: 7).

The starting point of the Marxist critique of neoliberalism is the critique of the private property. The private property of capitalists is founded on the private ownership of the products of labour sold as commodities. Marxists, therefore, argue that private property is a manifestation of a form of social production, "in which the activity of individual producers is mediated through and regulated by the market "(Clarke, 2005: 3). In neoliberal capitalist societies, goods and

services are sold and bought as commodities, including labour capacity. Because the majority of the population does not have the means to partake in independent production, they are therefore forced to sell their labour capacity to a minority of capitalists who have the capital and the means of production to make the production process possible (Clarke, 2005: 3). As a result, the capitalists own the product and sell it on the market. The maximization of profits, therefore, depends on the ability of capitalists to compel employed producers to produce commodities that can be sold for a profit (Clarke, 2005). According to Robert 1988 (cited in Phaahla, 2015), this pattern does not only perpetuate an exploitative relationship, it further creates a class struggle between the bourgeoisie and the proletariat. All this result from the fact that the market's main aim is profit maximization; therefore, the needs of the people are not a priority (Phaahla, 2015: 8). This, therefore, contradicts the neoliberal claims that private property is good for individual wellbeing, and that "free exchange" is a transaction that benefits both the capitalists and the proletariat.

Bond (2009) argued that the period of neoliberalism led to huge social problems. "The adverse effects were concentrated on the poorest, least organized groups in society" (Bond, 2009: 3110). Changes such as the imposition of user fees resulted in a deterioration of access to services such as health and education, consequently influencing badly mostly on women. Furthermore, Bond (2009) emphasizes that "state services were increasingly distributed on a cost-recovery basis, with states eliminating cross-subsidies like rising block tariffs and lifeline supplies that favoured the poor." These were the efforts targeted at attracting private investors, outsourcing and privatization. Meanwhile, subsidies were to some extent continued, they were however provided through incompetent means tests (Bond, 2009). This is relatable to literature, a means-test as a tool used to test whether people are poor enough to be provided with the welfare system; NSFAS in this case, has been criticized for being incompetent and flawed. Participants of the study also had similar views as far as the means test of NSFAS is concerned. This, therefore, suggests that the NSFAS means test is not the only one that is 'problematic'. This is supported by Bond's claim that almost all programmes aimed at alleviating impacts of the rise of neoliberalism performed poorly (2009: 3110).

#### [2.10.1 Neoliberalist approach to education and Marxist critique thereof.](#)

Neoliberals assume that the state has not been successful in regulating education, regardless of the anticipation for it to work in a state-regulated market (van der Walt, 2017). Neoliberals view education as a tool for "sorting and grading learners" (van der Walt, 2017). According to

South African education authorities, education is officially aimed at educating for a more productive economy (van der Walt, 2017). This view, according to Adams, is a "neoliberal market-driven discourse" (van der Walt, 2017). According to Marxists, education is a tool used by neoliberals to provide the workforce needed to sustain the capitalist society. Furthermore, education, achievements and opportunities are competitive-dependent, which therefore takes away the purpose of education (van der Walt, 2017). Van der Walt (2017) further states that "education as a form of acculturation has come to be defined as the acquisition of social and human capital." It has become contributory to business value, and profit-making operations. As a result, schools and universities operate as profit-driven corporations and do things as businesses do (Rustin 2016 cited in van der Walt, 2017). Therefore, the meaning of education, which is to form, equip and guide, has been reduced to making education serve the economy and promote the membership of a global economy (van der Walt, 2017). This could be supported by Schram's (2017) argument that neoliberals would have liked to repeal a welfare system policy, however, because welfare was already entrenched, and it was then not easy to simply undo it. (Schram, 2017) argues that repeal was probably a plan A for neoliberals, but because people have become more accustomed to the benefits of a welfare state, there was no real chance of undoing all that, so Plan B was to marketize the state. Instead of repealing the welfare state, Schram (2017) states that the neoliberals marketed the operations of the welfare state, so they run like a business. Marketization of a social welfare policy, is according to Schram evident through an observed "dramatic shift to relying on private providers, where clients are turned into consumers who get to make choices, and both are held accountable via performance measurement systems that indicate whether market-based objectives have been met" (Schram, 2017). One would tend to agree with Schram's argument, for instance, students are in a way treated as consumers by institutions of higher learning. They receive the service, i.e. education, only it is paid for. The government intervenes through subsidies/welfare (NSFAS in this case) for the poor students, furthermore, performance measurement tools are used to assess whether one deserves to continue receiving education and welfare (NSFAS). For instance, failure to pass 50% of registered modules, may lead to NSFAS recipients' funding getting revoked (NSFAS, 2018). Schram's argument is further supported by Rustin (2016, cited in van der Walt, 2017: 8) that neoliberalism perceives education as a tool to sort and grade learners.

This therefore suggests that as Marxists claim, goods and services are sold commodities in the neoliberal capitalist society; education is one of the services that is commodified (Clarke, 2005:

3). The commodification of education, specifically in South Africa, is seen through the exorbitant tuition fees of higher education institutions (Bokana, 2014). Furthermore, van der Walt (2017) stated that education is a commodity that is paid for. To maintain a balance between a market economy and the needs of the people, the state provides a welfare system. As Bokana (2014) argues, the state provided NSFAS as part of the welfare system to help the poor access education.

In simpler words, this is to say the government comes to the aid of those who cannot afford a certain good or service through a welfare system. A welfare state is an institutional arrangement whereby a state concerns itself with the provision of money, services and goods to the citizens (MacGregor, 2014:1). These can refer to the social security system, the education system that is state-funded or partially state-funded, state-funded health care and state-funded housing (MacGregor, 2014:1). A welfare system is defined as a state, which provides goods and services to the citizens. The welfare system is therefore made up of institutions, organizations, and other instruments used by the state to deliver services to its citizens (Sithole & Mmnakila, 2018: 485).

The introduction of the new policy and approach to South Africa's welfare system was meant to redress the past inequalities that were created by apartheid laws and legislation to intentionally discriminate against black people in South Africa (White Paper for Social Development, 1997). Therefore, one of the areas South Africa has focused on in its journey of post-apartheid transformation is the citizen's welfare or well-being. As mentioned above, education is a commodity in South Africa, therefore, NSFAS is the instrument used by the government to fund poor students wanting to pursue higher education in South Africa. Nonetheless, according to Marxists, a welfare state is a constituent feature of modern capitalist societies and it comprises state provision of social services and regulation of private activities (Gough, 1979: 3-4), which in turn suggests that a welfare system supports the idea of education being a commodity to be sold and bought.

For Marxists, the welfare system is the instrument of the state that further perpetuates inequalities and leaves most people living in dire destitution with little or no chance to escape (Cunningham & Cunningham, 2017). As stated above, the aim of the government through the welfare system is to assist the poor; however, Marxists argue that the government pays capitalists through welfare for the poor to be able to participate in the capitalist society. This is a contradiction because the capitalist system is the same system that exploits the poor through

lower wages and long working hours. For Marxists, society would be a lot better off if the whole system collapsed instead of the state assisting its maintenance through the welfare system.

Through the welfare system, capitalism is legitimized, and exploitative economic and political arrangements are perpetuated. Through government welfare profits are enhanced, for example, Marxists claim that education and health care systems assist in maintaining a healthy and at least partially educated workforce, the former and the latter are both prerequisites of capitalism (Cunningham & Cunningham, 2017:125). This, therefore, suggests that welfare in a capitalist system promotes the interests of capitalism. NSFAS, for example, is a repayable loan. However, it obscures the commodification of higher education as it appears to be free, for example, in conditions such as that it may be converted into a bursary in cases one does well academically. Moreover, the government loans the money to students to gain an education to be competitive in the capitalist system. Upon attainment of employment, the student is therefore obliged to repay the loan. That makes good business sense, however, it makes it more difficult for black students to escape poverty because by the end of their qualification they have a big debt that they need to settle, they have other family relatives to take care of and they have to maintain their daily lives. Furthermore, they may have to face the unwelcome reality of the labour market such as low pay and long working hours if not unemployment (Gough, 1979: 12).

