

UNIVERSITY OF THE WESTERN CAPE



**AN INVESTIGATION INTO THE ADMINISTRATION OF THE
NATIONAL STUDENT FINANCIAL AID SCHEME FOR
UNDERGRADUATE STUDENTS AND ITS IMPACT ON THE
STUDENTS' ACADEMIC PROGRESS AT A HISTORICALLY BLACK
UNIVERSITY**

BY

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DECLARATION

I hereby declare that the **Investigation into the administration of the National Student Financial Aid Scheme for undergraduate students and its impact on the students' academic progress at a Historically Black University** is my own work and that all the sources I have used or quoted have been indicated and acknowledged by means of complete references.

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ABSTRACT

This study investigated the administration of the National Student Financial Aid Scheme (NSFAS) for undergraduate students and its impact on the students' academic progress at a Historically Black University (HBU) in the Western Cape Province. It therefore dealt with the students' inability to fund their university education and the challenges they experienced because of the way in which NSFAS was administered at the university. The aim of the study was to investigate how the financial assistance received from NSFAS, or a lack thereof, impacted on the students' academic progress, and ultimately, their retention and success. The objective was to arrive at recommendations that could improve the process and enable the students to concentrate on their academic studies without financial stress and agony.

A large majority of undergraduate students at the university come from low socio-economic backgrounds and as such, Sen's (1988) Capability Approach was used as theoretical framework. This approach was deemed the most appropriate theory to use as it focuses on the moral significance of the individual's capabilities to achieve the kind of life they have reason to value and prosper (Sen, 1988). A list of five capabilities based on Erikson's (1993) list was decided on as they pertained specifically to the context and lived experiences of the students who received financial assistance from NSFAS, and those who did not receive financial assistance. The five capabilities were: the right to education, economic status, physical health, emotional/mental health, and improvement of quality of life.

The study was situated in a qualitative research paradigm and used a case study design. The research participants consisted of two groups. The first group was the Director of the Financial Aid Office at the university and five of his staff members who worked directly with

the students who applied for financial assistance. The second group was a group of 50 first-year students who were registered in the business faculty at the university. The research instruments used included a biographical information sheet and a self-reflective questionnaire for the student participants, and individual interviews conducted with the staff members. Content analysis was used to analyse the qualitative data through a three stage open coding process.

The importance of the findings in this study was the fact that it was not about the payment of tuition fees that causes financial challenges for the students, which was one of the key reasons for the creation of the #FeesMustFall movement and the student protests in 2015 and 2016. It was about the day-to-day financial resources that were needed ‘to function and to be’ as the theoretical framework advocated. It was about having adequate financial assistance from the start of the first semester to be able to acquire the necessary textbooks, study material, funds for daily traveling to and from the campus, and food to eat so that they could have enough energy to concentrate on their academic work in lectures and tutorials. Thus, the findings illustrated that protesting for free education is only the tip of the iceberg. The financial challenges that a large majority of African and Coloured students experience have to do with meeting their daily financial needs which constitute almost ten out of the twelve months in a year. That is the most important issue that needs to be addressed because it is this every basic issue (need) that becomes a major stumbling block to students’ overall well-being and academic success at institutions of higher learning in South Africa.

Based on the findings, recommendations were proposed for the Department of Higher Education and Training, the NSFAS Head Office, the management of the university, the staff in the Financial Aid Office at the university, high schools and educators, the Department of Basic Education, and the students, their parents and families.

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“Acknowledge the Lord in all your ways and He will direct your paths” (Proverbs 3, verse 6). I thank my Heavenly Father as He has indeed directed my paths. I would not have achieved thus far had it not been for His grace and guidance.

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I dedicate this thesis to my late father, Buyisile Dibela, for I know that he would have been very proud of my achievement.

LIST OF ABBREVIATIONS

CHE: Council on Higher Education

DHET: Department of Higher Education and Training

NSFAS: National Student Financial Aid Scheme

HBU: Historically Black University

HWU: Historically White University

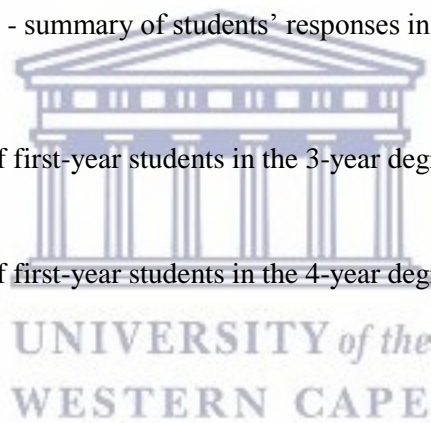
HE: Higher Education

SRC: Student Representative Council



LIST OF TABLES

TABLES	PAGE
Table 2.1 Education at the end of apartheid in South Africa	16
Table 2.2: Summary of the different countries' student financial aid provision	33
Table 4.1: Summary of quantitative responses of the financial aid staff	57
Table 4.2: Quantitative questions - summary of students' biographical information	58
Table 4.3: Quantitative questions - summary of students' responses in the self-reflective Questionnaire	60
Table 4.4: 2015 Overall results of first-year students in the 3-year degree programmes	62
Table 4.5: 2015 Overall results of first-year students in the 4-year degree programmes	63



LIST OF FIGURES

FIGURE	PAGE
Figure 2.1: Participation rates in public higher education by race in 2013	19

TABLE OF CONTENTS

DECLARATION	i
ABSTRACT	iii
ACKOWLDEGEMENTS	v
LIST OF ABBREVIATIONS	vi
LIST OF TABLES	vii
LIST OF FIGURES	vii
CHAPTER ONE THESIS INTRODUCTION	1
1.1 BACKGROUND TO AND RATIONALE FOR THE STUDY	1
1.2 DESCRIPTION OF THE PROBLEM	3
1.3 AIM AND OBJECTIVES.....	4
1.4 MAIN RESEARCH QUESTION AND SUB-QUESTIONS.....	5
1.5 RESEARCH METHODOLOGY	5
1.5.1 Research design	6
1.5.2 Research site and research participants	6
1.5.3 Data collection process.....	7
1.5.4 Data analysis	8
1.6 DEFINITION OF KEY CONCEPTS.....	8
1.6.1 Academic progress.....	8
1.6.2 Capabilities and functioning's.....	9
1.6.3 Challenges	9
1.6.4 Disadvantaged students.....	9
1.6.5 Formal access.....	9
1.6.6 Funding model	10
1.6.7 Higher education.....	10
1.6.8 Historically Black University.....	10
1.6.9 Low socio-economic status.....	10
1.6.10 Means test	11
1.6.11 National Student Financial Aid Scheme	11
1.6.12 Public Administration.....	11

1.6.13	Successful learning	12
1.6.14	Top slicing	12
1.6.15	Underfunding	12
1.7	THESIS STRUCTURE	12
CHAPTER TWO: LITERATURE REVIEW AND THEORETICAL FRAMEWORK		14
2.1	INTRODUCTION	14
2.2	CONTEXTUAL BACKGROUND OF HIGHER EDUCATION IN SOUTH AFRICA	14
2.2.1	Higher education pre-1994.....	14
2.2.2	Higher education post-1994.....	17
2.3	THE NATIONAL STUDENT FINANCIAL AID SCHEME (NSFAS)	23
2.3.1	Legislative framework	23
2.3.2	Administration and distribution of funds to financially needy students.....	24
2.3.3	Successes of NSFAS.....	26
2.3.4	Challenges facing NSFAS.....	26
2.4	LEGISLATIVE FRAMEWORKS TO STUDENT FUNDING IN HIGHER EDUCATION IN OTHER COUNTRIES AND HOW THEY COMPARE TO SOUTH AFRICA.....	28
2.4.1	Australia's legislative framework.....	30
2.4.2	Brazil's legislative framework.....	31
2.4.3	Botswana's legislative framework.....	32
2.4.4	Namibia's legislative framework.....	33
2.5	THEORETICAL FRAMEWORK.....	35
2.6	SUMMARY.....	38
CHAPTER THREE: RESEARCH METHODOLOGY.....		39
3.1	INTRODUCTION.....	39
3.2	AIM AND OBJECTIVE OF THE STUDY.....	39
3.3	MAIN RESEARCH QUESTION AND SUB-QUESTIONS	40
3.4.	POSITIONING THE STUDY IN A QUALITATIVE RESEARCH PARADIGM	40
3.4.1	Critique of qualitative research	42
3.5	CASE STUDY DESIGN	43
3.5.1	Challenges of a Case Study design.....	45
3.6	RESEARCH PROCESS FOLLOWED	46
3.6.1	Research site.....	46

3.6.2	Research Participants	47
3.6.3	Data collection instruments	50
3.6.4	Data analysis	52
3.7	SUMMARY.....	55
CHAPTER 4: RESULTS, DISCUSSION AND SYNTHESIS.....		56
4.1	INTRODUCTION	56
4.2	RESULTS OF FOUR DATA SETS.....	56
4.2.1	Quantitative data results	56
4.2.2	Qualitative Data results	57
4.2.1.1	Quantitative data from the student participants.....	57
4.2.1.2	Quantitative data from the student participants.....	57
4.2.2	Qualitative Data results.....	64
4.2.2.1	Qualitative data set: Responses from the director and five staff members.....	64
4.2.2.2	Qualitative data set of student participants.....	69
4.3	DISCUSSION AND INTERPRETATION OF RESULTS	73
4.3.1	Discussion and interpretation of the staff members' results.....	73
4.3.2	Discussion and interpretation of the student participants' results.....	77
4.4	SYNTHESIS OF FINDINGS	89
4.5	SUMMARY.....	94
CHAPTER 5: FINDINGS, RECOMMENDATIONS AND CONCLUSION		95
5.1	INTRODUCTION	95
5.2	SUMMARY OF THE FINDINGS	95
5.3	INTERPRETATION OF THE FINDINGS.....	99
5.3.1	Sub-question 1: How was the NSFAS fund administered at the university?.....	100
5.3.2	Sub-question 2: What are the challenges in the process and their impact on the students' academic progress?	102
5.3.3	Sub-question 3: How could these challenges be overcome?	103
5.4	RECOMMENDATIONS	104
5.4.1	For the Department of Higher Education and Training (DHET).....	104
5.4.2	For the NSFAS Head Office	105
5.4.3	For University X.....	105
5.4.4	For the staff in the Financial Aid Office at University X.....	106

5.4.5	For high schools and educators	106
5.4.6	For the Department of Basic Education	107
5.4.7	For the learners and prospective students.....	107
5.4.8	For the learners and prospective students’ parents and families.....	107
5.5	LIMITATIONS OF THE STUDY.....	108
5.6	RECOMMENDATIONS FOR FUTURE RESEARCH.....	109
5.7	CONCLUSION	110
BIBLIOGRAPHY		111
ADDENDUM 1:	ETHICAL CLEARANCE (ATTACHED ON HARD COPY).....	122
ADDENDUM 2:	CONSENT FORM FOR STUDENTS.....	123
ADDENDUM 3:	CONSENT FORM FOR STAFF	124
ADDENDUM 4:	INFORMATION SHEET FOR STUDENTS	125
ADDENDUM 5:	INFORMATION SHEET FOR STAFF.....	126
ADDENDUM 6:	STUDENT BIOGRAPHICAL INFORMATION SHEET	127
ADDENDUM 7:	SELF REFLECTIVE QUESTIONNAIRE FOR STUDENTS.....	129
ADDENDUM 8:	INTERVIEW QUESTIONS FOR STAFF.....	132
ADDENDUM 9:	STAFF’S CONTENT ANALYSIS: OPEN CODING STAGE 1.....	136
ADDENDUM 10:	STAFF’S CONTENT ANALYSIS: OPEN CODING STAGE 2.....	142
ADDENDUM 11:	STAFF’S CONTENT ANALYSIS: OPEN CODING STAGE 3.....	148
ADDENDUM 12:	STUDENTS’ CONTENT ANALYSIS: OPEN CODING STAGE 1.....	152
ADDENDUM 13:	STUDENTS’ CONTENT ANALYSIS: OPEN CODING STAGE 2	154
ADDENDUM 14:	STUDENTS’ CONTENT ANALYSIS: OPEN CODING STAGE 3	156

CHAPTER ONE

THESIS INTRODUCTION

1.1 BACKGROUND TO AND RATIONALE FOR THE STUDY

Access to higher education in a democratic South Africa was and still is high on the national government's transformation agenda. The transformation process has been discussed and outlined in a number of key policy and discussion documents such as the Green Paper on Education (1996), the White Paper 3 on Education (1997) and National Plan for Higher Education (2001). The objective of the White Paper 3, for example, was to address the problems of equity, redress, democracy, autonomy and efficiency (Balintulo, 2004; DoE, 1997; Elliot, 2005). In this regard, the South African Higher education system is under considerable pressure to provide access to quality education to all (Vandeyar, 2010).

Equity and redress include widening formal access to previously disadvantaged students and providing financial assistance to them. For this purpose, the National Student Financial Aid Scheme (NSFAS) was introduced in 1999 with the aim of providing the necessary financial assistance to students coming from low socio-economic backgrounds. It provides students who qualify with loans of which up to 40% can be converted to a bursary, depending on the students' academic results. Students repay the loans once they are employed and earning above a threshold amount (CHE, 2010). This scheme is funded by several government departments and has the objective of making university education more accessible to previously disadvantaged individuals within South Africa (Walwyn, 2008).

Prior to independence in 1994, many Black South African citizens experienced financial challenges in accessing higher education (Motala, 2005). Thus, NSFAS was borne out of the need to ensure that large numbers of poor students were able to access higher education. In

particular, NSFAS as a loan and bursary scheme has the specific purpose of addressing the rising student debt problem in higher education institutions in South Africa. It is also the vehicle through which the government could realise its commitment to redress the inequities of the past and make higher education affordable for all students (Waldo, 2011).

While NSFAS should be hailed for making higher education accessible and affordable to the youth, the reality is that the funds are not sufficient to cater for everyone in need, nor costs related to higher education study. As noted by Fiske and Ladd (2004), this form of financial aid covered only 60 to 70 percent of the costs of the educational expenditure required for each student per year. This means that the student has to find the remaining 30 – 40 percent from his/her own pocket, the family income, or through other means. The overall effect has been that many students from low socio-economic backgrounds are denied access to higher education systems through their failure to raise sufficient funding to sustain their studies.

In addition, Motala (2005) notes that delays in finalising institutional allocations and loan agreements between students and NSFAS are other major challenges working against the success of NSFAS. Many stakeholders have widely criticised the NSFAS loan management scheme as being slow, cumbersome and inefficient, and hence in need for revitalisation (Fiske & Ladd, 2004; Motala, 2005). Three critical factors that contribute towards such inadequacies include:

1. The delay in transferring funds from the DoE to higher education institutions;
2. The fact that NSFAS cannot provide for all the students' financial needs; and
3. The slow processing of loan applications and agreement delays in finalising allocations to qualifying students.

These challenges create serious difficulties for universities and students alike. For instance, the late disbursements of NSFAS allocations to students exacerbates the challenges for students coming from low socio-economic backgrounds particularly as far as registration,

accommodation, travelling, food and book costs are concerned (McGhie, 2012; Motala, 2005). These issues are further discussed in the literature review and theoretical framework chapter, Chapter Two.

The challenges that students in higher education face and have to deal with have become contentious issues and very serious concerns for the government, higher education institutions and the South African population. The student protests in 2015 and 2016 drove these issues to the fore, highlighting among others, the high tuition fees, the plea of outsourced workers and decolonising the curriculum (Council on Higher Education, 2017, Maserumule, 2015; Mbembe, 2016; Mkhize, 2015; Nzimande, 2016). Heleta (2016) states, “If it wasn’t for the #FeesMustFall movement, which incorporated the struggle of the outsourced workers into their own struggle, universities would not have done anything on their own to stop the ill treatment of the poorest of the poor”.

This study therefore deals with the students’ inability to fund their university education and the challenges they experience because of the way in which NSFAS was administered at a Historically Black University (referred to as ‘University X’ throughout the discussions) in the Western Cape Province. It investigated how the financial assistance received from NSFAS, or a lack thereof, impacted on the students’ academic progress, and ultimately, their retention and success.

1.2 DESCRIPTION OF THE PROBLEM

Historically, University X is known for admitting students who come from low socio-economic backgrounds. These students are normally students with average and below average Grade 12 results. The students’ background and circumstances thus presuppose that they will be in need of both financial and academic support. As such, the university relies on

NSFAS to provide financial assistance to these students. The financial assistance provided to the students should be sufficient so that the students could continue with their respective qualifications and have access to the relevant resource in order to be successful in their studies. As a consequence, it is of the utmost importance that the manner in which the funds are administered should be to the advantage of the students. For example, if the students do not receive their book allowances on time, they will not be able to obtain prescribed textbooks and readings in order to participate in the academic activities of understanding the content of their different subjects, completing and submitting assignments and tasks, and studying and preparing for tests and examinations.

Similarly, if the students are not given their food or traveling allowances when the first semester commences, the students would not be able to concentrate in class or function effectively, nor will they be able to attend their lectures and tutorials regularly. The delays encountered in administering of the NSFAS funds to students, which as stated impact negatively on the students' academic progress, was the number one issue in the #Feesmustfall Movement and the recent student protests (Le Grange, 2016; McGhie, 2012; Motala, 2005; Nzimande, 2016). Therefore, the transformation process in higher education achieved the widening of formal access to the Black youth, but the provision of sufficient and comprehensive financial assistance to these students remains a major challenge.

1.3 AIM AND OBJECTIVES

Given the context discussed above, the aim of the study was to investigate the bureaucracy in the administration of NSFAS for undergraduate students at a historically Black university (referred to as University X throughout the discussions). The objectives were:

- To examine the process that is followed and how that impacted on the students and their academic progress; and
- To arrive at recommendations that could improve the process and enable the students

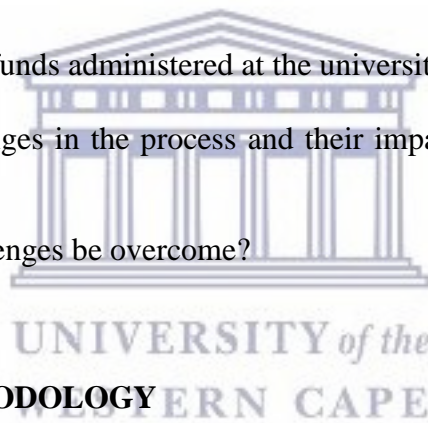
to concentrate on their academic studies without financial stress and agony.

It was argued that the administration of NSFAS should not be one of the reasons students do not succeed at universities. An all-encompassing financial package would improve the quality of life of these students and enhance their capabilities and functionings.

1.4 MAIN RESEARCH QUESTION AND SUB-QUESTIONS

In order to realise the aims and objective of this study, the main research question was: *How was the NSFAS fund administered and distributed to the students at University X, and what were the experiences of the students who received the funds, or who did not receive the funds?* Three sub questions guided the data collection process and the analysis of the data, namely:

1. How was the NSFAS funds administered at the university?
2. What were the challenges in the process and their impact on the students' academic progress?
3. How could these challenges be overcome?



1.5 RESEARCH METHODOLOGY

This study was situated in a qualitative research paradigm. Qualitative research focuses on the socially constructed nature of reality because it attempts to answer questions that emphasise how social experience is shaped and understood (Denzin & Lincoln, 1998). Strauss and Corbin (1990) argue that qualitative methods can be used to examine phenomena in order to gain new perspectives on current matters or gain more in-depth information that may be difficult to communicate quantitatively. The purpose of this study was to investigate the underlying factors on how the NSFASF funds were administered and distributed to financially needy undergraduate students at University X. Therefore, the qualitative enquiry into this analysis (questionnaire and interviews) presupposed that the study resorts within a

qualitative research paradigm. The qualitative research paradigm is further discussed in Chapter Three, Section 3.4.

1.5.1 Research design

A case study research design was decided upon because it assisted the researcher to gain an in-depth understanding of how the NSFAS funds were administered and distributed to students. According to Yin (2009, p. 18), “A case study is an empirical enquiry that investigates a contemporary phenomenon in depth and within its real life context”. Bhattacharjee (2012) states that a research design is described as a ‘blueprint for empirical research’ because it assists in answering specific research questions. To this end, Stake (1993, p. 237) discusses three types of case studies: intrinsic, instrumental and collective. According to him, an intrinsic case study is done when the case is unique and is therefore not representative of others (Stake, 1993, p. 237). The purpose of conducting this type of case study is not mainly to build a theory, but also because of its intrinsic interest (Stake, 1993, p. 237). “An instrumental case study is selected to provide insights or to develop an existing theory - the case is often looked at in depth, its contexts scrutinised and its ordinary activities detailed because it helps to forecast the external interest. The collective case study is instrumental and extends to more than one instance” (Stake, 1993, p. 237). Following Stake (1993), a collective case study design was used for this study because there were two groups of research participants and both groups were equally important. Such a case study was also deemed appropriate because the issue of higher education costs is not unique to University X; it is a national issue which was highlighted through the #Feesmustfall Movement. The research design is discussed in Chapter Three, Section 3.5.

1.5.2 Research site and research participants

University X is one of four universities in the Western Cape Province. It was established in

1959 and the university saw the first group of 166 students enrolled in 1960 (Cape Higher Education Consortium, 2010). It was formerly known as the University Cape College of the Western Cape which was set aside by the National Party Government to accommodate all those students who were either “Cape Coloured, Griqua or the other ‘Coloured’ group persons” (University in Action, 2001, p. 4). It was classified as a historically disadvantaged university and was actively involved in the struggle against apartheid and the fight for education for all (Council on Higher Education, 2010; Letseka, Cosser, Breier & Visser, 2010). Today, the university is one of the leading education and research universities in the country and is rated seventh on the African continent (University World News, 2015). The research site is further described in Chapter Three, Section 3.6.1.

The research participants consisted of two groups. The first group was the Director of the Financial Aid Office at University X and five of his staff members who worked directly with the students who applied for financial assistance. The second group was a first-year lecture group of 74 students in the business faculty at University X. The focus was on first-year students as the first year of study is regarded by many researchers as the most important year as it can set the tone for the rest of a student’s academic career (Beyer, Gillmore, & Fisher 2007; Kuh, Kinzie, Schuh, Whitt & Associates, 2005; Van Schalkwyk, Leibowitz & Van der Merwe, 2009). Both groups of participants were selected through a convenience sampling method (Cohen, 2011; Gray, 2009). The research participants and the selection process are discussed in Chapter Three, Section 3.6.2.

1.5.3 Data collection process

Both primary and secondary data were used in the study. The primary data were collected through a demographic information sheet and a self-reflective questionnaire which the student participants completed. The 2015 end-of-year results of all the first-year students in the

business faculty were analysed to determine how many students pass and fail that year. Individual interviews were held with the director and the staff members in the Financial Aid Office. The legislative framework and policies with regard to the NSFAS funds and how it should be administered form part of the secondary data. The data collection process is further explained in Chapter Three, Section 3.6.3.

1.5.4 Data analysis

The primary data consisted of quantitative and qualitative data. The quantitative data included the information provided by the student participants through their answers in the demographic information sheet and twelve of the thirteen questions in the self-reflective questionnaire, all the first-year students' 2015 end-of-year results, and the first two questions asked to the staff in their individual interviews. The information was entered on Excel software and tables were created to present the information visually. The students' answers to the last question asked in the self-reflective questionnaire and the remaining answers of the staff in the individual interviews form part of the qualitative data. The two sets of qualitative data were analysed through content analysis. Berger (2000) explains that content analysis allows researchers not to interfere in what they are researching, and as a result they do not disturb the outcome of the research. A detailed description of the analysis process is provided in Chapter Three, Section 3.6.4.

1.6 DEFINITION OF KEY CONCEPTS

The following key concepts and their definitions are used throughout the discussions in all the chapters.

1.6.1 Academic progress

The University of Connecticut (n.d.) refers to the concept 'academic progress' as the standard used to measure a student's successful completion of their registered qualification. This is the

meaning that is understood and used in this study.

1.6.2 Capabilities and functioning's

Sen (1988, p. 30) defines the Capability Approach "...as a combination of various 'doings and beings', with quality of life to be assessed in terms of the capability to achieve valuable functionings". He states that the "capability of a person reflects the alternative combinations of functionings the person can achieve, and from which he or she can choose one collection" (Sen, 1988, p. 31). Sen (1988) explains that functionings refer to what an individual is able to be and do, while capability refers to choices and opportunities - the possible range of choices individuals can choose from in order to be and do. These are the meanings of 'capabilities and functioning's' that are understood and used in this study.

1.6.3 Challenges

Lowes (2004) defines the term 'challenge' as "something that needs great mental or physical effort in order to be completed successfully and therefore tests the person's ability". As such, the term 'challenge' is understood and used in this study to mean something that is an obstacle which needs to be overcome or removed in order for successful learning to occur.

1.6.4 Disadvantaged students

The concept 'disadvantaged students' refers to students who come from low socio-economic backgrounds as explained in Section 1.6.9 below.

1.6.5 Formal access

Tham (2011, p. 7) states that 'access to higher education' has been defined differently in different spaces and different times. He explains that "access as defined in terms of equality of opportunity has embedded within it notions of equity in a broad and inclusive sense. It

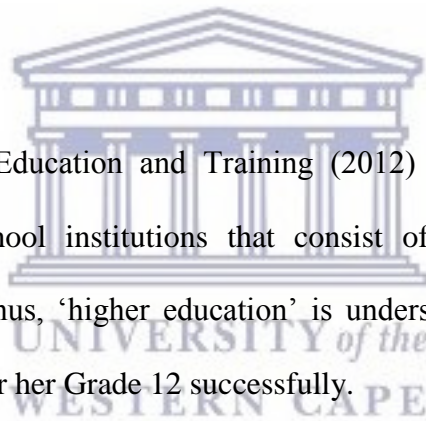
embraces a sense of justice and fairness as it seeks to provide opportunities for under-represented groups in society, such as those of low socio-economic status, women and girls, ethnic and other minorities, people with disabilities and others denied previous opportunity to enter higher education.” This is the definition of access to higher education that reflects the underpinning view of this study.