For Marxists, welfare is an exploitive mechanism of social control: social work, housing departments, the schools and other services all are regarded as a means of controlling or co-opting rebellious and non-conforming groups in the society according to the needs of the capitalist system (Gough 1979: 11). Gough (1979: 11) argues that the advocates of the welfare system reject "cuts" and attacks on the welfare system. Nonetheless, this perspective is contradictory because according to Marxists, this act perpetuates repression and at the same time advocates for the enlarging of human needs, it, therefore, remains unclear whether welfare is assistance to capital accumulation and profits or a social wage or capitalist fraud or proletariat victory (Gough, 1979: 12). The Marxists, therefore, argue that the position of the welfare state contains the elements of both, which therefore leads to the conclusion that welfare itself is contradictory (Gough 1979: 12). The welfare state, therefore, consists of negative and positive characteristics: it creates the need for the development of the worker, yet under capitalism; it increases insecurity and reduces the individual's control over the labour process, fragments this

process and increases the separation of labour (Gough, 1979: 12). The welfare state represents trends that caters for the needs of the poor, it develops the power of individuals, it employs control "over the blind play of market forces" (Gough, 1979), but at the same time represses, control and adapt individuals to the requirements of capitalism. Gough (1979) further states "each tendency will generate counter-tendencies in the opposite direction" hence Marxists refer to this as a contradiction (Gough, 1979).

## 2.11 Conclusion

The above-discussed transformation policies show the commitment of the government of South Africa to transforming the higher education sector. They sum up government objectives in redressing past inequalities of the apartheid. It is fair to argue that, not all of the objectives of these policies have been met; however, South African higher education has to some extent transformed. It is transformed because the above statistics show increased participation of black students in higher education; moreover, it shows increased participation of black students not all in higher learning institutions but in historically white institutions too. The literature points out that regardless of the efforts of government through the aforementioned policies, two decades after the demise of apartheid, traces of the apartheid legacy are still evident within the institutions. This, for example, is seen through extended university programmes for "previously disadvantaged" students in HWUs. These are said to be discriminatory as they predominantly consist of black students as participants. The literature further discussed the impact of NSFAS on poor students' as well positive contribution and shortcomings, the debate around the notion of free higher education. A discussion of funding models of other African countries captured a couple of similarities of funding models used by other countries and that of South Africa, which is NSFAS. Furthermore, the literature pointed out that funding or lack thereof is also an issue in other African countries.

The discussion on theoretical framework concludes that neoliberal capitalist society is profit-driven one, whereby goods and services including education and labour-power are sold and bought. Welfare is a government intervention to assist those who are unable to buy commodities in the neoliberal capitalist society. NSFAS is a welfare provision that makes higher education appear as though it is not a commodity in the capitalist society, that is however not the case. NSFAS is a repayable loan from the government. Furthermore, Marxists critique

the ideas of neoliberalism and the notion of a welfare system. For Marxists, neoliberalism promotes capitalism that represses the working class and perpetuates class division within society, while the welfare system consists of contradictions that support the welfare of citizens and simultaneously maintains a neoliberal capitalist society.

The contradiction between the neoliberal economy, which involves the commodification of higher education and the welfare system (NSFAS), leaves NSFAS beneficiaries in unfavourable conditions. For instance, the cost of higher education is higher and the poor cannot afford it, to combat that unaffordability, the state introduces welfare (NSFAS in this case), however, the welfare remains insufficient and inefficient, leaving many poor students in debt or dropping out of higher education. Furthermore, as mentioned above, neoliberalism sees education as a tool necessary for the provision of the necessary workforce to sustain capitalism (van der Walt, 2017). This is also one of the things putting unnecessary strain on students because capitalism requires certain "satisfactory" grades for one to participate, for example, the minimum requirements some companies require from prospective graduate employees. This then puts average students in an unfavourable position of not meeting the requirements, consequently not being employed. It is important to note that some graduates may not have met these requirements due to the poor level of education they received in school.

## Chapter 3 Data Analysis and Processing

### 3.1 Introduction

Seventeen student participants who are mainly funded by NSFAS were interviewed for the study. These participants were undergraduate and post-graduate students. This section provides a brief outline of the participants: their place of residence, their years of studies, number of years of being funded by NSFAS and a brief context within each participant lives their life as NSFAS funded students.

#### Participant 1: Zelda

Zelda is a postgraduate (second-year masters) student who stays off-campus, and she started staying off-campus in the 3<sup>rd</sup> year of her undergraduate studies. She received NSFAS for all of her undergraduate studies (3 years) and she has never had other sources of funds apart from NSFAS. She is the second NSFAS beneficiary in her family including her brother who is a former student at another university.

#### Participant 2: Desire

Desire is a final year undergraduate student (she is finishing her undergraduate qualification in the 5<sup>th</sup> year of study); she stays off-campus in a local school Kingswood college where she works as a subwarden (also known as stooging). She has received NSFAS funding for five years, as she never had additional sources of funding such as bursaries and scholarships. She is the second person who is an NSFAS beneficiary in her family, including her sister who is also at Rhodes University.

#### Participant 3: Anonymous one

Anonymous is in the final year of her undergraduate studies (this is the fifth year of her three-year degree). She stays off-campus and has been receiving NSFAS for five years including the current year 2019. She has been single-handedly funded by NSFAS for the whole five years and she currently has no siblings or relatives that are NSFAS beneficiaries as she is the first person to enter higher learning institution in her family.

#### Participant 4: General Bulelani

General is a fourth and final year undergraduate student who stays in a university residence. He received NSFAS for four years including the current year 2019 and has never had any sources of funding except NSFAS. He is the only NSFAS beneficiary in his family.

**Participant 5: Namhla**

Namhla is in the final third year of her undergraduate studies. However, this is her fourth year as an undergraduate student as she was in the extended studies programme. She has been on NSFAS for four years, but she had received small bursaries in certain years. Receiving these bursaries, however, did not affect her NSFAS funding as they were only smaller portion like three thousand five hundred rand. She is the only NSFAS beneficiary in her family.

**Participant 6: Zenande**

Zenande is in the final year of her three-year degree. However, she started in the extended studies programme, which means that she is in her fourth year in undergraduate studies. NSFAS has been funding her for three years, her extended studies programme was paid for by her mother who had a study plan for one year. Other than her mother and NSFAS, she has never had other funding sources. She has cousins currently on NSFAS in other institutions.

**Participant 7: Zikhona**

Zikhona is a fourth and final year undergraduate student who stays in a university residence. She has been on NSFAS for four years including 2019. However, her mother was paying a family contribution towards her studies for the past three years. She once had a R5000 government bursary but that had no impact on NSFAS funding. She has a sister who also benefited from NSFAS funding.

**Participant 8: Siyamthemba**

Siya is in his final year and was in the extended studies programme. This, therefore, makes it his fourth year as an undergraduate student. He stays off-campus and has been fully funded by NSFAS for the whole four years, as he never had other sources of funding. He is the only NSFAS beneficiary in his family.

**Participant 9: Anonymous two**

Anonymous 2 is doing postgraduate studies (honours degree) and he stays off-campus. He did undergraduate studies for four years and in all those four years, he was fully funded by NSFAS. No one has ever received NSFAS in his family except for him. He never had a bursary up until his honours degree.

**Participant 10: Ndivhuwo**

Ndivhuwo has been a student at Rhodes University for six years. He finished his undergraduate four-year pharmacy degree in five years, and then proceeded to postgraduate studies in his sixth year in 2019. NSFAS funded him for five years; he never had any other sources of funding. He is the only NSFAS beneficiary in his family as he is the first person to reach a higher learning institution level.

Participant 11: Siphumelele

Siphumelele stays in university residence; she is in the third year of her four-year undergraduate degree and has received NSFAS for the entire three years. She never had other sources of funding and is receiving NSFAS together with her cousins that are in other institutions.

Participant 12: Angel

Angel stays in university residence. She is in the third year of her undergraduate studies. She received NSFAS for two years including 2019, in her first year she had a bursary. She claimed that she still holds the bursary even though she is now on NSFAS. She has a sister who received NSFAS in college for three years.

Participant 13: Nothemba

Nothemba stays in a university residence. She is in the third year of her undergraduate studies and has been on NSFAS for three years. She never had any other additional sources of funding and she is the only NSFAS beneficiary in her family.