1.6.6 Funding model

The concept ‘funding model’ refers to direct funding support provided by a government to supplement operational costs of a project in order to assist the financial viability thereof (Global, CCS Institute, 2017). This is the meaning that is understood and used in this study.

1.6.7 Higher education

The Department of Higher Education and Training (2012) states that the term ‘higher education’ refers to post-school institutions that consist of traditional universities and universities of technology. Thus, ‘higher education’ is understood to mean further studies after a learner completed his or her Grade 12 successfully.



1.6.8 Historically Black University

The South African Journal of Higher Education (2006) describes ‘historically black universities’ in South Africa as universities established by the apartheid government to serve Black students who were previously banned from attending White only universities. These were universities that were poorly funded as compared to the White universities. This is the meaning that is understood and used in this study.

1.6.9 Low socio-economic status

The American Psychological Association, (n.d., p.1) defines ‘socio-economic status’ “as a

measurement of a combination of education, income and occupation...conceptualized as the social standing or class of an individual or group.” For this study, the concept ‘low socio-economic status’ refers to a population group whose status is a combination of low levels of education, income, occupation and living conditions – thus, people who were disadvantaged and marginalised during the apartheid’s era in South Africa.

1.6.10 Means Test

Legal Aid South Africa (2015), defines a ‘means test’ as a way of measuring a person’s income and assets to assess if they qualify or eligible for governments assistance. This is the meaning that is understood and used in this study.

1.6.11 National Student Financial Aid Scheme

The ‘National Student Financial Aid Scheme (NSFAS)’ refers to a statutory entity with a board, representing all major stakeholders in higher education in South Africa, appointed by the Minister of Education to assist in ensuring that the funds for NSFAS are equitably divided between the different higher education institutions in South Africa (National Student Financial Aid Scheme, 1999). It is therefore the process in which the South African government administrated and distributes the funding which is earmarked to assist disadvantaged and marginalised students to access higher education studies (Waldo, 1955).

1.6.12 Public Administration

The concept ‘public administration’ refers to an aspect of the larger field of administration (Waldo, 1955). Waldo (1955) further defines Public Administration as the art and science of management applied to the affair of a government. He explained that the process of public administration consists of the actions involved in affecting the intent or desire of a

government (Waldo, 1955). This explanation of what the concept ‘public administration’ is meant to do is understood and used in this study.

1.6.13 Successful learning

According to Muller (2017), the concept ‘successful learning’ refers to the status of having achieved and accomplished an aim or objective. This is the meaning that is understood and used in this study.

1.6.14 Top slicing

Universities South African (2016) refer to ‘top slicing’ as a disruptive mechanism where allocation made to universities is spread across all qualifying students, with all students receiving less than the full recommended amount by the NSFAS’ means test. This is the meaning that is understood and used in this study.

1.6.15 Underfunding

The concept ‘underfunding’ refers to the shortfall of allocated funds (Russek, 2011) which means that there is not enough funds available to assist all the students who apply and qualify for financial assistance. This is the meaning that is used in this study.

1.7 THESIS STRUCTURE

This chapter provided an outline of the study that is comprehensively described in the four chapters that follow. Chapter Two is the literature review and theoretical framework chapter. It provides contextual background of higher education prior-1994 and post-1994, the administration of NSFAS and different funding models, and the theoretical framework. The theoretical framework is based on Sen’s (1988) Capability Approach because the argument in

this study was that the success of students in higher education could enable and improve student capabilities and functionings.

Chapter Three is the research methodology chapter that provides a detailed account of the qualitative research approach, the research design, the research site and participants, the data-gathering instruments and the analytical process followed. In each instance, the different decisions for actions taken are explained and justified on the basis of existing literature in the field of qualitative research.

Chapter Four is the results, discussion and interpretation chapter. The chapter is divided into three sections. Section one presents the results of the data collected. Section two presents the discussion and interpretation of the results, while Section three concludes the chapter with a synthesis of what was discussed.

Finally, Chapter Five, the concluding chapter of this thesis, draws together all the discussions of the previous chapters. The findings are synthesised, compared and related to the literature and theoretical framework discussed in Chapter Two. These findings enabled recommendations for the Department of Higher Education and Training, the NSFAS Head Office, the management of University X, the staff in the financial aid office at University X, high schools and educators, Department of Basic Education, the students, and their parents and families. I conclude the thesis by noting the limitations of the study, commenting on possibilities for future research, and a final reflection on what this study meant to me.

CHAPTER TWO

LITERATURE REVIEW AND THEORETICAL FRAMEWORK

2.1 INTRODUCTION

The aim of this study, as stated in Section 1.3, is to investigate how the administration of the National Student Financial Aid Scheme (NSFAS) for undergraduate students at a historically Black university affected their academic progress. As such, this chapter begins with contextual background information about higher education in South Africa pre-1994. This is important because it provides the rationale for the democratic government's transformation process post-1994 and the institutionalisation of the NSFAS to students from low socio-economic backgrounds. The legislative framework and administration of the NSFAS at higher education institutions in South Africa is discussed next. Thereafter, a comparison of the legislative frameworks of four countries with regard to student funding is presented. The chapter concludes with a detailed discussion of the theoretical framework used in this study.

2.2 CONTEXTUAL BACKGROUND OF HIGHER EDUCATION IN SOUTH AFRICA

A brief history of the higher education landscape pre-1994 is presented first, and thereafter, how the democratic government transformed higher education post-1994.

2.2.1 Higher education pre-1994

The South African higher education sector pre-1994 was shaped, as well as all aspects of South African life, by the policies of the apartheid government (Badat, 2007; Bunting, 2002). The sector consisted of 36 public higher education institutions (21 universities and 15 technikons) and a number of private institutions (Council on higher Education, 1999). The

public universities were divided into historically White universities (HWUs) and historically Black universities (HBUs). There were major funding differences between HWUs and HBUs based on the apartheid ideology with its entrenchment of white supremacy (Bada, 2004; Department of Education and Training 2009; Dison, 2008).

State funding for education was allocated according to the apartheid policy of racial classification, so that each White child received funding of R1211.00 per year, Indian children R771.00, Coloured children R498.00 and Black children R146.00 (Youth Group Fact 1, 2011). The school curriculum was designed along racial lines, which meant that the different racial groups were educated and prepared for jobs that they were 'meant' to have (Davenport & Dube, 1991). Students in the HBUs were limited to what they could study based on the programmes that were offered and as a result, they were limited to specific professions and jobs. Not only was the professions and study fields limited, but many African and Coloured learners did not progress with education beyond primary school as many towns did not have high schools (Dison, 2008; Kros, 2010). Thus, even if African and coloured learners wanted to complete high school in order to progress to higher education, they could not do so (Dison, 2008; Kros, 2010). As a result, more White people were educated and skilled, and subsequently held well-paid jobs compared with under-skilled Black people at the lower end of employment ladder (Leibbrandt, Woolard, McEwen & Koep; 2009; Statistics South Africa, 2000).

In addition, apartheid saw the introduction of the Civilised Labour Policy that dictated a much higher wage for White than for Black people, even though they did the same work (South African History Online, 2013). Unskilled White workers were also favoured over unskilled Black workers (South African History Online, 2013). Because a large number of

Black parents was under-skilled, their households could not hope to finance the higher education aspirations of their children and subsequently there are such big differences in the number of people who were educated in South Africa (Leibbrandt et al., 2009; Ministry of Finance, 2001).

At the end of apartheid in 1991/1992, the South African population consisted of 38.9 million people. Africans comprised 75%, Whites 14%, Coloureds 8% and Indians 3% of the population South African Institute for Race Relations, 1994. Table 2.1 below reflects the state of education for the population at the end of apartheid. It should be noted that the percentages for the White population reflect very low levels of learners who did not attend primary and high schools, whereas the percentages for the other three groups are in stark contrast – they reflect the number of learners who did achieve a primary and high school education which are relatively low.

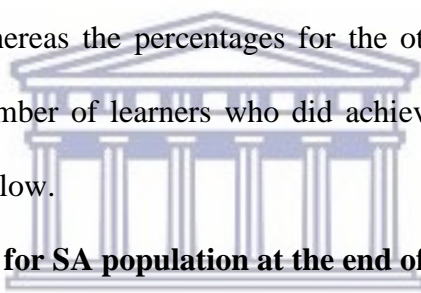


Table 2.1: State of education for SA population at the end of apartheid

Education	Africans	Coloureds	Indians	Whites
Higher education (degree/diploma)	3.6%	4.9%	11.6%	26.8%
Completed Grade 12	12%	12.3%	29.9%	39.3%
Some secondary	32.6%	42.2%	39.3%	31.6%
Completed primary	8.3%	11.1%	4.9%	0.05%
Some primary	19.5%	19.6%	8.0%	0.07%
No schooling	24%	10%	6.3%	1.1%

(Source: SA Census 2001)

The aforementioned discussion on the inequalities in education as reflected in Table 2.1 demonstrate that the apartheid government violated the Black population's basic human rights because it did not provide them with opportunities to further their education in order to rise above their poor circumstances. Instead, as Vygotsky (1979, 1994) explains, it enhanced the application of capitalism and the division of human beings according to race, status, economic, social, and political power. These are the reasons why the consequences of apartheid are still felt and experienced by a large portion of the African and Coloured groups in South Africa today (Liebenberg 2014; Moodley 1995; Tight 2003).

2.2.2 Higher education post-1994

The post-apartheid government inherited one of the most unequal societies in the world (Jansen & Taylor, 2013; Ministry of Finance, 2001). The Ministry of Finance (2001) explains that, at the end of the apartheid era, South Africa had a two-tiered economy – a developed White economy that was on par with developed countries, and an underdeveloped Black economic with the most basic infrastructure. It was estimated that 60 percent of the Black population was poverty-stricken at the end of apartheid (The Ministry of Finance, 2001). As a result, the newly elected government led by the African National Congress (ANC) was on a mission to transform the segregated education systems into a new, democratic and equal system that would provide access and justice to all citizen in South Africa. In order to achieve this transformation, a number of policies and guiding frameworks were introduced. These included the definition of the purposes and goals of basic, secondary and higher education; extensive policy research; policy formulation, adoption, and implementation in the areas of governance, funding, academic structure and programmes, and quality assurance; the enactment of new laws and regulations; and major restructuring and reconfiguration of the institutional landscape (Badat, 2007; Bunting & Cloete, 2008).

In addition to the introduction of the policies, laws and regulations, the South African Constitution of 1996 played an instrumental role in advocating transformation in the education landscape. In particular, the constitution aimed to inform the responsibilities of government and gave direction towards specific issues: “the right to basic education for all including adult basic learning, as well as further education and training, which the state through reasonable measures, must make progressively available and accessible” (Constitution of the Republic of South Africa, Act No 108 of 1996).

In 1997, the White Paper 3 on Education South Africa titled *A Programme for Higher Education Transformation* was released (Department of Education, 1997). The paper outlined a comprehensive set of initiatives for the transformation of higher education through the development of a single co-ordinated system with new planning, governing and funding arrangements. It explained that for transformation to occur in the sector, the historically White institutions were required to increase and broaden participation, and respond to social interest and needs as well as co-operation and partnerships in governance (Department of Education, 1997). This meant that the number of previously disadvantaged students entering higher education needed to be increased and the social interest and needs, including financial assistance of those less privileged, needed to be addressed as a matter of urgency (Department of Education, 1997).

Following the White Paper 3, the National Plan for Higher Education in South Africa (NPHESA) that set the agenda for higher education restructuring in South Africa was formalised (Department of Education, 2001). It suggested strategies that were directed at “access as participation” and “access with success” (Department of Education, 2001). This

meant that access to higher education institutions needed to go hand in hand with the provision of resources and state funding; and that is why the National Student Financial Aid Scheme (NSFAS) was introduced (National Student Financial Aid Scheme, 1999). Thus, the new transformation policies and frameworks were designed to ensure that formal access to higher education studies were achieved for the Black youth of South Africa.

According to the Council on Higher Education (2013), the number of African students participating in public higher education has increased by 34% from 2008 to 2013. Figure 2.1 reflects the participation rates by race in 2013.

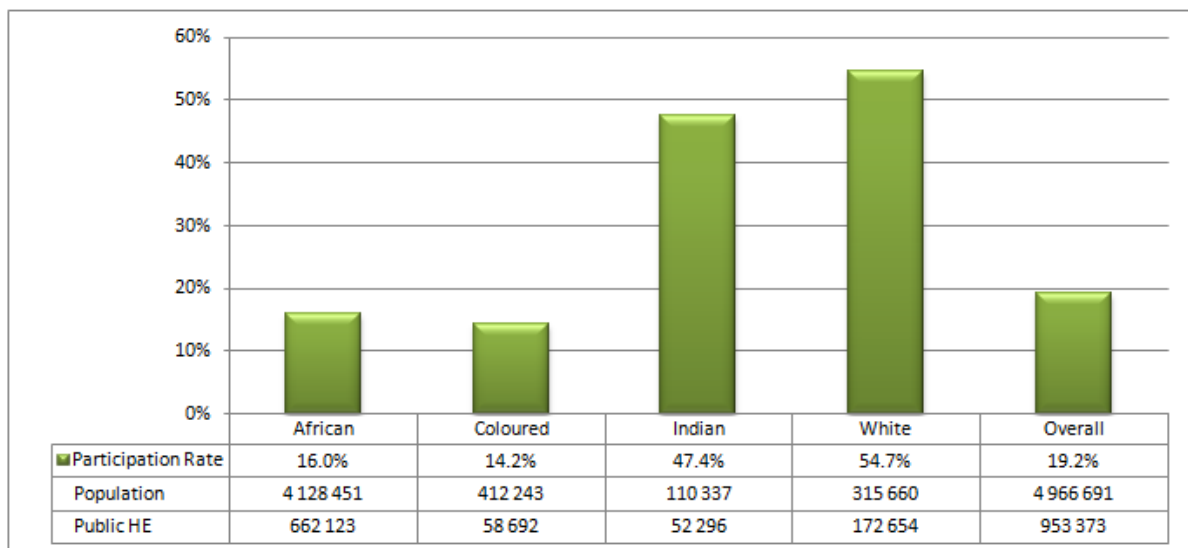
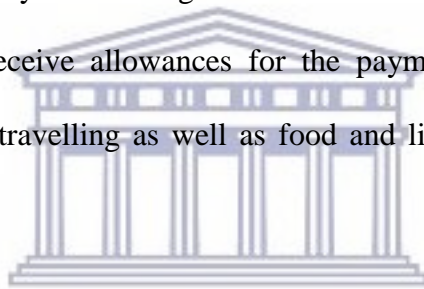


Figure 2.1: Participation rates in public higher education by race in 2013 (Source: Council of Higher education, 2013)

As much as there was an increase in the number of university enrolments from the previously marginalised groups (African and Coloured), there is still an overall challenge with regard to higher education costs. For example, the costs of higher education increased from R11 billion in 2006 to R26 billion in 2013 (Parliamentary Monitoring Group, 2016). This put more pressure on the National Student Financial Aid Scheme (NSFAS) as it meant that the

allocations were not sufficient to meet the needs of all students who qualified for financial assistance.

It should be noted that there are three categories of students who apply for financial assistance to NSFAS. In the first category are those students who have successfully applied for financial assistance. This category can be further sub-divided into students who only receive assistance with regard to tuition fees, or tuition and accommodation fees, and others who receive full-cost assistance (Parliamentary Monitoring Group, Status & Effectiveness of Student Funding, 2014). The students who only received financial assistance for their tuition do not receive allowances for accommodation, textbook and study material, traveling and Pick-n-Pay store vouchers to buy food during the semester. The students who are fortunate to receive full-cost assistance receive allowances for the payment of their accommodation, textbook and study material, travelling as well as food and living expenses (referred to as full-cost assistance).

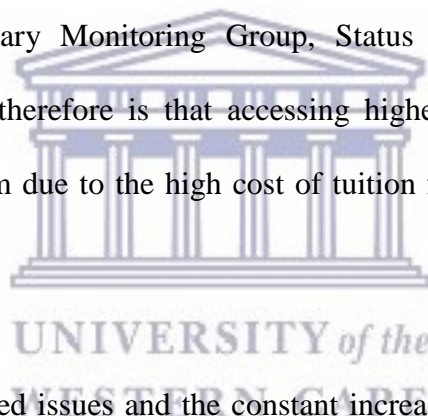


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However, these students struggle during the semester as the allowances are not immediately available when the academic year starts. They have to wait for the allowances and the waiting period could be one month to three months (as some of the students indicated in their responses to the self-reflective questionnaire). The result of not receiving the much-needed allowances early enough in the semester affected the students' academic progress negatively (refer Sections 4.2 and 4.3). It is acknowledged that there are other learning challenges such as the fact that the students are underprepared, and English is a second and additional language for some, which could also affect the students' academic progress negatively. However, experiencing financial difficulties is a major contributing factor in unsuccessful learning as was identified in Louw (2005), McGhie (2012) and Yorke's (2002) studies, among others.

The second category includes students who qualify for financial assistance but are not assisted because of a lack of funding, as the need for financial assistance among the African and Coloured students is huge due to the students' low socio-economic backgrounds. These are the students who have to struggle on their own as there is simply not enough money to assist them (Parliamentary Monitoring Group, Status & Effectiveness of Student Funding, 2014).

The third category consists of students who are referred to as the 'missing middle' as their parents' income is above the 'poor income bracket' of qualifying students, but their parents can also not afford to pay the high costs related to higher education studies (Le Grange, 2016; Nzimande, 2016; Parliamentary Monitoring Group, Status & Effectiveness of Student Funding, 2014). The reality therefore is that accessing higher education for many Black South Africans is still a dream due to the high cost of tuition fees, and the related costs for day-to-day operations.



Because of the abovementioned issues and the constant increase in tuition fees, universities saw the rise of the #Feesmustfall movement in 2015 and 2016. The students took to the streets to protests, calling for free quality education (among other demands) and managed to shut down the normal function of universities in South Africa (De Klerk, Spark, Jones & Maleswena, 2017; Nzimande, 2016). Consequently, a Presidential Commission of Inquiry was set up to investigate the feasibility of free higher education studies. In a media statement released on September 16, 2016, the Minister of Higher Education notes "Our universities currently face serious challenges in terms of funding. At the same time, large numbers of South Africans are currently finding it difficult to access post-school education because of the financial challenges they as individuals or as families face" (Nzimande, 2016). He explained

that the issues facing higher education and the students' demands are complex matters that will not be solved overnight, but he assured the students that the government was and is committed to realising the promise made in the constitution about free education for all (Nzimande, 2016).

The student protest and outcries over the need for educational support highlighted the systemic issues facing higher education in South Africa today. That is why the provision of financial assistance to students from low socio-economic backgrounds is vital for their overall well-being in the learning process and their academic success, and that is what this study investigated. It is argued that the manner in which the NSFAS funds are administered and distributed to the students affected their academic progress negatively. The Parliamentary Monitoring Commission acknowledged this fact in 2014. Not receiving their NSFAS allocations at the beginning of the first semester or not being assisted at all creates stress for the students because they cannot attend their classes (due to not having money to pay for a train or bus ticket for example). Nor can they prepare their assignments and study effectively for tests and examinations (due to not having textbooks and study material) (Cloete, 2012; McGhie, 2012; Yorke, 2002). In addition, the majority of financially needy students struggle academically because they come from poorly resourced public schools and disadvantaged backgrounds, and they have to deal with a lack of finances as well that, overall, contribute to these students dropping out of higher education completely (Cloete, 2012; McGhie, 2012, Yorke, 2002). Not having the necessary funds to make good academic progress and completing their degrees is one of the main reasons why the national throughput and retention rates is so low and the failure and dropout rates so high (Council on Higher Education, 2010, 2013; Lesake & Maile, 2008).

2.3 THE NATIONAL STUDENT FINANCIAL AID SCHEME (NSFAS)

2.3.1 Legislative framework

As indicated in the previous section, the National Student Financial Aid Scheme (NSFAS) is the government's funding model that assists financially needy students at public higher education institutions in South Africa. It should be noted that NSFAS does not fund private institutions, only public universities, universities of technology, public technical vocational education and training (TVET) colleges, and community education and training colleges (Department of Higher Education and Training, 2012, 2017).

“The mission statement of NSFAS seeks to impact on South Africa's racially skewed student, diplomat and graduate populations by providing a sustainable financial aid system that enables academically deserving and financially needy students to meet their own and South Africa's development needs” (National Student Financial Aid Scheme, 1999). The NSFAS was formerly known as the Tertiary Education Scheme for South Africa (TEFSA) (Pillay, 2010, National Student Financial Aid Scheme, 1999). The Independent Development Trust established TEFSA in 1991 as a non-profit company to provide loans to students in higher education. It had the necessary infrastructure to administer the new financial aid scheme, which would be mainly funded by the state (National Student Financial Aid Scheme, 2000). The TEFSA was, therefore, contracted by the Minister of Education to administer the funds to public higher education institutions since 1991 (National Student Financial Aid Scheme, 2000). The TEFSA was renamed the NSFAS in 2000 (National Student Financial Aid Scheme, 2000).

The NSFAS operates within constitutional, policy and legislative frameworks that were implemented at the start of the transformation processes of the new democratic republic of South Africa. It is a government agency that administers funds to assist South African financially needy students to pay for their higher education studies. It also assists students

with accommodation, textbooks and study material, traveling and food allowances (National Student Financial Aid Scheme, 2000).

The legislative framework that guides NSFAS is based on:

- the Bill of Rights of the Constitution of the Republic of South Africa Act (108 Of 1996), Section 29 (1) (a);
- the White Paper (Notice 1196 of 1997);
- the Higher Education Act – (Act 101 of 1997);
- the Public Financial Management Act - (Act 1 of 1999);
- the National Student Financial Aid Scheme Act- (Act of 56 of 1999);
- the National Credit Act – (Act of 2005); and
- the Department of Education’s (DoE) 1998 Policy Framework (National Student Financial Aid Scheme, 2000)

The policy framework was prepared in 1998 to supplement the White Paper and clarify the objectives and intended operations of NSFAS (Report of the Ministerial Committee on the Review of the National Student Financial Aid Scheme, 2016).

2.3.2 Administration and distribution of funds to financially needy students

According to the constitution and the South African Human Rights Commission, the government has a responsibility to make education available and accessible to all (South African Human Rights Commission, 1990). As such, the NSFAS Act (Act 56 of 1999) was established to provide for the:

- Management, governance and administration of the scheme;
- Granting and administration of loans and bursaries to eligible students at public higher education institutions;
- Recovery for loans;
- Repeal of the provision of special funds for tertiary education and training act 1993; and
- To provide for matters connected therewith (National Student Financial Aid Scheme, 2000).

The Minister of Higher Education and Training receives a budget allocation from the national budget in each financial year, after which the budget is divided into an allocation to the NSFAS Head Office, and an allocation to the subsidy of public higher education institutions

in South Africa. Once the funds are allocated to the NSFAS Head Office, it is then distributed to the different higher education institutions. NSFAS distributes funds to the respective universities using prescribed allocation formulae that are based on the university fees and the number of previously disadvantaged students (African, Coloured and Indians) who are enrolled at the institution. In addition, there is also a means test, which is determined by the NSFAS Head Office and is based on the parents' income (National Student Financial Aid Scheme, 2000). The Means Test assesses the financial position of the family in terms of its income and the extent to which the student's family can contribute to the full cost of study. The students' applications are ranked from lowest to the highest in the means test. The lower the student's family ability is ranked, the greater the chance that NSFAS will cover the student's tuition fees and all allowances, while those who have the highest scores will be the ones that will be declined and not assisted at all (Higher Education South Africa (HESA), 2009; National Student Financial Aid Scheme, 2000).

Until the beginning of 2016, students had to apply directly to the different higher education institutions for NSFAS funds once they were accepted for a certificate, diploma or degree programme. Since the middle of 2016, the NSFAS Head Office introduced a centralised online application system so that prospective students can apply directly to the head office for financial assistance and no longer to their respective institutions. It should also be noted that prospective students can now apply before they arrived at their institutions and do not have to wait until the following year when they are accepted, which was the case before the centralised system was introduced (NSFAS application procedures, n.d.).

It is suggested that South Africa has a compromising student model (refer discussion in Section 2.4 below) as one of the set criteria for the scheme is that families should not be earning above a certain amount (Kauling, 2011). Similar to the criteria of the compromising model, NSFAS beneficiaries are full-time students who are not by the means to pay for their

higher education costs. The means tests that is used indicates if parents need to contribute towards their children's study costs or if the children's total costs will be paid by the NSFAS loan. Family contribution is another criterion of the compromising model. Once the students have graduated and obtained employment, the students must repay the loans at a low interest rate. If the students' final year results are good, a percentage of the loan amount is converted into a bursary (National Student Financial Aid Scheme, 2000).

2.3.3 Successes of NSFAS

Since its inception, NSFAS has contributed significantly to the public higher education sector in South Africa. Access to higher education was made possible for thousands of students who would otherwise not have been able to afford the high costs of universities. It has provided 41.5 billion in loans and bursaries to institutions of higher learning to finance students higher education costs (Report of the Portfolio Committee on Higher Education and Training, 2014/15). In the 2013 academic year, the NSFAS assisted 194 922 students out of 938 698 students who were enrolled at public higher education institutions (Report of the Portfolio Committee on Higher Education and Training, 2014/15).

2.3.4 Challenges facing NSFAS

Despite the successes of NSFAS, there were challenges as well. The Parliamentary Monitoring Group, Status and Effectiveness of Student Funding: DHET; NSFAS, HESA, FFC, HSRC and Statistics South Africa briefings (2014) identified six main challenges, namely: underfunding; high dropout, low graduate rates; top slicing; the Means Test, management issues; and loan administration. These challenges are briefly described below.