Participant 14: Sophakama

Sophakama stays in university residence. He is currently doing his postgraduate studies (honours). He received NSFAS for the four years of his undergraduate degree. In the fourth and final year, he received a scholarship that topped NSFAS. That resulted in him having a lot of money left in his student account, which he proceeded with to his honours year. He is the only one on his family that was NSFAS funded; his other siblings were on other bursaries such as Fundza Lushaka.

Participant 15: Sinethemba

Sinethemba is a postgraduate student who stays off-campus. He did his undergraduate degree for five years and was funded by NSFAS for those five years, as he never had any bursaries or

scholarships. His family members such as his uncle, brothers and a sister all were NSFAS funded in the tertiary level starting in the late 1990s.

#### Participant 16: Anelisa

Anelisa is a postgraduate student who stays off-campus. She did her undergrad for four years including the extended studies programme and received NSFAS for that four years plus her postgraduate year in Certificate in Education. She never received any bursaries or scholarships for the undergrad period. She is the only NSFAS beneficiary in her family as she is the first person to enter the tertiary level.

#### Participant 17: Abongile

Abongile is a postgraduate student who stays off-campus. She did her undergraduate degree for three years and proceeded to do the Postgraduate Certificate in Education the following year, which is also funded by NSFAS. She never had any sources of funding except NSFAS. She is the only NSFAS beneficiary in her family.

All of the participants are currently registered Rhodes University students; they consist of undergraduate and postgraduates from different faculties. Notably, the majority of participants did not finish their undergraduate qualifications in three years. The demographic profiles of the participants are similar in various respects. All participants entirely depended on NSFAS, with the exception of one student who received financial assistance from her mother. The dependency of participants on NSFAS was observed through the following questions: “how long have you been funded by NSFAS?”, “did you have any other source of funds apart from NSFAS?” The snowball sampling methods of this study only involved black students. This supports Kean’s (2009) claim that NSFAS is a mechanism used by the government to open access of poor students to higher education. The majority of these students are often black. However, the researcher relied on referrals and therefore did not intentionally exclude other races as NSFAS requirements do not exclude non-blacks, but was happy to interview black students, as they are the majority recipients of NSFAS (Mouton, Louw & Strydom, 2013: 293).

### 3.2 Themes of Data analysis

After conducting interviews with the 17 respondents, it was clear that each participant held similar and differing experiences of NSFAS, which therefore led to many similar opinions. The researcher asked the participants a set of questions, and thereafter analysed the experiences and opinions of the NSFAS beneficiaries according to the following themes which emerged during

the research process. The researcher examined the Students' reliability on NSFAS (1), students' challenges of NSFAS (2), views and experiences of students on the student-centred model (3), as well as key priority areas NSFAS should address according to students (4). Thereafter, the experiences and opinions of one participant who works at Rhodes University Financial Aid Office is analysed. This provides a perspective and the experiences of a non-student who has knowledge of NSFAS.

### 3.2.1 Students' reliability on NSFAS

In Post-apartheid South Africa, NSFAS has remained the main funding mechanism in public higher education in South Africa. NSFAS is a state-managed funding mechanism to empower the Historically Disadvantaged Individuals (HDIs) in higher education institutions. Approximately ninety per cent of NSFAS funds are awarded to black students as they are the majority who had been previously disadvantaged when it comes to access to higher education (Mouton *et al*, 2013). The researcher observed that the participants were almost entirely dependent on NSFAS to finish their studies as most of them do not have other funding besides NSFAS. Even those who had additional funding sources still regarded NSFAS as their main funder. This is the role of a welfare system; to provide for those who cannot otherwise afford a service on their own (MacGregor, 2014). Marxists would however argue that NSFAS is a capital-accumulation scheme as it assists the poor to get the education, they will utilize in the capitalist system (Gough, 1979). Regardless of whichever view, black poor students mainly depend on NSFAS to access higher education, which in many cases benefits extended family members through remittances.

Participants were asked how long they have been on NSFAS funding and whether they had other sources of funding. Furthermore, they were asked if they had other family members who are or were NSFAS funded. The data collected showed 15 participants have been on NSFAS since their first year, two participants started using NSFAS in their second year of study as they had a study plan and bursary for the first year. All 17 participants regarded NSFAS as their main source of funding for the duration of their qualification from the first time they were awarded the funding. When asked if they had other family relatives who were NSFAS beneficiaries, seven participants reported that they did. Snethemaba, an NSFAS beneficiary narrated;

“In the 1990s, when my uncle was studying, he was on NSFAS. My brother also benefited from NSFAS but he did not complete his studies. My sister studied at UWC and she benefited

from NSFAS. My brother, who is doing his undergraduate studies has also benefited from NSFAS".

Zelda, another NSFAS beneficiaries also explained by saying;

“jah, my brother did get NSFAS for his undergraduate studies”.

Ten participants reported that they are the only ones to ever receive NSFAS funding in their families. Part of the reason for being the sole beneficiaries of NSFAS was that they were the first ones in their families to enter university. This is best captured by Ndivhuwo’s words, who said that:

“I am the first one to reach the university level. None of my family members has ever studied at a university”

### 3.2.2 Students’ challenges regarding NSFAS

Much as NSFAS has largely benefited many poor students, the system is best with many challenges and problems. As previously noted, NSFAS-funded students still face other financial challenges. They have living expenses other than academic costs, mainly, tuition (Jones *et al.*, 2008). NSFAS-funded students who stay off-campus receive a monthly allowance of R4500, and those who stay on campus receive a R275 monthly allowance. When asked what the participants use the allowance for and whether the money is sufficient for their needs, the majority of off-campus participants did not raise any financial related issues that have to do with their living expenses. Other participants expressed satisfaction regarding the allowance they receive monthly. Anonymous 1 explained;

“most of it (NSFAS funding) goes to rent obviously, and then there is food. Again, I think, it depends on what you prioritise. For me, if I have warm water, a place to stay, I can maintain myself in terms of clothes and food, and then I'm good.”

Another participant, Ndivhuwo echoed the same sentiments by saying,

“I pay for accommodation, food and use some for transport to campus. I also send some of the money back home after covering my basic needs at the university.”

Most students mainly stated that the NSFAS funding mainly covers basic needs. Zenande stated that she uses the allowance for basic needs, but she also received extra allowances from relatives. Thus, she explained;

“I use the allowance to pay rent and groceries and toiletries sometimes. I get money from relatives and stuff. So, for me, it helps because at least I can pay my rent and buy some groceries.”

Anelisa said she receives a lesser amount than other off-campus students because she stays in her own home. Therefore, she only uses the allowance for food and transport. When asked whether he received allowance as an undergrad off-campus student, and what he used it for, Sinethemba, who is a postgraduate student, replied:

“Um. Okay, in my final year when I was using NSFAS, I moved out of campus and I used to get the allowance which helped me with rent, food and transport. So the allowance I received as an NSFAS undergraduate paid for my day to day expenses.”

Although Sinethemba showed no dissatisfaction with the NSFAS allowance, his case slightly differs from others. He stays off-campus where he pays rent, even though he is a local resident. His home is not very far from campus; it is about 10-15 minutes' drive. When asked why he prefers to rent a place while he can stay in his home for free he raised an issue of an unconducive study environment in the township due to noise levels as well as inability to easily access campus facilities such as the library. He explained:

“You see, staying in the location knowing that my house is situated just in front of a tavern is unconducive for studying. The noise levels can be unacceptable sometimes. The environment itself is not an ideal place for a young student to study because of such disturbances. So it is better to stay closer to campus where you can easily access the library, the computer labs and also the distance to and from lectures. So, although you might be a local resident, sometimes being a local resident does not always put you at an advantage of a conducive studying environment.” When asked why he moved out of campus residence with its access to all the facilities he needed, he complained about hunger and higher costs of campus accommodation costs. Thus, he said,

“Sometimes there are many issues in the residence system that are unconducive for studying. For one in terms of the quality and the health of the food that is being served. Throughout the years it has been deteriorating to the point that it is not satisfactory and for every person outside they would think it is a good place as students are provided with healthy meals. But living on campus is expensive and uncomfortable because you are forced to eat at 5 pm when you want to study until 12 am for example. This means that you need to buy more food to sustain yourself throughout the night and sometimes when you have late classes you would end up missing the

proximity of the times that you are given to eat. So campus life can be very expensive. So if you stay in res you get a higher loan that you have to pay out at the end of the day..."

Another participant added by saying;

"I do get an allowance. I use it for rent and food...it is enough."

Abo similarly to Sinethemba talked about issues that come with being an off-campus student that stay in the township.

She added:

"...the problem about staying in the township is that you cannot work productively because township accommodations have no internet (Wi-Fi). This then forces you to stay extra hours on campus to finish your work even if you want to rest...the reason I do not stay in town is that the rent there is high. If I stayed in town, I would not be able to cover what I can cover now, that R4000 is not enough when you stay in town accommodation."

Siya, however, expressed dissatisfaction with the allowance he receives from NSFAS. According to literature, poor students are sometimes faced with a challenge of financially supporting their families with the funding allowance provided to them to support them through their academics. This therefore strains their financial needs (Mngomezulu *et al*, 2017). It is therefore possible that Siya would have been satisfied with the allowance he receives if he did not have extra financial responsibilities such as supporting his family:

Siya answered:

"It's for accommodation but then again, because we also have other needs you try and get the cheapest accommodation, for yourself, some groceries and then some other things. Some of us are still expected to send money back home to support our extended families with the little that we have because of our backgrounds that not that good."

He added:

"I would not say it is because of the way Grahamstown is because here in Grahamstown they have this thing of knowing how much money students get. In addition, the landlords, therefore, have that mindset that we are somewhat rich or have money. So any time we are looking for accommodation they consider the fact that you study at Rhodes, so they charge us exorbitant rents. Therefore, with that, I believe that maybe a little bit increase would do better because we have a lot; the transport money, grocery and all. However, I would say that with what we

receive now we could live above the poverty line. So, yes, I would say it's better than nothing, but then it could be greater if they could give us an increase."

The participants who stay on campus/university residence all said they receive the R275 monthly allowance, which is designed to assist them with toiletries. The researcher then did not have follow-up questions to most university residence participants as to how they use it because it is said that the R275 allowance for toiletries, food and accommodation is already covered together with the tuition. Nonetheless, when asked if she receives a monthly allowance, Siphumelele gave a response that implied dissatisfaction:

"Yeah, a little bit for toiletries, like a little bit of toiletries. It is very small, like honestly shame. It's small for toiletries alone, imagine now, okay at least I am at the dining hall. So, I can eat there (dining hall) I do not have to be buying food, but for toiletries that is very small, it should be higher."

Thus, in most instances, the participants reported being dissatisfied with the allowances that they receive to maintain their daily lives. However, what proved to be a financial challenge for a few participants is rent prices and accommodation that is in the township far from campus facilities. The issue of rent and accommodation resonates with the literature that stresses the extra living costs that may seem relatively small compared to tuition, which present a challenging barrier for students (Jansen, 2017). Two participants, for example, stated that they find staying in the township academically challenging, one further explained that it is, however, a sensible option for her because it is more affordable than town accommodation.

### 3.2.3 Insufficient funding

Another issue that came up from the interviews is insufficient funding. There are instances whereby the participant's tuition was not fully covered by NSFAS, although other participants, did not face the same issue. The literature stated that the government funding of NSFAS is falling short. This is due to rapidly increasing demand for financial assistance. The higher enrolment of poor students is said to exceed the available government funds (De Villiers *et al.*, 2013). It is also a possibility that participants' fees were not fully covered due to top-slicing. I am saying it is a possibility because that might not be the case anymore, due to NSFAS centralisation that is going to be discussed later. As stated in the literature, this was a way for institutions to redistribute NSFAS funds among all qualifying students, it, however, resulted to students not being able to meet their academic costs (DHET, 2015).

When asked to what extent the allocated funding covers the participants' academic costs, Zenande seemed unsure whether the funding fully covers her academic costs, or she exceeds what is allocated to her:

"I think it covers all of them."

The researcher, therefore, probed Zenande and asked if she ever had outstanding amounts. She replied:

"Own contribution! I have! Then it has not happened this year but this year it looks like everything is covered. I think it is that thing of the higher, you go the less you pay because you now do fewer courses, and I stay off-campus now so the rent money is not as high as before. So, this year it hasn't happened but the other years it used to happen that my mom had to pay something like R8000, R9 000 extra."

Zenande's experience, therefore, suggested that NSFAS failed to fully cover her fees because the total funding should be sufficient to cover accommodation, food and tuition whether one stays in a university residence or off-campus.

However, Anelisa had a different experience:

"No, it's not because there were two years where I had to pay my money from my pocket because NSFAS could not cover everything. I think I used more because it was capped at 70,000 and then it was about 80 something thousand. So I think it was the societies and stuff."

Bulelani seemed to think that the allocated funding towards his academic costs is fair rather than sufficient to cover all his academic costs. From his explanation, I get a sense that he feels as though Rhodes University is more expensive and therefore requires more than the fair proportion offered by NSFAS to each student. He explained;

"NSFAS funding is fair. To be honest, and in true fairness, it is because [Inaudible] this money is allocated in the point of fairness and consistency. For example, the money that was given to me does not cover all costs of Rhodes University but that would be structural violence to those who are not attending a University like Rhodes if they would get less than I am because I study in a university of a particular [Inaudible]. I am not saying mine is enough, but the point is that it is a fair distribution."

Zelda also stated that she has encountered a problem whereby she was not fully covered by NSFAS, supposedly because she exceeded what she was supposed to use: as she explained,

“there was a time I think in my second year where I had to pay extra money because apparently, I had exceeded what NSFAS had given me. So yeah I think I had to pay R2000 something to the university.”

Anonymous 2 had similar experiences to Zelda, in one year he needed a top-up, but fortunately, he received a Rhodes Council loan (i.e. the university funding scheme) to top-up his NSFAS funding:

“I think it was, but at some point, it didn't because I had to use Rhodes Council Loan to balance the costs. 2017, my final year. With NSFAS I didn't receive an amount of R70 something thousand, so it had to be supplemented with Rhodes Council.”

Siya stated that he once had an outstanding amount that was brought forward to the following year, so far, he did not get challenges such as results being withheld, but this called for concern for him in the long run:

"Yeah. I think they are fully covered; I once had that shortfall. My shortfalls are always not that big. Last year I had a credit balance of R1500. It is not that much so yeah, they try. For me, I think they [NSFAS] cover a lot."

For Siya, a small amount of an outstanding R1500 did not seem to be much of concern for now as he does not suffer implications of that yet, but he was concerned about the future:

“No. They do not withhold your results, but what I think happens will happen is that it will affect us in our final years when we are about to graduate. I think we will have that loan. Because If I carry forward R1500 this year and NSFAS allocate me R90 000 and then I use it that means I'll always carry that R1500 up until I graduate.”

When asked if NSFAS fully covers her academic costs Anonymous 1, answered:

“It covers enough yes. Well, there are sometimes yes, I think NSFAS money does not cover credits. It does not cover sometimes for, Um, sometimes field trips. Yeah. If you ever supp [Supplementary exam], It does not cover for that. So, you end up sometimes owing to the institution because of that. It then... You must personally pay the money back from your pocket. And then if you are someone or a person with no financial means that means won't, sometimes you..., your results are withdrawn because of that.”

Similarly, Sophakama answered:

“Of course, except for second year where there was an outstanding amount of R550, the other years it covered everything, but then I remember in 2016 I had to pay the money out of my pocket because I was told I had exceeded the money that was allocated to me as a student and I don't feel like it was my fault because I didn't sign up for any additional things, it's just that as science students, we have additional costs because we are working in professional labs, so they need to include levies for the equipment that we use, the safety and basically also for the people who maintain the labs, so I guess that additional cost and it wasn't taken into account. I was just told that my expenditures for the year exceeded the amount that was allocated to me. So luckily, I found out in time because I paid the money in time and I could register after that. It's not like I was excluded on financial grounds or something like that.”