Underfunding: One of the major challenges facing NSFAS is the shortfall of funding to universities. The number of university applicants at HBUs has increased since the dawn of

democracy. This means that more students are in need of financial assistance than what NSFAS can provide (as described in Section 2.2.2 above, second category of students).

High dropout, low graduate rates: There is a high dropout and a low graduate rate among the recipients of financial assistance. Of the students currently assisted by NSFAS, only 19 percent (125 210) of students have graduated, while 48 percent (316 320) dropped out or otherwise did not complete their studies. The remaining 33 percent (217 470) students are still studying (Report of the Ministerial Committee on the Review of the National Student Financial Aid Scheme, 2016).

Top slicing: Universities South African (2016) refer to ‘top slicing’ as a disruptive mechanism where allocation made to universities is spread across all qualifying students, with all students receiving less than the full recommended amount by the NSFAS’ means test. With the shortfall of NSFAS funds to universities, administrators in the respective Financial Aid offices are forced to institute ‘top slicing’ in order to assist as many qualifying students as possible in any given year with paying their tuition and accommodation fees. This means that not all the students are assisted with what they really need (over and above the payment of tuition and accommodation fees) - allowances for textbooks and study material, travelling, food and living expenses.

The Means Test: The criteria of the Means Test and the way it is applied by institutions exclude students from families who earn above the R122 000 per annum qualification threshold, but who still cannot afford to attend university. This group is referred to as the “missing middle”.

Management: There has been a lack of leadership and management at the NSFAS Head Office due to the absence of qualified staff in the office of the CEO that have negatively

impacted on the running of the office continuity and other staff related challenges. As a result, the head office cannot resolve these challenges effectively.

Loan administration: The slow processing of loan application and agreements impacts negatively on both students and institutions. In addition, the timing of fund transfers to institutions is compromised by systems' limitations within the administration of the NSFAS funds (Parliamentary Monitoring Group, Status and Effectiveness of Student Funding: DHET; NSFAS, HESA, FFC, HSRC and Statistics South Africa briefings, 2014).

These are the most prevalent challenges facing the National Student Financial Aid Scheme and they provided the impetus for this study. A large majority of the students are at a disadvantage as they are in need of the allowances to study effectively during the academic year. As mentioned already, there are many different challenges that students face in the learning process, but a lack of finances affect students' well-being and their emotional state of mind more than the other challenges (Cloete, 2012; McGhie, 2012; Yorke, 2002).



2.4 LEGISLATIVE FRAMEWORKS TO STUDENT FUNDING IN HIGHER EDUCATION IN OTHER COUNTRIES AND HOW THEY COMPARE TO SOUTH AFRICA

An overview of the financial support frameworks of four different countries are discussed in this section. The four countries selected are Australia, Brazil, Botswana and Namibia. The decision to review the legislative frameworks of these countries is two-fold. Firstly, similar to South Africa, they have a part of their population who is also in the low socio-economic bracket. Secondly, there are similarities in some of the frameworks to that of the NSFAS' framework.

According to Kauling (2011), the student funding legislative frameworks of a country can be divided into four main funding models, namely: the Student-centred Model, the

Parent-centered Model, the Independent Student Model and the Compromising Model. In the **Student-centred Model**, students are regarded as having the primary responsibility for bearing the costs of their studies (Kauling, 2011). As a result, they are faced with high tuition fees, as the public funds do not fully cover all tuition and other allowance costs that are meant to support the students. In Australia for example, students are charged significantly different tuition fees, but grants, scholarships and loans are primarily awarded to students on a means-test basis that, as is the case in South Africa, targeting support to less privileged and needy students (Woodhall, 2007). This reflects the often implicit expectation that parents will assist their children according to their financial capacity (Kauling, 2011).

In the **Parent-centred Model**, the emphasis is on the role that parents play when it comes to supporting their children financially (Kauling, 2011). The general assumption is that the parents should pay their children's tuition fees. As a result, parents are subsidised substantially with the objective to help them meet their parental obligation to fund their children's tuition costs, by granting them family allowances or tax benefits to relieve their higher education financial burden (Finnie, 2016). These allowances vary depending on the size of the family and the number of children in the household. However, this model benefits parents who are in the higher tax brackets and not necessarily those who are in lower income tax brackets (Finnie, 2016).

The **Independent Student Model** suggests that students are fully independent from their parents and are able to pay their own fees and provide for their own financial needs while studying (Kauling, 2011). This model is commonly found in countries that have advanced social welfare protection systems, such as Denmark, Finland and Sweden (Kauling, 2011). In these countries, students are not required to pay tuition fees. Public funding support fully covers their living expenses, regardless whether they live with their parents or not (Kauling, 2011). Forty to sixty percent is given as direct support to the student with the rest provided in

the form of grants, which is accessible and in line with the socio-economic backgrounds of the families (Finnie, 2004). The lower income students lacking family resources and constant support remain dependent on student loans, and consequently some would need to take on part-time jobs in order to supplement their living expenses (Finnie, 2004). This model is also commonly found in countries that have a high welfare protection system with excessive income tax deductions (Kauling, 2011).

In the **Compromising Model**, tuition and student support policies in a country reflect a compromise between making students financially independent and having parents share in their costs, as in the Netherlands, for example (Kauling, 2011). In this model, full time students are eligible for study grants, which vary depending on whether they live with their parents or not. In addition, thirty percent of all students are eligible for supplementary grants based on their parents' income. Should students not qualify for the supplementary grant, parents are expected to contribute in this regard and students are able to take up loans, substituting the amount that parents should have covered (Kauling, 2011).

These models will be used as guides to describe the legislative frameworks of the four countries, and a summary table of the countries' frameworks, including South Africa's is presented at the end of this section.

2.4.1 Australia's legislative framework

The Australian legislative framework is called the Higher Education Contribution Scheme or Higher Education Loan Programme (HECS/HELP) (Woodhall, 2007). The students, who can pay their tuition fees upfront, receive a 25% reduction fee, or they can also defer payments until after the graduation through income contingent repayments collected through the Australian Tax Authority (ATO) (Woodhall, 2007). The Department of Education, Science and Training (DEST) and the Australian Taxation Office (ATO) jointly administer the

Australian funding scheme according to two overseeing acts, namely the Higher Education Support Act (Act, No. 149 of 2003) and the High Education Funding Act (Act, No 2 of 1989). The fund is administered as a semi-autonomous agency and forms part of government (Pillay, 2010). Thus, the government pays for tertiary education loans and collects the repayment after the students have graduated and once an income threshold has been passed (Pillay, 2010). Based on the above, an inference can be made that the Australian legislative framework resorts under a student-centered model (Kauling, 2011). The process of the government being responsible for paying the loans and collecting the repayment once the students are employed is similar to the process in South Africa.

2.4.2 Brazil's legislative framework

The Brazilian's student funding scheme is named Fundo de Financiamento ao Estudante do Ensino Superior and was initiated in 1999 to replace a previous loan scheme (Maculan, 2006). The Brazilian higher education sector is perceived as a means to social mobility (Romanelli, 1999). As in South Africa, most families in Brazil cannot afford to send their children to private institutions (Romanelli, 1999). As a result, proposals were made to the government to develop mechanisms that would allow access to higher education institutes for those unable to afford tertiary level studies (Romanelli, 1999). Due to the rising number of private institutions in Brazil, the government increased public funding in order to counter the private institutions (University World news, 2014).

In addition, as is the case in South Africa, the education sector in Brazil can be divided into periods that reflect the political transformation of the country. The first, which coincides with the monarchic period, took place between 1808 and the beginning of the Republic in 1889 mobility (Romanelli, 1999). The second period, the re-democratisation of Brazil that started in 1988, heralded a new constitution, which changed how funds were allocated to higher

education studies. According to Romanelli (1999), for Brazil to support the expansion and democratisation of higher education, the federal government has invested public funds in two programmes to increase public and private places at tertiary level institutions. These are:

- Financing of Higher Education Students: Students study with funding received from the government until completion of their studies and they have a grace period of 18 months to repay the amount borrowed at a rate of 3.4% per year after graduation.
- University for All Programmes: Economically disadvantaged students receive scholarships of 25%, 50% and 100% in private higher institutions, and there is no need to repay the government after the completion of their studies.

As such, Brazil' legislative framework to student funding could be regarded as both an independent student model and a compromising model (Kauling, 2011). The repayment option for the second programme is different to South Africa as economically disadvantaged students do not have to pay the money back, whereas in South Africa, the students must repay the loans once they obtained employment.

2.4.3 Botswana's legislative framework

The name of the Botswanan funding scheme is the Botswana Student Placement and Welfare Fund (BSPW), which is a grant loan scheme that resides in the Department of Student Placement and Welfare (DSPW) (World Bank, 2010). The scheme is administered by the DSPW which is located within the Ministry of Education (MoE) (World Bank, 2010).

The scheme was introduced in 1995 and assists students who are studying in public institutions as well as in the private sector (World Bank, 2010). This however is not the case in South Africa as the latter only funds students enrolled in public institutions. The Botswanan fund pays students' tuition fees and maintenance costs (World Bank, 2010). The study loans are interest free and students are required to repay their loans after a three-month grace period given to students after they have obtained employment (World Bank, 2010). Botswana's legislative framework could be classified as an independent student funding

model (Kauling, 2011). The fact that the students' loans are interest free in Botswana is different to South Africa where a low interest rate is repayable.

2.4.4 Namibia's legislative framework

Financial aid for students in Namibia is administered by the Namibian Student Financial Assistance Fund (GoN, 2000). It is also a loan scheme as in the case of the NSFAS. It was approved in 1996 and implemented during January 1997, becoming an act in 2000 named the Namibia Student Financial Assistance Fund Act, 2000, Act No. 26 of 2000 (Auditor General of Namibia, 2012). In line with the National Development Plan 1 and 2, the mission of the fund is to produce, through loans and scholarship awards, the national critical mass of men and women with relevant knowledge, skills and competencies for both the public and private sectors in Namibia (Auditor General of Namibia, 2011, 2012).

The funds are administered by the Ministry of Education that is headed by the Permanent Secretary under the Directorate of Finance (Auditor General of Namibia, 2012). The fund has three sub-directors that deal with the administration of thereof, namely the Awards, Payments and Recovery (Auditor General of Namibia, 2012). Parents are expected to contribute to the education of their children and the students are expected to repay the loans at half the current prime rate interest once they are employed (Auditor General of Namibia, 2012). The financing model that is adopted by Namibia could be considered a compromising model since parents are expected to contribute to the education of their children which is similar to the NSFAS of South Africa (Kauling, 2011).

A summary of the countries' student financial aid provision is presented in Table 2.2 below.

Table 2.2: Summary of the different countries' student financial aid provision

Type of Model	Name of Fund	Legislative framework	Administered by and main source of funding
Australia: Student-centred Model	Higher Education Contribution Scheme or the Higher Education Loan Programme	Two acts: Higher Education Support Act, 2003 (No. 149 of 2003); and Higher Education Funding Act, 1989	Administered by government Source of funding: Australian Government Grants; Higher Education Endowment Fund Government Bonds & repayment of loans received
Botswana: Independent Student Model	Botswana Student Replacement and Welfare Fund	One act: Act of Parliament	Administered by government Source of funding: Government & interest free repayment of loans received
Brazil: Combination Independent Student & Compromising Student Model	Fundo de Financiamento ao Estudante do Ensino Superior	Financing of Higher Education Students University for All Programmes	Administered by government Source of funding: Government & repayment of loans received (one programme only)
Namibia: Compromising Student Model	National Student Financial Aid Scheme Fund (NSFAF)	Namibia Student Financial Assistance Fund) Act No 26 of 2000)	Administered by government Source of funding: Government & repayment of loans received
South Africa: Compromising Student Model	National Student Financial Aid Scheme (NSFAS)	National Student Financial Aid Scheme Act, 1999 (Act No. 56 of 1999)	Administered by government Source of funding: Government, donations or contributions & interest, & repayment of loans received

The table above reflects that only one country, Brazil, has a combination of two different models (Independent Student Model and Compromising Student Model), with Australia having a Student-centred Model, Botswana an Independent Student Model, and Namibia and South Africa both having a Compromising Student Model for their financial aid provision to students from low socio-economic backgrounds. The theoretical framework used in the study is discussed next.

2.5 THEORETICAL FRAMEWORK

Based on the context discussed above, and the fact that this study investigated how the NSFAS funds were administrated and distributed to students coming from low socio-economic backgrounds at University X, Amartya Sen's (1988) Capability Approach is used as the theoretical framework. This approach was deemed the most appropriate theory to use, as it focuses on the moral significance of the individual's capabilities to achieve the kind of life they have reason to value and prosper (Sen, 1988). Another reason for using Sen's capability approach was that much of his work focuses on inequality and poverty (Robeyns, 2003a), and these two concepts are implicit in this study. In his earlier writings in 1973, Sen criticises the existing literature on inequality measurement in welfare economics for being too concerned with complete rankings of different social states (Sen, 1988). He argues that people should not underestimate complexities or ambiguities, as on numerous occasions, partial comparisons could only be made (Sen, 1988). Sen has also criticised the inequality literature in welfare economics for being exclusively focused on income; instead, he argues that we should focus on the real freedoms that people have for leading a valuable life, that is, on their capabilities to undertake activities such as reading, working, being politically active, or enjoying positive states of being (Sen, 1988). Thus, the focus should be on what people are able to be and to do, and not on what they can consume, or on their income (Robeyns, 2003a; Sen, 1988).

Sen (1988, p. 30) defines his capability approach "...as a combination of various 'doings and beings', with quality of life to be assessed in terms of the capability to achieve valuable functionings". Sen (1988, p. 31) sees "functionings" as representing "parts of the state of a person – in particular the various things that he or she manages to do and be in leading a life". He states that the "capability of a person reflects the alternative combinations of functionings the person can achieve, and from which he or she can choose one collection" (Sen, 1988, p.

31). Simply put, functionings refer to what an individual is able to be and do, while capability refers to choices and opportunities - meaning the possible range of choices individuals can choose from in order to be and do (Sen, 1988). In essence, Sen's capability approach evaluates development through the lenses of functionings and capabilities (Robeyns, 2003a; 2003b).

To this end, a capability approach theory is concerned with the development and well-being of human beings. Robeyns (2003a) states that a capability approach is an effective tool to assess people's overall well-being and societal engagement. However, Nussbaum (2003) felt that the Sen's capabilities approach was too generalised and she argued for a clear defined list which she called the "central human capabilities" (Nussbaum, 2003, p. 41). According to Nussbaum (2003, p. 41), "this would strengthen the evaluation purpose of the capability approach, as it would do away with the vagueness of the general stance". She arrived at a list of ten key human capabilities against which people's well-being or development should be evaluated. These are: life; health; integrity; senses, imagination and thought; emotions; practical reasoning; affiliation, other species; play and control over environment (Nussbaum, 2003, p. 41).

Sen however, did not provide a definitive list of capabilities because he maintains that it should not only be about a "canonical list" based on theory and used for every purpose, but "...any list should thus be context-specific and flexible" (Agarwal, Humphries & Robeyns, 2005, p. 7). Following Sen's viewpoint, different sets of lists emerged that attempted to respond to the problem of a one-size-fits-all criticism levelled against Nussbaum's list (Robeyns, 2003a). Robeyns (2003a) discusses these lists in great detail and compares, for example, Nussbaum's list to those of Alkire and Black's (1997), Erikson's (1993) and Erikson and Aberg's (1987). According to her, the central theme running through the development of these lists is context-specific awareness, and not 'one-size-fits-all' (Robeyns,

2003a).

Therefore, Sen's Capability Approach will be used to investigate how the administration and distribution of the NSFAS funds to financially needy students at University X affected their academic progress. A list of five capabilities based on Erikson's (1993) list was decided on as they pertained specifically to the context and lived experiences of the students who received financial assistance from NSFAS, and those who did not receive financial assistance. The five capabilities are:

- **The right to education:** Every South African has the right to education as stipulated in the Bill of Rights of the country's constitution and it was one of the reasons why NSFAS was introduced at higher education institutions.
- **Economic status:** NSFAS is meant for students who are financially needy, thus students who come from low socio-economic backgrounds and who will not be able to pay for the high costs associated with higher education studies.
- **Physical health:** Being in good physical health means that one needs to have good nutrition and funds from NSFAS are supposed to assist students in this regard.
- **Emotional/mental health:** Emotional/mental health is vital for successful student learning. When students have to worry about their financial situation, they cannot function optimally, and that was why loans from NSFAS was introduced.
- **Improvement of quality of life:** Financially needy students come to better themselves and earn a degree in order to obtain a good job and salary. NSFAS is supposed to assist them to achieve this objective.

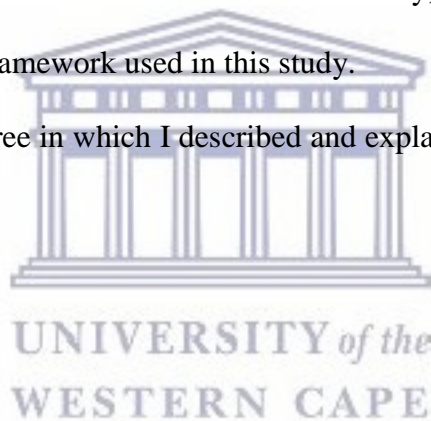
The five capabilities speak to the research reported in this study. Under the new democratic government, all students have the right to education and need to be in good physical and emotional/mental health in order to succeed in their studies. If this happens, they will be able to improve their quality of life and become productive citizens of South Africa. As stated, NSFAS was introduced to enable students who come from disadvantaged backgrounds to access higher education in South Africa. Unfortunately, this is not the case, due to the delay in the administration and distribution of the funds to the students, on the one hand, and because the demand for financial assistance is so huge and the funds which the government

allocated to NSFAS is insufficient, on the other hand. Thus, the five capabilities were used as the basis for the analysis of the students' data, the discussion and interpretation of the findings, and the recommendations made.

2.5 SUMMARY

In this chapter, I attempted to contextualise the study area of this thesis. It was done, firstly, through a discussion of the higher education landscape of South Africa pre- and post-1994. Secondly, a discussion of the legislative framework and principal guidelines of NSFAS, the administration of NSFAS and its successes and challenges was presented. Thirdly, four different countries and how their higher education funding systems are administered were described and compared to how NSFAS is administered. Lastly, the chapter concluded with a discussion of the theoretical framework used in this study.

I now move on to Chapter Three in which I described and explained the research process that was followed in this study.

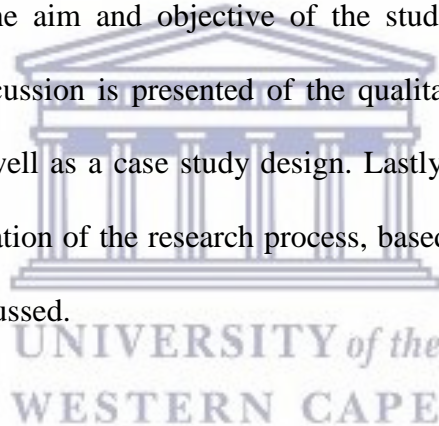


CHAPTER THREE

RESEARCH METHODOLOGY

3.1 INTRODUCTION

Chapter Two contextualised the study through a review of literature relating to the Higher Education sector in South Africa, the National Student Financial Aid Scheme procedures, and the funding models of four countries compared with that of South Africa. The chapter concluded with a discussion of the theoretical framework used in this study. In this chapter, I describe and explain the research process followed by a justification of choices made and actions taken. The chapter begins with restating the aim and objective of the study, and the main research and sub-questions. Thereafter, a discussion is presented of the qualitative research paradigm within which the study is situated, as well as a case study design. Lastly, the chapter concludes with a detailed explanation and justification of the research process, based on relevant research theories, and a summary of what was discussed.



3.2 AIM AND OBJECTIVE OF THE STUDY

The aim of the study, as stated in Section 1.3, was to investigate the bureaucracy in the administration of NSFAS that funds undergraduate students at University X and the effects it had on the students' academic progress. The objectives were to examine the process and make recommendations based on the findings of the research data that could assist the different role players on to streamline the process so that students benefit most.

3.3 MAIN RESEARCH QUESTION AND SUB-QUESTIONS

The main research question was: How was the NSFAS funds administered and distributed to the students at University X, and what were the experiences of the students who received the funds, or who did not receive the funds? In order to unpack the main research question, the following sub-questions were used to guide the data collection process and the analysis of the data:

1. How was the NSFAS fund administered at the university?
2. What were the challenges in the process and their impact on the students' academic progress?
3. How could these challenges be overcome?

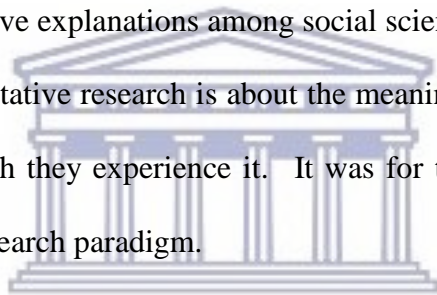
3.4 POSITIONING THE STUDY IN A QUALITATIVE RESEARCH PARADIGM

The above aim and objectives, as well as the research questions were qualitative in nature, and as such, the study is best positioned in a qualitative, interpretive research paradigm. Creswell (2007:36) explains that “Qualitative research begins with assumptions, a worldview, the possible use of a theoretical lens, and the study of research problems inquiring into the meaning individuals or groups ascribe to a social or human problem”. Similarly, Babbie and Mouton (2001, 2007) state that the goal of qualitative research is to understand and describe a specific problem or issue in a real life situation. Thus, qualitative researchers attempt to study human behaviour from an insider's perspective (Babbie & Mouton, 2001, 2007). Hennink, Hutter and Bailey (2011) add that qualitative research allows researchers to investigate in detail the experiences of people within their specific contexts and situations, in order to determine how their experiences and behaviour are influenced by the broader societal norms, culture and economic conditions.

Following Babbie and Mouton (2001/2007), Banks (2007:10-11) argues that “Qualitative research is intended to approach the world ‘out there’ and to understand, describe and sometimes explain social phenomena ‘from the inside’ in a number of different ways, which are:

- Analysing the experiences of individuals or groups: Experiences could relate to biographical histories or to practices; they could be addressed by analysing everyday knowledge, accounts and stories;
- Analysing interactions and communications in the making. This could be based on observing or recording practices of interacting and communicating and analysing the literature; and
- By analysing documents, text, images or similar traces of experiences or interactions.

There is agreement about the above explanations among social scientists and research scholars. It is therefore understood that qualitative research is about the meanings people assign to a situation or problem and the way in which they experience it. It was for these reasons that this study is situated within the qualitative research paradigm.



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A further reason why this study was placed within such a research approach is the fact that qualitative research has a primary interest in describing the experience and action of participants in great detail (Babbie & Mouton, 2007). Creswell (2007, 2013) is in agreement when he explains that in the qualitative research process, the researcher’s aim and intention is to understand the meaning that the participants assigned to a problem or issue, and not the meaning that the researcher presupposes or wants to attach to the issue under investigation.

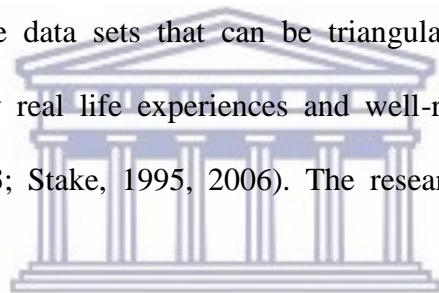
In this study, the researcher’s aim was to understand how the NSFAS allocations were administrated and distributed to students at University X, and how that impacted on the students’ everyday experiences and behaviours. The objectives were to ascertain if the students made good

progress in their studies or not, and if not, how they coped and what was the end result. For this purpose, the researcher had two groups of research participants and three different data collection instruments, namely a biographical information sheet, a self-reflective questionnaire and individual interviews. Secondary data in the form of policies and guidelines for NSFAS were also reviewed and described in order to give a comprehensive account of why and how NSFAS came into being. Lastly, the successes and challenges with regard to the NSFAS administration and distribution were also unpacked in Sections 2.3.3 and 2.3.4, while the students' end-of-year results were used as the fourth data set to triangulate the student participants' responses given in the self-reflective questionnaire.

3.4.1 Critique of qualitative research

One form of critique of the qualitative research paradigm is that it is considered as a weak methodology in relation to the more statistically driven quantitative research paradigm (Babbie & Mouton, 2001; De Vos, 2005; Silverman, 1993, Stake, 1995, 2006). Another form of critique is mentioned by Stake (1995, p. 45), under the heading "Recognition of Faults", where he lists qualitative research faults that touch on the issues of validity and reliability, explaining that "... they do not have widely agreed-upon protocols that put subjective misunderstandings to a stiff enough test". These forms of critique are based on the fact that qualitative research is explorative and interpretive, and concerned with the gathering of in-depth descriptive and detailed information from participants in order to understand participants' views and experiences, belief systems, histories and contexts (Babbie & Mouton, 2007; Creswell, 2007, 2013; De Vos, 2005).

In response to the above critique, the supporters of qualitative research stress that the absence of the traditional measures of validity and reliability, as used within the quantitative paradigm, should not be viewed as a lack of reliability and validity in the findings of qualitative research (Babbie & Mouton, 2007; Creswell, 2007, 2013; Silverman, 1993). Babbie and Mouton (2009) suggest that there should be a general understanding that the notion of objectivity between quantitative and qualitative research could be achieved differently. Babbie and Mouton (2009) adds, “When enhancing validity and reliability in the qualitative paradigm we would be more worried with triangulation, writing extensive field notes, member checks, peer review, reasoned consensus, audit trail, etc.” Thus, qualitative researchers can overcome these challenges by ensuring that there are multiple data sets that can be triangulated, and that discussions and interpretations are supported by real life experiences and well-researched theories (Babbie & Mouton, 2009; Silverman, 1993; Stake, 1995, 2006). The researcher attempted to follow this advice in this study.



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3.5 CASE STUDY DESIGN

As explained in Section 1.5.1, a collective case study design was chosen for this study because of the qualitative nature of the research, as explained in the previous section, and based on Stake’s (1993) explanation of what a collective case study is. The decision was further motivated by the fact that the study focused on a specific faculty at a historically black university and a specific cohort of students. Stake (1995, 2006) argues that a case study is a process of inquiry about a specific issue or problem, and it helps to understand the complexity thereof. In addition, Yin (2014:30) points out that a case study design should be considered when a researcher seeks to answer the “how” and “why” questions and seeks to uncover contextual conditions, as they see it,

relevant to the problem/issue under investigation. Leibowitz (2001) argues for the use of case study research due to the fact that it allows for an in-depth study that focuses on specific and general factors, as well as those allowing for the use of multiple sources of evidence which is at the heart of qualitative research.

A final reason why a (collective) case study research design was used is based on Babbie and Mouton's (2007:282) discussion of four principles on which a case study design is based, namely: (i) conceptualisation - the importance of clearly stating the purpose of the study; (ii) presenting the research questions; (iii) rationale for the research questions; and (iv) defining concepts used. Thus, following Babbie and Mouton, the aim and objectives of the study were clearly stated in Sections 1.3 and 3.2, and the rationale for the study and the research questions were explained in Section 1.1 and problematised in Section 1.2. Chapter Two presented the literature and theoretical framework that provided guidance and structure to the study, and the theoretical underpinnings of the study. The theoretical framework (Sen's Capability Approach) provided five capabilities that informed the structuring of the questions in the data collection instruments (refer Section 3.6.3), the analysis of the data (refer Section 3.6.4), and the discussion and interpretation thereof in Sections 4.3. In addition, a detailed description of the student participants (unit of analysis) and a description of the external context surrounding the participants (the research site) was provided in Sections 3.6.2 and 3.6.1. By detailing the study in this manner, Babbie and Mouton (2007) explain that the researcher allows other readers to judge the suitability of the methods used, as well as allowing for replication.

3.5.1 Challenges of a Case Study design

Creswell (2007, 2013) notes that case studies in practice are complex and, because of its complexity, challenges arise. He identifies three challenges. The first challenge is the identification of the case, followed by the number of cases to be used in the study; and lastly deciding on the boundaries of a case (Creswell, 2007, 2013). Similarly, Baxter and Jack (2008) explain that deciding on a case could be challenging because the case would be the unit of analysis, and determining this unit is dependent on the aim and objectives of the study, as well as the research questions the researcher wishes to answer.

To overcome the above challenges, both the student participants and the staff members in the Financial Aid office at University X were identified as the primary unit of analysis, as their experiences were central to answering the research questions. Thus, a collective case study design was chosen because both group of participants were needed to provide information on how the NSFAS funds were administrated and distributed to the students (Stake, 1993, 1995). The student participants provided information in the biographical information sheet and the self-reflective questionnaire regarding their everyday experiences and behaviours, and how receiving or not receiving the NSFAS allocations affected their academic progress. The staff members in the Financial Aid office provided information in the individual interviews that assisted the researcher to understand how the NSFAS allocations were administrated and distributed to the students at University X, and the challenges which the staff experienced as a result of that process. Therefore, both groups of research participants were clearly defined and selected to elicit the required information.

3.6. RESEARCH PROCESS FOLLOWED

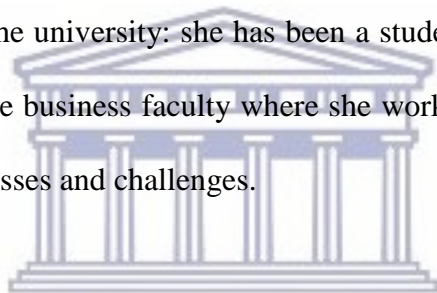
The researcher's research proposal was submitted to the relevant committees within the university in order to comply with the master's degree requirements before embarking on the selection of the research site, the research participants and the data collection processes which are explained below. Following the approval of the research proposal, ethical clearance was obtained (refer Addendum 1).

3.6.1 Research site

The research site was University X which is geographically located in the Western Cape Province. As stated in Section 1.5.2, the university was established in 1959 as a college by the apartheid government and opened its doors officially at the beginning of 1960 (Cape Higher Education Consortium, 2010). It was commonly referred to as 'Bush College' because it was located within the Port Jackson bushes next to a nature reserve on the Cape Flats. Unlike two of the other universities that are located within the urban area of Cape Town (which is regarded as the 'green belt' in the province), University X was situated in a sparsely populated area adjacent to a Coloured township (Council on Higher Education, 2010). It was earmarked to provide higher education to the Coloured population only, but the university staff and students were directly involved in a successful struggle against the government which opened the doors of the university to other racial groups as well. Because of its prominence in the struggle against apartheid, UWC became known as the 'Home of the intellectual left' (Council on Higher Education, 2010; Letseka et al., 2010). It developed into a full-fledged university and is among the top ten universities on the African continent today (Vice-Chancellor's Graduation Speech, 2016).

One of the reason why this university was chosen as the research site for this study is that it is still home to many students who come from low-socio economic backgrounds and underprepared schooling. For example, in 2009, the undergraduate students registered at University X consisted of 50.1% Coloured students, 39% African students, 6.1% Asian students, 3.2% White students and 1.6% international students (University of the Western Cape, 2009). Because of the students' socio-economic status, most of them rely on financial assistance from NSFAS as their parents cannot afford the high university costs.

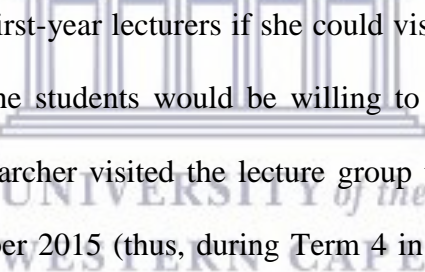
Another reason why the research site was chosen was due to the fact that the researcher has had a long-standing relationship with the university: she has been a student at the institution, as well as an administrative employee in the business faculty where she worked closely with undergraduate students and observed their successes and challenges.



3.6.2 Research Participants

A first-year lecture group of 74 students in one of the departments in the business faculty at University X was selected as the student participants for this study. As discussed in Section 1.5.2, the focus was on first-year students, as their daily experiences and lived realities impact on their academic progress and influence students' life cycles at a university, and often determines the success or failure of the students in future (Beyer et al., 2007; Kuh et al., 2005; McGhie, 2012; Van Schalkwyk et al., 2009). The Director of the Financial Aid Office at University X and five of his staff members were selected as part of the staff participants for the study.

A convenience sampling method was used to select both the students and the financial aid staff. According to Cohen (2011), a convenience sampling method is sometimes called “accidental or opportunity sampling” and means that individuals are chosen to serve as participants for convenience purposes. Harber (1998) describes a convenience sample as the use of readily accessible persons in a study who will be able to provide relevant information. In addition, Bogdan (2007) and Neuman (2006) argue that convenience sampling is appropriate in the selection of unique cases that are informative. The convenience sampling was deemed appropriate for both the students and the financial aid staff as the students came from low socio-economic backgrounds and in need of financial assistance. The staff worked directly with the NSFAS Head Office, and they were responsible for the distribution of the allocated funds to the students.



The researcher asked one of the first-year lecturers if she could visit one of her classes and speak to the students to determine if the students would be willing to participate in the study. The request was granted and the researcher visited the lecture group towards the end of the second lecture in the first week of October 2015 (thus, during Term 4 in the second semester of 2015). Each student received an information sheet in which the study’s aims and objectives were described (refer Addendum 2). After explaining what the study was about and what was required of them, and answering all their questions, the students agreed to be part of the study and signed consent forms. A copy of the consent form is attached as Addendum 3. The researcher explained to the students that the information they provide in the biographical information sheet and the questionnaire sections would be treated with the utmost confidentiality and respect, and that their names or student numbers would not be used or revealed. Thereafter, each student


received copies of the biographical information sheet and the self-reflective questionnaire which they completed and handed back to the researcher.

During the second week in October 2015, the researcher contacted the director of the Financial Aid Office and requested a meeting with him. He agreed and the researcher provided him with an information sheet and explained what she wanted to do and why (refer Addendum 4). She asked him if he would be willing to participate in the study and if she could interview some of his staff members. After answering his questions about the study, he agreed to participate. The researcher then interviewed the director and five of the six staff members. There were six staff members working in the Financial Aid office but one staff member worked with postgraduate students and was therefore not included. The five staff members worked with the undergraduate students at University X and they also agreed to participate in the study. Both the director and the staff members signed the consent forms (refer Addendum 5). The researchers interviewed the director and the five staff members individually over a four-week period, until the end of the third week in November 2015.

It should be noted that a follow-up telephonic interview with the director was held at the beginning of April 2016 when the researcher was analysing the data, to ascertain what the administrative procedure was between the university and the NSFAS Head Office, and when the funds are transferred to the university.

3.6.2 Data collection instruments

Since the study resorted under the qualitative research paradigm, multiple sources of data instruments were used (Creswell, 2013, Stake, 1995, 2006; Yin, 2009). Yin (2009, p. 16) explains that the use of different sources of data is helpful because of its capacity to develop “converging lines of enquiry, a process of triangulation and corroboration”. As such, different sources of data will result in more reliable findings and conclusions. In addition, Silverman (2001) and Stake (1995, 2006) explain that the use of multiple data collection techniques in qualitative research is good for two reasons. Firstly, it ensures that rich, in-depth and thick data are available to answer the research questions. Secondly, it strengthens the validity of the research by allowing the researcher to triangulate the data.



It was for the above reasons that three different data collection instruments were used to collect the data. The first instrument was the individual interviews conducted with the director and five of the staff members in the Financial Aid Office at University X. As explained in the previous section, interviewing the financial aid staff was a very important factor because they provided essential information for the analysis. A list with twelve questions were prepared and used as a guide in the interviews. The same questions were asked to both the director and the five staff members. This was done in order to triangulate the responses given. Ten of the twelve questions were open-ended questions, with only two closed questions. The two closed questions were about the staff members' positions and whether they worked with undergraduate or post-graduate students. The ten open-ended questions focused on six main areas, namely: what the administrative process was in the financial aid office, what the student application process was, how the students were notified of the outcome of their applications, how the funds were allocated

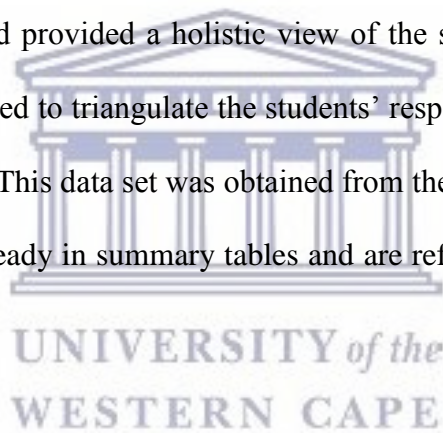
and distributed to the students at the university, what the challenges were, and if there were challenges, how they could be overcome. The follow-up telephonic interview with the director focused on what the administrative process was between the NSFAS Head Office and the university, and when the funds were made available to the university. A copy of the interview questions is attached as Addendum 6. The data collected from this instrument are referred to as data set one.

The second instrument was a demographic information sheet which the 74 student participants completed. It consisted of twelve closed questions (thus, quantitative in nature) which focused on the students' biographical details, as well as their parents' income, and the number of siblings. The last two questions elicited answers on who assisted them financially if their parents/guardians were unemployed and what form of assistance they received (fees, accommodation, travelling, textbooks and study material, and food and living expenses). The students' personal information was important for the study as it assisted to contextualise the students' backgrounds and foreground their low socio-economic statuses. A copy of the demographic information sheet is attached as Addendum 7. The data collected from this instrument are referred to as data set two.

The third instrument was a self-reflective questionnaire which was also completed by the student participants. The purpose of the questionnaire was to obtain information from the students about the NSFAS application process and the outcome thereof. It consisted of thirteen questions. Twelve of the questions were closed questions and one an open-ended question. The closed questions focused on the degree the students were registered for, whether or not they were notified of the NSFAS application procedures, if they applied for financial assistance, what they applied

for, if and when they were notified of the outcome, and what type of financial assistance they received, and when. The open-ended question elicited answers with regard to what they did if they did not receive assistance at the start of the first semester and if they did not receive assistance, whether their academic progress was impacted negatively or not. A copy of the self-reflective questionnaire is attached as Addendum 8. This is data set three.

A fourth data set was used to obtain an overall sense of the results and promotion statuses of the 2015 first-year cohorts in the different degree programmes in the business faculty at University X. This was deemed important because it reflected the success and failure of the 2015 first-year student cohort in the faculty, and provided a holistic view of the students' academic progress in the first year of study. It was used to triangulate the students' responses to the questions asked in the self-reflective questionnaire. This data set was obtained from the faculty's dean's annual report in April 2016. The data were already in summary tables and are reflected in Tables 4.4 and 4.5 in Section 4.2.1.2.



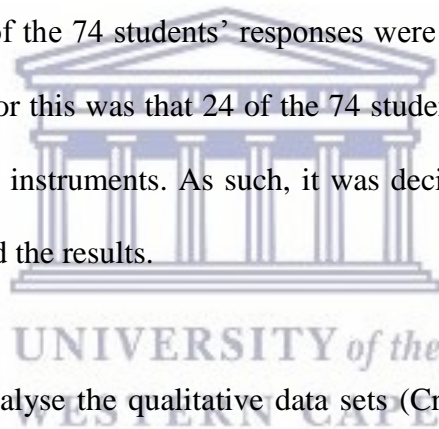
3.6.3 Data analysis

The data analysis process started at the end of November 2015 and was completed at the end of April 2016. As indicated in the previous section, four sets of data were collected, including both quantitative and qualitative data. The analysis of the quantitative data is explained first, and thereafter, the qualitative data.

According to Babbie and Mouton (2001), analytical strategies provide guidance on how findings will be organised, if generalisation is appropriate, and if the strategies address the issue of theory

development. The answers to the quantitative type of questions were straight forward, as it elicited a specific response from the staff members, and ‘yes’ or ‘no’ answers or answers where the students had to make a choice. These responses were entered on Excel software by an independent researcher and grouped according to what the staff members responded, and how many students answered ‘yes’ or ‘no’ or made the same choices. Summary tables were created to reflect the answers of the staff members to the two closed questions in the interviews (Table 4.1), in the students’ demographic information sheets (Table 4.2), and in the students’ self-reflective questionnaire (Table 4.3).

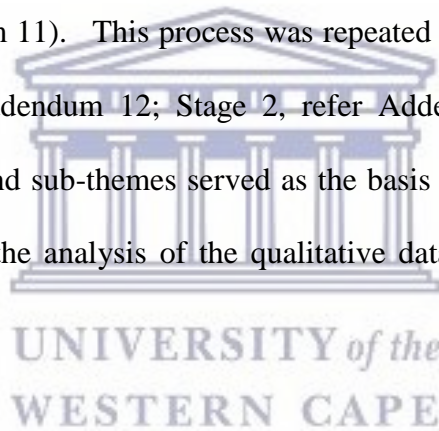
It should be noted that only 50 of the 74 students’ responses were included as part of the student participants’ data. The reason for this was that 24 of the 74 students in the lecture group did not answer all the questions on both instruments. As such, it was decided to exclude their responses because they would have screwed the results.



Content analysis was used to analyse the qualitative data sets (Creswell, 2013; Henning, 2004). Creswell (2013) is of the opinion that an open coding process is the foundation of qualitative data analysis, while Yin (2014) explains two modes of case study analysis, namely pattern matching (patterns emerging from data is matched) and explanation building (generating explanations about the case). He adds that pattern matching may enhance internal validity of the data analysed (Yin, 2014). Thus, not only is content analysis regarded as the foundation of qualitative data analysis but it allows for pattern matching to take place and that was why the researcher opted for this analytical method. Following Henning (2004), a three-stage open coding process was used for the content analysis. Neuman (1997, p. 422) states that an open coding process allows for two

simultaneous activities: “a mechanical data reduction and an analytic categorisation of data”. This happens because the data collected are sorted into manageable and orderly groups of themes and sub-themes (Henning, 2004; Neuman, 1997).

The qualitative responses from the staff members were analysed first, and thereafter, those of the student participants. Stage 1 in the open coding process involved a general reading and noting of all the responses from the staff members (refer Addendum 9). In stage 2, the data was sorted into categories. These categories were based on the sub-questions of the study (refer Addendum 10). Stage 3 was the last stage in the open coding process and the data was further reduced to themes and sub-themes (refer Addendum 11). This process was repeated for the qualitative responses of the students (Stage 1, refer Addendum 12; Stage 2, refer Addendum 13; and Stage 3, refer Addendum 14). These themes and sub-themes served as the basis for the analysis and discussion in Chapter Four, and it placed the analysis of the qualitative data within a deductive approach (Babbie & Mouton, 2001, 2007).



However, because the researcher could not anticipate what the responses from the staff members and the students would be, it also made the analysis process inductive (Babbie & Mouton, 2001, 2007). Reading and working through the qualitative data, and moving back and forth in order to categorise and group the data into themes and sub-themes, and verifying that the data were correctly entered, allowed the researcher to obtain a good understanding of the issues identified and reported on by both the staff and student participants.

3.7 SUMMARY

The research process followed in this study was comprehensively explained and justified in this chapter. As a novice researcher, I had to note everything carefully and needed to ensure that the process was backed by evidence that supported the overall objectives of this study. Having analysed the qualitative data myself (with the assistance of my supervisor), I gained a better sense of what the students' challenges were and good insights into how their experiences from NSFAS affected them. Overall, the research methodology process expounded in this chapter has left me with a sense of gratitude as the students and the staff members allowed me to become 'an insider' to the challenges financially needy students face in the learning process.

I now move on to Chapter Four where the results are presented, discussed and interpreted.



CHAPTER 4

RESULTS, DISCUSSION AND SYNTHESIS

4.1 INTRODUCTION

The previous chapter described the research process followed in this study. In this chapter, I present the results of the data collected, the discussion and interpretation thereof, and a synthesis of the findings. The chapter consists of three sections. The first section presents the results of the four data sets. The second section discusses and interprets the data, while the last section brings the discussions to a close with a synthesis of the findings and a summary of what was discussed.

4.2 RESULTS OF FOUR DATA SETS

As explained in Sections 3.6.3 and 3.6.4, the data consisted of both quantitative and qualitative responses and explanations of the two participant groups (the financial aid staff and the students). The results of the quantitative data are presented first, and thereafter, those of the qualitative data.

4.2.1 Quantitative data results

The quantitative data are comprised of the two questions posed in the individual interviews with the director and the five staff members (Data set 1), as well as the student participants' biographical information (Data set 2) and responses to twelve of the thirteen questions asked in the self-reflective questionnaire (Data set 3). The answers to the two questions posed to the staff are presented first and thereafter the students' biographical information and their quantitative responses in the self-reflective questionnaire.

4.2.1.1 Quantitative data collected from the staff participants

The two questions were asked to determine what the staff members' positions and responsibilities were in the financial aid office of University X. As stated in Section 3.6.3, this was important as the staff was instrumental in providing answers to the three sub-questions of the study. Table 4.1 below reflects the information provided to the two questions.

Table 4.1: Summary of quantitative responses of the financial aid staff

Questions	Responses
What is your occupation?	Director of the Financial Aid Office: 1 Financial aid consultants: 5
Do you administer funds to undergraduate or post-graduate students?	Director: Oversee and manage both under-graduate and post-graduate students' financial aid applications according to the legislative frameworks, and other funds Financial aid consultants: Administrating NSFAS funds and (other funds) to undergraduate students at the university

Table 4.1 reflects the staff members' positions and what their roles were. As noted in Section 3.6.3, there was another staff member in the financial aid office but he was not interviewed because he worked with funding for postgraduate students only.

4.2.1.2 Quantitative data from the student participants

As explained in Section 3.6.3, all twelve questions in the biographical information sheet were quantitative in nature. The questions were asked to obtain information about the students' family backgrounds and socio-economic status. The students' responses are summarised in Table 4.2 below.

Table 4.2: Quantitative questions - Summary of students' biographical information

Questions and categories	Number of students & responses
Total number of students	50
1 st registration (2015)	44
2 nd registration (2014)	6
Degree registered for:	
B Com Accounting Degree (4-yr)	26
B Com Degree (4 yr)	22
B Admin Degree(3 yr)	2
Females	31
Males	19
Age categories:	
18 years old	16
19 years old	21
20 years old	7
21 years old	3
22 and older	3
Geographical area from: Urban	41
Rural	9
Parents employment status:	
Employed	26
Unemployed	24
Average wage of employed parents	
R0 – R2999 per month	1
R3000 – R3999 per month	2
R4000 – R4999 per month	2
R5000 and more per month	6
Receiving social grants	13
Not disclosed	26
Do you have siblings?	
Yes	45
No siblings	5
Siblings at school	31
Siblings at university	6
Siblings at school and university	6
Siblings not at school or university	7
Who assisted you if your parents/guardians were unemployed?	13 - parents assisted with social grant money 3 - parents had spaza shops 3 – parents and family assisted financially 5 - found a part-time job to assist themselves 1 – a lecturer assisted the student
What form of assistance was received?	40 - NSFAS will pay their tuition fees 18 – Received NSFAS funds for allowances 22 - Families and friends assisted with allowances 6 – Families and friends assisted with everything 5 – found a part-time job to assist themselves 1 – Parents made a bank loan to cover the costs

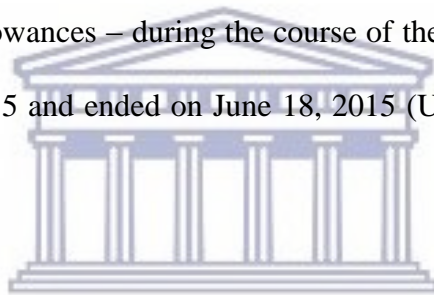
Table 4.2 shows that 22 students were registered for the B Com Four-year Degree, 26 for the B Com Accounting Four-year Degree and 2 for the B Admin Three-year Degree. There were 31 females and 19 males who participated in the study. The age group of the participants was majority 18 to 19 years with a few of the students beyond 20 years. Twenty-six (which is 52 percent) of the students reported that their parents were employed while 24 (48 percent) of them indicated that their parents were unemployed. Of the students' parents who were unemployed, 13 (54 percent) received social grants, 3 (12.5 percent) students' parents had Spaza shops, 3 (12.5 percent) were dependent on family members' income, a lecturer assisted 1 (4 percent) student, and 4 (16.6 percent) students did not disclose who supported them financially. The lowest amount earned by the working parents was R2250, while 1 student reported that his parents' monthly income was R5000, 1 reported R15 000, 2 reported between R17 000 and R18 000, 1 reported R20 000 and 1 student reported that her parents' income was R30 000 per month. Nine students indicated that they had three and more siblings, twenty-two students indicated that they had two siblings, fourteen students had one sibling and five had no siblings. Lastly, the students' responses indicate that NSFAS would pay 40 of the 50 students' tuition fees, 18 of them receiving funds for all the allowances from NSFAS, 5 receiving only a traveling allowance, and the rest of the students having to rely on financial assistance from family members and friends, and one student's parents obtained a loan from a bank to cover her costs.

Data set 3 consisted of the students' answers to the twelve quantitative questions posed in the self-reflective questionnaire. The responses are summarised in Table 4.3 below.

Table 4.3: Quantitative questions - Summary of students' responses in the self-reflective questionnaire

Questions and categories	Number of students & responses
Are you currently registered?	50 – yes
Were you informed about the application process for NSFAS? If 'Yes', how were you informed?	24 – during Orientation 20 – through an email sent by financial aid office 5 – through reading a NSFAS pamphlet 1 – at high school
Did you apply for NSFAS?	50 – yes
Was your application approved? Yes No	40 10
Were you notified of the outcome? Yes No	46 4
When and how were you notified?	13 – in Jan through emails 13 – in Feb through emails 3 – in April through emails 1 – in June through an sms 16 - did not disclose 4 – were never notified
What type of financial assistance did you ask for?	50 – asked for tuition fees, accommodation, textbooks and stationery, traveling and food
What was approved? Payment of tuition fees Accommodation Book and stationery allowance Food allowance (Pick n Pay vouchers) Traveling allowance	40 40 20 18 25
If your application was declined, were you given reasons for refusal? Yes No	6 4
When in the year did you receive your books and stationery allowance?	10 – middle to end of February 3 - in March 1 – in April 1 – in May 5 – did not disclose
When in the year did you receive your food allowance?	11 – middle to end of February 7 - in March
When in the year did you receive your traveling allowance?	1 – middle to end of February 9 - in March 9 – in April 1 – in May 5 – did not disclose

The responses reflect that all the students were informed about the NSFAS application process and all of them applied for financial assistance. They reported that 40 of them were approved for NSFAS funds and 10 were declined. However, the responses show that only 18 of the 40 students whose applications were approved received all the allowances in addition to the payment of their tuition and accommodation fees. Two (2) students received allowances for books, stationery and traveling but not for food. Five (5) of the remaining 20 students received funding for tuition, accommodation and traveling. The remaining 15 received funds for their tuition and accommodation fees only, while 10 of the students did not receive any financial assistance from NSFAS. Lastly, the responses reflect when the 25 students who were approved for allowances received the allowances – during the course of the first semester as the academic year started on February 2, 2015 and ended on June 18, 2015 (University of the Western Cape, 2015).



The fourth and last data set contains all the 2015 first-year students' overall results and their promotion status in the chosen business faculty at University X. As explained in Section 3.6.3, it was deemed important to include this data set because the fifty student participants were from this faculty, and the overall results provide a holistic view of the students' academic progress in the first year of study in the faculty. It should be noted that the faculty had both three-year and four-year degree programmes. Table 4.4 below reflects the overall results of the first-year students in the three-year degree programme.