Thus, a total number of eight participants reported that they have experienced issues of NSFAS not being able to fully cover their academic expenses at least once in their academic life. The insufficiency in available funding as highlighted in the literature seemed to be manifesting in some students' experiences at Rhodes University, as they expressed how they were not fully funded in some instances. This, therefore, questions the reliability of NSFAS because, according to DHET (2015) it is a scheme that fully covers tuition, accommodation, study material, travelling costs and food allowance. However, the data collected does not fully support what the scheme aims to achieve. These further questions the South African government's welfare system and rather supports the evidence that the welfare system has been stretched to the point of being unsustainable (Potts, 2012). From a Marxist perspective, this would suggest a contradiction within the welfare system. As Marxists suggest, the state attempts to traverse a double-edged agenda of trying to support both the capitalist class and the proletariat. The welfare system attempts to promote both capitalism and the development of people, however, the unsustainability of the welfare system, consequently NSFAS, would suggest a contradiction whereby the state falls short in promoting either the capitalist or the proletariat (Gough, 1979).

An additional eight participants contrary to the above participants reported that their academic costs were fully covered, and they experienced no problems in that regard. While one (the 9<sup>th</sup> participant) was an exception, as she falls under the missing middle, as a result, she always had to pay a family contribution to fully cover her studies.

Zikhona falls within the missing middle and therefore pays a family contribution, as NSFAS does not fully fund her:

“For me, my mother had to pay for extra things that I needed, it didn’t really. My mother had to pay for things like printing credits.”

Furthermore, the following participants among others, were fully covered by NSFAS.

Ndivhuwo reported:

“Everything necessary for me to attend university is covered, such that I don’t even bother my family home requesting extra money. I can easily focus on my schoolwork without worrying that I won’t get my results due to fees not paid.”

Similarly, Angel answered:

“Yes, it does, at the beginning of the year we even get a book allowance.”

In addition, Desire replied:

“Yes, they give us textbook allowance. I think it’s enough, pretty much what I need for academics.”

### 3.2.4 Views and experiences of students on Student-centred model

As part of its transformation, NSFAS introduced a student-centred model in 2016 whereby students have direct communication with NSFAS, compared to the previous model where the institutions were a broker between NSFAS and the student. When asked what they think about this new model, participants had mostly similar views:

Namhla replied:

“I honestly think it doesn't really help us in a way because I've been seeing people who have faced challenges. Especially now that it has been moved to the main offices and not how it was done before, whereby we have like the main offices here at Rhodes where you can just consult. So I'd say it wasn't a good decision of what they've done even when the process of applying and everything hasn't been easy for people because now it's the matter of you are only doing it online and sometimes doing things online...Even for me, there was a time... It kept saying with the system that I didn't put some of my documents and it wasn't the case. As a result, I thought I wouldn't get the funds. All to find out that it was an error of the system. So, the system, I think it's not working.”

Similarly, among other things Bulelani was concerned with the online system and its technical glitches during the application process:

“It has its challenges. As someone who is working with the SRC and is meeting people with NSFAS problem, it is a problem. Then I have a big book to tell you about how that is an inconvenience. Because first of all, it wouldn't be necessary to be the institution, but anywhere; the central point where everyone can afford to go physically. Not everyone is good at doing the online thing, it has its implications ranging from data-less students to those who lose their process into an NSFAS system, and then it blocks you because maybe you forgot the details. That now becomes a problem because you cannot speak with someone who is actually going to understand the human language. You need to speak to the machine. And if the machine doesn't allow, then it doesn't. Also, it cost of fortune for someone to get a consultant. In the NSFAS office. I think that is a structural problem associated with that.”

Ndivhuwo was confident that the old way of handing NSFAS was more convenient for him:

“I like the previous model where applications are processed internally at the universities. That is because if done internally, they deal with fewer applications and make the process faster. Whereas the process would become longer if done through headquarters. Also, internal NSFAS offices are readily accessible to students in cases of queries. My experience with the internal model at Rhodes University was satisfying and I got responses timeously. Corruption would most likely be more prevalent in the centralised model because there is wider accountability.”

Zikhona saw the student-centred model as a disadvantage for students as well:

“I think it's bad. If you have queries, you can no go to the financial aid office and ask sis Thami, you have to call NSFAS, and your call could be put on hold for the longest time. Also, we don't have that kind of money especially during school vacations where there is no school internet access. I really prefer it if we deal with the institution, there I mean sometimes you upload a document and when you check the progress; you experience an error that no one can assist you with. I prefer going to the office here on campus”

Similarly, Desire replied:

“I don't really like that because I don't trust the system as much as trusting someone who knows what they are doing. You know when uploading things online you are not even sure whether they are uploaded or not and I don't think it's that not efficient even for someone that does not know how to use a computer or the online system it becomes difficult to apply unlike having

to talk someone within the institution who knows and work for NSFAS, that provides more assurance that you know that you will get the funding or full assistance.”

Desire further expressed how the old model makes communication better:

“You see with the internal system, you have someone responsible for you with the money received from NSFAS so you can hold them accountable if something is not going well, for instance, if you are not receiving your results on time, you can just go and inquire with them and they can direct your query to the necessary people. But now with the student-centred model, that's not usually easy because you can't always email them about issues like not getting your results. You can't just call and be like "hey, I'm Desire from Rhodes." They deal with a lot of that already, like 6 million students are on NSFAS in the whole country. So, it's a lot for them, but having a young, small group dealing with this internally is much easier.”

This view is contrary to what the literature suggests. One of the aims of NSFAS for the implementation of this model is direct communication and relationship with students (NSFAS, 2014). Seemingly, from the data, NSFAS is not living up to this aim, as several students suggested how difficult it is to get hold of the NSFAS main offices in cases where one has an inquiry. The literature further suggests that efficiency was one of the reasons of NSFAS for implementing this new model (NSFAS annual report, 2014); nonetheless, Sinethemba thinks this is not an objective that has been achieved by the scheme so far. He believes centralisation of any government process in general in South Africa is not yet a good idea:

“ I am holding thumbs for such a process because my fear is that it used to take quite some time whereas we were applying to the institution and the programme has not shown itself in terms of efficiency, in terms of how is it going to be able to surf out and go through each and every application throughout South Africa. I have not seen their headquarters, but I doubt they will. It efficient form of work that you centralise each and every application throughout SA because probably its thousands and thousands of applications and hence the deadlines have been postponed every now and then and you find out that you will only be accepted at a later stage after you've been. After the deadline of the registration fee has passed. I think we are not yet there as a country, that we can centralise certain institutions in one place. I'm still holding thumbs; I believe it was not a wise move although they may have reasons. I doubt it's a wise move yet.”

Sophakama perceived the model has pros and cons, for him it provides security regarding his applications; he also thinks that it's a better way to combat any corrupt acts that may arise.

NSFAS shares the same view, however, literature proves otherwise. For example, on 9 October 2019, NSFAS officials were arrested for allegations of fraud and corruption (Evans, 2019).

Sophakama replied:

“I feel like it... I'm like there are pros and cons with everything they do. So, in terms of pros; it's that everything is electronic. So, there's I guess there's that security that every document that I send as a student will be received on the other end. So, there won't be any I guess corrupt acts that can actually prohibit the admission of needy to student...”

For cons, he further explained:

“...but then there's also it takes away from the physical as interpersonal interactions that I acquired in the process. So for example, if people have inquiries, they don't really have people to talk to who can actually guide them and if she shows things; how to do them like physically it's always you either call the centre you email them and the response is not huge. Really like immediate and stuff like that. So there are good things about that system that they're implementing, but then there are also like mishaps or shortfalls.”

Similarly, Anelisa also felt that the new model is good and bad:

“I'm caught in the middle. Because, um...well let me speak specifically to Rhodes as an institution, I felt that bazihoya kakuhle izinto (they carefully take care of things) in terms of applications and they respond timeously as compared to the centralized approach because you find out that people have been waiting for a response for four months, three months, till maybe the registrations close, whereas people haven't got the responses. So, I'm caught in between the fact that it's a good thing and also a bad thing. It's a good thing in a way that it decreases the load off the institutions in terms of the administration.”

Siyamthemba had limited information concerning the student-centred model; however, from the explanation of the researcher on how it works, he showed a preference for the previous model, i.e. the internal system within the institutions:

“I think the one to apply at Rhodes is the one that works better because if you look carefully for us here at Rhodes we are paid by Rhodes. Then I think the NSFAS covers Rhodes. Because all the allowances we receive always have the receipt of RU, not NSFAS. So, meaning Rhodes is the one that is paying us. So that is the system that I think it's working for me because if I

could mention other universities, they are always striking because they rely on NSFAS to be the one directly giving them their monthly allowances and that delays sometimes.”

Anonymous one participant also expressed confidence in the previous model as compared to the student-centred model:

“Um, I think there is both good and bad side because, okay, the quick thing is, um, it goes straight to these people we are applying to. But you are not sure if, um, the number of applicants or applications that they receive. Let's say in a day, you not sure, if yours is, I don't know, we'll really get there. Um, and then if, um, whereas if you apply via the institution, you know that they're the institution who ensure that um, those applications, they do go to the NSFAS offices and then they, they can also, um, they can also require feedback. I think it, I think it's much easier for you if the whole application process is attended or is, um, is controlled by the institution, rather than, uh, me uh, facing the NSFAS offices like directly.”

The participant further emphasized that she has not used the new model; however, she liked how it automatically put you on the list of those who will be funded on the following year. This is to say that once you are within the system of the new model you do not reapply every year, you automatically are funded as long as you pass 50% of your modules. This therefore suggests that the new model may be user-friendly for old applicants who are already on this system, compared to first-time applicants.

Anonymous two had limited knowledge about the new model:

“It depends, because for us at Rhodes it was easy before this whole process. Because I know by the end of the year, I will know that I have NSFAS for the following year. But now you are going to apply and, I have never used the system and I don't know much about it because this process started in 2017 which was my final year of using NSFAS. It has been proven to be effective but people are not getting a response at the right time, so I am sure it has its disadvantages, because all applications are received in the same office and dealing with lots of applications can be time-consuming than if it was being done at Rhodes as an internal application.”

When asked what she thought of the student-centred model Siphumelele replied:

“I think it's a disadvantage cause some people may not even have money to send that application to Cape Town people instead of just submitting here at the office where they can walk to the office so I think it's very disadvantageous for other people and even though we

have like WIFI maybe they can email it or whatever but still rather do it now, here, with the people you see so that if you have any queries you can just wake up in the morning and go ask them instead of having to buy airtime and call them so think it's disadvantageous.”

Zenande is used to the old model and therefore prefers it, however, she has nothing against the new one, in fact, and she thinks it works better:

“It works but then again because I'm old fashion and it started with the one where you have to go to Sis Thamie [Rhodes University Financial Aid Office admin] every year. But at the same time, the thing I like about this one is that you don't have to worry about whether Sis Thamie is going to process your application on time for you to get back to varsity. As long as you see your results that you have passed well, you do not have to stress about January as to whether you will be funded or not.”

Zenande also thinks the new model works even better for people who are continuing with NSFAS, that it does for first-time applicants:

“I've been seeing on under you know those words of those Facebook groups that the people who are just applying for the first time tend to have many questions so I don't think it's as user friendly as they'd like to think of it because when you're in the system already it's easier for you to navigate how to work it. But then what about those people who are not computer illiterate.”

Three participants indicated that the new model did not affect them and so it is not an issue for them. Angel replied:

"I have a bursary and I never met my bursary people, but I experience no problems, so NSFAS centralisation is just the same thing to me."

Overall, the majority of the participants reported that the student-centred model has disadvantages for students. Literature suggested that this model has had the problem of lack of communication between students and campuses: from the data collected student did indeed raise concerns about how they feel the system breaks communication channels for students as they can no longer be assisted internally, and at the same time find it hard if not impossible to get assistance from NSFAS telephonically or via emails. Participants also reported that the student-centred model further takes away the physical interaction that offers them security. Participants stated that it is difficult to get assistance from NSFAS and had similar viewpoints concerning the load of application and queries received by NSFAS, delayed funding outcomes,

limited access to the internet for students, technical glitches. Literature also showed that some of the above-mentioned issues like technical glitches and delayed funding were acknowledged by NSFAS as matters that needed urgent intervention (PMG; NSFAS, 2018). Even in a case where participants acknowledged the good things about the new model, they still preferred the old model.

### 3.2.5 Key priority areas NSFAS should address according to students

The literature on assessment of NSFAS performance points out that NSFAS has had a positive impact on the lives of poor students. Since its inception, NSFAS has provided funding to approximately 17 million students in the country (Heher commission, 2017). Nonetheless, the scheme has also been criticized for several internal problems. These problems range from the new student-centred model that has not been so favourable to some students as the discussion above portrayed, loan administration and student debts, and debate around the means test. Participants were asked the question “what are the key priority areas you think NSFAS should address?”

### 3.2.6 Students background-checks

Two participants stated that the key priority area is student background checks. They implied that lack of proper background checks leads to NSFAS funding undeserving students and leaving deserving students unfunded... This may further worsen the issue of insufficient funding as NSFAS unknowingly funds students who do not need funding. Bokana (2014) stated that insufficient funding leaves a pool of deserving students unfunded. Nothemba noted that:

“I feel like people can get NSFAS very easily because it's not very secure in the way that where they're like... they just trust you and they trust what you say. You can say what you want to say and then they just take your word for it. For example, like there are people that can apply for NSFAS maybe that have parents that work but they can use other people as their parents and guardians...”

Zelda similarly, stated:

“I think they really need to do a proper background check because there are people who receive NSFAS but are not supposed to receive it and there are people who don't receive NSFAS but they are supposed to receive it.”

### 3.2.7 Student-centred model

Anonymous one suggested that the student-centred model need to be reconsidered as it can accommodate students from impoverished backgrounds and students who do not have internet access:

“They should really improve starting with the method of application because...I think with the online application, it only gets more useful to those who have internet access, for instance, someone who is at home in the villages, they need data. Are there hard copies?”

Bulelani explained that for him what would be student-centred would be a central location, not necessarily an institution, but a location where everyone who in need of NSFAS can physically go to apply:

“...it wouldn't be necessary to be the institution, but anywhere; central point where everyone can afford to go physically...”

### 3.2.8 Loan recovery

A recurring priority from the student perspectives is the issue of loan recovery. This an important area and an issue for NSFAS as revealed in the literature. A key NSFAS requirement is the repayment of study loans granted to students for the duration of their academic careers. However, the recovery of loans has reportedly decreased considerably from R636m in 2008 to R248m in 2014 (Matukane, 2017). Loan recovery has been identified as a major weakness of NSFAS (Matukane, 2017). Inability to recover loans from students, therefore, threatens the viability of the scheme, especially noting that the scheme is already under the pressure of declining government subsidies. The participants have views on how they think NSFAS can better recover the loans for the scheme to be sustainable.

Sinethemba said:

“From what I've learnt is that they do have some form of a penalty; once you do not pay and they track you down through the tax system that you're registered for tax and they can see how much you earn they take a certain chunk of your salary. Seemingly, that have intimidated people to come forth when they have started working. Other than that, it ought to look at the dynamics that are... So, that it avoid for black people to live in a cycle of poverty that each and every time that you grow as a black child coming from a poor setting and even though you want this education but you still need to pay for it and that is going to take you years, and also taking into account things like black tax, I think it should be dealt with case by case in terms

of how many dependents you are having and whether you also paying for your sibling's education then you get some form of free will because this becomes a cycle of debts that even your younger siblings and will inherit. I feel like this thing of loan repayments is a good thing on paper but, it's not, it should be dealt with in terms of a case by case.”

Similarly, to what Sinethemba says, NSFAS can compel employers of NSFAS borrowers to deduct certain amounts from their salary. This has not worked out as hoped. The literature stated that NSFAS fails to track students once they leave tertiary institutions Research and Policy (2016: 14). Moreover, Sinethemba further brings forth the issue of black tax, which he suggests might be one of the reasons people default to repay NSFAS loans. He thinks loan repayment is not a practical request on students specifically from black families who have huge financial family responsibilities.

For Siyamthemba, unemployment of graduates due to lack of inexperience can also be the reason why NSFAS borrowers do not repay the loans. To increase loan recovery, he therefore thinks:

“... The government can intervene in the companies on the way they are run. If the government can intervene through enforcing minimum wages, they can also intervene in some decisions and force companies to do away with crazy working experience requirements. Most graduates are not working because they do not meet the experience requirements of companies. If more people work, we could see more people paying their loans because now the unemployment rate is increasing even though more people are getting qualifications.”