Table 4.4: 2015 Overall results of first-year students in the 3-year degree programmes

2015	Total no of students	De-reg	0% De-reg	Failed	% Failed	Refused	% Refused	Students promoted	% Promoted
B Admin	121	9	7.4%	36	29.7%	10	8.3%	66	54.5%
B Com Acc	119	9	7.5%	9	7.5%	1	1%	100	84%
B Com	202	19	9.4%	10	4.9%	25	16%	148	73%
Total	442	37		55		36		314	

As can be seen from the table, a total number of 442 first-year students were registered for the three-year degree programmes in the business faculty at University X in the 2015 academic year. One hundred and twenty one (121) students were registered for the Bachelor of Administration (B Admin) Degree, 119 for the Bachelor of Accounting Degree (B Com Acc) and 202 students for the Bachelor of Commerce (B Com) Degree. An equal number of students (9) deregistered in the B Admin and B Com Accounting Degree programmes, while 19 students deregistered in the B Com Degree programme. The highest failure rate (29.7%) occurred in the B Admin Degree programme, followed by the B Com Accounting Degree (7.5%) and the B Com Degree (4.9%). The degree with the highest rate of academic exclusions was the B Com Degree with 25 students which equals 16%, followed by the B Admin Degree with 10 students (8.9%) and the B Com Accounting Degree where only 1 student was academically excluded. The B Com Accounting Degree had the highest number of students who passed their modules at the end of the year and who were promoted to the next year of study (100 out of 119 which equals 84%). The B Com Degree had the second highest number of students (148 out of 202 students which equals 73%), while the B Admin Degree had the lowest number of students who passed (66 out of 121 students which equals 54.5%).

Two overall observations can be made: firstly, a total number of 73 students dropped out/were not successful in their first year of studying (37 de-registered plus 36 academic exclusions which equals to 16.5%). Secondly, 55 students failed their first year which represents 12.4% of the 442 students. Thus, 128 (73 + 55) students (28.9%) were not successful in their first year of study, while 314 students (71.1%) were successful and promoted to the second year.

Table 4.5 below reflects the results of the first-year students in the four-year degree programmes. It should be noted that the faculty does not have a four-year degree programme for the B Admin Degree.

Table 4.5: 2015 Overall results of first-year students in the 4-year degree programmes

2015	Total no of students	De-reg	Failed	% Failed	Refused	% Refused	Promoted	% Promoted
B Com Acc	95	0	9	9.4%	1	1%	85	89%
B Com	253	0	32	12.6%	8	3.2%	213	84%
Total	348	0	41		9		298	

The table reflects that there was a total number of 348 students registered in 2015 (95 for the Bachelor of Accounting Degree and 253 for the Bachelor of Commerce Degree). Unlike the students in the three-year degree programmes, no student deregistered, and both the failures (9 plus 32) and academic exclusions (1 plus 8) were lower than students in the three-year degree programme. In addition, more students passed their modules and promoted to the next year of study (298 out of 348 which is 85.6%) than those in the three-year degree programme (314 out of

442 which is 71.1%). Therefore, the students in the four-year degree programme were more successful in their studies compared to the students in the three-year degree programme. This is not surprising because the students in the four-year degree programmes receive extra academic support in the form of foundation courses in their first year of study, while the students in the three-year degree programme are the ones whose Grade 12 results are better, and as a consequence, they do not receive extra academic support.

4.2.2 Qualitative Data results

As with the quantitative data, two sets of data were identified. The first set was derived from the responses given in the individual interviews by the director and the five staff members working in the Financial Aid Office at University X. The second set consisted of the one qualitative question asked to the students in the self-reflective questionnaire. The staff's qualitative responses are presented first and thereafter, the students' responses.

4.2.2.1 Qualitative data set: Responses from the director and five staff members

The responses from the director and the five staff members were categorised into five main themes in the open coding process. These were:

Theme 1: External procedure between the NSFAS Head Office and University X

Theme 2: Administration of funds at University X and the internal application procedure for students

Theme 3: Notification of NSFAS application outcomes and funds distribution process to students

Theme 4: Challenges with the administration of the NSFAS process at University X

Theme 5: How to overcome the challenges

The themes were based on the sub-questions of the study, and the responses per theme are presented below.

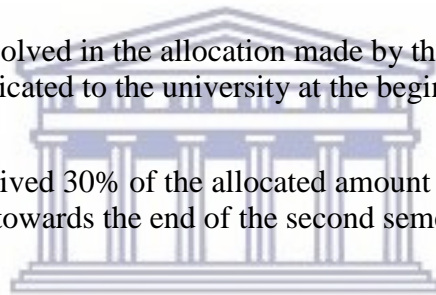
Theme 1: External procedure between the NSFAS Head Office and University X

The answers to the two questions about the external procedure between the NSFAS Head Office and the university were obtained from the director of the financial aid office in the follow-up telephonic interview at the beginning of April 2016. The two questions were:

- 1. Please explain the process determining how much UWC is to receive each financial year*
- 2. Please explain the process of transferring funds from head office to UWC;*

The director explained that:

- The amount which the university receives each year is determined by the NSFAS Head Office based on a formula set by the Treasury and the Department of Higher Education and Training (refer Section 2.3.1);
- The university is not involved in the allocation made by the NSFAS Head Office, and the amount is only communicated to the university at the beginning of each academic year;
- The university only received 30% of the allocated amount at the beginning of the year, and the remaining 70% towards the end of the second semester each year.



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Theme 2: Administration of funds at University X and the internal application procedure for students

The director explained that once the amount which the university will receive is communicated to the financial aid office, the director, in consultation with the university management, decides how the funds will be allocated to qualifying students in the university.

Both the director and the five staff members explained how the internal process of informing the students about the NSFAS application process and accompanying documentation worked. They stated that:

- Senior students are informed about the NSFAS application process through the different communication modes of the university (emails, posters and university campus-wide

communication), while first-year students are informed on arrival on campus when they attend the orientation programmes of the various faculties, and through the SRC office;

- Both the senior students and the first-year students are invited to collect forms at the Financial Aid Office, and receive a checklist of all the documents that needed to be submitted with the application form; and
- Students are made aware of the process that will be followed after they have submitted their application forms and the required documentation. First-year students are informed that they will receive a response two days after the applications have been captured on the NSFAS system in the Financial Aid Office.

The next question elicited answers with regard to the internal process followed once the students' application forms were received. The staff explained that:

1. Upon the submission of the application documentation, students are given proof of application (a slip with a date stamp on) by the consultants which they should keep and bring with them when they are invited to sign the loan agreements; and
2. Once the application forms and documentation have been captured on the NSFAS system, the information provided on the form is matched to the means test criteria in order to generate an outcome, that is, whether students are approved for financial assistance or not. If applications are approved, the system also indicates how much funding the students qualify for and which allowances can be awarded.

Theme 3: Notification of student NSFAS application outcomes and funding distribution process

Both the director and the five staff members explained that:

1. The students receive emails and instant messages informing them whether their NSFAS applications have been approved or not. The SRC also assists in facilitating the outcomes to first-year students as student campus emails have not yet been activated for them and these students normally liaise with the SRC for assistance once their arrived on campus;
2. Students who have received approval are invited to sign the loan agreements;
3. When students come to the Financial Aid Office to sign the loan agreements, they are told how much funding they will receive and how it will be allocated if they were approved to receive allowances;

4. Once the signing has taken place, the students have to wait a few days for the allowances to be made available. The staff indicated that they attempt to distribute the allowances to the qualifying students within one week from the date that the students signed the loan agreements but there are instances when that does not happen because the funds are not available yet, while some students have to wait even longer due to the delay of processing of all the documentation;
5. Students whose applications were unsuccessful are also informed of the outcome but no reasons are given. It is only when the students come to the NSFAS office that they are given the reasons as to why they were declined; and
6. The Financial Aid Office does not have any alternative funding for the students whose applications were not approved. The students have to apply for other bursaries and loans on their own.

Theme 4: Challenges with the administration of the NSFAS process at University X

The last question asked about the challenges which the director and the staff in the Financial Aid Office experienced with the administration of the NSFAS application process and the distribution of the funds to the students. The director identified the difficulties encountered with the NSFAS Head Office, while the staff members identified the problems experienced with the administration of the funds at the financial aid office. The director highlighted two problems which he and the staff (on behalf of the university) experienced with the NSFAS Head Office, namely:

1. The allocated amount awarded to the university each year is not sufficient to assist all the students who apply and qualify for financial aid; and
2. The delay in transferring the funds to the institution which in turn causes a delay in the distribution of the allowances to the students.

In addition, the five staff members explained that they had the following challenges:

1. The volume of applications received by the students;
2. Last minute and late submission of applications by students;

3. Students who lose their proof of application submission when they come to the Financial Aid Office to check on the progress of their applications;
4. Students who do not come to sign the loan agreements when they are asked to do so;
5. Incomplete applications submitted (not having all the necessary documentation); and
6. Students who fall outside the threshold income bracket that allow for financial assistance from NSFAS (which is one of the main criteria of the means test).

Theme 5: How to overcome the challenges

The director and the staff members made five suggestions on how the problems which they experienced with the administration of the funds and the distribution process could be overcome.

These were that:

1. The NSFAS Head Office should allocate more funds to the university;
2. The NSFAS Head Office needs to release more funds at the beginning of the year;
3. The university needs to find alternative funding in order to bridge the shortfall at the beginning of the year so that more students could be assisted sooner; and
4. The students need to adhere to the application due dates and submit all the required documentation on time; and
5. The students need to keep their proof of submission slips in a safe place so that it does not get lost.

The information provided by the director and the staff members who worked in the Financial Aid Office at University X gave a good account of the external process between the NSFAS Head Office and the Financial Aid Office at the university, the internal student application and distribution process, and the challenges which the staff experienced. Some of their responses are similar to those the students reported in their self-reflective questionnaire in Section 4.2.1.2 above. The two main similarities between what the students reported and those of the staff are

that not all the students who applied received financial assistance from NSFAS, and that the allowances which some of the students qualified for, were received late.

Lastly, the challenges which the staff identified draw attention to the discussion in Section 2.2 of the type of university that University X was (HBU), and the type of students (low socio-economic backgrounds) who the university admits to its undergraduate programme (refer Section 3.6.1). The first three suggestions on how the difficulties could be overcome would not easily be implemented as these are complex issues that exceed the capabilities of the university and the students to solve. These results are further discussed and interpreted in Section 4.3.

4.2.2.2 Qualitative data set of student participants

The qualitative data set of the student participants consisted of their responses to the open-ended question in the self-reflective questionnaire. The question elicited responses on what their challenges were with the NSFAS allocations and how that impacted on their academic progress. Two themes were identified from the students' responses: not receiving any financial assistance from NSFAS, and receiving the allocated allowances late.

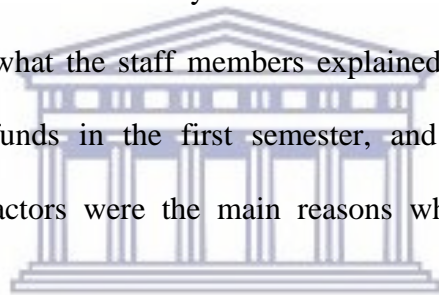
Theme 1: Not receiving financial assistance from NSFAS

As can be seen from Table 4.3 in Section 4.2.1.2, 10 of the 50 students who applied for financial assistance reported that they did not receive any form of assistance from NSFAS. This means that they had to rely on their parents and family members for financial assistance. In addition, Table 4.3 also reflects that only 18 of the 40 students received all the allowances, while 2 students received allowances for accommodation, books and study material, and traveling, but not for food. Five (5) students received a traveling allowance only. The remaining 15 students

(the 5 who only received a traveling allowance each and the 10 who did not receive anything) had to find other means to survive financially during the course of the semester. Five of them found a part-time job to support themselves, one student's parents obtained a loan from a bank, and the remaining students had to rely on their families and friends for financial assistance.

Theme 2: Receiving the allowances late

The students reported that they received the allowances late. The academic year started on February 2, 2015, and as Table 4.3 reflects, all the students who were awarded allowances reported that they received the allowances late – 10 in the middle and towards the end of February, 3 in March, 1 in April and 1 in May which is almost at the end of the first semester. This finding correspond with what the staff members explained in the previous section about receiving only 30% of the funds in the first semester, and the delay in processing the documentation. These two factors were the main reasons why the students received their allowances late.



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Based on the fact that 10 of the students did not receive any financial assistance, and the once who were earmarked for allowances received it late, the students reported on the financial challenges which they had to deal with and how these impacted on their academic progress. Eight sub-themes were identified from their explanations.

Sub-theme 1: Not receiving financial assistance from NSFAS and not getting alternative means of funding

The 10 students who applied for but did not receive any financial assistance reported that the Financial Aid Office could not provide them with alternative funding or other alternatives. The parental income of 5 of the 10 students was above the 'poor income' threshold which meant that

they did not qualify for financial assistance from NSFAS. Their parents' income placed them in the 'missing middle' group. These students had to rely on their parents and families, and find other sources of funding themselves. As such, they could not fully concentrate on their academic work and were worried about how they would pay the tuition fees and other university costs.

Sub-theme 2: Not being able to submit all the necessary documentation

Five of the 6 students who were informed that their applications were not approved went to the Financial Aid Office to find out why their applications were declined and were told that it was because they did not provide all the required documentation. They explained that they were living far from the university (in the Eastern Cape) and could not obtain all the documentation in time. They submitted incomplete documentation in the hope that they would be given a chance to provide the outstanding documentation at a later stage, but that did not happen. They were worried and stressed about where they would find financial assistance, as their parents were unemployed and relied on social grants to get by, and four of the students reported that their parents did not have any form of income.

Sub-theme 3: Waiting in long queues at the financial aid office

All the students reported that there were long queues at the Financial Aid Office. This is due to the number of students who apply for financial assistance which is reflected in the discussion in Section 3.6.1 (that most of the undergraduate students at University X are financially needy because they come from low socio-economic backgrounds). Standing in long queues for hours meant that they were missing out on work done in lectures and tutorials.

Sub-theme 4: Allowances were not sufficient

The 20 students who reported that they received allowances indicated that the allowances were not only received late but the traveling and food allowances were not sufficient to carry them through the semester. For example, the students indicated that they received R2000 in Pick n Pay vouchers for the entire semester. If one divide the amount into four months, it means that the students had R500 per month to spend. With the current high food prices, R500 would not be enough to see them through each month.

Sub-theme 5: Going hungry during the day

Seven students explained that they were hungry and tired most of the time. They could not concentrate in the lectures and the tutorials. In order to survive, the other students reported that they had to depend on friends and the little money they received from their parents.

Sub-theme 6: Not having textbooks and study material

Twenty students explained that they did not have textbooks and study material, and because of that they struggled to get reading material for their tests and work done in class which meant that they could not do their work and study for tests effectively. One student explained how he failed a test because of not having a textbook or money to make copies of the relevant sections. He ended up failing the module at the end of the first semester.

Sub-theme 7: Cannot travel to and from the campus

Five students explained that, because their traveling allowance was paid in late, they missed classes which resulted in not doing well in their assignments and failing some modules. Similarly, six of the 15 students who did not receive a traveling allowance explained how they were not able to attend all their lectures and tutorials as they were depended on money from their

parents and families, and sometimes they received no money. The result was that they missed out on work done in the lectures and tutorials, and they had to rely on their friends' account of what happened and what assignments and tasks were due.

Sub-theme 8: Studying and working simultaneously

The one of the five students who found part-time jobs reported that he spent more time at work than on his studies which resulted in submitting assignments and tasks late or not at all, and also missing some classes and tutorials.

The issues that the students identified and reported on reflect their lived experiences and daily realities as first-year students at University X. These issues are at the core of what this study is about: the fact that the majority of students who University X admits to its undergraduate degree programmes come from low socio-economic backgrounds which presuppose that they need financial assistance. These issues are unpacked and discussed in the next section.

4.3 DISCUSSION AND INTERPRETATION OF RESULTS

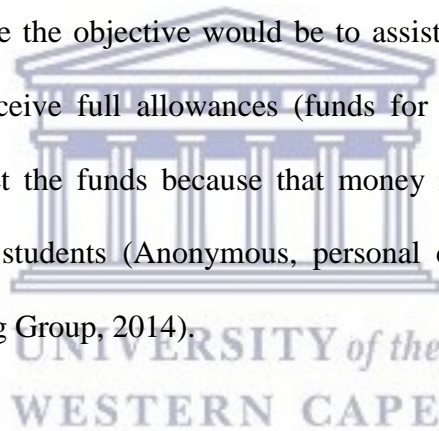
The results of the director and five staff members working at the financial aid office at University X are discussed and interpreted first, and thereafter the student participants' results.

4.3.1 Discussion and interpretation of the staff members' results

As stated in Section 2.2.2, the main reason for the establishment of the National Student Financial Aid Scheme (NSFAS) was to provide state funding to the previously disadvantaged Black population in South Africa to ensure their access to higher education studies (Department of Education, 2001). However, as discussed in Section 2.3.4, the state budget allocated to provide financial assistance to the Black youth who aspire to continue with higher education studies after the successful completion of Grade 12 was not sufficient to provide for the financial

needs of all the students because the demand outweighed the supply. This was the fundamental problem which was identified by both the staff working at the Financial Aid Office and the student participants.

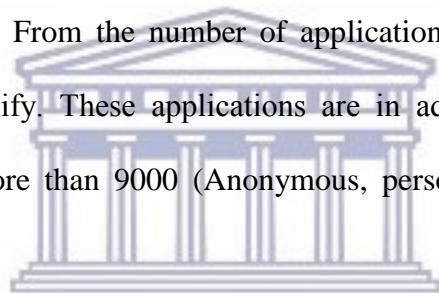
As was explained by the Director in Section 4.2.2.1 above, the amount which the university received from the NSFAS Head Office was not enough to assist all the students who applied for financial assistance at the university. This result mirrors the Parliamentary Monitoring Group's (2014) finding of the underfunding and shortfall of funds in the NSFAS allocations to the different higher education institutions in South Africa (refer Section 2.3.4). This means that top slicing comes into play because the objective would be to assist as many students as possible. Thus, students who should receive full allowances (funds for textbooks and study material, traveling, and food) do not get the funds because that money is used to pay the tuition and accommodation fees of more students (Anonymous, personal communication, 16 November 2015; Parliamentary Monitoring Group, 2014).



A second problem identified by the Director was that the allocated amount was not received in full at the beginning of the academic year. As reported in Section 4.2.2.1, only 30% of the amount is transferred to the university at the start of the academic year, and the remaining 70% towards the end of the second semester. Based on this, the Director explained how his office had to negotiate credit agreements with some of the services providers (bookshops for the purchasing of textbooks and course readers, the dining halls at the university's residences so that the students can eat on credit, and Pick n Pay Stores for providing the students with vouchers on credit) so that more students could be assisted sooner with the allowances, especially in the first

semester (Anonymous, personal communication, 12 April 2016). This process could be the reason why the students did not receive the allowances at the start of the first semester, and why some students received their allowances only in March, and some in April and May.

Furthermore, the administration of the funds at the Financial Aid Office had its own challenges, some of which were similar to the ones that the students had identified. When the data were collected for this study in 2015, the NSFAS application process was still decentralised and each university dealt with its own student applications. The director informed the researcher that a total number of 2510 new first-year students at University X applied for NSFAS at the beginning of the academic year in 2015. From the number of applications received, 2221 qualified for NSFAS and 289 did not qualify. These applications are in addition to the senior students' applications which totalled more than 9000 (Anonymous, personal communication, 12 April 2016).



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The five staff members in the Financial Aid Office explained that they have to manually enter the students' information on the NSFAS application system. Given the number of applications that the staff have to deal with, it is not surprising that they find the volume of applications challenging. Moreover, it is also not surprising that there will be long queues, as the students reported, and that there will be long waiting periods for the results to be announced, and for students to be invited to sign the loan agreement for the students whose applications are approved. It is also possible that some of the student applications could get mixed up with other student information, and some applications could be missed and not entered. The process will be even more cumbersome and time consuming when the students have to queue for the signing

of the loan agreements because the consultants need to sit with each student and explain the information contained in the agreement (Anonymous, personal communication, 16 November 2015).

Similarly, there will be a long queue and waiting period when the consultants have to explain to students why their applications were not approved. Because of this, one can understand why it is problematic when the students lose their proof of application submission slips because it means that the consultants have to sift through thousands of application forms in order to find the one which they are looking for, especially when they could not find the applicant's information on the NSFAS system (Anonymous, personal communication, 16 November 2015).

The delay in the transferring of the NSFAS funds to the university and having to explain to students that they have to wait for the outcome of their applications or their allowances could also be emotionally demanding on the staff. Similarly, the fact that the consultants have to explain to the students why their applications were not approved could also be taxing on the staff's morale and psychological well-being. Students might get upset and be rude towards the staff in the Financial Aid Office. The staff explained in their individual interviews that they have to remain calm and not allow themselves to be upset or become angry, but that this is was not always easy to achieve (Anonymous, personal communication, 16 November 2015).

Lastly, the staff made five suggestions on how the challenges could be overcome. However, as already noted in Section 4.2.21 under Theme 5 above, some of the suggestions would not be easily implemented because the issues identified and experienced by both the staff and students

are systemic issues which the staff, students and the university are not equipped to address on their own. Based on the discussion thus far, it is clear that the administration of the NSFAS funds to students at University X was a complicated process, and the challenges experienced by the staff working in the financial aid office had a negative impact on both the staff and the students.

4.3.2 Discussion and interpretation of the student participants' results

As discussed in Section 2.5, the theoretical framework of this study was based on Sen's (1988) Capabilities Approach. Five capabilities were identified, namely: (1) the right to education, (2) economic status, (3) physical health, (4) emotional health, and (5) the students' quality of life. These five capabilities are used to discussion and interpretation the student participants' results.

The right to education

According to Section 29 of the Bill of Rights in the Constitution, "everyone has the right to further education which the state, through reasonable measures and accommodation, must make progressively available and accessible" (Republic of South Africa, 1996). The National Student Financial Scheme (NSFAS) is based on this stipulation of the constitution and was introduced to provide financial assistance to African, Coloured and Indian learners who come from low socio-economic backgrounds, and who want to further their education at public higher education institutions in South Africa (National Student Financial Aid Scheme, 1999).

With the provision of state funding through NSFAS to the students who were previously disadvantaged because of apartheid, the capability of the right of education has been fulfilled. Students can therefore no longer argue that they are unable to access higher education studies

because of the unavailability of funding. However, this right to education through the provision of NSFAS has challenges due to underfunding and top slicing, and the fact that the NSFAS framework is based on a Compromising Student Model (Kauling, 2011; Parliamentary Monitoring Group, 2014). As discussed in Section 2.4, the legislative framework of NSFAS and the premise that students' parents must contribute and help fund their children's higher education costs correspond with the elements of the Compromising Student Model which is a compromise between making students financially independent (through state funding) and having parents share in their costs (Kauling, 2011). However, the requirement that the students' parents must contribute is a serious challenge as most of the students' backgrounds and socio-economic status indicated that their parents would not be able make any worthwhile financial contributions.

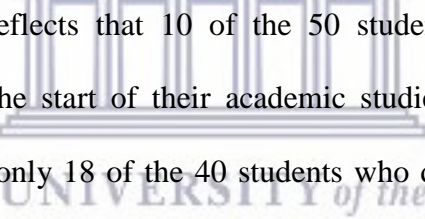


Table 4.3 in Section 4.2.1.2 reflects that 10 of the 50 students who applied for financial assistance through NSFAS at the start of their academic studies were declined any form of financial assistance. Moreover, only 18 of the 40 students who did receive financial assistance from NSFAS were approved for textbooks and study material, traveling and food allowances. These are resources without which the students will not be successful in their respective degree programmes. Fifteen (15) students did not receive any of these allowances, which meant that they, together with the 10 who did not receive anything (which is 50 percent of the students who applied for financial assistance in total), had to rely on their families and friends and other means to cope with their daily financial needs as new students at a university. Therefore, these students' right to education was jeopardised at the start of their academic careers. They were already limited in their choices and opportunities, and restricted with what they were able to be and do (Robeyns, 2003a; 2003b; Sen, 1988).

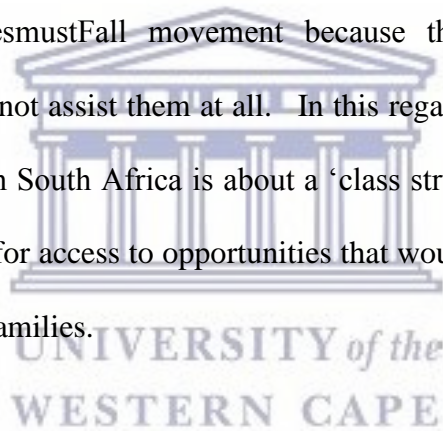
Economic Status

A study conducted by Majorbanks (2006) found that a low socio-economic status, parental involvement and family size are some of the factors that influence academic achievement of students. Similarly, other studies conducted highlight the fact that the economic status of a child is most commonly determined by combining parent's education level, occupation status and level of involvement, and these will influence the children's further education goals and academic success (Cook, 2015; Guiffrida, 2005; Yorke, 2002). The students' biographical information in Table 4.2 above provides evidence that 48 percent of the students came not only from low socio-economic backgrounds, but from poverty-stricken homes as their parents were unemployed. Fifty-four (54) percent of the unemployed parents were depended on government social grants which, depending on the type of grant, could be in the region of R330 to R860 per month, and a pensioner's grant which was R1 420 in 2015 (Mail & Guardian, 9 October 2015). Thus, a family of four (and more if there were 3 and more siblings) have to survive on these amounts which implies that there would not be enough money to pay rent, let alone having money to pay a child's tuition fees, accommodation costs or study material at university.

Furthermore, 5 of the students who applied for financial assistance were declined, not because their parents' income was above the 'poor income' threshold, but because they did not submit all the necessary documentation. The fact of the matter is that some of the requested documentation is not available when the students apply. For example, there are students who grew up with their grandparents and not their biological parents, but the grandparents did not officially adopt them as that is not the norm for African people. It becomes a struggle to provide proof of parenthood in such situations because an affidavit from the police is not sufficient. In

addition, students from rural areas, where proper infrastructure is lacking, cannot get their parents or family members to fax or email the proof of income or social grant documentation to them. In most cases, students have to go back home to fetch such documentation themselves, as one student indicated in his explanation why he could not submit all the required documentation.

The remaining parents' income of the other 5 students was above the 'poor income' threshold and thus the applications of these students were not approved. These students form part of the 'missing middle' which means that their parents' earnings are above the NSFAS threshold but not enough to support their children at university (Nzimande, 2016). This is one of the reasons for the protests of the #FeesmustFall movement because the 'missing middle' is at a disadvantaged as NSFAS does not assist them at all. In this regard, Dismelo (2015) talks about the fact that higher education in South Africa is about a 'class struggle' and the student protests have been spurred by the need for access to opportunities that would improve their lives and that of their families and extended families.

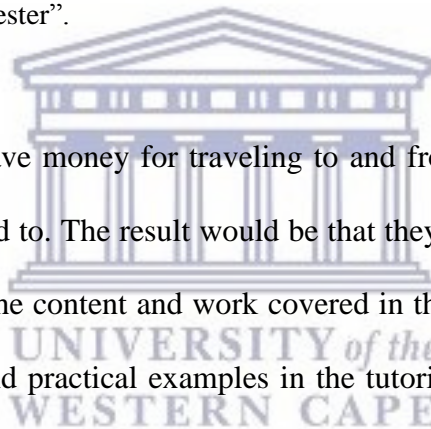


Also, because of underfunding and top slicing, 15 students who were approved for NSFAS assistance could not be helped with funds for allowances which meant that they had to rely on the assistance of their families, friends and others to assist them (as the Compromising Funding Model suggests should happen). The reality was that the students' families could not assist them financially. Three students explained:

- My lecturer assisted me with making copies for tests as I did not have money to buy books and my mother did not have money to help me.
- I had no textbooks at the beginning of the semester which made me struggle to get reading material for tests and work to be done in class.

- At times I missed classes because I did not have money to go to campus.

Many studies conducted on student learning identified class preparation and attendance as two factors that will aid students' academic progress positively (McGhie, 2012; Pascarella & Terenzini, 2005; Thatcher, Fridjhon & Cockcroft, 2007). With the delay experienced in the allocation of the book allowance (for the 20 students who were approved) and not receiving any allowance (the remaining 25 students), the students could not prepare for their classes nor could they use their textbooks to work from when they had to complete assignments and tasks. Ten students reported that "material required for my studies was not available immediately and that made me not perform well in the 1st semester".



Similarly, if students do not have money for traveling to and from campus, they cannot attend their classes even if they wanted to. The result would be that they missed out on the discussions, explanations and examples of the content and work covered in the lectures, and they missed out on discussions, explanations and practical examples in the tutorials, as well as group work and learning from their peers in the tutorials. The students would also not be able to prepare well in advance or at all for tests in their different modules. All of this could lead to failure for the students since they come from poor schooling backgrounds and need the contact sessions in lectures and tutorials more than students with sound foundational knowledge who come from good schools.

Failing their first semester modules meant that they had to repeat some of these during the second semester, which is a setback because it meant that they were already behind and would not complete their respective degrees in the prescribed time. Moreover, failing at the end of the

first year will mean that they will not be promoted to the second year, and some of them could be academically excluded as well. Thus, not receiving book and traveling allowances compromised the students' capabilities and functionings because they were restricted and could not be and do what was required of them to strengthen their chances at succeeding in their academic studies (Robeyns, 2003a; 2003b; Sen, 1988).

Working and studying simultaneously was equally challenging. As Table 4.2 above shows, 5 students found part-time work to support themselves. They had to work and study in order to provide for their financial needs because they could not depend on their parents. However, working and studying part-time took its toll, as one of the students reported:

- I had to spend more time at work than I did at school, therefore it negatively impacted on my school work.

The student participants in this study represented the type of students who University X admits to its undergraduate programmes (refer Sections 2.2.1, 3.6.1 and 3.6.2). The capability of economic status is related to the right to education because the students qualified on the basis of their Grade 12 results and were admitted into different degree programmes. As discussed in Section 2.4, the aim for the establishment of NSFAS was not only to ensure formal access to higher education studies but financial access as well (Department of Education, 2001). Unfortunately, the Compromising Funding Model of NSFAS - underfunding, top slicing and the huge demand for financial assistance of the African and Coloured youth, were severely obstructing the students' economic capability and their functionings.

Physical Health

The nutrition of students is important as it directly impacts on the students' concentration and energy levels. In addition, poor nutrition could make students vulnerable to illness or lead to headaches and stomach-aches, resulting in more visits to doctors and absenteeism (Brown, Beardslee, & Prothrow-Stith, 2008). As a consequence of the underfunding of the NSFAS allocation to the university and top slicing to assist as many students as possible, only 18 out of the 50 students received food allowances, leaving the remaining 32 with no food allowance. This meant that 32 students (which is 64 percent) were depended on their families and friends, or other means to survive at university. As noted, the unemployment status of the students' parents' signals that they were not in a position to assist the students financially, as most of them did not earn a huge salary, while others were unemployed and depended on social grants, and four students reported that their parents did not have any form of income. The students' parents had the responsibility of supporting other siblings at home who also needed to be taken care of. As such, not receiving an allowance for food compromised the students' concentration levels and academic performance. The students explained:

- I was constantly hungry with no food which made it difficult to perform to the best of my ability.
- I was sometimes hungry and did not have food and that affected me at times when studying and I could not concentrate.
- The food allowance was paid in late which meant for part of the 1st semester, I had to find other means of getting food, which made it difficult to study on an empty stomach.

It is difficult on an empty stomach to concentrate on what is happening in lectures and tutorials. In addition, new first-year students have a lot to deal with as they make the transition from a known high school environment to an unknown university one. They have to adjust to a new way

of doing things, of acquiring new and advanced knowledge, and most often, they also have to adjust to being taught in English which could be a second or additional language for some of them (Le Grange, 2016; Louw, 2005; McGhie, 2012). Because the students' parents could not support them financially, these students had to go hungry during the day and could not concentrate on their academic work. Experiencing hunger only adds to the students' learning challenges which could impact the students' academic performance negatively and ultimately their retention. Again, the students' capabilities with regard to the choices and opportunities they had were limited, and they could not freely be and do what 'normal' students who are fed and well-nourished could be and do (Robeyns, 2003a; 2003b; Sen, 1988).

Emotional and mental health

According to Ghani (2013), the benefits of having good mental health is a prosperous state in which people are aware of their own abilities, they can handle pressure and work productively, and are capable of contributing meaningfully to society. As such, an inference could be made that good mental health is fundamental to the wellbeing of people and their ability to function more effectively. If students are emotionally stressed and worried about their lack of finances and how they will get by because they did not receive financial assistance from NSFAS, or they are waiting for the allowances, their emotional and mental health well-being would be at-risk.

The students explained:

- Not being able to purchase textbooks at the beginning of the year created some stress, the fact that I did not yet 10 months later receive other allocations stressed me out, I now have part time job to help me cope with the financial pressure.
- Scared that I will not receive my results at the end of the year as my fees were not paid up as my parents struggled to pay them off and that worried me during the academic year.

- It is painful because my mother has to sacrifice what they have at home for me at university while she and my siblings struggle at home.

Again, the student responses show that it was difficult for their parents to assist them, and the third response shows that the student's parent gave the little that she had to him which had an emotional impact on the student as he knew that his mother and siblings will not have anything at home because she wanted to assist him. Davids and Manter (2004) explain that financial stress is an awareness that you are not in a position to meet your financial commitments and, as a result, you cannot afford the necessary things that you need in order to lead a normal life. Adler (2015) states, "Repeated cycles of stress responses that are functional in the short term in addressing threats can cause long-term harm to both the brain and the body". Baum, Garofalo and Yali (1999) argue that people's socio-economic status is a significant predictor of a variety of health issues and illnesses because being poor is commonly associated with distress, the occurrence of mental health challenges, and harmful activities as a result of stress. These explanations indicate the seriousness of being poor and financially needy. Stressing about what to eat or where to find money for a bus or train ticket, or textbooks in order to do one's work will affect one's physical and mental health negatively. It also shows that a Compromising Funding Model is not the ideal for the South African context as it is unfair to expect poor families to contribute to their children's financial costs at universities.

A study conducted by McGhie (2012) shows how six students who were stressing and worrying about their finances were not able to concentrate on their academic work and the end result for them was complete failure and academic exclusion. Similarly, Jones, Coetzee, Bailey and Wickham (2008) support the finding that inadequate financial resources was one of the most important reasons cited for dropping out of university and for the high failure rate in higher

education in South Africa. As a result of a lack of finances, students become pre-occupied with finding ways of addressing and meeting their other financial needs such as living, traveling, and resources for assignments and tests (Jones et al., 2008). An inference could be made that, without adequate financial support provided by the state, students who come from financially challenged households might never be able to achieve academic success, and will not break out of the poverty cycle. Hence, a lack of financial support resulted in stress with students experiencing ‘painfulness’ which underscore how these students’ capability and functionings were limited. They did not have financial choices and opportunities in which they could freely be and do (Robeyns, 2003a; 2003b; Sen, 1988).

Quality of life

Through attending university, students coming from low socio-economic backgrounds are attempting to education themselves so that they can earn a degree and strengthen their chances of finding a good paying job. NSFAS is supposed to facilitate this process by proving financial assistance because university costs are very high and many of the students’ parents and families are not in a position to bear the costs despite the fact that the Compromising Funding Model suggests that. Obtaining a degree and finding a good job could assist the students and their families to break out of the poverty cycle and improve their living standard and quality of life.

Max-Neef’s (1992, p. 197) Human Scale Development Theory is based on the premise that all human beings have fundamental needs that need to be satisfied in order to “sustain a rich and meaningful life”. Such a life was not the case for the majority of the students in this study. The student answers in the self-reflective questionnaire illustrated what their every day and lived

realities were as new first-year students at University X. As such, the discussion thus far illustrated how the students' capabilities and functionings were restricted due to a lack of finances and not receiving financial support from NSFAS.

It is acknowledged that there are other factors that can contribute towards the students' academic progress and their success or failure. Killen (2005) identified some of the most significant personal factors that affect students' academic success, which are: students' interest in a course, how motivated they are, having self-discipline and putting in effort. Mushtaq and Khan (2012) list other factors that could affect student academic progress, factors such as communication, learning facilities, proper guidance and family stress. Similarly, Le Grange (2016), Louw (2005) and McGhie (2012) identify a range of factors that could affect the students' academic progress negatively. Among these are a lack of foundational knowledge, being underprepared in specific subjects, being a second or additional speaker of English, having a heavy workload and engaging in ineffective planning and time management. However, as the discussion above shows, a lack of finances is one of the key factors that can impact students' academic progress negatively.

Tables 4.4 and 4.5 (under Section 4.2.1.2) present the overall results of all the first-year students who registered in the business faculty at University X in 2015. The results show that a total number of 73 students (37 deregistered plus 36 academic exclusions which equals 16.5%) dropped out of their first year of study in the three-year degree programmes, and 9 students (academic exclusions) in the four-year degree programmes. The results further reveal that 55 students (12.4%) failed their first-year of study in the three-year degree programmes and 41

students (11.7%) failed in the four-year degree programmes. Thus, of the total number of 790 new students who started with their degrees at the beginning of 2015, 82 students (73 plus 9 which equals 10.3 percent) dropped out, and 96 students (55 plus 41 which equals 12 percent) failed their first year. This means that a total of 178 students (22.5 percent) were not successful in their first year of study.

Unfortunately, it does not end there. If some of the students who failed their first year received financial assistance from NSFAS, they will not qualify for assistance in the next year, as the rule for continued financial assistance is that students should maintain a minimum of 50% pass average each year (Anonymous, personal communication, 17 November 2015). Consequently, failing in any given year means that there will not be any financial assistance from NSFAS in the next year of study which will increase the students' stress levels about not having the financial means for day-to-day survival at university. It will also increase the burden on the students' parents and causes the students to worry about their families at home who are making sacrifices for them.

Failing one's first year also means that you need to repeat the modules failed and setting you back another six month or a year which means that you will not complete your degree in the prescribed time (as already stated) and this increases the chance that you might drop out along the way and never complete a degree. The ones who persist and eventually complete their degrees will have more debt to pay back when they find employment which could prevent them from living a quality life. This was another reason for the student protests in 2015 and 2016.

It can be concluded that a low socio-economic background is a major barrier to successful learning and is one of the contributing factors for the high failure and dropout rate among African and Coloured students in higher education nationally. The students' experiences discussed in this study illustrate that a Compromising Funding Model is not the most suitable model of funding because most of the students' parents were not in a position to assist them financially. The financial positions of a vast majority of Black parents in South Africa are as a consequence of the apartheid ideology and for that reason, the South African government needs to look at other funding models that could be used to assist all the students who are financially needy in order to improve their quality of life while being a student at a higher education institution.

4.4 SYNTHESIS OF FINDINGS

The analysis of the data in the preceding sections, according to the results from the data collected, the themes and sub-themes that emerged, and the five capabilities used in the study demonstrated that the lack of financial assistance impacted negatively on the students' academic progress. As such, the first observation is that the funds allocated to University X for its financially needy students were not sufficient to provide for all the needs of the students which is a result of the underfunding challenge that the NSFAS Head Office faces. In addition, not receiving enough funds to assist all the students who qualified meant that the university had to apply top slicing in order to help more students with the payment of their tuition and accommodation fees. The result was that many students who qualified for the other allowances were not assisted and they had to rely on their parents, families and friends, or other means to

provide in their daily financial needs. These two challenges experienced by students were identified by the director of the Financial Aid Office at University X.

A second observation is the fact that the allocation of funds to the different higher education institutions is dealt with independently by the Treasury and the Minister of Education. The universities are not part of the discussion or the decision on how much funds they will receive. This is problematic because universities should be allowed to make suggestions on how much funds are needed, based on their students' backgrounds and socio-economic status.

A third observation is the fact that only 30% of the allocated amount was transferred to University X at the beginning of the 2015 academic year. The remaining 70% was transferred towards the end of the second semester only. The result was that the students who were approved for allowances received the allowances late in the semester and had to find other means to survive, thus impacting their academic progress negatively. It also placed an unnecessary burden on the Director of the Financial Aid Office at University X because he had to negotiate credit agreements with service providers in an attempt to reduce the waiting period for students who were approved for books, study material, traveling and food allowances.

A fourth observation is that the internal process of how the funds are administered at the Financial Aid Office at University X had its own challenges. Because University X was a historically Black university, it admits and caters for students who come from low socio-economic backgrounds. The staff identified six challenges about the administration of the NSFAS funds to the students at University X. These were: (1) the volumes of applications

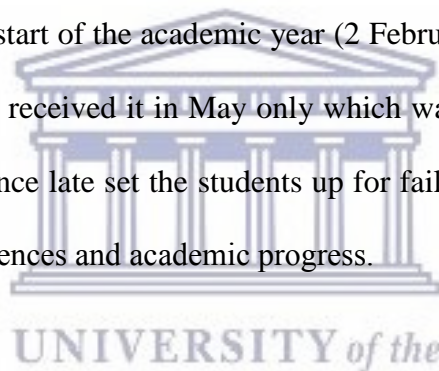
received by the students; (2) last-minute and late submission of applications by students; (3) students who lose their proof of application submission when they visit the Financial Aid Office to check on the progress of their applications; (4) students who do not come to sign the loan agreements when they are asked to do so; (5) incomplete applications submitted (not having all the necessary documentation); and (6) students who fall outside the threshold income bracket that allow for financial assistance from NSFAS (which is one of the main criteria of the means test).

Observation number five is the fact that the staff made five suggestions on how some of the difficulties could be overcome. These were (1) that the NSFAS Head Office should allocate more funds to the university; (2) that the Head Office needs to release more funds at the beginning of the year; (3) that the university needs to find alternative funding in order to bridge the shortfall at the beginning of the year so that more students could be assisted; (4) the students need to adhere to the application due dates and submit all the required documentation on time; and (5) that the students need to keep their proof of submission slips in a safe place so that it does not get lost. It was acknowledged in the discussion that some of the suggestions are complex and could not be easily implemented, as the challenges were systemic issues which are much broader than the university's context.

Observation number six is the fact that the consequence of underfunding resulted in only 40 of the 50 students receiving financial assistance from NSFAS. As a consequence of top slicing, 18 of the 40 students received all their allowances in addition to the payment of their tuition and accommodation fees. Two students received allowances for books, stationery and travelling costs

but not for food. Five of the remaining 20 students received funding for their tuition, accommodation and a traveling allowance, while the remaining 15 students received funds only for their tuition and accommodation fees. Ten of the students did not receive any financial assistance from NSFAS. This meant that the 15 students, plus the 10 students who did not receive any form of financial assistance, had to rely on their parents and families, friends, and other ways to provide in their daily financial needs while being at university.

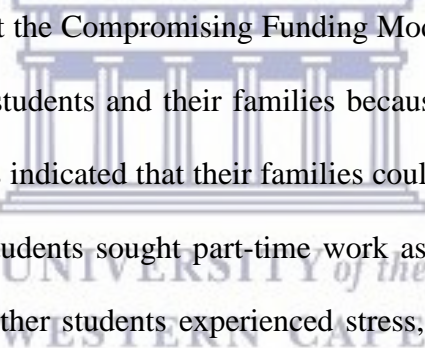
Observation number seven is the fact that the students who were approved for allowances received the allowances late. Their responses show when they received their allowances and none of them received it at the start of the academic year (2 February) in 2015. They all received it thereafter, and some students received it in May only which was almost at the end of the first semester. Receiving the allowance late set the students up for failure as it had a negative impact on the students' learning experiences and academic progress.



Observation number eight is the fact that five of the ten students who were not assisted were part of the 'missing middle', while the remaining five students were not assisted because they did not submit all the required documentation. The 'missing middle' students had to rely on financial assistance from their parents (as the Comprising Funding Model suggests), but their parents were not in a position to assist them fully. It was also problematic that the students who could not submit all the documentation did not receive a second chance or an extension to submit the outstanding documents later in order to receive some financial assistance from NSFAS. They too had to depend on their parents and families for financial assistance but their parents could not

assist as some of them relied on social grants and income from spaza shops, and four of the students' parents did not have any form of income.

Observation number nine is the fact that the discussion of the student participants' results illustrated how the students' capabilities and functionings were restricted in all five capabilities which were (1) the right to education, (2) economic status, (3) physical health, (4) emotional health, and (5) their quality of life. The discussion and interpretation of the results showed that the students had very few choices and opportunities, and they were limited in what they could be and do, and that impacted negative on their academic progress and their well-being in the learning process.



A last observation is the fact that the Compromising Funding Model which NSFAS was grouped under did not do justice to the students and their families because of their low socio-economic status. The responses of students indicated that their families could not assist them financial, and as a consequence, five of the students sought part-time work as a way of supplementing their financial needs. Some of the other students experienced stress, some went hungry during the day, and others failed their tests (and the module) because they did not have textbooks and study material to work from. The overall results of the 2015 student cohort of students showed how the lack of financial assistance, (together with other learning challenges), impacted the students' academic progress and determined their fate at the end of the first year of study.

In conclusion, the issues that the staff and students reported on in this study are not unique to University X. These issues are experienced by many other students who come from similar backgrounds in South Africa. The student protests of 2015 and 2016 are testimony of the

challenges which the African and Coloured youth have to deal with in their pursuit of higher education and a better future.

4.5 SUMMARY

In this chapter, I presented the results of the data collected, the discussion and interpretation thereof, and a synthesis of the findings. I now move to the last chapter, Chapter 5, in which the findings are presented and related to the aim and objectives of the study, recommendations are proposed, the limitations of the study are noted, and possibilities for future research are outlined. I conclude the chapter with a personal reflection on what the study meant to me as novice researcher.



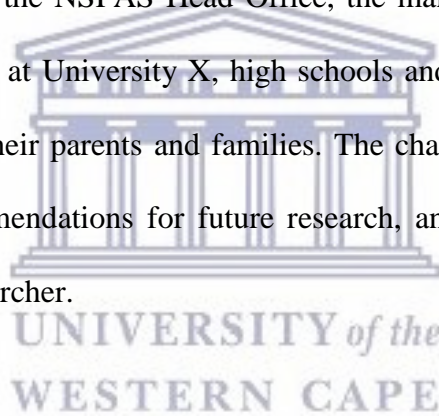
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CHAPTER 5

FINDINGS, RECOMMENDATIONS AND CONCLUSION

5.1 INTRODUCTION

This final chapter begins with a summary of the findings as identified in the synthesis presented in the previous chapter. Thereafter, the findings are related to the literature and the theoretical framework, as discussed in Chapter 2, in order to determine whether the study has achieved its aim and objectives. Based on the findings, recommendations are proposed for the Department of Higher Education and Training, the NSFAS Head Office, the management of University X, the staff in the Financial Aid Office at University X, high schools and educators, the Department of Basic Education, the students, their parents and families. The chapter concludes with noting the limitations of the study, recommendations for future research, and a personal reflection of my experience as an apprentice researcher.



5.2 SUMMARY OF THE FINDINGS

The synthesis in Section 4.5 identified eleven findings. These are:

Finding One

The NSFAS funds allocated to University X for its financial needy undergraduate students were not sufficient to provide in the financial needs of the all students who applied and qualified for assistance. This was as a consequence of the underfunding challenge that the NSFAS Head Office faced.

Finding Two

Top slicing was applied by the Director of the Financial Aid Office at University X to assist more students with the payment of their tuition and accommodation fees because the funds received from NSFAS were not enough. The result was that some of the students who qualified for the other allowances were not assisted and they had to rely on their parents, families, friends or other means to provide for their daily financial needs.

Finding Three

The allocation of funds to the different higher education institutions is dealt with independently by the Treasury and the NSFAS Head Office. The universities are not part of the discussion and decision of how much funds they will receive.

Finding Four

Only 30% of the allocated amount was transferred to University X in 2015 at the beginning of the academic year. The remaining 70% was transferred towards the end of the second semester. The result was that the students who were approved for allowances received their allowances late in the semester. Thus, they had to find other means to survive which negatively impacted their academic progress. It also placed an unnecessary burden on the Director of the Financial Aid Office at University X because he had to negotiate credit agreements with service providers in an attempt to reduce the waiting period for students.

Finding Five

The internal process of how the funds are administered by the Financial Aid Office at University X had its own challenges. Six problems were identified by the staff, namely:

1. The volume of applications received by the students;
2. Last-minute and late submission of applications by students;

3. Students who lose their proof of application submissions when they come to the Financial Aid Office to check on the progress of their applications;
4. Students who do not sign the loan agreements when they asked to do so;
5. Incomplete applications submitted (not having all the necessary documentation); and
6. Students who fall outside the 'poor threshold' income bracket that allow for financial assistance from NSFAS

Finding Six

The staff made five suggestions on how some of the challenges could be overcome. These were that the:

1. NSFAS Head Office should allocate more funds to the university;
2. NSFAS Head Office needs to release more funds at the beginning of the year;
3. University needs to find alternative funding in order to bridge the shortfall at the beginning of the year so that more students could be assisted;
4. Students need to adhere to the application due dates and submit all the required documentation on time; and
5. Students need to keep their proof of submission slips in a safe place to prevent them getting lost.

Finding Seven

As a consequence of underfunding, only 40 of the 50 students received financial assistance for the payment of their tuition and accommodation fees. In addition, the Director applied top slicing in order to allocate:

1. All the allowances to 18 of the 40 students;
2. Books, stationery and traveling allowances to 2 students; and
3. Traveling allowance to 5 students.

Finding Eight

The students who were approved for allowances received their allowances late and not at the start of the first semester (2 February 2015). They all eventually received their funds but some students only received theirs as late as May which was almost at the end of the first semester. Receiving the allowance late set the students up for failure which had a negative impact on the students' learning experiences and academic progress.

Finding Nine

Five of the 10 students who were not assisted by NSFAS were part of the 'missing middle', while the remaining 5 were not assisted because they did not submit all the required documentation. This meant that the 10 students and the 15 (who only received funds for their tuition and accommodation fees) had to rely on their parents, families and friends, or on other ways to provide for their daily financial needs while being at university. Not receiving any form of financial assistance from NSFAS (the 10 students) and partial funding (the 15 who did not receive funds for allowances) was challenging for the students, as it had a negative impact on their academic progress.

Finding Ten

The discussion of the student participants' results illustrated how the students' capabilities and functionings were restricted in all five capabilities. The capabilities were:

1. The right to education;
2. Economic status;
3. Physical health;
4. Emotional health; and
5. Quality of life.

The discussion and interpretation of the results showed that the students had very few choices and opportunities, and they were limited in what they could be and do, and that impacted negatively on their academic progress and their overall well-being in the learning process.

Finding Eleven

The Compromising Funding Model which NSFAS was grouped under did not do justice to the students and their families because of their low socio-economic backgrounds. Most of the students' parents and families could not assist them financially. The overall results of the 2015 student cohort of students were a good representation of how a lack of financial assistance (together with other learning challenges) impacted the students' academic progress and determined their fate at the end of the first year of study.

5.3 INTERPRETATION OF THE FINDINGS

As stated in Section 1.3, the aim of the study was to investigate the bureaucracy in the administration of NSFAS funds for undergraduate students at University X. The objectives were to:

- Examine the process that is followed and how that impacted on the students and their academic progress; and
- Arrive at recommendations that could improve the process and enable the students to concentrate on their academic studies without financial stress and hardships.