Zikhona replied:

“I think there is no sense of obligation to pay NSFAS. Apparently, once you graduate or get a job NSFAS can see you on the system that you are working, and then they send you an SMS to pay back the money, and if you don't respond, nothing happens. They just call and request and instead of telling, and that is when people start coming up with excuses not to pay. That is the problem; really, I don't think there is a sense of obligation. They need to work on that. People who don't return the money must face criminal charges.”

Similarly, Ndivhuwo emphasized:

“The need to find a good strategy to recover monies from previously funded students so that NSFAS can be viable and able to fund more students in the future.”

Anonymous two said:

“To be honest, NSFAS did a great job for students because many students wouldn’t have gotten their degrees if it wasn’t for NSFAS. So, if I am saying I am not going to pay back NSFAS it means I am not appreciating what NSFAS did for me, because if I pay back, that money will be used for another person because the one I used was paid back by someone. So, when we payback NSFAS loans, the better and more students will be funded, so if we don’t pay back, few students will be funded by NSFAS and looking at the state of our economy, we need more people to go to universities. So, we really have to pay back the money.”

He further suggested that:

“I think NSFAS should work hand in hand with maybe labour department, where once you are employed NSFAS will know that you are employed. Because the system where NSFAS call and ask if you are working, it means that they don't have a record of whether I am working or not. So, I can lie and say I am not working if I don't want to pay back the money. If there is a system that is going to link my ID number to NSFAS the moment I get employed, NSFAS can easily start arrangements. Because if they call it won't work, I also know people that are working but have not been called. So, you can see the system is not consistent there.”

Overall, the five participants who believe the key priority that he states needs to be addressed by NSFAS is loan repayment all suggest that for the scheme to be sustainable NSFAS should find a working strategy to coerce NSFAS borrowers to pay loans. One participant, however, stated that it is not always a matter of defaulting to repay the loan intentionally, unemployment plays a role. Graduates are unemployed because employers require experience that new graduates do not possess. Besides experience issue for graduates, Bluestone (1972) argued that the economy itself generally does not produce sufficient employment for people “What economists overlook is the glaring fact that the economy does not create enough good jobs and that consequently many people with adequate skills are denied adequate employment (Bluestone, 1977: 335). Another participant suggested that government should not only look at the matter from one perspective: there are other factors that lead to NSFAS borrowers not paying loans, factors such as black tax, cases whereby NSFAS borrowers have to take care of family and extended families financially, in such a way that they get financially strained and therefore unable to meet all their financial responsibilities.

### 3.2.9 Accommodation and allowances

Some participants regarded the issues of accommodation and allowances as ones that needed attention. For Sophakama off-campus student accommodation and allowances should take priority:

“I feel like they should prioritize students that are not accommodated by the institution; we call them oppidans here. Yeah. I feel like they should prioritize them in terms of like sending the money on time and also, customizing like the need and financial needs of the student and not just generalizing because I feel like sometimes a student can actually get accommodation in a very expensive place. And because they don't have other options, they have to stay there and the money they get from NSFAS doesn't really cover everything. So now students will end up taking jobs. They end up missing classes will get excluded. I feel like they should personalize every like funding service they have for students that are not accommodated by and institutes resident system, and I also think Yeah, that's my only concern.”

Bulelani shares similar sentiments as Sophakama:

“NSFAS should address accommodation and the allowances for all students. Accommodation and allowances should always be prioritised, they should be always paid on time. That makes a lot of stress-relief for students. Because for oppidan students who are already worrying about academics they now have to worry about how they going to buy food, they think about the landlord that is going to kick them out. Both these aspects eat too much into the wellness of students which, I don't believe would be sufficient for them to continue with their studies.”

Similarly, Namhla replied:

“Late allowances! I think it has to address that ... especially for those who are oppidans because now for us in res, we are safe because the university would accept or get a list of people who are under NSFAS, right? For us who in res we are sorted. Even if NSFAS hasn't paid at least our names on that list. But for people who are in digs, it's a different case. That's when you would see that people are squatting in the labs or library in friend's places and whatsoever. I think that's the main priority.”

Namhla raised a concern about the disadvantages experienced by off-campus students as compared to university residence students. Even though in both cases students are NSFAS beneficiaries, the off-campus ones are hit more by the inefficiencies of NSFAS. This suggests that there is less security for NSFAS students who stay off-campus, as she mentioned, if

NSFAS pays late for residence students it is not much of a problem as they are still accommodated by the university, and possibly the institution has communication with NSFAS as to when it will pay.

Siphumelele responded:

“The whole thing of off-campus students... if the 1<sup>st</sup> falls on a Saturday then they should probably work on a system to send the money on Friday so that people can pay to their landlords or whatever because now if they send it on Monday some people are going to get evicted from their places, so I think they should work on that especially here at Rhodes I think they should work on it, it is very disadvantageous to some people who have to be going to other people’s places now because NSFAS has not paid.”

For Desire, what needs special attention is the allowance of residence students, she explains how it is insufficient to sustain residence students who have no further means of income:

“I don't think it's enough for a student to get R278, because toiletries are expensive. I think if they could improve the allowance. You cannot buy food, study food and academic stuff with that R278. As much as it's efficient to some extent, it should be increased. As much as you stay in res, Dining Hall closes at 6 pm, and what do you eat for the rest of the night while studying if you depend on NSFAS, you have no one who sends you money or something. They should increase it, I don't know how, but I know in some institution even res students get an allowance that more than R200. During exams you still need to buy study materials, like pens, exam pads, and exam snack, as well as toiletries, you really can't buy all this from this amount.”

The literature touched on the point that even in cases where students are NSFAS-funded they still face other personal financial constraints on their academic journey (Jones *et al.*, 2008: 289).

### 3.3.10 NSFAS means test

Furthermore, other participants responded to the aspect of the NSFAS means test. The NSFAS means test has been identified as the central tool that identifies needy and qualifying students for the scheme. The means test has however been criticised for excluding a certain group of students that form a considerably big part of the higher education sector known as the "missing-middle" As literature has stated, these students are the ones whose household income is above the NSFAS threshold, currently R350 000 (DHET, 2015). The missing middle students are therefore, according to NSFAS not among the poorest in the country and therefore take second

priority compared to the "poor". One participant (Zikhona) stated that she had a friend who was considered "missing-middle" whose parent failed to pay the family contribution missing-middle students pay, as a result, the student had to drop out of university until NSFAS fully funded her:

"... I have a lot of friends falling under the missing middle who are struggling to pay own contribution. This other friend from the first year she didn't qualify for NSFAS and her mother couldn't afford to pay tuition. It is like you are too rich for NSFAS but too poor for the University. Her mother made a payment plan to pay by instalments. She studied, but then the following year in January she could not come back because of the debts for the first year. She finally got NSFAS on the 3<sup>rd</sup> year, but she now has historical debts. When she graduates, she won't be able to get her degree."

Angel thought that the NSFAS threshold, it is a fair amount to start with, however, she thought that it would be even better if the government did not consider the so-called "missing-middle" middle class as they cannot afford education too, furthermore she said the NSFAS means test is flawed as it does not regard other complex aspects such as family size:

"R350 000 is a fair amount when you are the one who qualify, but for people who cannot it as not. The means test does not seem to take into consideration that a household may earn R350 000 and have seven people who depend on that annual amount."

Abongile has the same views:

"I accept the threshold as a fair deal, but how about a family of 20 that depend on one income?"

Zenande too, suggested that the means test is flawed, for her the fact that, for example, one's single parent earns above the NSFAS threshold does not necessarily mean one must be disqualified from NSFAS. Furthermore, she stated that a payslip is not really a good means test tool as it only shows what you earn and not what you spend the income on:

"What NSFAS doesn't consider; have you seen people who have one parent and then they don't meet the requirements because they have one parent, he/she earns this amount of money. But in this amount of money, they don't consider that you're not the only child depending on that one parent. And as Africans you don't only look after your children, there are also extended families; grandmothers, unemployed aunties, just to name a few. So, I feel like they should take into consideration other things besides the actual money you earn. Yeah. The means test is also a little flawed in doing it. It's flawed in the sense that how do you prove that you can

afford or cannot afford? NSFAS people only see what is written on the payslip, otherwise, it proves nothing. They should not blank it out to everyone, they should work based on individual cases.”