It was argued that the administration of NSFAS funds allocated to financially needy students should not be one of the reasons why students do not succeed at institutions of higher learning. An all-encompassing financial package would improve the quality of life of these students and enhance their capabilities and functionings.

To realise the objectives of the study, the main research question was: *How was the NSFAS fund administered and distributed to the students at University X, and what were the experiences of the students who received the funds or who did not receive the funds?* Three sub-questions were formulated to answer the main research question. These were

- How was the NSFAS fund administered at the university?
- What were the challenges in the process and their impact on the students' academic progress?
- How could these challenges be overcome?

The above findings are now interpreted in relation to the literature and the theoretical framework, as discussed in Chapter 2, to ascertain if the study attained its aim and objectives. The interpretation is done per sub-question below.

5.3.1 Sub-question 1: How was the NSFAS fund administered at the university?

Findings number one to four provide answers to this question. The findings show that the manner in which the NSFAS funds were administered at University X was problematic and resulted in financial difficulties for the student participants. Firstly, because of underfunding, the allocated amount was not enough to provide financial assistance to all the students who applied and were below the 'poor threshold' requirement of the Means Test. Secondly, the practice that only 30% of the allocated amount was transferred at the beginning of the first semester to University X, while the remaining 70% was transferred towards the end of the second semester, resulted in students who were approved for allowances received their allowances late. As a consequence, this procedure impacted negatively on the students' learning and academic progress. Thirdly, as a consequence of the underfunding, the university had to apply top slicing so that more students were assisted. This meant that students who qualified for allowances did not receive any.

Lastly, because the NSFAS allocations are based on a Compromising Funding Model, the students' parents and families were also burdened with the responsibility to assist them financially. The students' responses reflected that most of their parents were not able to do so, as some of them were unemployed and some depended on social grants to get by. Knowing that some of their parents could not assist them financially increased the stress on the students' overall well-being in the learning process

As discussed in Sections 2.2, 2.3, 2.4 and 2.5, University X was a historically Black university that admits to its undergraduate degree programmes a large number of students with low socio-economic backgrounds and who come from public schools. The students' backgrounds are a direct consequence of apartheid ideology that privileged the White population while the Black population was disadvantaged and marginalised. It was for this reason that the democratic government established the NSFAS Fund so that Black students could be financially supported at institutions of higher learning. However, because the Black population is in the majority in South Africa, the demand for financial assistance outweighs the supply and as a consequence, not all the students who qualify for financial assistance could be helped. Thus, although the constitution stipulated that every person has the right to education, not all the financially needy students can exercise this right because they are restricted in their financial choices and opportunities, and they could not freely be and do as the theoretical framework advocates.

5.3.2 Sub-question 2: What were the challenges in the process and their impact on the students' academic progress?

Findings numbers five and seven to eleven provide answers to this sub-question. Both the staff and the students identified challenges with how the NSFAS funds were administered at University X. The problems that staff members underwent were with both the NSFAS Head Office and the students. Those challenges with the NSFAS Head Office were described in the previous section, while those with the students are listed in finding number six. In the discussion and interpretation of the challenges in Section 4.3.1, it was noted that some of these would not easily be resolved or prevented because they were systemic issues (underfunding, the splitting of the allocated amount in two transfers), and not supporting the students who are part of the 'missing middle') which exceeded the capacity of the university and the students to address. Whereas some of the student challenges could be overcome and prevented if the students do not wait for the last minute to submit their NSFAS applications, if they prepare and gather the documentations well in advance, and if they keep their proof of submission slips in a safe place for future reference. The problem of the volume of applications received was solved, as the NSFAS application process was centralised from the middle of 2016 onwards. Thus, the staff at the Financial Aid Office at University X will not have to deal with such a challenge in future.

Some of the student challenges corresponded with some of the staff's difficulties and were directly related to the issue of underfunding, top slicing and the 'missing middle' scenario. However, the most important and fundamental challenge that the students experienced in the learning process was the fact that they were financially needy and did not have the necessary financial resources at the start of the academic year to function as 'normal students' who could concentrate on their

academic work. As such, the students' capabilities and functionings were compromised from the start of their academic careers and they could not exercise their right to education freely and in full. The overall results of the 2015 student cohort in the business faculty at University X showed that, of the 790 students who started with their respective degrees at the beginning of the first semester, a total of 178 students (22.5 percent) were not successful in their first year of study. And while it was acknowledged that there were other learning challenges which could also have contributed to the failure and dropout of the students, the students' experiences in this study provide evidence that not having the necessary financial resources will negatively impact students' overall learning experiences and academic progress.

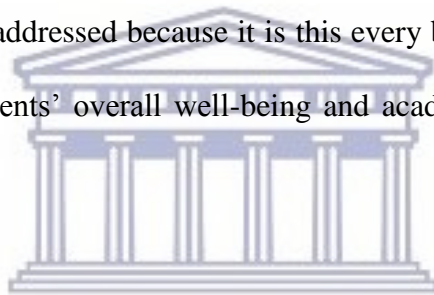
5.3.3 Sub-question 3: How could these challenges be overcome?

Finding number six provides answers to this sub-question. The staff made three suggestions on how the underfunding and top slicing issues could be addressed, and two suggestions on how their challenges with the students could be solved. As already stated in point 5.3.2 above, the NSFAS application process was centralised which means that the staff will not deal with the application process anymore. However, the first two suggestions have to do with the broader issues which imply that the university cannot solve them on its own. The university could do something about the third suggestion – that they find alternative funding so that they can augment and assist the students further and not solely depend on governmental assistance.

The importance of the findings in this study is the fact that it was not about the payment of tuition fees that causes financial challenges for the students which is one of the key reasons for the creation of the #FeesmustFall movement and the student protests in 2015 and 2016. It was about

the day-to-day financial resources that were needed ‘to function and to be’ as the theoretical framework advocates. It was about having adequate financial assistance from the start of the first semester to be able to acquire the necessary textbooks, study material, funds for daily traveling to and from the campus, and food to eat so that they could have enough energy to concentrate on their academic work in lectures and tutorials.

Thus, protesting for free education is only the tip of the iceberg. The financial challenges that a large majority of African and Coloured students experience have to do with meeting their daily financial needs which constitute almost ten out of the twelve months in a year. That is the most important issue that needs to be addressed because it is this every basic issue (need) that becomes a major stumbling block to students’ overall well-being and academic success at institutions of higher learning in South Africa.



5.4 RECOMMENDATIONS

Based on the above findings and the interpretation thereof, the following recommendations are proposed:

5.4.1 For the Department of Higher Education and Training (DHET)

The underfunding of NSFAS was identified as a challenge by both the Parliamentary Monitoring Group in 2014 and the staff at University X. It is a serious challenge because it deprived students who are in financial need of success in higher education. Therefore, it is recommended that the Department finds alternative funding and establish long-term partnerships with businesses, private organisations nationally and internationally so that there will be enough money to augment

the budget allocation each year. In this way, all the students will be financially supported with all the allowances and they will be able to exercise their constitutional right to education.

5.4.2 For the NSFAS Head Office

Two challenges were identified. The first was that higher education institutions are not involved in the allocations made by the NSFAS Head Office. It is therefore recommended that the NSFAS Head Office liaise with higher education institutions before they decide on an amount so that the institutions can communicate their specific needs and challenges. Doing it this way will ensure that the historically Black institutions received adequate allocations for all their financial needy students.

The second challenge identified was the fact that only 30% of the allocated amount is transferred to the university at the beginning of the first semester, and the rest towards the end of the second semester. It is recommended that the first semester allocation should be 70% and the second semester 30%, if it is not possible to transfer all the funds at the beginning of the academic year. The students needed the allowances at the start of the academic year otherwise they are being set up for failure. If more funds are transferred to the university at the beginning of the first semester, more students will be assisted sooner and they will have all the resources needed to concentrate on their academic work in order to be successful in their studies.

5.4.3 For University X

The underfunding, top slicing and delayed transfer of the allocated amount to the university were problematic and negatively impacted the students' academic progress. Hence, it is recommended that the university finds alternative funding options and also liaise with big businesses nationally and internationally in order to find more bursaries and other funding opportunities for students. If the university has enough funds to augment the NSFAS allocation, and if more students could be

supported with merit and other bursaries and loans, it will result in all the students being granted financial support which will assist the students to focus on their academic work without stressing over a lack of finances. If more students pass at their first attempt and complete their degree programmes in the prescribed time, the university will receive more government subsidy which will also significantly address the funding problem.

5.4.4 For the staff in the Financial Aid Office at University X

Since the NSFAS application process was centralised from the middle of 2016 and the fact that the students can apply for financial assistance the previous year already, the challenge of having to deal with a large volume of applications was removed. In order to streamline and speed the process up, it is recommended that the staff in the Financial Aid Office liaise with the NSFAS Head Office as soon as the closing dates are over so that they are involved in the approval process, and can assist the Head Office with the applications of University X so that the students could be notified sooner and the loan agreement forms be prepared sooner as well. That will shorten the waiting process for the students and it should result in the students receiving their allowances more promptly.

5.4.5 For high schools and educators

Since the NSFAS application process was centralised and the students have to apply directly to the NSFAS Head Office, it is recommended that educators, subject advisers and principals inform Grade 12 learners early on in the year to apply for financial assistance. They should arrange information sessions with the Grade 12 learners and their parents to inform them of the application process and the documentation that is required. Principals should also request the Life Orientation educators to devote time with the students and work through the application process

with them, and assist them as far as possible so that their applications will be submitted before the due date with the required documentation.

5.4.6 For the Department of Basic Education

The Department of Basic Education should also be involved and work closely with high schools and principals in order to assist the educators by providing workshops and training so that they will be knowledgeable about the NSFAS application process and the types of documents required. If more principals and educators are knowledgeable about the process, they can guide the learners and their parents, and together the learners can be assisted to apply early and submit on time everything that is required.

5.4.7 For the learners and prospective students

The staff at the Financial Aid Office reported that some of the students waited until the last minute to submit their NSFAS applications, while some lost the proof of submission slips. Therefore, it is recommended that the students need to know when the closing dates are, ensure that they apply well in advance and submit all the required documentation. High school learners and prospective students need to ask for help and involve their parents, families and educators in the process so that the required documentation will be ready for submission. As recommended in point 5.4.5 above, educators at schools should assist the learners with the application process, and the learners and students should keep their proof of submission slips in a safe place so that it will not get lost and they will have it when they need to enquire about the process and the outcome of their applications.

5.4.8 For the learners and prospective students' parents and families

Parents and families should be involved in the lives of their children and their future education plans. They should speak to their children about furthering their education after Grade 12, and

assist them with the NSFAS application process. If they do not know what to do, they should liaise with the educators and principals at high schools and ask for assistance. They can also liaise directly with the NSFAS Head Office and ask for advice and guidelines so that they will be able to assist their children with the application process. They can offer to keep the proof of submission slips for their children in a safe place so that it will not get lost, and they can accompany their children when they enquire about the outcome of their NSFAS applications.

5.5 Limitations of the study

This study set out to investigate how NSFAS funds were administrated at University X and how it impacted on the undergraduate students' academic progress. It can be said that this aim of the study was achieved, but there were limitations. A first limitation was the fact that the data were collected in the second semester of 2015 and not in the first semester. If the data were collected during the first semester of 2015, while the students were experiencing the challenges, the data could have been more comprehensive and other factors could have emerged because the experiences were still fresh and ongoing.

A second limitation was the fact that the student participants were not interviewed due to time and work constraints. Focus group interviews with the students could have provided richer data, and the students could have elaborated more on how not receiving allowances and waiting for the allowances impacted their academic progress. A last limitation was that the student participants were first-year students only. The inclusion of senior students who have experienced a full NSFAS cycle could have provided more data, and added more insights to this investigation. Nonetheless, the study achieved its aim and objectives and contributed to the body of knowledge

with regard to how a Compromising Funding Model on which NSFAS allocations are based impacted the students' every day financial needs and their experiences of the learning process.

5.6 RECOMMENDATIONS FOR FUTURE RESEARCH

This study attempted to make a modest contribution to the body of knowledge with regard to the administration of NSFAS funds at a historically Black university and how not receiving financial assistance and receiving allowances late, negatively impacted the students' academic progress. More research is needed to determine how the different stakeholders can work together to ensure that students who come from low socio-economic backgrounds are ensured the right to education through the provision of adequate financial assistance. The stake holders include:

- 
- Department of Higher Education and Training
 - National Treasury
 - Department of Planning, Monitoring and Evaluation in the Presidency
 - NSFAS Head Office
 - Institutions of higher education in South Africa
 - Department of Basic Education and high schools
 - Big businesses and private organisations
 - Financial Institutions
 - NGO and other Youth Development Organisations
 - Communities and the broader South African society

Furthermore, it would be valuable to look at other third world countries that have higher education funding models which work successfully. The other funding models identified in Section 2.4 will not work for South Africa because of the students' low socio-economic backgrounds. What the

students experienced and reported on in this study draws attention to the fact that it is not so much about paying tuition fees but more importantly, about the everyday financial needs that presented the students with difficulties and stress. Learning from other countries could assist South Africa to find a solution to the funding problem that would cater for all.

5.7 CONCLUSION

This research process has assisted me to develop a better understanding of the challenges that first-year students face and have to deal with because they are financially needy. Through the pursuit of wanting to become educated in order to improve their economic status and their quality of life, students were faced with different financial challenges that negatively affected their academic progress and their chances of successfully completing their respective degrees. Discovering the challenges that these students had to experience was heartening and emotional. It encouraged me to finish the study so that the findings could be made available to the university and the Departments of Basic Education and Higher Education and Training as the research participants expressed the hope that the study would result in positive spin-offs, such as finding more funds to assist more students with all the allowances.

Finally, conducting research at a master's level was both challenging and rewarding. It has spurred my desire to conduct more qualitative research that could improve the financial challenges of future Black learners who want to continue with post-school studies after the completion of Grade 12. Every young person who wants to be educated in order to improve his/her standard of living and rise above poverty should be encouraged to do so, and should be financially supported.

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ADDENDUM 1

ETHICAL CLEARANCE LETTER

UWC Research Office

22 September 2015

To Whom It May Concern

I hereby certify that the Senate Research Committee of the University of the Western Cape approved the methodology and ethics of the following research project by:
Ms P Dibela (School of Government)

Research Project: An investigation into the administration of the National Student Financial Aid Scheme (NSFAS) to undergraduate students and its impact on the students' academic progress at a historically black university.

Registration no: 15/7/2

Any amendments, extension or other modifications to the protocol must be submitted to the Ethics Committee for approval.

The Committee must be informed of any serious adverse event and/or termination of the study.



Ms Patricia Josias

Research Ethics Committee Officer University of the Western Cape

ADDENDUM 2

CONSENT FORM FOR STUDENTS

Title: An investigation into the administration of the National Student Financial Aid Scheme (NSFAS) for undergraduate students and its impact on the students' academic progress at a historically black university

I, have had the opportunity to ask any questions related to this study, and received satisfactory answers to my questions, and any additional details wanted.

I agree to partake in this research.

I understand that my participation in this study is voluntary. I am free not to participate and have the right to withdraw from the study at any time, without having to explain myself.

I am aware that participating in this study might result in research which may be published, but my name may be/ not be used (circle appropriate).

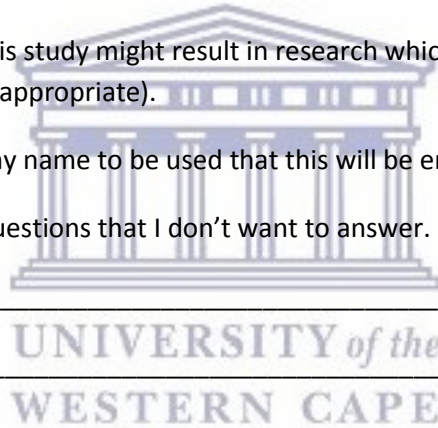
I understand that if I don't want my name to be used that this will be ensured by the researcher.

I may also refuse to answer any questions that I don't want to answer.

Date: _____

Participant Name: _____

Participant Signature: _____



Researcher	Supervisor	Post Graduate Coordinator
Pumza Dibela (2534025) School of Government, Faculty of Economic and Management Sciences, University of the Western Cape, Robert Sobukwe Road, Bellville Contact no: 083 871 5994 Email: 2534025@myuwc.ac.za	Dr Venicia McGhie Faculty of Economic and Management Sciences University of the Western Cape, Robert Sobukwe Road, Bellville Contact no: (021)959-3041 Email: vfmcghie@uwc.ac.za	Dr Leon Pretorius School of Government, Faculty of Economic and Management Sciences, Robert Sobukwe Road, Bellville Contact no: (021) 959-3803 Email: lpretorius@uwc.ac.za

ADDENDUM 3

CONSENT FORM FOR STAFF

Title: An investigation into the administration of the National Student Financial Aid Scheme (NSFAS) for undergraduate students and its impact on the students' academic progress at a historically black university

I, have had the opportunity to ask any questions related to this study, and received satisfactory answers to my questions, and any additional details wanted.

I agree to partake in this research.

I understand that my participation in this study is voluntary. I am free not to participate and have the right to withdraw from the study at any time, without having to explain myself.

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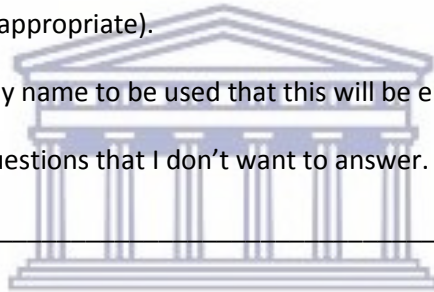
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I may also refuse to answer any questions that I don't want to answer.

Date: _____

Participant Name: _____

Participant Signature: _____



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Researcher	Supervisor	Post Graduate Coordinator
Pumza Dibela (2534025) School of Government, Faculty of Economic and Management Sciences, University of the Western Cape, Robert Sobukwe Road, Bellville Contact no: 083 871 5994 Email: 2534025@myuwc.ac.za	Dr Venicia McGhie Faculty of Economic and Management Sciences University of the Western Cape, Robert Sobukwe Road, Bellville Contact no: (021)959-3041 Email: vfmcghie@uwc.ac.za	Dr Leon Pretorious School of Government, Faculty of Economic and Management Sciences, Robert Sobukwe Road, Bellville Contact no: (021) 959-3803 Email: lpretorious@uwc.ac.za

ADDENDUM 4

INFORMATION SHEET FOR STUDENTS

Dear Participant

My name is Pumza Dibela, student number 2534025. I am a registered Masters' student at the University of the Western Cape.

The title of my thesis is: **An investigation into the administration of the National Student Financial Aid Scheme (NSFAS) for undergraduate students and its impact on the students' academic progress at a historically black university.**

Please take time to read through this information sheet carefully in order for you to be knowledgeable about what is required of you as a research participant in this study.

As a participant who gave consent of your participation in this study, you will be required to:

- Complete a biographical information sheet and a questionnaire in which you will reflect on your experience on how the administration and distribution of the NSFAS funds impacted on you as a student. This will take approximately 40 - 50 minutes.

Your participation in this research project is voluntary and your responses will be treated as confidential. It will assist me to achieve the aim of the study which is to identify how the administration and distribution of the NSFAS impacted on your academic progress. The objective of my research is to make recommendations that will improve the process for future student cohorts.

Should you have any questions regarding this study or wish to report any problems you have experienced related to the study, please contact me on 0838715994 or via e-mail at 2534025@myuwc.ac.za

You may also contact my supervisor, Dr. Venicia McGhie at vfmcghie@uwc.ac.za or the Coordinator of the School of Government's post-graduate students, Dr Leon Pretorius at lpretorius@uwc.ac.za

Thank you for participating in my study.

Pumza Dibela

ADDENDUM 5

INFORMATION SHEET FOR STAFF

Dear Participant

My name is Pumza Dibela, student number 2534025. I am a registered Masters' student at the University of the Western Cape.

The title of my thesis is: **An investigation into the administration of the National Student Financial Aid Scheme (NSFAS) for undergraduate students and its impact on the students' academic progress at a historically black university.**

Please take time to read through this information sheet carefully in order for you to be knowledgeable about what is required of you as a research participant in this study.

As a participant who gave consent of your participation in this study, you will be required to:

- Complete interview questions (45 minutes) in which you will be asked different questions with the aim of reflecting on your own experience and views as a staff member relating to the process of how the NSFAS funds are administered and distributed to financially needy students at UWC.

Your participation in this research project is voluntary and your responses will be treated as confidential. It will assist me to achieve the aim of the study which is to identify how the administration and distribution of the NSFAS funds impacted on the students' academic progress. The objective of my research is to make recommendations that will improve the process for future student cohorts.

Should you have any questions regarding this study or wish to report any problems you have experienced related to the study, please contact me on 0838715994 or via e-mail at 2534025@myuwc.ac.za

You may also contact my supervisor, Dr. Venicia McGhie at vmcghie@uwc.ac.za or the Coordinator of the School of Government' post-graduate students, Dr Leon Pretorius at lpretorius@uwc.ac.za.

Thank you for your participation.

Pumza Dibela

ADDENDUM 6

STUDENT BIOGRAPHICAL INFORMATION SHEET

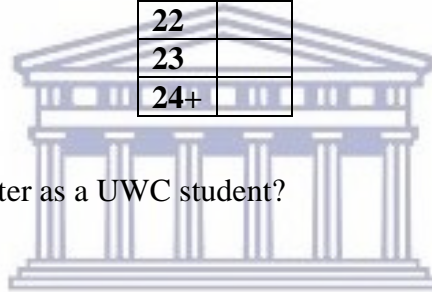
1. What is your gender?

Male	Female
-------------	---------------

2. How old are you?

18	
19	
20	
21	
22	
23	
24+	

3. When did you first register as a UWC student?



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4. For which degree programme?

5. Which academic year are you currently in?

6. Do you come from an urban or a rural area?

Urban	Rural
--------------	--------------

7. Are you parents/guardians employed?

Yes	No
------------	-----------

8. If employed, what is the income per month? _____

9. If unemployed, how is provision made for living expenses?

10. How many siblings do you have?

0	
1	
2	
3	
4	
5+	

11. How many of your siblings are in school or also at university?

No	In school	At university
0		
1		
2		
3		
4		
5+		

12. Who pays your tuition fees, accommodation, travelling, textbooks, food, photocopies and other expenses related to your studies? Please explain

ADDENDUM 7

SELF- REFLECTIVE QUESTIONNAIRE FOR STUDENTS

1. Are you currently a registered student at the University of the Western Cape?

Yes	No
-----	----

2. How were you informed about the applications for NSFAS funds?

3. Did you apply for NSFAS funds for the 2015 academic year?

Yes	No
-----	----



4. Was your application approved?

Yes	No
-----	----

5. Where were you notified of the outcome of the application?

Yes	No
-----	----

6. When and how were you notified of the outcome of the application?

7. If your application was approved, was the process of what will happen thereafter communicated to you and what was the process?

8. What type of financial assistance was approved? Please tick the appropriate box(es)

Funds for tuition fees	
Funds for accommodation	
Funds for a book allowance	
Funds for travelling	
Funds for food	

9. If your application was declined were you given reasons why?

Yes	No
-----	----

10. When in the year did you receive your book allowance?

In February	
In March	
In April	
In May	

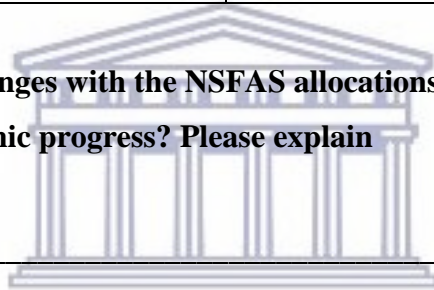
11. When in the year did you receive your food allowance?

In February	
In March	
In April	
In May	

12. When in the year did you receive your travelling allowance?

1 st Term	
2 nd Term	
3 rd Term	
4 th Term	

13. What were your challenges with the NSFAS allocations, and how did the challenges impact on your academic progress? Please explain



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ADDENDUM 8

INTERVIEW QUESTIONS FOR STAFF

QUESTIONS FOR INDIVIDUAL INTERVIEWS WITH FINANCIAL AID STAFF

1. What is your occupation in the Financial Aid Office?

2. What are your key responsibilities as far as NSFAS funds are concerned?

3. Are you administrating funds to undergraduate or postgraduate students?

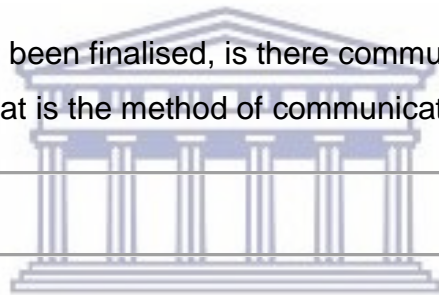
4. How do you inform the students of the NSFAS application process at the university?

5. Are the students informed as to what documentation needs to be submitted when making the application? If yes, how?

6. Are the students informed of the process that is followed after making the application? Briefly explain the process followed.

7. What is the internal process that follows after the students submitted the NSFAS applications?

8. Once the process has been finalised, is there communication to the students of the outcome, if so, what is the method of communication?



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9. If the student is approved for NSFAS funding, how soon are they informed of the allowances that they will receive?

10. Is there a set of criteria for allocating the funds that students receive? Please list the criteria here.

11. Please explain when and how the funds (allowances) are paid out to the students.



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12. Is there a delay as to when the funds are paid out to the students? If yes, what are the reasons for the delay? Are there other challenges?

13. How can the challenges be overcome?

Telephonic follow-up interview with the director of the financial aid office: 12 April

2016

1. Please explain the process determining as to how much the university is to receive each financial year?
2. Please explain the process of transferring of funds from head office to the university?