This section showed different opinions of participants on the different aspect they considered as important hence not all participants had a response on every key priority area. For some participants, it seemed the sustainability of NSFAS matters most, and it depends on the repayment of loans hence their answers revolved on suggestions on how NSFAS can better recover loans, for other participants, student accommodations and allowances take priority, hence they expressed that NSFAS should ensure that allowances are paid consistently. The other group of participants focused on the NSFAS means test. To sum this up, according to 17 participants, the key priority areas NSFAS need to address are students’ background-checks, student-centred model, loan recovery, accommodation, allowances, and the means test.

### 3.3 Perspectives of the Financial aid office employee

A Rhodes University staff member who works at the financial aid office was also interviewed. This office used to be a broker between students and NSFAS before the student-centred model was implemented. The staff member indicated that he started working in the financial aid office at the beginning of 2016, the last year of the old model.

When asked what criteria the University used to approve NSFAS applicants, the participant explained that by the time he started working the system, it was the same years the system was being changed, so he only dealt with 2015 internal applications that were already concluded by his predecessor. Another question was the asked "did the university let students know of alternative funding if their NSFAS application was not successful?" He replied:

“Yes, if the student was not eligible for the funding according to the assessment of the application, they were informed through a formal letter signed by the financial aid manager of that time. I know that because we still have the record of those letters. The University also offered them their own financial aid, which is the money the university made available from their own budget for students who did not get NSFAS because NSFAS had a cap of the annual gross income of a family R122 000 at that time. So, the university provided financial aid for students above this amount. Furthermore, students were informed that they can apply for other funding made available by the university.”

This shows that Rhodes University catered for the missing-middle when they were not catered for by NSFAS. Furthermore, the participants stated that in 2016/16 academic year NSFAS could only fund approximately 500 students from Rhodes University as they could only provide approximately R5 million and each student's cost of study was covered up to R80 000 per student. To ensure that only deserving students are awarded NSFAS, the university used the NSFAS means test:

“The means test is a test that was designed by NSFAS and was made available to Universities. As Rhodes University we built the means test into our system, so for instance, we would punch the information in the system and then the system would tell us if the student is eligible or not.”

This is in line with one of the key priorities, student participants talked mentioned. The use of the NSFAS means test as stated by the above participant relies on the information supplied by the students to NSFAS. The participant does not imply that there was a further verification as far as the information provided by the student is concerned. However, he is confident that careful examination is done to ensure the right students are funded:

“We can confidently say that there was due diligence in the whole process, the needy students were definitely funded accordingly.”

Furthermore, similarly to some student participants, this participant implied that NSFAS application process might not as efficient as the internal one before NSFAS centralisation. From this point, the researcher gathered that the participant might be suggesting that the internal system was more efficient than the student-centred model:

“However, whether that is the same case today we do not know now that the applications are made to NSFAS. Their processes are not as tight as ours because for us [Rhodes University] we dealt with, probably 1000 applications, whereas NSFAS receives hundred thousand of applications.”

This supports the literature; NSFAS reported that among other serious deficiencies of the system is NSFAS's capacity (NSFAS, 2018).

### 3.4 Conclusion

In analyzing the overall findings of the study, it was discovered that the participants hold both similar and differing experiences of living as students on NSFAS funding. It became clear that all the participants are dependent on NSFAS as their main source of funding, as they had no

alternative funding sources such as bursaries and scholarships, or even loans. One participant, however, had a family contribution. This does not excuse the participant from the dependability on NSFAS, as the family contribution is a small portion compared to what NSFAS paid for her. It was further discovered that the participants and their family relatives were all dependent on NSFAS, as some participants reported that they are not the only NSFAS recipients in their families. Furthermore, the majority of the participants that were the only NSFAS recipients in their families reported that was the case because they are the first generation to enter tertiary levels in their families.

It was also discovered that participants had problems with NSFAS: problems such as insufficient allowances. The majority of participants reported that they were not satisfied with the monthly allowance for living expenses they receive from NSFAS, as it is not sufficient to sustain their costs of living. Thus, two participants reported that their main financial challenge is rent and township accommodation. They stay in academically uncondusive residences in the township far from campus because rent prices are not affordable in town. Eight of the seventeen student participants reported that NSFAS did not cover their full cost of study, while the other eight participants were fully covered excluding one participant who paid family contribution. Participants who were not fully funded reported that they sometimes had outstanding amounts that they had to pay themselves.

Participants also gave their views on the student-centred model. Three participants reported that the new model did not affect them and so it is not an issue for them. However, the majority of the students were not in favour of the student-centred model as it reportedly makes communication between students and NSFAS impossible. Participants reported that it is difficult to get hold of an assistant from NSFAS. It was notable that even in instances where students acknowledged the good side of the new student-centred model still preferred the internal system compared to the student-centred model.

Participants criticized and reported on areas they regarded as "key priority areas that NSFAS need to address." These were areas of NSFAS participants felt needed to be reconsidered or improved by NSFAS. Two participants emphasized students' background checks. They implied that the lack of proper background checks leads to NSFAS funding undeserving students and leaving deserving students unfunded. Suggesting that NSFAS need to do something to ensure the right students are funded. Two participants reported that student-centred model was not favourable for everyone, it, therefore, needs to be readdressed so that it accommodates

impoverished prospective students who have no access to the internet. Of the other five participants, NSFAS needs to address its administration regarding the loan repayments. They stated that for the scheme to be sustainable NSFAS need to have collected loans from students. They felt as though NSFAS is not strict enough to ensure former students repay loans. However, two students reported that there are other dynamics that lead to students not repaying the loans, dynamics such as unemployment of graduates due to lack of experience and black tax, particularly for black students. Some participants regarded the issues of accommodation and allowances as one that needed attention. They reported that NSFAS should priorities allowances and accommodation for off-campus students. Lastly, a key priority area according to some participants was the NSFAS means test. Participants felt that the means test is flawed and should not determine if one is funded or not because it does not take into consideration things like family size and other responsibilities for each family.

The Financial Aid Office participant interviews reported that the University had its own Financial Aid [Rhodes Council Loan] to assist students that are not eligible for NSFAS funding due to NSFAS threshold, these students are the "missing middle." Furthermore, the participant attested to insufficient funding on NSFAS, he reported that in 2015/16 academic year NSFAS funded approximately 500 students in Rhodes University, which were a small number compared to the number of applicants. The participants also expressed his doubt regarding the effectiveness and efficiency of the student-centred model.

The experiences and opinions of participants analyzed above show that even though students are on NSFAS funding, they still face certain financial challenges. NSFAS is a welfare provision made by the state to aid the poor students to acquire a commodified education in a neoliberal capitalist society. I am saying "commodified education" because according to van der Walt (2017) education is paid for, and Marxists state that in a neoliberal capitalist society, services are sold and bought as commodities in the market. The literature and the data analyses showed that NSFAS as welfare provision has stretched in doing so, consequently leaving students inadequately funded; this is evident in literature and on data analysis. Literature states that the welfare provision, that is, NSFAS has ,to some extent helped poor students enter higher education; this is seen through increased enrolments of poor students, consequently declining welfare provision (de Villiers *et al.*, 2013). The data analysis has revealed that the students' experience of NSFAS is one of failing to fully cover their costs of living and even their academic costs in some instances.

## Chapter 4 Conclusion, limitations and improvements

The overall goal of this study was to explore Rhodes University student experiences of living as students on NSFAS funding. The theoretical framework that underpinned the study includes the Marxist critique of neoliberalism and welfare system policy. The study was in the form of qualitative research design, whereby eighteen participants were interviewed through an in-depth interview process. This included undergraduate and postgraduate students and one employee from Rhodes University Financial Aid Office.

### 4.1 Limitations and Improvements

I was personally satisfied with the participants I had for the study, however, if I were to continue with the study, I would love to include other races that are recipients of NSFAS. It would be important to compare the experiences of different races on NSFAS to get diversified views and experiences. Also including Technical and Vocational Education and Training (TVET) students would be beneficial. It would give an insight into the experiences of students in a slightly different environment. TVETs tuition mainly, costs lesser than university tuition, it would, therefore, be interesting to find out whether students in TVET experience same issues as university students like underfunding. Overall, this study was significant in providing an insight into NSFAS funded students' lives in university.

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