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ADDENDUM 9

STAFF'S CONTENT ANALYSIS: OPEN CODING STAGE 1

OPEN CODING STAGE 1: NOTING ALL THE RESPONSES

STAFF PARTICIPANTS

Data Set 1: Interview responses of the 5 staff members working in the Financial Aid Office at University X

1. What is your occupation in the Financial Aid Office?

Financial Aid Consultants (5)

2. What are your key responsibilities as far as NSFAS funds are concerned?

Administer the process:

- 1) application forms to students (5)
- 2) Capturing forms (5)
- 3) checking means tests results (5)
- 4) signing of contracts to approved students (5)
- 5) signing of allowances given to students (5)
- 6) Sending communication to approved and declined applicants (5)

3. Are you administrating funds for undergraduate or postgraduate students?

Undergraduate students (5)

4. How do you inform the students of the NSFAS application process at the university?

Communication is sent through UWC communication to all student emails, as well as the website and pamphlets (5)

5. Are the students informed as to what documentation needs to be submitted when making the application?

Yes, they are informed; there is a check list that is attached to the application form (5)

6. Are the students informed of the process that is followed after making the application? Briefly explain the process followed.

Students are informed of the process when they collect and drop off the application forms at the financial Aid Office, and they are given proof that they have applied (5)

- i. The 1st years that are accepted in the University are informed of their application results within a day or two after submitting their application for funding
- ii. Senior students applied a year before but are aware and informed that their application response/status will be made available after the final year results are available to check promotion status.

7. What is the internal process that follows after the students submitted the NSFAS applications?

Application forms are captured in the Means Test to see if the students qualify for the NSFAS funds, Once that has taken place the students are sent emails notifying them that they need to come sign for loan agreement and they are informed how much they qualify for and what allowance and for how much they will receive if they qualify (5)

8. Once the process has been finalised, is there communication to the students of the outcome, if so, what is the method of communication?

Students are sent emails those that qualified as well as those that did not qualify (5)

9. If the student is approved for NSFAS funding, how soon are they informed of the allowances that they will receive?

1st years are informed within a day to a week of submitting the forms. After registration all students are informed to come to the financial aid office and come sign forms where they are informed how much and for what allowances they have qualified for (5)

10. Is there a set of criteria for allocating the funds that students receive? Please list the criteria here.

Students:

- Need to be SA citizens

- 1st years & Senior students need to meet the Means Test's criteria
- Senior students need to be promoted the previous year

11. Please explain when and how the funds (allowances) are paid out to the students.

Funds are paid out to students as soon as they sign loan agreements

- Tuition fees are and accommodation on campus are paid into the students account
- Travelling allowance is paid into student accounts
- Book allowance is loaded on the Intellicards
- Food allowances is distributed through PnP vouchers as well as the dining hall

12. Is there a delay as to when the funds are paid out to the students? If yes, what are the reasons for the delay? What are the challenges?

- Delays are experienced because the office deals with volumes of applications.
- Many students wait until the last minute to submit their applications, and some submit after the closing dates.
- Some students submit incomplete applications, so we cannot finalise their applicants and these are normally declined.
- Some students who lose their proof of application submission which was given to them and that means that we need to work through the applications in order to find it when they come to the office which is time consuming.
- Students who do not come to sign the loan agreements when they are asked to do so;
- Some students fall outside the threshold income bracket of the Means Test and we cannot assist them. We also do not have other funds to direct them to. The allocation itself has never been enough for the past 3 years because of the demand.

13. Do you have any suggestions on how to improve the process of how NSFAS is administered in order to minimize or prevent delays for students?

- The students need to adhere to the closing dates and submit all the required documentation on time.
- They need to keep their proof of submission slips in a safe place so that it does not get lost.

Interview responses of the Director of the Financial Aid Office

1. What is your occupation in the Financial Aid Office?

Director

2. What are your key responsibilities as far as NSFAS funds are concerned?

As head, part of my duties is to oversee all student funds including that of NSFAS (loans and bursaries)

3. Are you administrating funds for undergraduate or postgraduate students?

The office administers both undergraduate as well as post graduate funding.

4. How are the students informed of the NSFAS application process at the University?

As for our 1st years we informed them during the University orientation period and upon them receiving their student numbers, sms` s are sent including our senior students. Departmental notice boards are also other viable ways to inform generally our students.

5. Are the students informed as to what documentation needs to be submitted when making the application? Is there a checklist that is given to the students?

Our application forms which are available electronically and hard copy does spell out what document/s needs to accompany the application.

6. Are the students informed of the process that is followed after making the application? Briefly explain the process followed.

1st years are informed of their application results within a day or two after submitting their application for funding while senior students applied a year before but are aware and informed that their application response/status will be made available after the final year results are available.

7. What is the internal process that follows after the students submitted the NSFAS applications?

A one page document is issued to each student as proof of submission, signed and stamped by a staff member/consultant until University end of the year results are available.

8. Once the process has been finalised is there communication to the students of the outcome? If so, what is the method of communication?

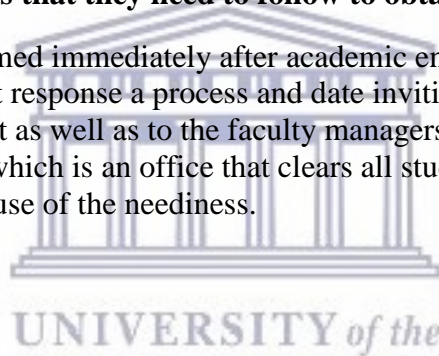
When results are available, those qualifying and not are informed of the outcome of the application. Those who wish to dispute or have different results than we have, could inform our office thereof. An individual email and bulk sms are sent to each student and Student Representative are always kept updated of these processes.

9. The means test that is used to determine what students qualify for, is it determined by your office or by the National Office?

All Universities receives a means test electronically from head office of NSFAS and ours is to down-load the application information on the system via our ICS Department.

10. If the student is approved for NSFAS funding, how soon are they informed of the amount and the process that they need to follow to obtain the allocated amounts?

Senior student are informed immediately after academic end of the year results are available and within that response a process and date inviting for signing of a contract is spelled out to the student as well as to the faculty managers, SRC and Student Credit Management (finance) which is an office that clears all students who will need to register without a payment because of the neediness.



Answers to the follow-up telephonic interview with the director

1. Please explain the process determining as to how much UWC is to receive each financial year?

The amount is determined by the NSFAS Head Office that uses a formula set by the Treasury and the DHET.

The university is not involved in the allocation or the decision on how much they will receive.

The NSFAS Head Office informs the university at the beginning of each year as to how much the university will receive.

The amount which the university receive each year is not enough for all the students who qualify because the demand is huge.

2. Please explain the process of transferring of funds from head office to the university?

The university only received 30% of the allocated amount at the beginning of the year, and the remaining 70% towards the end of the second semester each year.

Once the amount is received, the university management and I meet in order to determine how the 30% should be allocated. In most cases, we have to apply top slicing in order to assist more students.

For this year, a total number of 2510 new first-year students applied for NSFAS funding and we could assist 2221 and 289 did not qualify. The senior students' applications were more than 9000.

Only receiving 30% of the amount at the beginning of the academic year makes the allocation of the allowances problematic and delays occurs because the amount is not enough to assist all the students.

I have to make arrangements with the vendors to assist the students on credit (university dining halls, the bookshops and Pick n Pay) to accommodate the students, but there are students who have to wait longer for their allowances.

3. How can these challenges be overcome?

The NSFAS Head Office should allocate more funds to the university.

They should allocate more funds in the first semester because the 30% is not enough.

The university' management needs to find alternative funding in order to bridge the shortfall at the beginning of the year so that more students could be assisted sooner.

ADDENDUM 10

STAFF'S CONTENT ANALYSIS: OPEN CODING STAGE 2

OPEN CODING PROCESS, STAGE 2: REDUCTION OF DATA AND IDENTIFICATION OF CATEGORIES

STAFF PARTICIPANTS

Category One: What are your position and role?

- **What is your occupation in the Financial Aid Office?**

Director (1)

Financial Aid Consultants (5)



- **What are your key responsibilities as far as NSFAS funds are concerned?**

Director: As head, part of my duties is to oversee all student funds including that of NSFAS (loans and bursaries) - both undergraduate as well as post graduate funding.

Financial Aid Consultants:

- 1) application forms to students (5)
- 2) Capturing forms (5)
- 3) checking means tests results (5)
- 4) signing of contracts to approved students (5)
- 5) signing of allowances given to students (5)
- 6) Sending communication to approved and declined applicants (5)

Category Two: What is the procedure for allocating and distributing the funds to the students?

- **How do you inform the students of the NSFAS application process at the university?**

Communication is sent through UWC communication to all student emails, as well as the website and pamphlets (5)

As for our 1st years, we informed them during the University orientation period and upon them receiving their student numbers, sms`s are sent including our senior students.

Departmental notice boards are also other viable ways to inform generally our senior students.

- **Are the students informed as to what documentation needs to be submitted when making the application?**

Our application forms which are available electronically and hard copy does spell out what document/s needs to accompany the application.

Yes they are informed; there is a check list that is attached to the application form (5)

- **Are the students informed of the process that is followed after making the application? Briefly explain the process followed.**

Students are informed of the process when they collect and drop off the application forms at the financial Aid Office, and they are given proof that they have applied (5)

The 1st years that are accepted in the University are informed of their application results within a day or two after submitting their application for funding

Senior students applied a year before but are aware and informed that their application response/status will be made available after the final year results are available to check promotion status.

- **What is the internal process that follows after the students submitted the NSFAS applications?**

Application forms are captured in the means tests, to see if they qualify for the NSFAS funds, once that has taken place the students are sent emails notifying them that they need to come sign for loan agreement and they are informed how much they qualify for and what allowance and for how much they will receive if they qualify (5)

- **Is there a set of criteria for allocating the funds that students receive? Please list the criteria here.**

Students:

- Need to be SA citizens
- 1st years & Senior students need to meet the means test' criteria
- Senior students need to be promoted the previous year

- **Once the process has been finalised, is there communication to the students of the outcome, if so, what is the method of communication?**

Students are sent emails - those that qualified as well as those that did not qualify (5)

As for our 1st years we informed them during the University orientation period and upon them receiving their student numbers, sms`s are sent including our senior students. Departmental notice boards are also other viable ways to inform generally our students.

- **If the student is approved for NSFAS funding, how soon are they informed of the allowances that they will receive?**

1st years are informed within a day to within the week of submitting the forms. After registration all students are informed to come to the financial aid office and come sign forms where they are informed how much and for what allowances they have qualified for (5)

- **What is the internal process that follows after the students submitted the NSFAS applications?**

A one page document is issued to each student as proof of submission, signed and stamped by a staff member/consultant until University end of the year results are available.

- **Once the process has been finalised is there communication to the students of the outcome? If so, what is the method of communication?**

When results are available, those qualifying and not are informed of the outcome of the application. Those who wish to dispute or have different results than we have, could inform our office thereof. An individual email and bulk sms are sent to each student and Student Representative are always kept updated of these processes.

- **If the student is approved for NSFAS funding, how soon are they informed of the amount and the process that they need to follow to obtain the allocated amounts?**

Senior student are informed immediately after academic end of the year results are available and within that response a process and date inviting for signing of a contract is spelled out to the student as well as to the faculty managers, SRC and Student Credit Management (finance) which is an office that clears all students who will need to register without a payment because of the neediness.

- **Please explain when and how the funds (allowances) are paid out to the students.**

Funds are paid out to students as soon as they sign loan agreements

- Tuition fees are and accommodation on campus are paid into the students account
- Travelling allowance is paid into student accounts
- Book allowance is loaded on the Intellicards
- Food allowances is distributed through PnP vouchers as well as the dining hall

- For those legible, books, travelling, accommodation, and food is advance to students even if payment is not yet forth coming from NSFAS but generally refunds are entertained when accounts are settled.

Category Three: What are the delays/challenges in how the NSFAS funds are administered at the university?

Delays are experienced because the office deals with volumes of applications.

Many students wait until the last minute to submit their applications, and some submit after the closing dates.

Some students submit incomplete applications, so we cannot finalise their applicants and these are normally declined.

Some students who lose their proof of application submission which was given to them and that means that we need to work through the applications in order to find it when they come to the office which is time consuming.



Students who do not come to sign the loan agreements when they are asked to do so;

Some students fall outside the threshold income bracket of the Means Test and we cannot assist them. We also do not have other funds to direct them to. The allocation itself has never been enough for the past 3 years because of the demand.

The university only received 30% of the allocated amount at the beginning of the year, and the remaining 70% towards the end of the second semester each year.

Once the amount is received, the university management and I meet in order to determine how the 30% should be allocated. In most cases, we have to apply top slicing in order to assist more students.

I have to make arrangements with the vendors to assist the students on credit (university dining halls, the bookshops and Pick n Pay) to accommodate the students, but there are students who have to wait longer for their allowances.

Category Four: How can the challenges be overcome?

The NSFAS Head Office should allocate more funds to the university.

They should allocate more funds in the first semester because the 30% is not enough.

The university' management needs to find alternative funding in order to bridge the shortfall at the beginning of the year so that more students could be assisted sooner.

The students need to adhere to the closing dates and submit all the required documentation on time.

They need to keep their proof of submission slips in a safe place so that it does not get lost.



ADDENDUM 11

STAFF'S CONTENT ANALYSIS: OPEN CODING STAGE 3

OPEN CODING PROCESS STAGE 3: FINAL REDUCTION AND IDENTIFICATION OF THEMES

STAFF PARTICIPANTS

Theme 1: External procedure between the NSFAS Head Office and University X

The amount is determined by the NSFAS Head Office that uses a formula set by the Treasury and the DHET.

The university is not involved in the allocation or the decision on how much they will receive.

The NSFAS Head Office informs the university at the beginning of each year as to how much the university will receive.

The university only received 30% of the allocated amount at the beginning of the year, and the remaining 70% towards the end of the second semester each year.

Once the amount is received, the university management and I meet in order to determine how the 30% should be allocated. In most cases, we have to apply top slicing in order to assist more students.

Theme 2: Administration of funds at University X and the internal application procedure for students

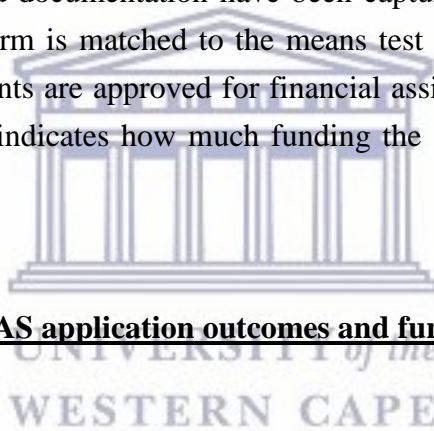
Senior students are informed about the NSFAS application process is through the different communication modes of the university (emails, posters and university campus-wide communication), while first-year students are informed on arrival on campus when they attend the orientation programmes of the various faculties;

Both the senior students and the first-year students are invited to collect forms at the Financial Aid Office, and receive a checklist of all the documents that needed to be submitted with the application form; and

Students are made aware of the process that will be followed after they have submitted their application forms and the required documentation. First-year students are informed that they will receive a response two days after the applications have been captured on the NSFAS system in the Financial Aid Office.

Upon the submission of the application documentation, students are given proof of application (a slip with a date stamp on) by the consultants which they should keep and bring with them when they are invited to sign the loan agreements; and

Once the application forms and documentation have been captured on the NSFAS system, the information provided on the form is matched to the means test criteria in order to generate an outcome, that is, whether students are approved for financial assistance or not. If applications are approved, the system also indicates how much funding the students qualify for and which allowances can be awarded.



Theme 3: Notification of NSFAS application outcomes and funds distribution process to students

The students receive emails and instant messages informing them whether their NSFAS applications have been approved or not. The SRC also assists in facilitating the outcomes to first-year students as student campus emails have not yet been activated for them and these students normally liaise with the SRC for assistance once their arrived on campus;

Students who have received approval are invited to sign the loan agreements;

When students come to the Financial Aid Office to sign the loan agreements, they are told how much funding they will receive and how it will be allocated if they were approved to receive allowances;

Once the signing has taken place, the students have to wait a few days for the allowances to be made available. The staff indicated that they attempt to distribute the allowances to the

qualifying students within one week from the date that the students signed the loan agreements but there are instances when that does not happen because the funds are not available yet, while some students have to wait even longer due to the delay of processing of all the documentation;

Students whose applications were unsuccessful are also informed of the outcome but no reasons are given. It is only when the students come to the NSFAS office that they are given the reasons as to why they were declined; and

The Financial Aid Office does not have any alternative funding for the students whose applications were not approved. The students have to apply for other bursaries and loans on their own.

Theme 4: Challenges with the administration of the NSFAS process at University X

The allocated amount awarded to the university each year is not sufficient to assist all the students who apply and qualify for financial aid;

The delay in transferring the funds to the institution which in turn causes a delay in the distribution of the allowances to the students;

The volume of applications received by the students;

Last minute and late submission of applications by students;

Students who lose their proof of application submission when they come to the Financial Aid Office to check on the progress of their applications;

Students who do not come to sign the loan agreements when they are asked to do so;

Incomplete applications submitted (not having all the necessary documentation); and

Students who fall outside the threshold income bracket that allow for financial assistance from NSFAS (which is one of the main criteria of the means test).

Theme 5: How to overcome the challenges?

The NSFAS Head Office should allocate more funds to the university;

They should allocate more funds in the first semester because the 30% is not enough;

The university' management needs to find alternative funding in order to bridge the shortfall at the beginning of the year so that more students could be assisted sooner;

The students need to adhere to the closing dates and submit all the required documentation on time; and

They need to keep their proof of submission slips in a safe place so that it does not get lost.



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ADDENDUM 12

STUDENTS' CONTENT ANALYSIS: OPEN CODING STAGE 1

OPEN CODING STAGE 1: NOTING OF ALL THE RESPONSES

STUDENT PARTICIPANTS

Question 13 in the self-reflective questionnaire: What were your challenges with the NSFAS allocations, and how did the challenges impact on your academic progress? Please explain

Ten of the fifty students did not receive any form of assistance from NSFAS (refer Table 4.3).

The students who were approved for allowances received the allowances late (refer Table 4.3).

Five students could not submit all the documentation because they were from the Eastern Cape, and did not have the required documentation (5).

Students who experienced challenges (25), not disclose (10). The students who experienced challenges explained that:

- Material required for my studies was not available immediately and that made me not perform well in the 1st semester (10)
- I did not have textbooks and had to borrow for test which not only inconvenienced me but also other student (6)
- I was late or did not make it for classes because; I did not have travelling money (2)
- I was constantly hungry and hence I could not study to the best of my ability. It was a painful experience but I endured (2)
- I was constantly hungry with no food which made it difficult to perform to the best of my ability (2)
- I was sometimes hungry and did not have food and that affected me at times when studying and I could not concentrate (1)
- The food allowance was paid in late which meant for part of the 1st semester, I had to find other means of getting food, which made it difficult to study on an empty stomach (2)

- Scared that I will not receive my results at the end of the year as my fees were not paid up as my parents struggled to pay them off and that worried me during the academic year (2)
- It is painful because my mother has to sacrifice what they have at home for me at university while she and my siblings struggle at home (1)
- They had to rely on their parents' government grants (13) and assistance from family members (10)
- Parents did not have any form of income (4)
- Had to rely on financial assistance from parents (9)
- Not being able to purchase textbooks at the beginning of the year created some stress, the fact that I did not yet 10 months later receive other allocations stressed me out, I now have part time job to help me cope with the financial pressure (1)
- My lecturer assisted me with making copies for tests as I did not have money to buy books and my mother did not have money to help me (1)
- I had no textbooks at the beginning of the semester which made me struggle to get reading material for tests and work to be done in class (2)
- I did not have textbooks and had to borrow for test which not only inconvenienced me but also other students (6)
- At times I missed classes because I did not have money to go to campus (6)
- Worked to substitute funds because parents could not afford for books and travelling needs (5)
- I had to spend more time at work than I did at school, therefore it negatively impacted on my school work (1)
- There were long queues at the financial aid office and I missed out on lectures and tutorials (37)
- The allowances were not enough, the money ran out and I had no money for traveling and to buy food during the day (10)

ADDENDUM 13

STUDENTS' CONTENT ANALYSIS: OPEN CODING STAGE 2

OPEN CODING PROCESS, STAGE 2: REDUCTION OF DATA AND IDENTIFICATION OF CATEGORIES

STUDENT PARTICIPANTS

Question 13 in the self-reflective questionnaire: What were your challenges with the NSFAS allocations, and how did the challenges impact on your academic progress? Please explain

Category 1: Not receiving any financial assistance from NSFAS

Ten of the fifty students did not receive any form of assistance from NSFAS (refer Table 4.3).

Category 2: Receiving the allocated allowances late

The students who were approved for allowances received the allowances late (refer Table 4.3). Allowances received were not enough (10)

Category 3: Impact of challenges on students' academic performance:

- Did not submit all the documentation because they were far from home (Eastern Cape) and did not have the required documentation (5)
- There were long queues at the Financial Aid office – I missed out on lectures and tutorials (37)
- Scared that I will not receive my results at the end of the year as my fees were not paid up as my parents struggled to pay them off and that worried me during the academic year (2)
- It is painful because my mother has to sacrifice what they have at home for me at university while she and my siblings struggle at home (1)
- Relied on parents' government grants (13) and assistance from family members (10)

- Had to rely on financial assistance from parents (9)
- Parents did not have any form of income (4)
- Parents took out a bank loan (1)
- I was constantly hungry with no food which made it difficult to perform to the best of my ability. It was a painful experience but I endured (2)
- I was sometimes hungry and did not have food and that affected me at times when studying and I could not concentrate (1)
- The food allowance was paid in late which meant for part of the 1st semester, I had to find other means of getting food, which made it difficult to study on an empty stomach (2)
- Not being able to purchase textbooks at the beginning of the year created some stress, the fact that I did not yet 10 months later receive other allocations stressed me out, I now have part time job to help me cope with the financial pressure (1)
- My lecturer assisted me with making copies for tests as I did not have money to buy books and my mother did not have money to help me (1)
- I had no textbooks at the beginning of the semester which made me struggle to get reading material for tests and work to be done in class (2)
- Material required for my studies was not available immediately and that made me not perform well in the 1st semester (10)
- I did not have textbooks and had to borrow for test which not only inconvenienced me but also other students (6)
- At times I missed classes because I did not have money to go to campus (6)
- Worked to substitute funds to assist parents where they could not afford for books and travelling needs (5)
- I had to spend more time at work than I did at school, therefore it negatively impacted on my school work (1)

ADDENDUM 14

STUDENTS' CONTENT ANALYSIS: OPEN CODING STAGE 3

OPEN CODING STAGE 3: FINAL REDUCTION AND IDENTIFICATION OF THEMES AND SUB-THEMES

STUDENT PARTICIPANTS

Question 13 in the self-reflective questionnaire: What were your challenges with the NSFAS allocations, and how did the challenges impact on your academic progress? Please explain

Theme 1: Not receiving any financial assistance from NSFAS

Ten of the fifty students did not receive any form of assistance from NSFAS (refer Table 4.3).

Theme 2: Receiving the allocated allowances late

The students who were approved for allowances received the allowances late (refer Table 4.3).

Theme 3: Impact of challenges on students' academic performance

Eight sub-themes were identified. These are listed below.

Sub-theme 1: Not receiving financial assistance from NSFAS and not getting alternative means of funding from the financial aid office

- Scared that I will not receive my results at the end of the year as my fees were not paid up as my parents struggled to pay them off and that worried me during the academic year (2)
- It is painful because my mother has to sacrifice what they have at home for me at university while she and my siblings struggle at home (1)
- Relied on parents' government grants (13) and assistance from family members (10)
- Had to rely on financial assistance from parents (9)

- Parents did not have any form of income (4)
- Parents took out a bank loan (1)

Sub-theme 2: Not being able to submit all the necessary documentation

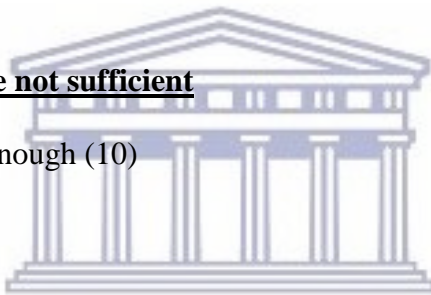
Did not submit all the documentation because they were far from home (Eastern Cape) and did not have the required documentation (5)

Sub-theme 3: Waiting in long queues at the financial aid office

There were long queues at the Financial Aid office – I missed out on lectures and tutorials (37)

Sub-theme 4: Allowances were not sufficient

Allowances received were not enough (10)



Sub-theme 5: Going hungry during the day

- I was constantly hungry with no food which made it difficult to perform to the best of my ability. It was a painful experience but I endured (4)
- I was sometimes hungry and did not have food and that affected me at times when studying and I could not concentrate (1)
- The food allowance was paid in late which meant for part of the 1st semester, I had to find other means of getting food, which made it difficult to study on an empty stomach (2)

Sub-theme 6: Not having textbooks and study material

- Not being able to purchase textbooks at the beginning of the year created some stress, the fact that I did not yet 10 months later receive other allocations stressed me out, I now have part time job to help me cope with the financial pressure (1)
- My lecturer assisted me with making copies for tests as I did not have money to buy books and my mother did not have money to help me (1)

- I had no textbooks at the beginning of the semester which made me struggle to get reading material for tests and work to be done in class (2)
- Material required for my studies was not available immediately and that made me not perform well in the 1st semester (10)
- I did not have textbooks and had to borrow for tests which not only inconvenienced me but also other students (6)

Sub-theme 7: Cannot travel to and from the campus

- At times I missed classes because I did not have money to go to campus (4)
- I was late or did not make it for classes because, I did not have travelling money (2)

Sub-theme 8: Studying and working simultaneously

- Worked to substitute funds to assist parents where they could not afford for books and travelling needs (5)
- I had to spend more time at work than I did at school, therefore it negatively impacted on my school work (1)

